

**BE YOURSELF,  
MAKE A DIFFERENCE.**

**accenture**

Strictly Private and Confidential

**13-Aug-2021**

**Rohit Adsul  
C9464666  
Pune**

**Subject: Offer of Employment ("Offer")**

Dear **Rohit Adsul**,

This is with respect to your application and the subsequent rounds of discussions you had with us. We are pleased to extend an Offer to join Accenture Solutions Private Limited (hereafter referred to as 'Company') in our Advanced Technology Centers, India, as per the below terms and conditions:

Job Profile- **Application Development Senior Analyst**  
Management Level- **10**  
Job Family Group-**Software Engineering**

Your joining location would be **Pune**

Please refer to:

- Annexure 1 for the compensation and benefits details.
- Annexure 2 for documentation to be submitted by you.
- Terms of Employment, Compensation Plan and Car Lease Scheme (Car lease would NOT be applicable for Management Level 10, 11, 12 & 13)

Your employment with the Company will be governed by the attached Terms of Employment. You are required to carefully read and understand these Terms of Employment as a part of accepting this Offer.

As further detailed in the Terms of Employment, this Offer and your employment with the Company is subject to satisfactory completion of verification and/or background or reference checks, which may occur at any time prior to or after the effective start date of your employment.

Further, at the time of joining you are required to provide all documentation identified in Annexure 2.



**Director**  
Pimpri Chinchwad Education Trust's  
S. B. Patil Institute of Management  
Sector No. 26, Nigdi,  
Pradhikaran, Pune - 411 044.



13-Aug-2021

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Candidate's Signature \_\_\_\_\_

Reference Id: a1ee940f-1ebd-4909-8ab0-e3fdf63f92bf\_1  
Signed By: Mahesh Vasudeo Zurale

## Acceptance and Commencement

Based on discussions so far you have confirmed that you will be able to join the Company on **15-Nov-2021**. To indicate your acceptance of this offer and Terms of Employment with Accenture, please confirm your acceptance/rejection by logging on to Accenture Recruitment Portal (<https://india.jobs.accenture.com/default.aspx>) using your unique reference number, candidate identification (CID) and mobile number within 07 days (seven days) from the date of this letter, post which the link will be disabled for you. If we do not receive your response before the expiration of 07 days (seven days) from the date of this letter, the terms of this Offer of employment will be deemed to have been rejected by you, unless otherwise communicated to you by the Company in writing. Further, at the time of joining you are required to provide all documentation identified in Annexure 2 along with the signed copy of this offer letter and Terms of Employment.

By accepting this Offer, you expressly agree that you will join on the aforementioned date, unless otherwise agreed to in writing with the Company.

Any request for change in date of joining must be sent to **pradeep.bm.kumar@accenture.com** at least 5 days prior to your date of joining as provided earlier. Please contact us immediately if you require an alternate joining date.

You are required to submit on the day of your joining, a signed copy of this letter along with copies of the following annexures:

- Annexure 1 (Compensation and Benefits)
- Annexure 2 (Documents at time of joining)
- Annexure 3 (Declaration)
- Annexure 4 (Terms of Employment), with your original signature on each page of these documents.


Your joining the Company will be subject to submission of all of the above along with the mandatory documents listed in Annexure 2.

After acceptance of the offer of employment or any time during the course of your employment with the Company you may be required to undergo drug/alcohol/substance test based on the project you are deployed. This offer and your employment with Accenture are contingent upon you completing particular tests as per the requirements of the Company and in the instance of failing these tests namely the drug/alcohol/substance test, Accenture may, in its sole discretion, elect to terminate or suspend your employment immediately.

**Important to note:** You are required to carry **two** hard copies of this Offer and Terms of Employment on the date of joining. One signed copy will be retained by the Company and the other will be returned to you.

In the event a government body/authority exercising its jurisdiction and statutory power/authority seeks information pertaining to any aspect of your employment, the Company shall provide such information to the government body/authority without any notification to you. The foregoing shall be applicable to information pertaining to your employment being shared in pursuance of statutory requirements/compliance. You may belong to this category and your details will be disclosed to these authorities.

You are required to provide copies of all mandatory documents required by the Company before joining and during the course of your employment, as per the timelines specified/communicated by the Company from time to time. These documents include but are not limited to your education and past employment/s. The offer of employment and your employment with the Company is dependent on timely submission of such required documents. Non furnishing of mandatory document/s within the specified time shall result in termination of employment.

  
**Director**  
Pimpri Chinchwad Education Trust's  
S. B. Patil Institute of Management  
Sector No. 26, Nigdi,  
Pradhikaran, Pune - 411 044.



In case you have any feedback/ suggestion or have any query, feel free to contact any of the following individuals by mail / phone, mentioning your Full Name & unique Candidate ID Number (i.e., 8 character alpha numeric number mentioned between your Full Name and Address at the top of this page):

**Primary Point of Contact:**

• **Pradeep Kumar**

- Email Address - pradeep.bm.kumar@accenture.com
- Mobile Number -

Alternately, if your query remains unanswered, feel free to contact any of the following individuals by mail / phone, mentioning your Full Name & unique CID number.

**Recruitment team:**

• **manik.banga**

- Email Address - manik.banga@accenture.com

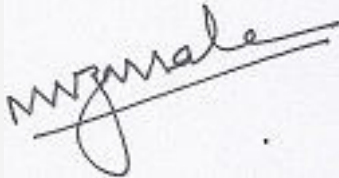
• **manik.banga**

- Email Address - manik.banga@accenture.com

After accepting this Offer, we encourage you visit Countdown to Accenture

<http://careers.accenture.com/Microsites/countdown/Pages/welcome-india.aspx>. This on-line, interactive welcome site will help you successfully navigate the first days, weeks and months of your career at the Company. It will also provide an interesting overview of Company history – as well as tips on how to develop yourself (and your career) in the future.

Yours sincerely,




Mahesh Vasudeo Zurale  
Senior Managing Director  
Lead, Advanced Technology Centers, India

ACKNOWLEDGED AND AGREED

**Rohit Adsul**

Date:

  
**Director**  
Pimpri Chinchwad Education Trust's  
S. B. Patil Institute of Management  
Sector No. 26, Nigdi,  
Pradhikaran, Pune - 411 044.



## **ANNEXURE 1**

### **COMPENSATION & BENEFITS**

Annual compensation structure as per the Company guidelines are:

<b>Total Cash Compensation Elements*</b>		
	Annual (Rs)	
(A) Annual Fixed Compensation	INR 1000000/-	
(B) Local Variable Bonus (LVB) earning potential	Min.	Max.
	0%	21.00%
Annual Total earning potential (A+B)	Min.	Max.
	INR 1000000/-	INR 1210000/-

#### **\*Total Cash Compensation Elements**

##### **Annual Fixed Compensation\*\***

Your Annual Fixed Compensation will be structured in line with the Company policy. There are various components within in Fixed Compensation (key components - Basic pay, House Rental Allowance, Provident Fund). Please refer to 'Compensation Plan Guidelines' document which elaborates the guidelines applicable to structure your Fixed Compensation.


\*\*Annual Fixed Compensation includes employer's contribution to Provident Fund, as applicable.

#### **Note: For International Worker Only\***

As per Indian Provident Fund (PF) regulations, membership to the Provident Fund is mandatory for all International Workers. Exemptions if any, shall be as per the existing law. Please note that since your cost to the Company (CTC) includes employee's as well as employer's contribution to Provident Fund, appropriate adjustment in your monthly salary will be made for Provident Fund contributions as per applicable laws/regulation in existence (or amendments from time to time). Withdrawal (if any) from Provident Fund is regulated by the government of India and is subject to government approvals and prevailing laws (amended from time to time). Any person desirous of such withdrawal need to comply with applicable law and procedures laid down by the authorities.

\*As defined by applicable law from time to time.

All compensation will be paid to you after deduction of tax at source, in accordance with applicable law. You will be solely liable for your personal tax liabilities, as per applicable law, both in India and abroad.

  
**Director**  
Pimpri Chinchwad Education Trust's  
S. B. Patil Institute of Management  
Sector No. 26, Nigdi,  
Pradhikaran, Pune - 411 044.



## **ANNEXURE 1 (continued)**

### **Local Variable Bonus (LVB)**

You will be eligible to participate in the FY21 (September 2020 to August 2021) Local Variable Bonus programme (LVB). Your indicative pay-out can range from **0% to 21.00%** of the prorated fixed pay in the FY, subject to the overall terms and conditions of the LVB, including but not limited to your performance achievements and the Company's performance. In addition to these two components, your LVB is also linked to your Individual Utilization. The Company may, at any time and in its sole and absolute discretion, amend, suspend, withdraw vary and/or modify any of the terms and conditions of the LVB programme guidelines. The LVB will be paid out subject to you being on the rolls of the Company on the date of disbursement of these payouts and will be prorated based on your tenure in Accenture India and considering the period of leave without pay during the said financial year.

### **Benefits applicable for current Company financial year:**

**In addition to your annual total cash compensation, you will be eligible for following benefits, which will be governed by Company policy:**

1. Effective your date of joining, Medical Insurance for self, spouse and 2 dependent children up to **INR 300000/-** per annum. Premium for this will be paid by the company.
  - a. You have the option of availing Accenture negotiated rates to cover your parents, parents in-law and any additional child under a separate Insurance plan up to INR 500000 per annum. The entire premium for this will have to be borne by you. This plan allows for coverage of pre-existing ailments.
  - b. For Permissible claims under the Medical Insurance plans detailed above, you will be required to contribute a defined percentage of each claim, as under:
    - 10% of such claims for self, spouse and 2 dependent children
    - 20% of such claims for parents, parents in-law and additional children under the separate Insurance plan
2. Personal Accident coverage for self up to three times your gross annual fixed compensation
3. Life Insurance coverage equivalent to your annual fixed compensation with minimum cover of **INR 500000/-**
4. Gratuity as per The Payment of Gratuity Act, 1972

The Company may, at any time and in its sole and absolute discretion, amend, suspend, vary and modify any of the terms and conditions of the Medical Insurance, Personal Accident Insurance and Relocation Assistance programme guidelines.

**Joining Bonus:** We are pleased to inform you that you will be paid a joining bonus of Rs. 100000 subject to you joining on or before 11/15/2021. The joining bonus is a one-time payment that will be paid with the first month's salary.

In the unlikely event of you choosing to leave the Company, or your services being terminated, before the completion of one year of employment with the Company, the joining bonus will be construed as debt due and payable by you and should be repaid on termination of your employment. Any dues payable by you on termination will be recovered from your final settlement to the extent possible.

Following the implementation to the GST regulations with effect from July 1st 2017, please note the treatment to any continuing obligations that you have, pursuant to any signing/joining/relocation/retention bonus as per the terms of your employment, will be as under:

Any signing, joining, relocation or retention bonus received by you will be paid along with salary of the relevant or succeeding pay month. This amount is recoverable as per your employment terms, if your service commitment with Accenture change. Any such recovery or adjustment shall be made from your salary pertaining to the service month before your last working day in the Company. Any shortfalls will be adjusted against any further amounts due and payable to you.

13-Aug-2021

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Candidate's Signature  
**Director**  
Pimpri Chinchwad Education Trust's  
S. B. Patil Institute of Management  
Sector No. 28, Nigdi,  
Pradhikaran, Pune - 411 044.




## **ANNEXURE 2**

### **On boarding details**

#### **REQUIRED DOCUMENTATION**

- Two copies of your recent passport size photographs (mandatory to be submitted on day 1)
- PAN card copy (mandatory to be submitted on day 1)
- Signed hard copy of the offer letter (mandatory to be submitted on day 1)
- Signed hard copy of the Terms of Employment (mandatory to be submitted on day 1)
- Document/s containing start date and end date of the last two employers
- Copy of Degree/PG/Diploma (wherever applicable) certificates
- Copy of all semester mark sheets (last semester mandatory)
- Relieving Letters from previous employer
- Experience Certificate from 2 previous employers (if relieving letters not submitted)
- Passport copy , if available (if not please apply immediately)
- Copy of Aadhaar Card- We request you to provide for meeting the UAN generation requirement and any other compliance required by governing regulating authorities like EPFO, ESIC, labour welfare fund and others.

Please note that by voluntarily sharing your Aadhaar details, you are also authorizing us to share it with third parties under contract with the company and which are bound by confidentiality provisions to meet any regulatory requirements and internal procedures of the company including but not limited to making verifications. Do note that the provision of Aadhaar details and seeding Aadhaar with UAN as well as completing KYC requirements of EPFO is necessary and if you are unable to do so this may delay submission of your PF contributions to the regulators.

  
**Director**  
Pimpri Chinchwad Education Trust's  
S. B. Patil Institute of Management  
Sector No. 26, Nigdi,  
Pradhikaran, Pune - 411 044.



**ANNEXURE 3**

DECLARATION

I hereby represent and warrant that as of my effective start date of employment with the Company, I will have: (a) terminated my employment with any current/previous employer and any other employment or contractor relationships; and (b) satisfactorily performed and completed all my obligations which apply/applied to me vis-à-vis any current/previous employer and any other employment or contractor relationships.

I hereby represent and warrant that I have not, during the course of any current/previous employment and any other employment or contractor relationships, entered into or agreed to any arrangement which may restrict, prohibit or debar or conflict or be inconsistent with my acceptance of the offer made by the Company or employment with the Company, including, but not limited to, any time-bound non-compete agreement, restrictive employment agreement or other restrictive terms.


I hereby represent and warrant that I shall not bring into Accenture premises (or use in any manner) any third party documents (regardless of media) or materials (including but not limited to trade secrets) with myself to Accenture, including any such documents or materials from my previous employer. To the extent I feel that my employment at Accenture would require me to bring any third party documents or materials to Accenture I shall not bring any such documents or materials unless I have taken all permissions/approvals from the third parties before accepting the offer from Accenture. I further represent and warrant that I have not and will not inappropriately disclose or misuse any confidential information obtained from and/or in connection with any current/previous employer and any other employment or contractor relationships. I agree and acknowledge that a breach of this provision shall entitle Accenture to terminate my services with immediate effect.

ACKNOWLEDGED AND AGREED:

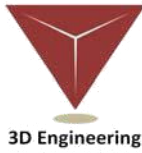
\_\_\_\_\_  
**Rohit Adsul**

Date: Disclaimer

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**Director**  
Pimpri Chinchwad Education Trust's  
S. B. Patil Institute of Management  
Sector No. 26, Nigdi,  
Pradhikaran, Pune - 411 044.





HRD/Appt/2021-22/June\_30

30<sup>th</sup> June 2021

**To,  
Sejal Darade,  
Pune**

Dear Sejal,

With reference to your application and the subsequent interviews with you, we are pleased to offer you a position in our organization as **"Inside Sales Executive – Strategic Accounts"**. You are requested to join duties on **5<sup>th</sup> July 2021 at Pune Location**.

**Job Profile:**

Pre sales – Lead Generation & qualification, Account mapping, business planning and forecast, Coordinating with technical team with product demonstrations and prospect meetings, Sales Process- Proposals, documentation, negotiations and Sales coordination with internal team, principals, support staff & Customer, Post sales – Support coordination, payment recovery, maintain data, updating CRM, etc

**Probation Period:**

You shall be on Probation for minimum period of Six months of joining, and you may be confirmed as a regular employee upon successful completion of your probation. Your confirmation shall be based on your positive contribution to the Company's objectives. Your continued employment with the Company is subject to your meeting the qualifying criteria during/and at the end of probation.

