

HR-Rec: /20-21/546326 Date:January 24, 2021

Mr. SANTOSH KASHYAP

Sub -: Offer cum Appointment letter for the post of Bank Officer Branch Banking

Dear SANTOSH,

This is with reference to your application for the above mentioned position. As per our discussions with you; we are pleased to offer you, your appointment as **Bank Officer Branch Banking** at our **Korba - TP Nagar**. Your **Grade** shall be **A2** and HR designation would be **Senior Executive** in **Liabilities Sales** Department. This offer of appointment is subject to the terms and conditions not limited to below mentioned terms but also include the Annexure(s) attached hereto and/or any form of communication or office orders, circulars, communicated or to be communicated to you:

- A. Your basic salary plus allowances in accordance with the Bank's rules that are in force for the time being and from time to time shall be as per the enclosed Annexure.

 Please note that the Management reserves the right to restructure or change your compensation at any time at its sole discretion.
- B. Annexure II lists out the broad terms and conditions of service governing your employment with the Bank. These are subject to change from time to time. You will be expected to carefully read, and keep yourself abreast