**Remuneration**


Your total Salary p.a. will be Rs. 4,69,100/- (**Four Lac Sixty-Nine Thousand and One Hundred only**). Fixed component of your salary is 3,59,100/- p.a. and the Variable component is 1,10,000/- p.a. Your monthly net salary will be Rs. 25000/- per month. You shall be entitled for Variable amount which will be linked to the achievement of sales targets set for you at the time of confirmation. The confirmation and the remuneration shall depend solely on your performance and contribution to the Company. You shall be eligible for Monthly Petrol Expense Claim, tour Expense Claim, & GPA as per the standard Company policies.

During the probation period, if you decide to leave or if your performance does not meet the prescribed criteria, your probation can be terminated with us with a notice of one month. You shall not be entitled to paid leaves during the probation period.

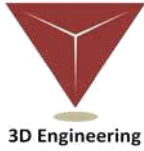
Your employment shall be governed by the rules and regulations of the Company. The organization reserves the right for final decision on any matter related to salary, bonus, leave and policies which shall be binding on you.

**3D Engineering Automation LLP**

Pune: 4<sup>th</sup> Floor Shreyas Eterna, Pashan-NDA Road, Bavdhan, Pune - 411021. Tel +91 20 65001560  
Bangalore: 91 Springboard Indiranagar, George Thangaiyah Complex, 13, 80 Feet Road, Indiranagar, Bengaluru-560038  
Chennai: Square Space Business Space No-187/188, Thiruvallur salai Panneer Nagar, Mogappair east, Chennai 600037

  
**Director**  
Pimpri Chinchwad Education Trust's  
S. B. Patil Institute of Management  
Sector No. 26, Nigdi,  
Pradhikaran, Pune - 411 044.





In token of your acceptance of this offer, kindly sign and return a copy at the earliest, to the HR department.

We welcome you to the **3D Engineering** family and wish you a rewarding career over the years to come.

With Best Regards,

**3D Engineering Automation LLP**  
**Namrata Jawale**  
**Executive – HR & Admin**

**Upon acceptance of this offer, please share following documents with us on email before joining:**

- 3 copies of recent passport photographs
- True Copies of Educational certificates (Last 2 Academics)
- True copies of 1<sup>st</sup> page and last page of passport
- True copy of PAN Card
- True Copy of Aadhar Card
- SBI Account Number ( If Any )
- TDS certificate
- Salary certificate

  
**Director**  
Pimpri Chinchwad Education Trust's  
S. B. Patil Institute of Management  
Sector No. 26, Nigdi,  
Pradhikaran, Pune - 411 044.



### **3D Engineering Automation LLP**

Pune: 4<sup>th</sup> Floor Shreyas Eterna, Pashan-NDA Road, Bavdhan, Pune - 411021. Tel +91 20 65001560  
Bangalore: 91 Springboard Indiranagar, George Thangaiah Complex, 13, 80 Feet Road, Indiranagar, Bengaluru-560038  
Chennai: Square Space Business Space No-187/188, Thiruvallur salai Panneer Nagar, Mogappair east, Chennai 600037

AL/HR/OF/051  
Date: 16-01-2021

To,  
Ms.Surbhi Patil,

**Sub: Letter of Offer for Employment**

Dear Surbhi,

We are pleased to offer you an appointment in our organization for Position- **Management Trainee** with effect from 08-02-2021 Joining Date. You will be based for the Sanpada, Navi Mumbai.

You will be paid a Gross Salary of **30000/- (Thirty Thousand Only)**

A detailed appointment order, outlining the break-up of your salary and terms and conditions shall be issued when you join the organization.

Your offer has been made based on information furnished by you. However if there is a discrepancy in the copies of documents or certificates given by you as a proof of above we retain the right to review our offer of employment.

Employment as per this offer is subject to your being medically fit.

You will be on probation for a period of Six month from the date of your joining. Probation period may be extended, at the sole discretion of the management. Notice period will be one month from your date of resignation on probation period.

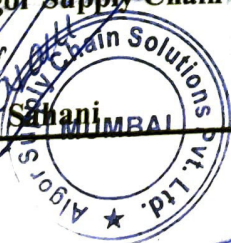
This offer is subject to acceptance from your end, clearances of your reference check and pre-employment medical test.

Please sign and return duplicate copy of this letter in acceptance of the above. You are required to join our organization from **08-02-2021**, failing which this offer stands withdrawn.

We congratulate you on your appointment and wish you a long and successful career with us. We are confident that your contribution will take us further in our journey towards becoming world leaders. We assure you of our support for your professional development and growth.

Yours Truly,  
For **Algor Supply Chain Solutions Pvt Ltd.**

Naveen Sahani



I accept the offer and shall report for duty on or before \_\_\_\_\_

*(Handwritten signature)*

*(Handwritten signature)*  
Director  
Pimpri Chinchwad Education Trust's  
S. B. Patil Institute of Management  
Sector No. 26, Nigdi,  
Pradhikaran, Pune - 411 044.



**ALGOR SUPPLY CHAIN SOLUTIONS PVT. LTD.**

Bhumiraj Costarica, Office No. 806, Sector - 18, Palm Beach Road, Sanpada, Navi Mumbai - 400 705.  
Tel. : +91-22-2781 1444 | Email : info@algor.in | Website : www.algor.in

**Salary Breakup**

<b>Salary Break up – Total CTC – 30000/-</b>			
<b>Earnings</b>	<b>(Rs.)</b>	<b>Deductions</b>	<b>(Rs.)</b>
Basic Salary	15000	Professional Tax	200
House Rent Allowance	5500		
Conveyance Allowance	1600		
Books & Periodicals			
LTA	1000		
Uniform Allowance			
Medical Reimbursement	1250		
Other Allowance	5650		
PF Employer	-		
ESI Employer	-		
Exgratia	-		
Conv (Reimb)			
Telephone (Reimb)			
Others (Reimb)	-		
<b>Total CTC per month</b>	<b>30000</b>	<b>Total Net Salary</b>	<b>29800</b>

  
**Director**  
Pimpri Chinchwad Education Trust's  
S. B. Patil Institute of Management  
Sector No. 26, Nigdi,  
Pradhikaran, Pune - 411 044.





## LETTER OF APPOINTMENT

26-Mar-21  
**Khushi Virendra Yadav**  
Pune  
khushiyadav98@gmail.com  
Company ID: 162390

Dear Khushi,

With reference to our discussion and agreement, we are pleased to extend this letter of appointment ("Appointment Letter") to you as "**Senior Officer**" within **Retail Banking - Retail Liabilities** at IDFC FIRST Bank Limited (the "Bank"). You are expected to join on or before **19/Apr/2021** ("Date of Joining"). Your Total Fixed Pay ("TFP") will be **INR. 3,00,000/- (Rs.Three Lakh only)** per annum. The position is currently based at **Pune-Wanowrie Branch**

This appointment is subject to you being medically fit to perform your role effectively. It is also subject to verification, as per the norms of the Bank, of information and particulars submitted (electronically or signed) by you, including but not limited to Authorization / Undertaking / Declaration Form. Kindly confirm your acceptance to this Appointment Letter by uploading a signed and scanned copy of the letter on the authorized joining portal within 5 working days of receipt of this Appointment Letter, post which the Appointment Letter stands revoked, as per the discretion of the Bank, and all the terms and conditions hereunder shall be null and void, and neither party shall have any obligation in relation thereto. Your acceptance to this Appointment Letter shall also mean the acceptance to the terms and conditions mentioned herein

You are requested to complete the joining formalities, on the authorized online portal of the Bank and submit the documents as required by the Bank.

Your Compensation Details and general terms and conditions for appointment are as per the enclosed Annexure/s

Further, your appointment is subject to your abiding to, in Appointment Letter and spirit,

- *Code of Conduct*
- *Code of Conduct for Prohibition of Insider Trading for the Bank*

Please note that you are required to keep the salary & other perquisites / benefits offered to you strictly confidential and not share information regarding the same with anyone.

**This Appointment Letter shall be effective from your actual date of joining with the Bank. You are required to submit a signed copy of this Appointment Letter on/before the actual date of joining, failing which the appointment stands withdrawn without any further communication.**

Congratulations on your appointment and we wish you a successful career with IDFC FIRST Bank Limited.


Thank You,  
For **IDFC FIRST Bank Limited**

DS IDFC FIRST BANK 1

*Digitally Signed by*

**Deepika Mahajan**

Head Talent Acquisition & Employer Branding

  
**Director**  
Pimpri Chinchwad Education Trust's  
S. B. Patil Institute of Management  
Sector No. 26, Nigdi,  
Pradhikaran, Pune - 411 044.





LET'S CREATE  
**THE  
 WORLD'S  
 BEST  
 BANK**  
 RIGHT HERE  
 IN **INDIA**



**IDFC FIRST  
 Bank**

**ALWAYS YOU FIRST**

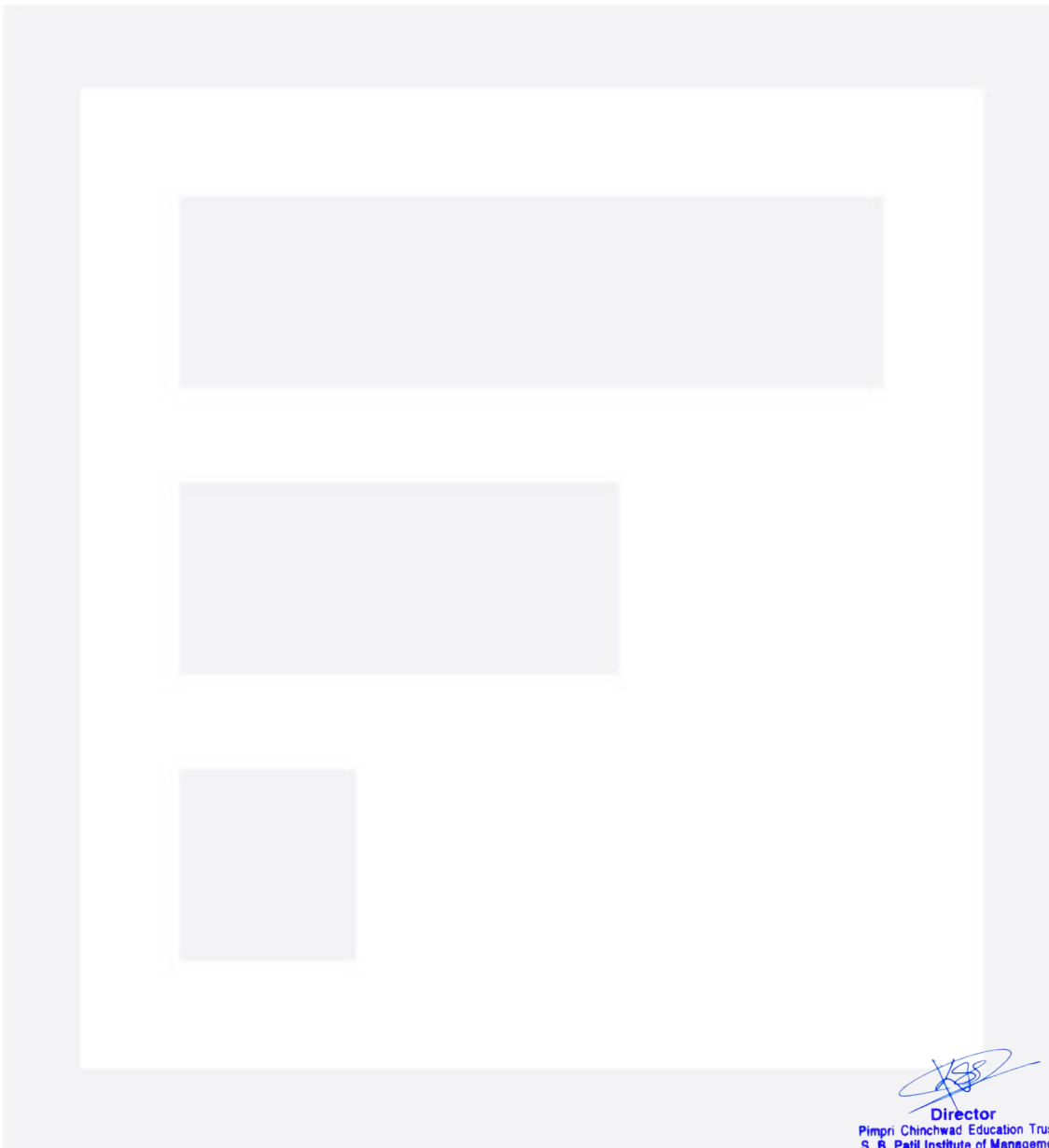
I, **Khushi Virendra Yadav**, son/daughter of \_\_\_\_\_ do hereby accept the above and confirm /certify the following:


- Date of Joining the Bank: 19/Apr/2021
- PAN number: ASOPY2117Q
- Email ID: khushiyadav98@gmail.com

**Signature:**

**Date:**

**Authenticated by**



  
**Director**  
 Pimpri Chinchwad Education Trust's  
 S. B. Patil Institute of Management  
 Sector No. 26, Nigdi,  
 Pradhikaran, Pune - 411 044.



**Annexure 1  
COMPENSATION DETAILS**


<b>Employee Name</b>	<b>Khushi Virendra Yadav</b>
<b>Grade</b>	<b>Senior Officer</b>
<b>Business Unit</b>	<b>Retail Banking - Retail Liabilities</b>
<b>Location</b>	<b>Pune-Wanowrie Branch</b>

<b>Component</b>	<b>Per Month(In INR.)</b>	<b>Per Annum (in INR.)</b>
Basic Salary	5,000	60,000
House Rent Allowance	2,500	30,000
Special Allowance	11,833	1,42,000
<b>Annual Guaranteed Cash (AGC)</b>	<b>19,333</b>	<b>2,32,000</b>
Statutory Bonus	3,867	46,400
Employer PF	1,800	21,600
<b>Total Fixed Pay (TFP)</b>	<b>25,000</b>	<b>3,00,000</b>

\* As per the EPFO notification dated February 28, 2019 and basis the new PF rules, your PF will be as mentioned herein

**Notes:**

- <sup>1</sup>Flexible Benefit Plan (FBP) comprises of HRA, Meal Card, Professional Development Expenses, Communication Expenses, LTA, Bank's Owned Car / Reimbursement & National Pension Scheme or any other plan applicable as per Bank's policy. The employee gets to allocate the pool amount under various components as desired. Tax Benefits will be based on declaration & as per IT law.
- In addition to TFP, Insurance premium is paid by the bank towards your life, accident & medical insurance. This is a notional premium amount & is not paid in cash to you
- Gratuity will be applicable as per the Payment of Gratuity Act.
- The notice pay reimbursed, joining bonus, relocation expenses and any other amounts, if any, paid, at the time of joining would be recovered in full, in case of your resignation/separation (whichever is earlier) within twelve months from the date of joining.
- If the employee resigns within one year of joining IDFC FIRST Bank, he/she would have to pay back a minimum amount of Rs.15,000 /- back to the company towards joining and training expenses incurred by IDFC FIRST Bank.

  
**Director**  
Pimpri Chinchwad Education Trust's  
S. B. Patil Institute of Management  
Sector No. 26, Nigdi,  
Pradhikaran, Pune - 411 044.



## Annexure 2

### GENERAL TERMS AND CONDITIONS

#### LOCATION

Your joining location will be **Pune-Wanowrie Branch**. However, during your employment you may be posted / transferred, as per the sole discretion of the Bank to any of the offices / locations/ projects/ divisions/ departments/ units/ subsidiaries/ sister concerns of the Bank, in the interest of the Bank , without any additional remuneration, with/ without assigning any reasons.

#### HOURS OF WORK

Actual hours may vary and will be subject to change from time to time; depending on the nature of your work and the department you work in.

#### LEAVE ENTITLEMENT

You shall be eligible for holidays and leave as per the Bank's leave policy, as may be amended from time to time.

#### TOTAL FIXED PAY (TFP):

The entitlements of your Total Fixed Pay are subject to the Bank's policy, procedure or guidelines that may be issued from time to time. All perquisites and benefits including reimbursements are subject to applicable Income Tax and other related/applicable laws.

#### PERFORMANCE BONUS/ INCENTIVE PAYMENTS/ INDICATIVE TARGET BONUS

The Bank may, in its absolute discretion, pay you a bonus/ incentive of such amount, at such intervals and subject to such conditions as determined from time to time, in accordance with the Bank's Policy.

#### STATUTORY PAYMENTS / DEDUCTIONS

All statutory payments / deductions will be as per the applicable law and maybe changed from time to time based on changes in the law of the land.

#### DEDUCTIONS FROM TOTAL FIXED PAY/ANNUAL GROSS REMUNERATION PACKAGE

You agree that, at any time during your employment, or after the effective date of employment, the Bank may deduct, from your Total Fixed Pay /Annual Gross Remuneration Package/ Bank Account any overpayment made or amounts owed by you, this includes, but is not limited to, any excess (leave), outstanding loans, advances, relocation expenses, joining bonus, and the cost of repairing any damage or loss to Bank's property or equipment caused by you. You agree that, at any time during your employment, or after the effective date of employment, the Bank may recover any shortfall /loss on account of any negligence or any act of commission by you, while executing your responsibilities.

#### TAX

You will be fully liable for the payment of Income Tax (or any other applicable taxes) on your total remuneration including bonuses/ variable pay to the Income Tax authorities including other applicable statutory dues/taxes and this will be your personal responsibility. The Bank shall deduct any statutory dues/taxes from amounts paid to you, as per applicable laws.

### **MEDICAL FITNESS & VERIFICATION OF PARTICULARS**

Your appointment is subject to you being medically fit and continuing to remain fit thereafter. In case you subsequently develop a critical/chronic illness which restricts you from performing your official duties or in any way put your other colleagues at risk, you are required to inform Human Resource Department of the Bank (HR) about the same. Your employment is also subject to your clearing the Personal and Professional Background Verification as per the norms of the Bank, including your antecedents and document submitted. In case particulars mentioned in your application / Curriculum Vitae / Resume/ pre-employment declaration or any such document are found false or unsatisfactory, your employment would be liable for termination at the Bank's discretion at any time without any notice or any compensation in lieu thereof.

### **RETIREMENT**

Normal Retirement Age: You will automatically retire from the employment of the Bank, as the case may be, on attaining the retirement age of 58 years or as decided by the Bank and unless concluded earlier as per the discretion of the Bank . By virtue of this clause, you shall not claim a right of employment with the Bank, as your employment is subject to the terms and conditions laid down by the Bank, as amended from time to time.

### **COMPLIANCE**

In your role at the Bank, it is expected that you will abide and ensure all aspects of compliances, in letter and spirit, staying true to the law of the land. You are aware that there are laws against trading securities using material non-public information and you agree to comply with such laws. During the continuance of your employment with the Bank, you are expected to comply with the Bank's policies, practices and procedure.

### **NOTICE PERIOD**

Either party may terminate this employment by giving three (3) months' notice ("Notice Period") in writing or payment of three (3) months Total Fixed Pay (excluding retirals and other non-cash benefits) in lieu of the Notice Period or proportionate payment thereof in lieu of any shortfall in the Notice Period, acceptance or waiver, which will be at the sole discretion of the Bank. The Bank reserves the right, in its sole discretion, to waive all or part of this three (3) months' Notice Period and terminate the employee's employment or relieve the employee from the employment prior to the conclusion of Notice Period, and in such cases, the employee is liable to make payment of Total Fixed Pay for the waived off/unserved Notice Period as decided by the Bank. Notwithstanding anything foregoing, in case of waiver of the Notice Period as per the discretion of the Bank, the Bank shall not be liable to make any payment of salary (in accordance with the definition of Total Fixed Pay) to the employee in lieu of the waived off Notice Period. To the extent the Bank does not waive all or part of the Notice Period, the employee shall remain employed throughout the Notice Period (or portion thereof), or payment in lieu of any unserved Notice Period will be recovered from the employee and might attract applicable taxes. All applicable taxes once deducted will not be reversed under any circumstances. In case the last date as per the Notice Period of three (3) months falls on a weekly off or a holiday, the previous working day will be considered as the Last Working Day ("LWD"), further the same date would be considered for the purpose of calculation of notice period recovery/payment if necessary.

### **TERMINATION OF EMPLOYMENT**

- If you absent yourself without authorized leave for continuous five (5) days, or more than thirty (30) days, or more than three (3) months of the Bank which may change from time to time, or remain absent beyond the period of leave originally granted or subsequently

  
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 Sector No. 25, Nigdi,  
 Pune-411 004



extended by five (5) days, you shall be considered as willfully absconding from your employment and disciplinary action can be initiated against you at the discretion of the Bank, including termination of your employment or considering it as voluntarily abandonment of employment by you and concluding your employment thereof. In case your employment is terminated or concluded under this clause, the Bank shall be entitled to recover from you such amounts as specified in above Clause (**Notice Period**) in lieu of the Notice Period. In addition to the above, the Bank may also claim damages and other reliefs to which it is entitled under contract, law or equity.


- The Bank reserves the right to terminate your employment/ Appointment Letter if your performance is determined to be unsatisfactory (as per the Bank's standards), by giving you a three months (3) prior written notice. In such event, you shall be paid applicable Total Fixed Pay less retiral to which you are entitled as per this Appointment Letter up to the effective date of termination.
- Your services are liable to be terminated without any notice or payment in lieu thereof for misconduct, without being exhaustive and without prejudice to the general meaning of the term "misconduct" in the case of reasonable suspicion of misconduct, fraud, disloyalty, sexual harassment or any such act of breach of yours that brings disrepute to the Bank, commission of an act involving moral turpitude, any act of indiscipline or inefficiency, any act of bankruptcy or make any composition or arrangement with your creditors or non-compliance of any law on your part..
- In the event your employment is terminated by reason of an eventuality caused by (your) death, your beneficiaries will receive further compensation as deemed fit by the Bank which shall be paid to your designated beneficiary/nominee provided. However; in cases, where the nominee details are not provided, the spouse of the employee is considered as the sole nominee for married employees, and parents, as the sole nominee for unmarried employees. Any further settlement from the Bank would be drawn in the nominee's name.
- The Bank has the right to terminate your employment for any reasons other than mentioned in the General Terms and Conditions by giving notice of three (3) months in writing or payment of (3) three months Total Fixed Pay (excluding retiral and other non-cash benefits) in lieu of Three (3) months' notice.
- You will be covered by the employment rules and regulations including conduct, discipline and administrative orders and any such other rules or orders of the Bank that may come in force from time to time. The Bank shall have absolute discretion to reject or refuse to accept your resignation in case of staff accountability or disciplinary action proceedings are contemplated or pending against you.

#### **NON CONFLICT OF INTEREST AND NO EXTERNAL EMPLOYMENT**

You will not, during your employment with the Bank, except with the specific approval of the Bank, undertake other full time or part time work for remuneration or work that adversely affect your professional image and integrity as an employee of the Bank.

#### **RECEIPT OF PAYMENTS AND BENEFITS FROM THIRD PARTIES**

Subject to the Bank regulations issued and amended from time to time, neither you nor any member of your family, nor any company or business entity in which you or they have an interest, are entitled to receive or obtain directly or indirectly any payment, discount, rebate, commission or other benefit from third parties in respect of any business transacted (whether or not) by you or on behalf of the Bank. If you or, any member of your family or any company or business entity in which you or they have an interest, directly or indirectly obtain any such payment, discount, rebate,

  
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Pradhikaran, Pune - 411 044





commission or other benefit you will forthwith account to the Bank for the amount received or the value of the benefit so obtained.

## INFORMATION, ASSETS AND SYSTEMS

- When you join the Bank, you may have access to phones, e-mail, internet and other equipment and systems. These form part of our IT and communication systems and you will be required to use them in accordance with the Bank policies relating to them. You should refer to the Code of Conduct for further information on these policies. You will be responsible for the safe keeping and return in good condition and order of all the properties of the Bank, which may be in your use, custody, care or charge. For the loss of any property of the Bank in your possession, the Bank will have a right to assess on its own basis and recover the damages of all such materials from you and to take such other action as it deems proper in the event of your failure to account for such material or property to its satisfaction
- Information Security Compliance: All employees are expected to be aware of their responsibility relating to protection of Information Assets of IDFC FIRST Bank. Accordingly, you are required to familiarise yourself with the Information Security Policies and Procedures at IDFC FIRST Bank and abide by it in spirit and practice.

## CODE OF CONDUCT AND EXPECTED EMPLOYEE CONDUCT

You are bound by the Bank's Code of Conduct and the bank may implement disciplinary procedure if you fail to comply with the Code of Conduct and in certain circumstances, this could amount to gross misconduct leading to dismissal. You are expected to work, while in the employment with the Bank, punctually and diligently employing your best efforts with honesty and integrity to protect the interest of the Bank and observing at all times the Bank's terms and conditions of employment and the applicable guidelines and regulations.

You are expected to be well groomed and formally dressed at work.

## PROFESSIONAL ETHICS & CONFIDENTIALITY:

- You acknowledge that the business of the Bank is highly competitive and that any information concerning the Bank's business (including but not limited to strategies, methods, books, records and documents, technical information concerning its products, equipment, services and processes, customer lists, procurement procedures, pricing techniques and credit and financial data concerning Bank's customers and business affiliates) all comprise confidential business information and trade secrets, vital to the business of the Bank.
- Unauthorized disclosure and use of confidential information constitutes a serious misconduct & the Bank shall be entitled to take appropriate disciplinary and other actions against you including termination of your employment. The disclosure and use of confidential information of the Bank after the termination of your relationship with the Bank shall entitle the Bank to initiate appropriate legal proceedings, including but not limited to seeking an "order of injunction". Where disclosure of confidential information is made by you in observance of order of a competent court or may be required to made under any applicable law you shall inform the Bank either before or immediately thereafter the nature and extent of disclosures made and the circumstances under which those disclosures were required to be made by you.
- You hereby agree that you will not, at any time during or after your employment with the Bank, make any unauthorized disclosure of any confidential business information or trade secrets of the Bank, or make an use thereof, except for the benefit of and on behalf of, the Bank. Any disclosure, which has not been expressly



authorized by the Bank shall be called unauthorized disclosure'.

- During the period of your association with the Bank you will safeguard all matters, documents, manuals etc. relating to the Bank's operations and you will not be permitted to undertake any other business, work of public office, honorary or remunerative, except with the written permission of the Bank in each case.

#### **DATA PROTECTION**

- The Bank may be required to process, transfer and store your personal and sensitive data in any of the other locations used by the Bank/any of the locations as specified by the Bank.
- By signing this contract, you acknowledge and agree that the Bank is permitted to hold personal information about you as part of our personnel and other business records and that the Bank may use such information in the course of its business.
- You agree that the Bank may disclose such information to third parties in the event that such disclosure is, in our view, required for the proper conduct of our business or that of any associated company. This clause applies to information held, used or disclosed in any medium.

#### **INTELLECTUAL PROPERTY:**

- For the purposes of this clause, Intellectual property means intellectual property of all kinds including, in particular, patents, inventions, trademarks (and associated goodwill), designs, design right, copyright (including copyright in computer software), confidential information and know-how, database rights, applications for any of the foregoing, and all other intellectual and industrial property and rights of a similar or corresponding nature in any part of the world.
- If you (whether alone or with others) shall, during your employment with the Bank, make or create an idea, method, invention, discovery, design or develop any and all other work either in the course of providing your services or relating to or capable of being used in those aspects of the businesses of the Bank (hereinafter called "Works") you shall promptly disclose full details thereof to the Bank and irrespective of disclosure or non-disclosure by you, all Works, shall belong exclusively to the Bank and you hereby irrevocably assign the ownership, right, title, interest, ownership of copyrights of such Works and those of any other derivative works, to the Bank. You will promptly provide to the Bank a complete written disclosure for each such Works identifying the features or concepts you or the Bank believe to be new or different. You grant to the Bank an irrevocable, nonexclusive, worldwide, perpetual, paid-up license under these Works (whether now existing or brought into being in the future).
- The license scope is to make, have made, use, have used, sell, license or transfer items of such Works and to practice and have practiced methods pertaining to such Works. You are specifically made aware that you will not be liable to any compensation for such acts of yours, and that any rewards which the Bank may choose to bestow will not be deemed to confer any rights towards that invention, discovery or improvement in system or method, for you. You shall promptly upon intimation by the Bank, sign and execute such document, papers, declarations including deed of assignment as may be required by the Bank from time to time.
- You shall not (except as provided in this Appointment Letter or as may be necessary in the course of your duties for the Bank) disclose or make use of any Works without the Bank's prior written consent.

#### **INDEMNITY**

You shall indemnify the Bank against any loss, damage, proceeding which the Bank might suffer due to any wrongful

acts, mala fide acts, negligence and /or gross dereliction of duties on your part. Such indemnity shall not prejudice the right of the Bank to terminate your employment on such count or the right of the Bank to seek other remedies which the Bank may have to make good the loss or damage.

#### **FORCE MAJEURE**

Notwithstanding anything contained herein, if the regular operations of the Bank are suspended, in full or part, resulting from unforeseen circumstance or general economic conditions or regulatory, governmental or legal restriction /actions, or other general market effects or Acts of God or other cause of similar or different nature including war, outbreak of epidemic or pandemic beyond the control of the Bank, the Bank may suspend the performance of services by you and the payment of compensation herewith, during the continuation of such suspension of operations. In addition to the foregoing the Bank may, by written notice, terminate this Appointment Letter forthwith or change the terms and conditions of this agreement with no further liability whatsoever.

#### **NON-SOLICITATION AND RESTRICTIVE COVENANT**

- You are committed not to hire anyone or engage in any sort of discussion with an employee of IDFC FIRST Bank or any of its subsidiaries for at least one year from your last working date in IDFC FIRST Bank. This is applicable even during your period of employment whether approached by the employee or officers of IDFC FIRST Bank, or by you or by any other intermediary or by any other means whatsoever. This Covenant further specifically requires that employees or officers of IDFC FIRST Bank or any of its subsidiaries should not be solicited or encouraged to leave IDFC FIRST Bank or any of its subsidiaries to join the organization which you may join in any capacity or any of its subsidiaries, joint ventures, affiliates or associates, for a period of one year from the date of separation from the Bank.
- You agree that during your period of employment with the Bank and for a period of one year from termination or expiration of your employment with the Bank, you shall not solicit or entice, by any means whatsoever any client of the Bank. Your agreement "not to solicit" means that you will not, initiate any contact or communication of any kind whatsoever, for the purposes of inviting, encouraging or requesting any deal/ mandate/ account/ person to transfer from the Bank to you or to your new employer or to any other person or entity; or to enter into a new deal/ mandate with you or your new employer or with any other person or entity; or to otherwise discontinue its patronage and business relationship with the Bank.
- You agree that for a period of six (6) months from termination or expiration of your employment with the Bank, you shall not work at the capacity of Executive or Non-Executive member of the board or any management position of any supplier, vendor or partner of the Bank.

#### **REVOKING THE APPOINTMENT**

- The Bank reserves the right to revoke the Appointment Letter without any liability of any kind thereof even after acceptance of this appointment for just cause in the sole opinion of the Bank including but not limited to any non-compliance of any law on your part or any act or deed on your part, as per the sole opinion of the Bank, damages the reputation and brand image of the Bank in any manner.
- In the event of a criminal case being filed against you in your personal capacity, the Bank may, at its discretion, ask you to proceed on leave or suspend your employment till the issue is sorted out and you are acquitted. During this period, you will be paid as per applicable laws. If convicted, your employment will stand withdrawn. You may also be placed under suspension pending enquiry into the charges of misconduct or otherwise.


#### **OTHER TERMS AND CONDITIONS:**

- Your date of birth mentioned as per PAN card and any other acceptable statutory document submitted by you will be deemed to be the conclusive proof of your date of birth.
- As a potential employee and subject to terms and conditions of the appointment, we assume that the submission of documents and details furnished as part of the documentation procedure which includes furnishing your personal, academic and professional details are authentic and self-attested duly. The Bank will include these details as a part of your employment information/records as deemed confirmed by you with respect to accuracy and update of the information.
- As an employee you are responsible to provide correct email ID and phone number and all communication/information exchange will happen on the same. The email ID and phone number as provided by you will stand valid for all communication from IDFC FIRST Bank Limited. In case of change in communication information, you are liable to update the same with the Bank within Seven (7) days of such change. Failing which, any communication sent on your last recorded address shall be deemed to have been served on you. The email ID provided by you, until updated with the Bank, shall be considered as one of your unique identification ID.
- During your employment, you will be subject to the service/employment rules, regulations and policy of the Bank applicable from time to time.
- The terms and conditions contained herein shall be read along with the instructions, guidelines, policies, etc. and amendments thereof as presently applicable to you and as may be amended from time to time and as may be made applicable to you by the Bank subsequently during the course of your employment.
- Any other terms, conditions, stipulations not specifically mentioned herein shall be governed by the Terms and Conditions of Employment, HR Manual and other policies and procedures of the Bank as presently applicable and as may be introduced or amended from time to time.
- You shall not during the course of your employment engage, participate, whether directly or indirectly in any business competitive to the business of the Bank.
- You shall not do anything or cause to do anything, which shall bring dishonor and/or disrepute to the Bank or engage in unlawful/immoral activities.
- If at any time you are involved in any legal / administrative / quasi- judicial proceeding(s) you shall immediately inform the Bank the details thereof.
- You shall not at any time use your association with the Bank to gain unfair advantage for personal purposes.
- You shall follow all directions, instructions, guidelines and policies of the Bank issued from time to time in discharge of your duties.
- In addition to the terms and conditions mentioned herein, you hereby agree that you have read and understood and shall be abided by the 'Terms and Conditions of Employment' as available on the intranet portal and your joining portal and as may be amended from time to time by the Bank at its sole discretion.

#### **WARRANTY**

You represent and warrant that you are not subject to any agreement, arrangement, contract, understanding, court order or otherwise, which in any way directly or indirectly restricts or prohibits you from fully performing the duties of your employment, or any of them, in accordance with the terms and conditions of this letter.

#### **CHANGE IN TERMS AND CONDITONS**

  
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Sector No. 26, Nigdi,  
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- The terms and conditions of the Appointment Letter are subject to revision and change by the Bank, without notice. The revised terms and conditions shall be applicable and abided by all the employees, effective from the date of revision or change.
- The present designation and terms of services including your emoluments are subject to change depending upon work assignment from time to time

**DURATION/VALIDITY OF THE APPOINTMENT LETTER:**

- If this Appointment Letter is not accepted by applicant within Five (5) days of receiving the letter, it shall stand revoked, at the discretion of the Bank, and all terms and conditions considered null and void, and neither party shall have any obligation in relation thereto.
- It may be noted that this Appointment Letter is to be considered final for all purposes, and supersedes all prior/ contemporaneous letters, discussion, negotiations, commitments, agreements and writings with respect to the subject matter hereof.
- If any provision of this Appointment Letter is found to be illegal, invalid or unenforceable by the Bank, then such provision shall be severed from this Appointment Letter and the remaining provisions of shall continue in full force and effect and operate as if the severed portion had not been included.

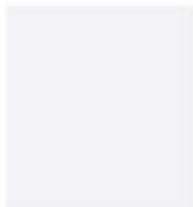
**GOVERNING LAW**

The interpretation and enforcement of this contract shall be governed by and construed in all respects in accordance with the law of India and the parties submit to the non-exclusive jurisdiction of the Mumbai courts.

**Accepted & Agreed:**

**Signature:**

**Date:**



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Sector No. 26, Nigdi,  
Pradhikaran, Pune - 411 044.



Name: **Khushi Virendra Yadav**

Date: 26-Mar-2021

Company ID: 162390

## OUR EMPLOYEE VALUE PROPOSITION

Congratulations! We are delighted to welcome you to the IDFC FIRST Bank family.

At the IDFC FIRST Bank we aim at giving each employee an opportunity to succeed. You are an integral part of our growth story and our success stories are now intertwined.

There's a lot to learn with us, not only the work but also about our culture and values. Our employee value proposition below portrays the value and experience you will gain by working at our bank.

*Be part of a **winning team**.*

*Drive change with **cutting edge technology**.*

*Join a work force that is high on **integrity**.*

*Be where **growth** is not just a number.*

*Make a **social impact**, make a difference to the society.*

*Be **dynamic**, agile, responsive, bold, disruptive.*

*We invite you to contribute to building **the world's best bank right here in India!***

We are excited about you joining the bank and wish you great success in your new role.

Warm Regards

**Deepika Mahajan**

**Head Talent Acquisition and Employer Branding**

**Human Resource Department.**

**IDFC FIRST BANK LTD.**



**Director**  
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Sector No. 26, Nigdi,  
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**Annexure 3**

**PRE JOINING DOCUMENT CHECKLIST  
(TO BE UPLOADED ON THE IDFC FIRST BANK HR SYSTEM)**

S.No	Document Name	Acceptable Proof
1	Permanent Address Proof	Passport/Driving License/Voters Id Card
2	Current Address Proof (if different from permanent address)	Passbook/Rent Agreement
3	Cancelled Cheque for Alternate Bank Account	If cheque book is not available, copy of the passbook with account number and address can be submitted
4	Employment Documents (Only for experienced candidates)	Relieving Letter/ Experience letter required for all the employments mentioned on the resume.  Kindly note that, relieving letter for the last employment is required to be submitted within 45 days of joining.
5	Education Documents	Mark sheets and certificates for all relevant qualifications, as mentioned on the resume
6	Resignation proof for last employment (Only for experienced candidates)	Scanned copy of resignation proof/Resignation Email/ System Screenshot of resignation submission
7	Photo	High resolution clear passport size photograph with white background is required. This will be printed on your ID card
8	Driving License (Only for ca	Driving License copy can be uploaded
9	Insurance Book (Only for ca	Copy of the insurance book can be uploaded
10	RC Book (Only for candidat	RC Book copy can be uploaded. In case, you do not own a vehicle, an authority letter is to be  Navigation: Me > Onboarding
11	Accepted Copy of the Appointment Letter with signature of the applicant and acceptance date	

  
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**Mr. Pritam Rajeshwar Ingole**  
**Pune**

**Contact No: 8830351779**  
**PAN No: AJYPI7608D**

**Dear Pritam,**

***Subject: Employment Letter***

We ("the Company") are pleased to offer you the position of **Billing & Revenue Accounting Analyst (CLG NE3)** subject to the following:

- (1) You are required to join the Company from **11-Nov-21**. If you accept this offer and fail to join the Company by the date mentioned above or any other date approved by the Company in writing, this offer shall automatically stand cancelled.
- (2) This offer is being made in good faith on the basis of the information and documents provided by you during the recruitment process. The Company reserves the right to conduct background checks, directly or indirectly, to verify such information and documents. If any discrepancies are found in such information or documents or if the results of such background check are found to be unsatisfactory, as determined by the Company, in its sole discretion, the Company may withdraw/cancel this offer.
- (3) You will initially be based at the Company's office at **Dassault Systemes Solutions Lab Pvt. Ltd. (Formerly Known as 3D PLM Software Solutions Pvt Ltd.) Agra Fort Bldg, Plot No. 15/B, Rajiv Gandhi InfoTech Park, MIDC Phase 1 Hinjewadi Pune 411057** unless communicated otherwise by the Company prior to your joining.
- (4) Upon joining, your compensation will be as described in Annexure A
- (5) Your employment will be governed by the terms and conditions detailed in Annexure B hereto.
- (6) Based on your interview and the Company's assessment, your relevant experience on records will be taken as **0 Years**.
- (7) You shall keep the contents of this offer and any Annexure hereto confidential.
- (8) This offer shall automatically stand withdrawn if we do not receive your acceptance within 7 (seven) calendar days from the date hereof.

  
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Please acknowledge your acceptance of our offer by signing and returning the duplicate copy of this letter.

You are requested to report at the following address by **09:30 AM** on the date of joining mentioned above. Please ask for **Neha BORHADE** to complete the joining formalities. Please bring along the documents listed in Schedule 1 to Annexure B.

**Address:**

**Dassault Systemes Solutions Lab Pvt. Ltd. (Formerly Known as 3D PLM Software Solutions Pvt Ltd.) Agra Fort Bldg, Plot No. 15/B, Rajiv Gandhi InfoTech Park, MIDC Phase 1 Hinjewadi Pune 411057**

We understand that you may have queries during your joining period. We would encourage you to contact **Manmeet (On email: [ManmeetKaur.ARORA.intern@3ds.com](mailto:ManmeetKaur.ARORA.intern@3ds.com), Tel.: 9689790758)**

We welcome you into the Dassault Systemes family and look forward to your valued contribution in taking the Company to greater heights. We are sure that our working environment will be conducive to helping you grow professionally as well as personally.

With warm regards,  
For **Dassault Systemes Solutions Lab Private Limited,**

**Shirish Bavdekar**  
**Head – Talent Acquisition**

I have read and understood the terms of this Employment letter and all Annexure thereto. I accept this employment letter and my tentative date of joining is \_\_\_\_\_.

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

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## ANNEXURE A


**Name:** Mr. Pritam Rajeshwar Ingole  
**Designation:** Billing & Revenue Accounting Analyst  
**CLG:** NE3  
**Location:** Pune

### Compensation Components:

<b>A. Basic Salary</b>	<b>Monthly</b>	<b>Annually</b>
Basic	15,100	181,200
<b>Sub Total A</b>	<b>15,100</b>	<b>181,200</b>
<b>B. Allowances</b>		
House Rent Allowance	1,510	18,120
Flexible Benefits	4,757	57,080
Statutory Bonus	3,600	43,200
Superannuation Contribution	-	-
<b>Sub Total B</b>	<b>9,867</b>	<b>118,400</b>
<b>Total (A+B)</b>	<b>24,967</b>	<b>299,600</b>
<b>C. Variable Compensation</b>		
Variable Pay	-	-
<b>Sub Total C</b>	<b>-</b>	<b>-</b>
<b>On Target Earning -OTE (A+B+C)</b>	<b>24,967</b>	<b>299,600</b>
<b>D. Benefits</b>		
PF Contribution	1,812	21,744
Gratuity (As Per Act)	726	8,716
Medical & Personal Accident Insurance	417	5,000
<b>Sub Total D</b>	<b>2,955</b>	<b>35,460</b>
<b>CTC (A+B+C+D)</b>	<b>27,922</b>	<b>335,060</b>

For Dassault Systemes Solutions Lab Private Limited,

**Shirish Bavdekar**  
**Head – Talent Acquisition**

  
**Director**  
Pimpri Chinchwad Education Trust's  
S. B. Patil Institute of Management  
Sector No. 26, Nigdi,  
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**Note:**

- Annual Compensation Revision (ACR) for all eligible employees is processed in April as per company policy. Employee joining on or before 30th September in the current year is eligible for Annual Compensation Revision in the subsequent year effective 1st April, on pro-rated basis. Compensation revision will be decided on the basis of your performance and organization's decision on compensation revision.
- The above compensation structure may be changed by the Company, at its sole discretion, from time to time.
- The Basic salary component will be used for computation of your retiral benefits.

**SALARY COMPONENT'S DESCRIPTION:**

**1. Flexible Benefits**

Flexible Benefits component shows total entitlement from which employee can claim a legitimate tax-free income as far as admissible under statute.

**2. Telephone Reimbursement (as per the Company's existing policy):**

You can claim reimbursement of expenses incurred on telephone, mobile or internet connection against valid original bills (i.e. original bills for the period you are in employment with the Company issued in your name within the same financial year in which the claim is made). Any amount that is not supported by valid original bills, will be paid along with salary for March, subject to deduction of tax at source.

**3. Lunch Allowance:**

Lunch Allowance is an optional component in your salary which if opted, will be paid in form of Sodexo Coupons on a monthly basis. If you do not opt for Sodexo, then the above indicated amount will be disbursed as Special Allowance in the monthly salary.

**4. LTA (Leave Travel Assistance):**

One can opt for monthly or one-time disbursement. Monthly disbursement will be subject to deduction of tax at source. Taxability of the one-time disbursement will be subject to production of valid travel proof and applicable tax laws.

**5. Statutory Bonus**

Statutory Bonus is paid on monthly basis and it includes bonus payout under Payment of Bonus Act. This component is applicable up to CLG 200.

**6. Superannuation Contribution:**

Employees at the CLG 400 and above are entitled for this benefit.

  
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**7. Variable Pay:**

Variable Pay is currently paid on a quarterly basis. The amount of Variable Pay specified above is only an indicative figure and actual payout will be based on Company's Variable Pay scheme in existence from time to time.

**8. Employer's contribution to Provident Fund:**

Your Provident Fund membership begins on the date of joining the Company.

Employee's share of contribution i.e. 12% of your actual monthly basic salary will be deducted from your monthly salary. The salary structure as offered to you contains the Employer's PF contribution which is equal to that of the employee's share of contribution.

**9. Insurance Benefits:**

It covers contribution to Group Medical Insurance, Group Personal Accident Insurance and Group Life Insurance as per applicable company policy.

  
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**ANNEXURE B**  
**TERMS AND CONDITIONS**


1. You may be transferred or seconded or deputed to any of the Company's other offices, subsidiaries or affiliates in India or abroad. The Company may vary these terms and conditions and your compensation in the event of such transfer, secondment or deputation.
2. You may be required to work in shift system as per requirements of your job position.
3. While you are based in India, you will earn leave at the rate of 34 working days paid vacation per financial year (April – March). e.g. Earned Leave (12), Casual Leave (10), Sick Leave (12). This is as per prevalent leave policy.
4. You will use your best efforts in the performance of employment duties assigned to you from time to time and shall, at all times, act in good faith and in the best interests of the Company. While in the service of the Company you shall not, without the express written permission of your reporting manager, undertake or concern yourself, directly or indirectly, with any other, paid or unpaid, business or work or assignment, whether part time or full time.
5. You may be required to travel in connection with the Company's business. You will be eligible for reimbursement of reasonable business expenses incurred in this connection and other allowances according to the Company's then prevailing policy pertaining to such travel.
6. You shall be bound by all the policies, rules, regulations and procedures currently prevailing or that may be established by the Company in future, and any modifications thereof or additions thereto, as may be declared by the Company from time to time. In the event of any conflict between the terms of your offer letter (including any Annexures thereto) and any policy, rules, regulations or procedures of the Company, the terms of the latter shall prevail.
7. **Termination by the Company** – The Company may terminate your services at any time with or without Cause subject to the following:

If the Company terminates your services without Cause, it shall (a) provide you notice of 90 (Ninety) days or such other period stated in the Company's policy prevailing at the time of such termination, or (b) pay you an amount equivalent to the monthly fixed salary for the shortfall in such notice period.

If the Company terminates your services with Cause - Your services may be terminated by the Company without notice for Cause.

"Cause" shall mean:

- a) Your breach of any of these terms or any other agreement signed by you with the Company, or
- b) Your breach of the Company code of conduct, policies, rules, regulations and procedures, or
- c) The Company's background check reveals discrepancies in the information or documents provided by you to the Company during the recruitment process, or
- d) The Company finds your performance unsatisfactory during any period of training or in the discharge of duties assigned to you, or
- e) Any act or omission by you that may have the effect of injuring the reputation or business of the Company or causing loss to the Company, or
- f) Your failure to comply with the instructions specified in Schedule 1 hereto, or
- g) Your Unauthorized absence from work; or
- h) Your insubordination; or
- i) Your misconduct

  
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8. **Termination by Employee** – If you wish to resign from the services of the Company, you shall provide the Company notice of 90 (Ninety) days or such other period stated in the Company’s policy prevailing at the time of such resignation. You are expected to serve the full notice period in order to complete the transition of your duties to an employee identified by the Company. Failure to provide such notice or to serve the entire notice period shall make you liable to pay the Company liquidated damages equivalent to the monthly fixed salary for the shortfall in such notice period.
9. **Termination on Retirement** - Your employment will automatically terminate on retirement. Retirement will occur at the end of the month in which you complete 60 years of age.
10. Without prejudice to the other rights that the Company may have under these terms, the Company may, in its sole discretion, suspend payment of the whole or part of your salary in the event of your failing to comply with the instructions specified in Schedule 1 hereto.
11. You will be required to sign a Confidentiality and IPR Agreement effective from the date of joining to protect the Company’s and its clients’ rights in the information and materials developed by you or disclosed to you during the course of your employment. A copy of the Confidentiality and IPR Agreement can be provided to you, if you so request.
12. Any tax liability arising out of your salary / allowances / benefits shall be borne by you. The Company may deduct such tax liability or any amounts owed by you to the Company from your salary or from any other amounts payable by the Company to you.
13. If you have to undergo any specialized training arranged by the Company, you shall execute a training agreement, if the Company so requires.
14. Without prejudice to other rights available to the Company under these terms or any other agreement executed by you, you will reimburse the Company for all losses, damages, claims or demands (including the costs, expenses and reasonable attorney’s fees on account thereof) arising out of your breach of any of these terms or any other agreement executed by you with the Company or arising out of your gross negligence or refusal to perform your duties. You shall also reimburse the Company, any amounts paid to you that are not part of the compensation described in Annexure A or the Company’s standard benefits published on the Company’s intranet, if you resign from the Company or your services are terminated by the Company for Cause within 12 months from the date of your joining.
15. The validity, construction, interpretation and performance of these terms shall be governed by Indian Laws. Any dispute arising out of these terms shall be subject to the exclusive jurisdiction of courts in Mumbai, India.

  
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**Schedule 1 to Annexure B (applicable only for new joinees)**

**MANDATORY LIST OF DOCUMENTS**

Please carry the original documents along with a photocopy on your **Date of Joining**. Originals will be returned after verification on the same day:

- 1) Educational mark sheets & certificates –
  - (i) 10<sup>th</sup> mark sheet
  - (ii) 12<sup>th</sup> mark sheet
  - (iii) Graduation – All semester mark sheets & certificates
  - (iv) Post Graduation - All semester mark sheets & certificates
  - (v) Any other certificates
- 2) PAN Card
- 3) Passport
- 4) Driving License
- 5) Aadhaar Card
- 6) Doctor's Certificate in original which must mention the following:
  - (i) Certificate Date (not more than one week prior to date of joining)
  - (ii) Your Full Name
  - (iii) Your Age
  - (iv) Certification that you are of sound physical and mental health and also that you are not suffering from any contagious disease.
  - (v) Blood group.
- 7) Photocopies of service certificates from all the previous employers

You are also requested to carry four passport size color photographs.

**Acknowledgement by Candidate**

I hereby confirm to submit the above listed documents on my date of joining;

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_

  
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## LETTER OF APPOINTMENT

27-Mar-21

**Pratik Prakash Saloskar**  
Pimpri Chinchwad  
pratik.saloskar3108@gmail.com  
Company ID: 162481

Dear Pratik,

With reference to our discussion and agreement, we are pleased to extend this letter of appointment ("Appointment Letter") to you as "**Senior Officer**" within **Retail Banking - Retail Liabilities** at IDFC FIRST Bank Limited (the "Bank"). You are expected to join on or before **19/Apr/2021** ("Date of Joining"). Your Total Fixed Pay ("TFP") will be **INR. 3,00,000/- (Rs.Three Lakh only)** per annum. The position is currently based at **Pune - Hinjewadi Branch**

This appointment is subject to you being medically fit to perform your role effectively. It is also subject to verification, as per the norms of the Bank, of information and particulars submitted (electronically or signed) by you, including but not limited to Authorization / Undertaking / Declaration Form. Kindly confirm your acceptance to this Appointment Letter by uploading a signed and scanned copy of the letter on the authorized joining portal within 5 working days of receipt of this Appointment Letter, post which the Appointment Letter stands revoked, as per the discretion of the Bank, and all the terms and conditions hereunder shall be null and void, and neither party shall have any obligation in relation thereto. Your acceptance to this Appointment Letter shall also mean the acceptance to the terms and conditions mentioned herein

You are requested to complete the joining formalities, on the authorized online portal of the Bank and submit the documents as required by the Bank.

Your Compensation Details and general terms and conditions for appointment are as per the enclosed Annexure/s

Further, your appointment is subject to your abiding to, in Appointment Letter and spirit,

- *Code of Conduct*
- *Code of Conduct for Prohibition of Insider Trading for the Bank*

Please note that you are required to keep the salary & other perquisites / benefits offered to you strictly confidential and not share information regarding the same with anyone.

**This Appointment Letter shall be effective from your actual date of joining with the Bank. You are required to submit a signed copy of this Appointment Letter on/before the actual date of joining, failing which the appointment stands withdrawn without any further communication.**


Congratulations on your appointment and we wish you a successful career with IDFC FIRST Bank Limited.

Thank You,  
For **IDFC FIRST Bank Limited**

DS IDFC FIRST BANK 1

*Digitally Signed by*

**Deepika Mahajan**  
Head Talent Acquisition & Employer Branding

  
**Director**  
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Sector No. 29, Nigdi,  
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LET'S CREATE  
**THE  
 WORLD'S  
 BEST  
 BANK**  
 RIGHT HERE  
 IN **INDIA**



**IDFC FIRST  
 Bank**

**ALWAYS YOU FIRST**

I, **Pratik Prakash Saloskar**, son/daughter of \_\_\_\_\_ do hereby accept the above and confirm /certify the following:

- Date of Joining the Bank: 19/Apr/2021
- PAN number: GFEPS4885C
- Email ID: pratik.saloskar3108@gmail.com

**Signature:**

**Date:**

**Authenticated by**



*(Handwritten Signature)*

**Director**  
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 Sector No. 26, Nigdi,  
 Pradhikaran, Pune - 411 044.



**Annexure 1  
COMPENSATION DETAILS**


<b>Employee Name</b>	<b>Pratik Prakash Saloskar</b>
<b>Grade</b>	<b>Senior Officer</b>
<b>Business Unit</b>	<b>Retail Banking - Retail Liabilities</b>
<b>Location</b>	<b>Pune - Hinjewadi Branch</b>

<b>Component</b>	<b>Per Month(In INR.)</b>	<b>Per Annum (in INR.)</b>
Basic Salary	5,000	60,000
House Rent Allowance	2,500	30,000
Special Allowance	11,833	1,42,000
<b>Annual Guaranteed Cash (AGC)</b>	<b>19,333</b>	<b>2,32,000</b>
Statutory Bonus	3,867	46,400
Employer PF	1,800	21,600
<b>Total Fixed Pay (TFP)</b>	<b>25,000</b>	<b>3,00,000</b>

\* As per the EPFO notification dated February 28, 2019 and basis the new PF rules, your PF will be as mentioned herein

**Notes:**

- <sup>1</sup>Flexible Benefit Plan (FBP) comprises of HRA, Meal Card, Professional Development Expenses, Communication Expenses, LTA, Bank's Owned Car / Reimbursement & National Pension Scheme or any other plan applicable as per Bank's policy. The employee gets to allocate the pool amount under various components as desired. Tax Benefits will be based on declaration & as per IT law.
- In addition to TFP, Insurance premium is paid by the bank towards your life, accident & medical insurance. This is a notional premium amount & is not paid in cash to you
- Gratuity will be applicable as per the Payment of Gratuity Act.
- The notice pay reimbursed, joining bonus, relocation expenses and any other amounts, if any, paid, at the time of joining would be recovered in full, in case of your resignation/separation (whichever is earlier) within twelve months from the date of joining.
- If the employee resigns within one year of joining IDFC FIRST Bank, he/she would have to pay back a minimum amount of Rs.15,000 /- back to the company towards joining and training expenses incurred by IDFC FIRST Bank.

  
**Director**  
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 Sector No. 26, Nigdi,  
 Pradhikaran, Pune - 411 044.





## Annexure 2

### GENERAL TERMS AND CONDITIONS

#### LOCATION

Your joining location will be **Pune - Hinjewadi Branch**. However, during your employment you may be posted / transferred, as per the sole discretion of the Bank to any of the offices / locations/ projects/ divisions/ departments/ units/ subsidiaries/ sister concerns of the Bank, in the interest of the Bank , without any additional remuneration, with/ without assigning any reasons.

#### HOURS OF WORK

Actual hours may vary and will be subject to change from time to time; depending on the nature of your work and the department you work in.

#### LEAVE ENTITLEMENT

You shall be eligible for holidays and leave as per the Bank's leave policy, as may be amended from time to time.

#### TOTAL FIXED PAY (TFP):

The entitlements of your Total Fixed Pay are subject to the Bank's policy, procedure or guidelines that may be issued from time to time. All perquisites and benefits including reimbursements are subject to applicable Income Tax and other related/applicable laws.

#### PERFORMANCE BONUS/ INCENTIVE PAYMENTS/ INDICATIVE TARGET BONUS

The Bank may, in its absolute discretion, pay you a bonus/ incentive of such amount, at such intervals and subject to such conditions as determined from time to time, in accordance with the Bank's Policy.

#### STATUTORY PAYMENTS / DEDUCTIONS


All statutory payments / deductions will be as per the applicable law and maybe changed from time to time based on changes in the law of the land.


#### DEDUCTIONS FROM TOTAL FIXED PAY/ANNUAL GROSS REMUNERATION PACKAGE

You agree that, at any time during your employment, or after the effective date of employment, the Bank may deduct, from your Total Fixed Pay /Annual Gross Remuneration Package/ Bank Account any overpayment made or amounts owed by you, this includes, but is not limited to, any excess (leave), outstanding loans, advances, relocation expenses, joining bonus, and the cost of repairing any damage or loss to Bank's property or equipment caused by you. You agree that, at any time during your employment, or after the effective date of employment, the Bank may recover any shortfall /loss on account of any negligence or any act of commission by you, while executing your responsibilities.

#### TAX

You will be fully liable for the payment of Income Tax (or any other applicable taxes) on your total remuneration including bonuses/ variable pay to the Income Tax authorities including other applicable statutory dues/taxes and this will be your personal responsibility. The Bank shall deduct any statutory dues/taxes from amounts paid to you, as per applicable laws.

  
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Sector No. 26, Nigdi,  
Pradhikaran, Pune - 411 044.



### **MEDICAL FITNESS & VERIFICATION OF PARTICULARS**

Your appointment is subject to you being medically fit and continuing to remain fit thereafter. In case you subsequently develop a critical/chronic illness which restricts you from performing your official duties or in any way put your other colleagues at risk, you are required to inform Human Resource Department of the Bank (HR) about the same. Your employment is also subject to your clearing the Personal and Professional Background Verification as per the norms of the Bank, including your antecedents and document submitted. In case particulars mentioned in your application / Curriculum Vitae / Resume/ pre-employment declaration or any such document are found false or unsatisfactory, your employment would be liable for termination at the Bank's discretion at any time without any notice or any compensation in lieu thereof.

### **RETIREMENT**

Normal Retirement Age: You will automatically retire from the employment of the Bank, as the case may be, on attaining the retirement age of 58 years or as decided by the Bank and unless concluded earlier as per the discretion of the Bank . By virtue of this clause, you shall not claim a right of employment with the Bank, as your employment is subject to the terms and conditions laid down by the Bank, as amended from time to time.

### **COMPLIANCE**

In your role at the Bank, it is expected that you will abide and ensure all aspects of compliances, in letter and spirit, staying true to the law of the land. You are aware that there are laws against trading securities using material non-public information and you agree to comply with such laws. During the continuance of your employment with the Bank, you are expected to comply with the Bank's policies, practices and procedure.

### **NOTICE PERIOD**

Either party may terminate this employment by giving three (3) months' notice ("Notice Period") in writing or payment of three (3) months Total Fixed Pay (excluding retiral and other non-cash benefits) in lieu of the Notice Period or proportionate payment thereof in lieu of any shortfall in the Notice Period, acceptance or waiver, which will be at the sole discretion of the Bank. The Bank reserves the right, in its sole discretion, to waive all or part of this three (3) months' Notice Period and terminate the employee's employment or relieve the employee from the employment prior to the conclusion of Notice Period, and in such cases, the employee is liable to make payment of Total Fixed Pay for the waived off/unserved Notice Period as decided by the Bank. Notwithstanding anything foregoing, in case of waiver of the Notice Period as per the discretion of the Bank, the Bank shall not be liable to make any payment of salary (in accordance with the definition of Total Fixed Pay) to the employee in lieu of the waived off Notice Period. To the extent the Bank does not waive all or part of the Notice Period, the employee shall remain employed throughout the Notice Period (or portion thereof), or payment in lieu of any unserved Notice Period will be recovered from the employee and might attract applicable taxes. All applicable taxes once deducted will not be reversed under any circumstances. In case the last date as per the Notice Period of three (3) months falls on a weekly off or a holiday, the previous working day will be considered as the Last Working Day ("LWD"), further the same date would be considered for the purpose of calculation of notice period recovery/payment if necessary.

### **TERMINATION OF EMPLOYMENT**

- If you absent yourself without authorized leave for continuous five (5) days or as per norms of the Bank which may change from time to time, or remain absent beyond the period of leave originally granted or subsequently

  
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extended by five (5) days, you shall be considered as willfully absconding from your employment and disciplinary action can be initiated against you at the discretion of the Bank, including termination of your employment or considering it as voluntarily abandonment of employment by you and concluding your employment thereof. In case your employment is terminated or concluded under this clause, the Bank shall be entitled to recover from you such amounts as specified in above Clause (**Notice Period**) in lieu of the Notice Period. In addition to the above, the Bank may also claim damages and other reliefs to which it is entitled under contract, law or equity.

- The Bank reserves the right to terminate your employment/ Appointment Letter if your performance is determined to be unsatisfactory (as per the Bank's standards), by giving you a three months (3) prior written notice. In such event, you shall be paid applicable Total Fixed Pay less retiral to which you are entitled as per this Appointment Letter up to the effective date of termination.
- Your services are liable to be terminated without any notice or payment in lieu thereof for misconduct, without being exhaustive and without prejudice to the general meaning of the term "misconduct" in the case of reasonable suspicion of misconduct, fraud, disloyalty, sexual harassment or any such act of breach of yours that brings disrepute to the Bank, commission of an act involving moral turpitude, any act of indiscipline or inefficiency, any act of bankruptcy or make any composition or arrangement with your creditors or non-compliance of any law on your part..
- In the event your employment is terminated by reason of an eventuality caused by (your) death, your beneficiaries will receive further compensation as deemed fit by the Bank which shall be paid to your designated beneficiary/nominee provided. However; in cases, where the nominee details are not provided, the spouse of the employee is considered as the sole nominee for married employees, and parents, as the sole nominee for unmarried employees. Any further settlement from the Bank would be drawn in the nominee's name.
- The Bank has the right to terminate your employment for any reasons other than mentioned in the General Terms and Conditions by giving notice of three (3) months in writing or payment of (3) three months Total Fixed Pay (excluding retiral and other non-cash benefits) in lieu of Three (3) months' notice.
- You will be covered by the employment rules and regulations including conduct, discipline and administrative orders and any such other rules or orders of the Bank that may come in force from time to time. The Bank shall have absolute discretion to reject or refuse to accept your resignation in case of staff accountability or disciplinary action proceedings are contemplated or pending against you.

#### **NON CONFLICT OF INTEREST AND NO EXTERNAL EMPLOYMENT**

You will not, during your employment with the Bank, except with the specific approval of the Bank, undertake other full time or part time work for remuneration or work that adversely affect your professional image and integrity as an employee of the Bank.

#### **RECEIPT OF PAYMENTS AND BENEFITS FROM THIRD PARTIES**

Subject to the Bank regulations issued and amended from time to time, neither you nor any member of your family, nor any company or business entity in which you or they have an interest, are entitled to receive or obtain directly or indirectly any payment, discount, rebate, commission or other benefit from third parties in respect of any business transacted (whether or not) by you or on behalf of the Bank. If you or, any member of your family or any company or business entity in which you or they have an interest, directly or indirectly obtain any such payment, discount, rebate, commission or other benefit from third parties in respect of any business transacted (whether or not) by you or on behalf of the Bank, you shall be liable to repay the same to the Bank.

commission or other benefit you will forthwith account to the Bank for the amount received or the value of the benefit so obtained.

### INFORMATION, ASSETS AND SYSTEMS

- When you join the Bank, you may have access to phones, e-mail, internet and other equipment and systems. These form part of our IT and communication systems and you will be required to use them in accordance with the Bank policies relating to them. You should refer to the Code of Conduct for further information on these policies. You will be responsible for the safe keeping and return in good condition and order of all the properties of the Bank, which may be in your use, custody, care or charge. For the loss of any property of the Bank in your possession, the Bank will have a right to assess on its own basis and recover the damages of all such materials from you and to take such other action as it deems proper in the event of your failure to account for such material or property to its satisfaction
- Information Security Compliance: All employees are expected to be aware of their responsibility relating to protection of Information Assets of IDFC FIRST Bank. Accordingly, you are required to familiarise yourself with the Information Security Policies and Procedures at IDFC FIRST Bank and abide by it in spirit and practice.


### CODE OF CONDUCT AND EXPECTED EMPLOYEE CONDUCT

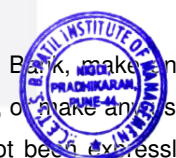
You are bound by the Bank's Code of Conduct and the bank may implement disciplinary procedure if you fail to comply with the Code of Conduct and in certain circumstances, this could amount to gross misconduct leading to dismissal. You are expected to work, while in the employment with the Bank, punctually and diligently employing your best efforts with honesty and integrity to protect the interest of the Bank and observing at all times the Bank's terms and conditions of employment and the applicable guidelines and regulations.

You are expected to be well groomed and formally dressed at work.

### PROFESSIONAL ETHICS & CONFIDENTIALITY:

- You acknowledge that the business of the Bank is highly competitive and that any information concerning the Bank's business (including but not limited to strategies, methods, books, records and documents, technical information concerning its products, equipment, services and processes, customer lists, procurement procedures, pricing techniques and credit and financial data concerning Bank's customers and business affiliates) all comprise confidential business information and trade secrets, vital to the business of the Bank.
- Unauthorized disclosure and use of confidential information constitutes a serious misconduct & the Bank shall be entitled to take appropriate disciplinary and other actions against you including termination of your employment. The disclosure and use of confidential information of the Bank after the termination of your relationship with the Bank shall entitle the Bank to initiate appropriate legal proceedings, including but not limited to seeking an "order of injunction". Where disclosure of confidential information is made by you in observance of order of a competent court or may be required to made under any applicable law you shall inform the Bank either before or immediately thereafter the nature and extent of disclosures made and the circumstances under which those disclosures were required to be made by you.
- You hereby agree that you will not, at any time during or after your employment with the Bank, make any unauthorized disclosure of any confidential business information or trade secrets of the Bank, or make any use thereof, except for the benefit of and on behalf of, the Bank. Any disclosure which has not been expressly

  
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 Sector No. 26, Nigdi,  
 Pradhikaran, Gandhinagar



authorized by the Bank shall be called unauthorized disclosure'.

- During the period of your association with the Bank you will safeguard all matters, documents, manuals etc. relating to the Bank's operations and you will not be permitted to undertake any other business, work of public office, honorary or remunerative, except with the written permission of the Bank in each case.

#### **DATA PROTECTION**

- The Bank may be required to process, transfer and store your personal and sensitive data in any of the other locations used by the Bank/any of the locations as specified by the Bank.
- By signing this contract, you acknowledge and agree that the Bank is permitted to hold personal information about you as part of our personnel and other business records and that the Bank may use such information in the course of its business.
- You agree that the Bank may disclose such information to third parties in the event that such disclosure is, in our view, required for the proper conduct of our business or that of any associated company. This clause applies to information held, used or disclosed in any medium.

#### **INTELLECTUAL PROPERTY:**

- For the purposes of this clause, Intellectual property means intellectual property of all kinds including, in particular, patents, inventions, trademarks (and associated goodwill), designs, design right, copyright (including copyright in computer software), confidential information and know-how, database rights, applications for any of the foregoing, and all other intellectual and industrial property and rights of a similar or corresponding nature in any part of the world.
- If you (whether alone or with others) shall, during your employment with the Bank, make or create an idea, method, invention, discovery, design or develop any and all other work either in the course of providing your services or relating to or capable of being used in those aspects of the businesses of the Bank (hereinafter called "Works") you shall promptly disclose full details thereof to the Bank and irrespective of disclosure or non-disclosure by you, all Works, shall belong exclusively to the Bank and you hereby irrevocably assign the ownership, right, title, interest, ownership of copyrights of such Works and those of any other derivative works, to the Bank. You will promptly provide to the Bank a complete written disclosure for each such Works identifying the features or concepts you or the Bank believe to be new or different. You grant to the Bank an irrevocable, nonexclusive, worldwide, perpetual, paid-up license under these Works (whether now existing or brought into being in the future).
- The license scope is to make, have made, use, have used, sell, license or transfer items of such Works and to practice and have practiced methods pertaining to such Works. You are specifically made aware that you will not be liable to any compensation for such acts of yours, and that any rewards which the Bank may choose to bestow will not be deemed to confer any rights towards that invention, discovery or improvement in system or method, for you. You shall promptly upon intimation by the Bank, sign and execute such document, papers, declarations including deed of assignment as may be required by the Bank from time to time.
- You shall not (except as provided in this Appointment Letter or as may be necessary in the course of your duties for the Bank) disclose or make use of any Works without the Bank's prior written consent.

#### **INDEMNITY**

You shall indemnify the Bank against any loss, damage, proceeding which the Bank may incur due to any wrongful

acts, mala fide acts, negligence and /or gross dereliction of duties on your part. Such indemnity shall not prejudice the right of the Bank to terminate your employment on such count or the right of the Bank to seek other remedies which the Bank may have to make good the loss or damage.

#### **FORCE MAJEURE**


Notwithstanding anything contained herein, if the regular operations of the Bank are suspended, in full or part , resulting from unforeseen circumstance or general economic conditions or regulatory, governmental or legal restriction /actions , or other general market effects or Acts of God or other cause of similar or different nature including war, outbreak of epidemic or pandemic beyond the control of the Bank, the Bank may suspend the performance of services by you and the payment of compensation herewith, during the continuation of such suspension of operations. In addition to the foregoing the Bank may, by written notice, terminate this Appointment Letter forthwith or change the terms and conditions of this agreement with no further liability whatsoever.

#### **NON-SOLICITATION AND RESTRICTIVE COVENANT**

- You are committed not to hire anyone or engage in any sort of discussion with an employee of IDFC FIRST Bank or any of its subsidiaries for at least one year from your last working date in IDFC FIRST Bank. This is applicable even during your period of employment whether approached by the employee or officers of IDFC FIRST Bank, or by you or by any other intermediary or by any other means whatsoever. This Covenant further specifically requires that employees or officers of IDFC FIRST Bank or any of its subsidiaries should not be solicited or encouraged to leave IDFC FIRST Bank or any of its subsidiaries to join the organization which you may join in any capacity or any of its subsidiaries, joint ventures, affiliates or associates, for a period of one year from the date of separation from the Bank.
- You agree that during your period of employment with the Bank and for a period of one year from termination or expiration of your employment with the Bank, you shall not solicit or entice, by any means whatsoever any client of the Bank. Your agreement "not to solicit" means that you will not, initiate any contact or communication of any kind whatsoever, for the purposes of inviting, encouraging or requesting any deal/ mandate/ account/ person.to transfer from the Bank to you or to your new employer or to any other person or entity; or to enter into a new deal/ mandate with you or your new employer or with any other person or entity; or to otherwise discontinue its patronage and business relationship with the Bank.
- You agree that for a period of six (6) months from termination or expiration of your employment with the Bank, you shall not work at the capacity of Executive or Non-Executive member of the board or any management position of any supplier, vendor or partner of the Bank.

#### **REVOKING THE APPOINTMENT**

- The Bank reserves the right to revoke the Appointment Letter without any liability of any kind thereof even after acceptance of this appointment for just cause in the sole opinion of the Bank including but not limited to any non-compliance of any law on your part or any act or deed on your part, as per the sole opinion of the Bank, damages the reputation and brand image of the Bank in any manner.
- In the event of a criminal case being filed against you in your personal capacity, the Bank may, at its discretion, ask you to proceed on leave or suspend your employment till the issue is sorted out and you are acquitted. During this period, you will be paid as per applicable laws. If convicted, your employment will stand withdrawn. You may also be placed under suspension pending enquiry into the charges of misconduct or otherwise.

  
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#### **OTHER TERMS AND CONDITIONS:**

- Your date of birth mentioned as per PAN card and any other acceptable statutory document submitted by you will be deemed to be the conclusive proof of your date of birth.
- As a potential employee and subject to terms and conditions of the appointment, we assume that the submission of documents and details furnished as part of the documentation procedure which includes furnishing your personal, academic and professional details are authentic and self-attested duly. The Bank will include these details as a part of your employment information/records as deemed confirmed by you with respect to accuracy and update of the information.
- As an employee you are responsible to provide correct email ID and phone number and all communication/information exchange will happen on the same. The email ID and phone number as provided by you will stand valid for all communication from IDFC FIRST Bank Limited. In case of change in communication information, you are liable to update the same with the Bank within Seven (7) days of such change. Failing which, any communication sent on your last recorded address shall be deemed to have been served on you. The email ID provided by you, until updated with the Bank, shall be considered as one of your unique identification ID.
- During your employment, you will be subject to the service/employment rules, regulations and policy of the Bank applicable from time to time.
- The terms and conditions contained herein shall be read along with the instructions, guidelines, policies, etc. and amendments thereof as presently applicable to you and as may be amended from time to time and as may be made applicable to you by the Bank subsequently during the course of your employment.
- Any other terms, conditions, stipulations not specifically mentioned herein shall be governed by the Terms and Conditions of Employment, HR Manual and other policies and procedures of the Bank as presently applicable and as may be introduced or amended from time to time.
- You shall not during the course of your employment engage, participate, whether directly or indirectly in any business competitive to the business of the Bank.
- You shall not do anything or cause to do anything, which shall bring dishonor and/or disrepute to the Bank or engage in unlawful/immoral activities.
- If at any time you are involved in any legal / administrative / quasi- judicial proceeding(s) you shall immediately inform the Bank the details thereof.
- You shall not at any time use your association with the Bank to gain unfair advantage for personal purposes.
- You shall follow all directions, instructions, guidelines and policies of the Bank issued from time to time in discharge of your duties.
- In addition to the terms and conditions mentioned herein, you hereby agree that you have read and understood and shall be abided by the 'Terms and Conditions of Employment' as available on the intranet portal and your joining portal and as may be amended from time to time by the Bank at its sole discretion.

#### **WARRANTY**

You represent and warrant that you are not subject to any agreement, arrangement, contract, understanding, court order or otherwise, which in any way directly or indirectly restricts or prohibits you from fully performing the duties of your employment, or any of them, in accordance with the terms and conditions of this letter.

#### **CHANGE IN TERMS AND CONDITONS**

  
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- The terms and conditions of the Appointment Letter are subject to revision and change by the Bank, without notice. The revised terms and conditions shall be applicable and abided by all the employees, effective from the date of revision or change.
- The present designation and terms of services including your emoluments are subject to change depending upon work assignment from time to time

**DURATION/VALIDITY OF THE APPOINTMENT LETTER:**

- If this Appointment Letter is not accepted by applicant within Five (5) days of receiving the letter, it shall stand revoked, at the discretion of the Bank, and all terms and conditions considered null and void, and neither party shall have any obligation in relation thereto.
- It may be noted that this Appointment Letter is to be considered final for all purposes, and supersedes all prior/ contemporaneous letters, discussion, negotiations, commitments, agreements and writings with respect to the subject matter hereof.
- If any provision of this Appointment Letter is found to be illegal, invalid or unenforceable by the Bank, then such provision shall be severed from this Appointment Letter and the remaining provisions of shall continue in full force and effect and operate as if the severed portion had not been included.

**GOVERNING LAW**

The interpretation and enforcement of this contract shall be governed by and construed in all respects in accordance with the law of India and the parties submit to the non-exclusive jurisdiction of the Mumbai courts.

**Accepted & Agreed:**

**Signature:**

**Date:**



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Name: **Pratik Prakash Saloskar**

Date: 27-Mar-2021

Company ID: 162481

## OUR EMPLOYEE VALUE PROPOSITION

Congratulations! We are delighted to welcome you to the IDFC FIRST Bank family.

At the IDFC FIRST Bank we aim at giving each employee an opportunity to succeed. You are an integral part of our growth story and our success stories are now intertwined.

There's a lot to learn with us, not only the work but also about our culture and values. Our employee value proposition below portrays the value and experience you will gain by working at our bank.

*Be part of a **winning team**.*

*Drive change with **cutting edge technology**.*

*Join a work force that is high on **integrity**.*

*Be where **growth** is not just a number.*

*Make a **social impact**, make a difference to the society.*

*Be **dynamic**, agile, responsive, bold, disruptive.*

*We invite you to contribute to building **the world's best bank right here in India!***

We are excited about you joining the bank and wish you great success in your new role.

Warm Regards

**Deepika Mahajan**

**Head Talent Acquisition and Employer Branding**

**Human Resource Department.**

**IDFC FIRST BANK LTD.**


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**Annexure 3**

**PRE JOINING DOCUMENT CHECKLIST  
(TO BE UPLOADED ON THE IDFC FIRST BANK HR SYSTEM)**

S.No	Document Name	Acceptable Proof
1	Permanent Address Proof	Passport/Driving License/Voters Id Card
2	Current Address Proof (if different from permanent address)	Passbook/Rent Agreement
3	Cancelled Cheque for Alternate Bank Account	If cheque book is not available, copy of the passbook with account number and address can be submitted
4	Employment Documents (Only for experienced candidates)	Relieving Letter/ Experience letter required for all the employments mentioned on the resume.  Kindly note that, relieving letter for the last employment is required to be submitted within 45 days of joining.
5	Education Documents	Mark sheets and certificates for all relevant qualifications, as mentioned on the resume
6	Resignation proof for last employment (Only for experienced candidates)	Scanned copy of resignation proof/Resignation Email/ System Screenshot of resignation submission
7	Photo	High resolution clear passport size photograph with white background is required. This will be printed on your ID card
8	Driving License (Only for ca	Driving License copy can be uploaded
9	Insurance Book (Only for ca	Copy of the insurance book can be uploaded
10	RC Book (Only for candidat	RC Book copy can be uploaded. In case, you do not own a vehicle, an authority letter is to be  Navigation: Me > Onboarding
11	Accepted Copy of the Appointment Letter with signature of the applicant and acceptance date	

  
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STRICTLY PRIVATE AND CONFIDENTIAL

Date: 08 Sep 2021

Dear Rajendra Ramuram Bhisu,

**SUBJECT: OFFER CUM EMPLOYMENT LETTER**

With reference to your application and the subsequent discussions with you; we are pleased to offer you an appointment a Bajaj Finance Limited ("Company") on the following terms:

**1. DESIGNATION & BAND**

You will be designated as "**Assistant Manager - Underwriting**" at **GB02 Band**.

**2. PERIOD OF EMPLOYMENT**

- 2.1. Basis your confirmation that you were relieved from the services of your previous employer as of the date of your joining with Bajaj Finance Limited, please note that, your employment with Bajaj Finance Limited will commence tentatively on **16 Sep 2021** (or any other date as may be agreed by BFL, in its sole discretion) and will continue on an on-going basis, until terminated by either party, with prior notice to the other as per Clause 5.1 of this Employment Letter.
- 2.2. The retirement age at the Company is 60 (sixty) years. Your employment will terminate automatically and without further notice on the last day of the month in which your 60th (sixtieth) birthday falls.

**3. HOURS AND PLACE OF WORK**

- 3.1. You shall be based in our **Pune - Corporate Office** office but may be required to serve the Company in any place within or outside India, as required.
- 3.2. You may be required to travel nationally and internationally on the business of the Company.
- 3.3. You will be required to work such hours as may reasonably be expected of you and as is consistent with an appointment of this nature.
- 3.4. You may, at the discretion of the Company be transferred to any of the divisions, departments, in the Company, its subsidiaries, branches or associate companies and you shall abide by the standing orders and services rules prevailing in such place/ entity without entitlement to any extra remuneration.

**4. SALARY**

- 4.1. Your basic salary will be **Rs. 9,000/- (Rupees Nine Thousand only)** and your house rent allowance will be **Rs. 4,500/- (Rupees Four Thousand Five Hundred only)** per month. Your emoluments from the Company will be subject to tax deductions at source and other withholdings as required by law.
- 4.2. A detailed break-up of your compensation is attached as Annexure – A to this Employment Letter.
- 4.3. You hereby authorise the Company to deduct from your salary (including any salary, leave pay, sick pay and pay in lieu of notice period) all debts or sums owed by you to the Company, its subsidiaries or associate companies, including any outstanding loans (and interest thereon) due to the Company, its subsidiaries or associate companies from you.

**5. TERMINATION OR RESIGNATION FROM SERVICE**

The employment can, subject to the policies of the

  
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- 5.1. Company and the terms and conditions of this Employment Letter, be terminated by either party by serving **45 (Forty-five days)** written notice to the other party. The notice period of **45 (Forty-five days)** is part of the Employee Separation Policy which is available for your reference on the Company's intranet. However, the said notice period is NOT applicable in the event if your representation are found to be wrong and which resulted breach of clause 2.1.
- 5.2. The Company reserves the right to accept/ reject the notice pay in lieu of notice period mentioned hereinabove. The Company reserves the absolute right to terminate your services at any time without assigning any reason whatsoever by giving you notice in writing or pay in lieu of notice period.
- 5.3. The Company reserves the right, at its discretion and at any time during the notice period to announce to employees, clients, suppliers and customers of the Company, its subsidiaries or associate companies of your termination/ resignation. However, you expressly agree hereby not to make any announcement of your termination/ resignation unless the same has been formally intimated to you or accepted by the Company in writing, as the case may be.
- 5.4. You hereby agree that on or before the date of your termination from employment with the Company, you will delete any information, connection or reference between you and the Company, any client or customer of the Company, or any prospective client or customer of the Company stored in any form of Social Media. For the purposes of this Clause, Social Media means any online communication tool which facilitates the creation, publication, storage and/or exchange of user-generated content. Social Media includes (but is not limited to) Twitter, Skype, Facebook, Myspace, YouTube, Flickr, LinkedIn, Wikis, Google+ and Tumblr.


## 6. ANNUAL SALARY REVISION

- 6.1. We follow an April to March performance cycle. All salary revisions come up for review in the month of April at the sole discretion of the Company.
- 6.2. Employees who have joined the organization on or before October 1 in the current calendar year, may be eligible for a proportionate salary review during April of next calendar year. The increment if any, is dependent on various factors including performance of employee and would be proportionate to the months' of service rendered by the employee. Those joining after 1st October, will not be eligible for the same.

## 7. PERFORMANCE BASED VARIABLE BONUS/ INCENTIVE

- 7.1. You will be eligible to participate in the Company's variable pay programs/ incentive schemes. The payment under this program depends on your performance, the Company's performance and other parameters as the Company may decide from time to time. Please note that there is no minimum payment under this program.
- 7.2. Payment of this amount is subject to your being in the Company's employment and also subject to your not having resigned or serving your notice period.
- 7.3. You will declare your relationship, if any, with any of the directors of the Company as required by the Companies Act, 2013.
- 7.4. In case you are or become related to any employee of the Company, then, in the former case you will inform the Company immediately and in the latter case within 7 days of your becoming so.
- 7.5. You will abide by all the policies and disclosure norms of the Company that are in effect and by any amendments thereto carried out by the Company from time to time.

## 8. COMPANY POLICIES AND PROCEDURE

  
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- 8.1. You will devote all your working time to the business of the Company, its subsidiaries and associate companies, as the case may be, depending on the office you are holding and will carry out your duties diligently and properly. You will do your best to promote, protect and develop the interests of the Company and its subsidiaries and associate companies and will not knowingly do or willingly permit to be done anything that causes prejudice, loss or injury to the Company or its subsidiaries and associate companies.
- 8.2. You shall be required at all times to comply with the Company's rules, policies and procedures as may be amended by the Company from time to time, and the same are to be considered as part of terms and conditions of this Employment Letter. You are also required to comply generally with the standards reasonably expected of an appointment of your nature.
- 8.3. Without any limitations on your obligations under Clause 8.1 above, you are also required to comply with the Company's disciplinary and grievance procedures which would be applicable to you, a copy of which is available with the Company's HR Department. For the avoidance of any doubt, whilst the Company's disciplinary rules form part of your contract of employment with the Company, the disciplinary and grievance procedures do not and as such, the Company is not under any contractual obligation to apply those procedures in any particular case.

## 9. ADDITIONAL DUTIES

- 9.1. You agree and consent that the Company may require you (without additional remuneration) to carry out different or additional duties (including holding any office in the Company, its subsidiaries and associate companies) consistent with your status and position in the Company.
- 9.2. You agree and consent that the Company may engage another person as a temporary replacement for you and/ or to carry out some or all of the responsibilities of your role on a temporary basis if you are suspended or are otherwise in the reasonable opinion of the Company unable to properly carry out some or all of those responsibilities for any reason.

## 10. EXCLUSIVE EMPLOYMENT

While employed by the Company, you will not:

- 10.1. Be an employee of, or be engaged in any other capacity by, any other company or organisation other than the Company, for remuneration and/ or otherwise, whether full time or part time, without the prior written permission from the Company;
- 10.2. Be involved in any capacity in providing services directly or indirectly to any other person in respect of any business which is similar to or which does or might reasonably be expected to compete or conflict with any aspect of the business of the Company, its subsidiaries and associate companies or which may otherwise affect the proper and efficient performance of your duties;
- 10.3. Be entitled to receive or obtain directly or indirectly any discount, rebate, commission or other benefit in respect of any business transacted (whether or not by you) by or on behalf of the Company or its subsidiaries and associate companies. This prohibition also extends to your immediate relatives. If you, any of your immediate relatives or any other company or other business entity in which either you or they are interested directly or indirectly obtain any such discount, rebate, commission or other benefit, you will immediately account to the Company, its subsidiaries and associate companies for the amount received or the value of benefit obtained; and/ or
- 10.4. Make contact or communicate with any member of the press or media or anyone so connected on behalf of the Company, its subsidiaries and associate companies, or publish any articles or letters or post any content on any Social Media platform on behalf of the Company or its subsidiaries and associate companies other than as required for the purposes of carrying out your duties and in strict compliance with the Company's media policy.

## 11. INTELLECTUAL PROPERTY



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- 11.1. All intellectual property including but not limited to any discovery, model, concept, idea, know-how, method, database, computer programme or software (including related preparations and design materials), invention, improvement in procedure, trade mark, trade name, design, logo, copyright and all similar rights or get-up made, discovered or created by you during your employment (whether alone or with others and whether or not in the course of your employment), in connection with or relating to the business of the Company, its subsidiaries or associated companies or capable of being used or adapted for use in it shall belong to and be the absolute property of the Company. If required to do so by the Company (whether during or after the termination of your employment), you will at the expense of the Company promptly execute all instruments and do all things necessary to vest ownership of all other rights, title and interests (including any registered rights in the same) in such discovery, model, concept, idea, know-how, method, database, computer programme or software (including related preparations and design materials), invention, improvement in procedure, trade mark, trade name, design, logo, copyright and all similar rights or get-up in the Company (or its nominee) absolutely and as sole beneficial owner.
- 11.2. You acknowledge that your remuneration and all consideration paid to you by the Company under this Employment Letter and as may be revised from time to time, includes compensation for the assignment (if any) to the Company of all intellectual property rights and that the rights and obligations under this Clause shall continue in force after the termination of this Employment Letter in respect of any intellectual property created during your employment with the Company and shall be binding upon your legal representatives.

## 12. CONFIDENTIALITY AND NON-DISCLOSURE


- 12.1. You hereby agree that without the prior written consent of the Company, either during or after the period of employment and except as required by you in the course of your employment, you shall not divulge directly or indirectly or otherwise use, disseminate, disclose, reveal, report, copy, transfer, lecture upon or publish articles concerning any confidential information, including but not limited to all and any intellectual property under Clause 11.1 above which may come to your knowledge during the term of your employment and/ or otherwise, and shall maintain complete secrecy in respect of all such confidential information and/ or intellectual property entrusted to you and shall not use or attempt to use such confidential information and/ or intellectual property in any manner which may or may be likely to injure or cause loss either directly or indirectly to the Company or its business. You hereby agree that this restriction shall continue to apply even after the term of your employment with the Company, your termination from employment with the Company and/ or your resignation from the Company without limit as to a point in time, excepting when such confidential information and/ or intellectual property becomes available in the public domain.
- 12.2. You hereby agree and acknowledge that in the event of your being in violation of Clause 12.1 above, the Company is at liberty to initiate appropriate civil and criminal legal action against you including but not limited to prosecution for data theft and criminal breach of trust.
- 12.3. For the purposes of this Employment Letter, "confidential information" includes and is not limited to all trade secrets and confidential information relating to the Company, its subsidiaries or associate companies, or their businesses and its or their past, current or prospective clients and suppliers and their respective businesses, and further includes and is not limited to all intellectual property of the company as under Clause 11.1 above.

## 13. COMPANY'S IMAGE

You will be always alive to the duties and responsibilities attached to your employment and you shall conduct yourself accordingly and protect and project the image of the Company.

## 14. FALSE RECORDS/INFORMATION/ MISREPRESENTATION

If any document or information furnished by you to the Company is false or if you are, at any time, found to have suppressed any material information, or if you made any misrepresentation,

  
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you will be liable for termination without notice and the notice period contemplated under clause 5.1 will NOT apply in such situation.

Further, this appointment is subject to us receiving satisfactory reports, based on verifications and reference checks done by us.

## 15. GENERAL

- 15.1. This Employment Letter and the annexures to this Employment Letter and the various agreements and documents referred to in this Employment Letter constitute the sole record of this Employment Letter between the parties with regard to the subject matter hereof and shall substitute any other agreement/ understanding between the parties in respect of the subject matter of this Employment Letter.
- 15.2. If any provision of this Employment Letter is held to be illegal, invalid or unenforceable for any reason, such provision may be unenforceable between the parties but without affecting, impairing or invalidating any of the remaining provisions of this Employment Letter which shall continue to be of full force and effect.
- 15.3. The expiry or termination of this Employment Letter (for any reason) shall not operate to affect any of its provisions which, in accordance with their terms, are expressed to operate or have effect after such expiry or termination.
- 15.4. Notices must be given by either party by letter or e-mail addressed to the other party at, in the case of the Company its registered office for the time being, and in your case, to your last known address and e-mail address issued by the Company. Notices may also be issued by you to the Company. Any notice given shall be deemed to have been given at the time of delivery to and/ or receipt by the intended recipient.
- 15.5. This Employment Letter shall be governed by the laws of India and the parties submit to the exclusive jurisdiction of the Courts in Pune. Any reference to a statutory provision shall be deemed to include a reference to any statutory modification or re-enactment of it.

If the appointment on the above terms and conditions is acceptable to you, you are requested to confirm your acceptance on the above terms and condition by returning one copy of this letter duly signed by you.

Welcome to Bajaj Finance Limited, and wish you a very successful career with the group.

**For Bajaj Finance Limited,**

subeer bakshi

Issued by : eMudhra Consumer Services Limited  
Reason : Digitally signed TDS certificate as per Infor  
Date : 2021.09.14 15:50:04 +05:30

**Subeer Bakshi**  
**Senior Head – Human Resources**

  
**Director**  
Pimpri Chinchwad Education Trust's  
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Sector No. 26, Nigdi,  
Pradhikaran, Pune - 411 044.



Encl: Annexure

*I have fully read and understood the terms of this Employment Letter. I accept the same on the above terms and conditions, and as appointed, I agree to abide by the rules and regulation of the company and will be joining on \_\_\_\_\_.*

Signature : \_\_\_\_\_

Name : \_\_\_\_\_

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**Annexure - A**

**Detailed Salary Structure**

**Date** : 08 Sep 2021  
**Name** : Rajendra Ramuram Bhisu  
**Band** : GB02

Particulars	Annually	Monthly
<b>Basic</b>	108,000	9,000
<b>House Rent Allowance</b>	54,000	4,500
<b>Special Allowance</b>	85,051	7,088
<b>Statutory Bonus</b>	31,349	2,612
<b>Contributory Provident Fund</b>	21,600	1,800
<b>ESIC</b>	0	0
<b>Fixed Pay</b>	<b>300,000</b>	<b>25,000</b>
<b>Gratuity</b>	5,195	
<b>Indicative Performance Pay#</b>	75,000	
<b>Total Cost to Company</b>	<b>380,195</b>	

#The Indicative Performance Pay amount as per the current performance pay policy may vary depending upon the performance of individual and of the company. The management reserves the rights to amend policy at any point of time.

\* The exact sum of all elements may mismatch up to Rs.10/-. In the event there is any enhancement in the total emoluments to be paid to you on account of change in any statute or notification, then the said enhanced payment will be adjusted from the total CTC payable to you as shown hereinabove. In such a case the company will have the right to restructure your emoluments within the specific CTC.

**Other Benefits:**

- Gratuity Benefit will be provided as per the provisions Payment of Gratuity Act, 1972.
- Provident fund will be provided as per the provisions of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952.

Your CTC (Cost to Company) consisting of various components are detailed in the 'Salary Structure' stated above, which is inclusive of all contractual & statutory components of your compensation. Accordingly, BFL shall not be liable to pay any additional sum over and above CTC. However, BFL reserves the right to amend / vary your Salary Structure at any time, either under law or as part of any initiative by BFL, under intimation to you. Your continued employment with BFL is construed as your deemed acceptance to the above.


- If your employment is terminated by you for any reason prior to completion of twelve months of services, then you will pay back to the Company the entire joining expense incurred if any, by the Company.
- You would be covered under the Group Term Life Insurance scheme, with a sum insured of **Rs. 2,000,000 /-** (**Rupees Twenty Lakh only**). Additionally, you would be covered under the Group Accident Insurance Scheme, with a sum insured of **Rs. 2,500,000 /-** (**Rupees Twenty-five Lakh only**).
- Further, you would be entitled to a hospitalization claim policy of up to **Rs. 300,000 /-** (**Rupees Three Lakh only**) the premium for which will be borne by the Company. You have the option to include spouse, parents, and up to two children (Group subsidized premium borne by the employee).

**Name and Signature, confirming acceptance of the above terms and conditions**

**Signature** : \_\_\_\_\_

**Name** :

**Date** :

  
**Director**  
 Pimpri Chinchwad Education Trust's  
 S. B. Patil Institute of Management  
 Sector No. 26, Nigdi,  
 Pradhikaran, Pune - 411 044.



**Bajaj Finance Limited**

Corporate Office: 4th Floor, Bajaj Finserv Corporate Office, Off Pune-Ahmednagar Road, Viman Nagar, Pune 411014, Maharashtra, India  
 Registered Office: Mumbai - Pune Road, Akurdi, Pune - 411 035, Maharashtra, India

Tel: +91 20 30405060  
 Fax: +91 20 30405020  
 Corporate ID No.:  
 L65910MH1987PLC042961

[www.bajajfinserv.in/finance](http://www.bajajfinserv.in/finance)



HRD/COV/1001350361/21-22

February 11, 2022

Ms. Deepali Kadam  
Gat No.96, Plot No. 9A, Swarajya Housing Society,  
Near Woodsville Phase I, Borhadewadi, Moshi,  
Pune-412106  
India

Ph: +91-7020449704

Dear Deepali,

Welcome to Infosys!

Today, the corporate landscape is dynamic and the world ahead is full of possibilities! None of the amazing things we do at Infosys would be possible without an equally amazing culture, the environment where ideas can flourish and where you are empowered to move forward as far as your ideas will take you.

At Infosys, we assure that your career will never stand still, we will inspire you to build what's next and we will navigate further, together. Our journey of learnability, values and trusted relationships with our clients continue to be the cornerstones of our organization and these values are upheld only because of our people.

We look forward to working with you and wish you success in your career with us.

Warm regards,

**RICHARD LOBO**  
**EVP and Head Human Resources - Infosys Limited**

Signature Not Verified

Digitally signed by Richard Lobo  
Date: 2022.02.11 18:19:21 IST  
Reason: Digitally Signed  
Location: Bangalore

  
**Director**  
Pimpri Chinchwad Education Trust's  
S. B. Patil Institute of Management  
Sector No. 26, Nigdi,  
Pradhikaran, Pune - 411 044.



INFOSYS LIMITED  
Survey No. 210, Manikonda Village, Lingampally  
Rangareddy (Dist)  
Hyderabad - 500 019

Corporate Office:  
CIN: L85110KA1981PLC013115  
44, Infosys Avenue  
Electronics City, Hosur Road  
Bangalore 560 100, India  
T 91 80 2852 0261  
F 91 80 2852 0362  
askus@infosys.com  
www.infosys.com

HRD/1001350361/21-22

February 11, 2022

Ms. Deepali Kadam  
Gat No.96, Plot No. 9A, Swarajya Housing Society,  
Near Woodsville Phase I, Borhadewadi, Moshi,  
Pune-412106  
India

Ph: +91-7020449704

Dear Deepali,

Congratulations! We are delighted to make you an offer as **Associate Business Analyst** and your role is **Associate Business Analyst** .

Here are the terms and conditions of our offer:

### Joining Date

Your scheduled date of employment with us will be **March 3, 2022** .

### Location

Your location for employment is **HYDERABAD** , Survey No. 210, Manikonda Village, Lingampally Rangareddy (Dist) Hyderabad - 500 019.

You may be asked to relocate to any of our units, departments or the offices of our affiliates\* and/or the offices of our customers, depending on business requirements. In such an event, your remuneration and other benefits shall be determined in accordance with the relevant Policies of the Company in that work location.

Please be advised that you, by accepting this offer, hereby give your irrevocable consent to the above.

*\* For the purpose of this agreement, "affiliate" means any entity that controls, is controlled by, or is under common control with the First Party. For purposes of this Agreement, "control" means possessing, directly or indirectly, the power to direct or cause the direction of the management, policies or operations of an entity, whether through ownership of voting securities, by contract or otherwise.*

INFOSYS LIMITED  
Survey No. 210, Manikonda Village, Lingampally  
Rangareddy (Dist)  
Hyderabad - 500 019

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44, Infosys Avenue  
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www.infosys.com

**Director**  
Pimpri Chinchwad Education Trust's  
S. B. Patil Institute of Management  
Sector No. 26, Nigdi,  
Pradhikaran, Pune - 411 044.



## Probation and Confirmation

You will be on probation for a period of six months from the date of joining us. On successful completion of your probation, you will be confirmed as a permanent employee of Infosys Limited. Your confirmation is also subject to your submitting the documents required by the Company, details of which are enclosed in the Information Sheet at Annexure - III.

## Leave

You are entitled to Earned Leave, right from your date of joining. You will be eligible for 15 working days of leave annually, during probation. On confirmation, you will be eligible for 20 working days of leave annually.

Leave is credited on a quarterly basis. The leave eligibility shall begin in the quarter of your joining the Company, on a pro-rata basis.

An illustration with other relevant information have been given in the Information Sheet. The Company's Policies also provide for Maternity, Paternity and Bereavement Leave. Further details will be provided to you at the time of joining.

## Compensation and Benefits

### Salary

Your Total Gross Salary will be **INR 37,084** per month. The break-up of your salary has been provided in the Compensation Details sheet at Annexure - I.

### Ex - Gratia / Bonus

You will be eligible for an Ex - Gratia/ Bonus payout which is calculated at **20%** of the Basic Salary as mentioned in the Compensation Details sheet at Annexure - I of this letter. The mode of payment for Financial Year 2021-22 will be as follows:

**95%** of the bonus amount mentioned in the Compensation Details sheet will be paid out on a monthly basis. The balance amount will be paid out in the end of the financial year.

### Basket of Allowances (BOA)

The Basket of Allowances will be paid to you as part of your salary every month.

You will have the flexibility of choosing the components and amounts under such components as per the options provided to you on the Company intranet, based on your preferences and income tax plans.



**Director**  
Pimpri Chinchwad Education Trust's  
S. B. Patil Institute of Management  
Sector No. 26, Nigdi,  
Pradhikaran, Pune - 411 044.



## National Pension Scheme

We offer all our India based employees the option to contribute towards the National Pension Scheme. This is an optional retirement benefit introduced by the Government of India for all its citizens. It enables accumulation of retirement corpus during active employment with add-on tax breaks. Please refer to the Information Sheet at Annexure - III for more details.

## Insurance

You will be eligible to participate in a Group Health Insurance Scheme. You may choose to enhance the coverage with other participatory optional health insurance plans (Platinum, Gold and Silver). You will be covered by default under the Standard Plan which provides you and your family (your spouse and two children up to the age of 22 years) with a cover of **INR 500,000** per annum.

You will be covered under the Group Life Insurance Scheme, managed by Infosys Welfare Trust which provides you with a total Life Insurance cover of **INR 6,200,000** of which **INR 3,200,000** is covered towards natural death, and **INR 3,000,000** towards an accidental death. All employees become members of Infosys Welfare Trust, by one-time payment of **INR 250** and fixed monthly contribution of **INR 250**.

The details of the Scheme would be available to you when you join the Company.

## Notice period


You will be required to give three months` notice or salary thereof in case you decide to leave our services, subject to the Company`s discretion. Where circumstances make it necessary, the Company will have the discretion to relieve you only at the end of the three months` notice period. Similarly, the Company can terminate your services by giving three months` notice or salary thereof.

## Background checks

The Company may, at its discretion conduct background checks prior to or after your expected joining date to validate your identity, the address provided by you, your education details and details of your prior work experience if any, and to conduct any criminal checks. You expressly consent to the Company conducting such background checks. In this connection, you are required to furnish the documents listed in "Offer Annexure for India".

If you fail to submit the necessary documents as required by the Company within the specified time period or if the Company is not satisfied, with the outcome of the background checks, the Company, in its sole discretion, reserves the right to withdraw this Offer without notice and Compensation or to take any appropriate action against you, including, but not limited to termination of your employment.

When a background check raises any concerns regarding any of the details furnished by you and the Company feels the need to further validate such facts, the Company may at its sole discretion, ask you for further information, to substantiate the details that you have earlier provided to the Company, before initiating appropriate action.

  
**Director**  
Pimpri Chinchwad Education Trust's  
S. B. Patil Institute of Management  
Sector No. 26, Nigdi,  
Pradhikaran, Pune - 411 044.



Please note that Infosys requires you to furnish a copy of your passport at the time of joining. If you are unable to do so, the Company will initiate a criminal background check.

### **Other terms and conditions**

You agree not to undertake employment, whether full-time or part-time, as the Director / Partner / Member / Employee of any other organization / entity engaged in any form of business activity without the consent of Infosys. The consent may be given subject to any terms and conditions that the Company may think fit and may be withdrawn at any time at the discretion of the Company.

You hereby acknowledge and agree to abide by all internal Policies of the Company, which you will be able to access, upon joining, on the intranet sparsh. These Policies cover various human resources and administrative topics and procedures. The Company reserves the right to change these Policies at any time in its absolute discretion.

Based on the nature of your work and business requirements, you may be required to work on rotational shifts. If you are required to work on rotational shifts, you will be duly intimated of the change in your shift timings. During rotational shifts, you will continue to be bound by the provisions of the working hour policy of the Company. If the rotational shifts require you to work night shifts, the policy on night shift allowance of the Company (if in force) will be made applicable to you.

You shall be required to sign certain mandatory agreements, including but not limited to the Confidentiality, Intellectual Property Rights, the Code of Business Conduct and Ethics and your employment shall be governed by all the rules and regulations, as amended from time to time, of the Company as applicable to your employment with us. This offer is also conditional upon your acceptance and execution of the Non-Compete Agreement (Annexure II).

This offer of employment constitutes the entire agreement between you and the Company regarding the terms of your employment and it is the complete, final, and exclusive embodiment of your agreement with regard to this subject matter and supersedes any other promises, warranties, representations or agreements, whether written or oral. It is entered into without reliance on any promise or representation other than those expressly contained herein, and it cannot be modified or amended except in writing signed by an authorized officer of the Company.

If any of the terms or conditions of this offer are found to be illegal or unenforceable, such terms shall be treated as severable from the rest of the terms and conditions of this offer and the remaining terms and conditions shall continue in force.

This agreement shall be governed by the laws of India and you hereby agree to the exclusive jurisdiction of the courts in Bangalore, India.

As a token of your acceptance of this offer, please bring a duly signed duplicate copies of the letter and all the accompanying annexures, on the date of joining

  
**Director**  
Pimpri Chinchwad Education Trust's  
S. B. Patil Institute of Management  
Sector No. 26, Nigdi,  
Pradhikaran, Pune - 411 044.



We welcome you to the Infosys family and wish you a rewarding career over the years to come.

Yours sincerely,

**RICHARD LOBO**  
**EVP and Head Human Resources - Infosys Limited**

**I have read, understood and agree to the terms and conditions as set forth in this offer letter.**

**Date:** \_\_\_\_\_, 20\_\_\_\_

\_\_\_\_\_  
**Sign your name**

\_\_\_\_\_  
**Print your name**

Enclosures: Non-Compete Agreement (Annexure II)  
Information Sheet (Annexure III)

Signature Not Verified


Digitally signed by Richard Lobo  
Date: 2022.02.11 18:19:21 IST  
Reason: Digitally Signed  
Location: Bangalore

  
**Director**  
Pimpri Chinchwad Education Trust's  
S. B. Patil Institute of Management  
Sector No. 26, Nigdi,  
Pradhikaran, Pune - 411 044.



## ANNEXURE - I

<b>COMPENSATION DETAILS</b> (All figures in INR per month)				
NAME	Ms. Deepali Kadam			
ROLE	Associate Business Analyst			
ROLE DESIGNATION	Associate Business Analyst			
<b>1. MONTHLY COMPONENTS</b>				
BASIC SALARY				18,550
BASKET OF ALLOWANCES				11,706
BONUS / EX-GRATIA (95% of the eligible amount (20% of Basic Salary) being paid out on a monthly basis)				3,524
<b>MONTHLY GROSS SALARY</b>				<b>33,780</b>
<b>2. ANNUAL COMPONENT</b>				
BONUS / EX-GRATIA - (Balance 5% will be paid out in the end of the financial year after adjusting the advance (95%) paid out on a monthly basis)				186
<b>3. RETIRAL BENEFITS</b>				
PROVIDENT FUND - 12% of Basic Salary				2,226
GRATUITY - 4.81% of Basic Salary*				892
<b>FIXED GROSS SALARY (1+2+3)</b>				<b>37,084</b>
<b>TOTAL GROSS SALARY</b>				<b>37,084</b>
<b>OTHER BENEFITS</b>				
Scheme	Eligible Amount In INR	Interest	Monthly Instalments	Margin Money (To be borne by the employee)
<b>SOFT LOAN</b>	Thirty Thousand (with security)	@5%	24	Nil
	Twenty Thousand (without security)			
<b>SALARY LOAN</b>	One Month's Gross Salary /Fifteen Thousand (Whichever is higher)	Nil	12	Nil
All the above benefits are as per Company's policies, which are subject to change from time to time. The disbursement of any loan / loan allowance is subject to the fulfilment of all criteria defined for the same to the satisfaction of the Company as per the relevant loan / loan allowance policy at that time				
*The gratuity amount set out above is an approximation. Your eligibility and the final pay out of any Gratuity amounts will be determined in strict accordance with the provisions of the Payment of Gratuity Act				

  
**Director**  
 Pimpri Chinchwad Education Trust's  
 S. B. Patil Institute of Management  
 Sector No. 26, Nigdi,  
 Pradhikaran, Pune - 411 044.



Annexure - II  
Non Compete agreement

I, \_\_\_\_\_ do hereby acknowledge and confirm the following:-

(1) I am accepting employment with Infosys Limited ("Infosys"). Now, as per the presents below, I agree to the following terms herein, and acknowledge that this is a material condition of my employment with Infosys Limited.

(2) I am required, on behalf of Infosys, to provide services to, or solicit business from, various clients of Infosys for whom I performed services as a Company employee (each such client hereinafter referred to as a "Customer").

(3) In consideration of the above, I agree that for a period of six (6) months following the termination of my employment with Infosys for any reason, I will not:

a. accept any offer of employment from any Customer, where I had worked in a professional capacity with that Customer in the twelve (12) months immediately preceding the termination of my employment with Infosys;

b. accept any offer of employment from a Named Competitor of Infosys, if my employment with such Named Competitor would involve me having to work with a Customer with whom I had worked in the twelve (12) months immediately preceding the termination of my employment with Infosys.

For the purposes of this Non-Compete Agreement, "Named Competitor" shall mean the following entities and their wholly owned subsidiaries:-

- i. Tata Consultancy Services Limited
- ii. Accenture Limited
- iii. International Business Machines Corporation
- iv. Cognizant Technology Solutions Corporation
- v. Wipro Limited

Place: \_\_\_\_\_ Employee Signature: \_\_\_\_\_  
Date: \_\_\_\_\_ Employee Name : Ms. Deepali Kadam

Acknowledged by Infosys Limited:

  
**Director**  
Pimpri Chinchwad Education Trust's  
S. B. Patil Institute of Management  
Sector No. 26, Nigdi,  
Pradhikaran, Pune - 411 044.

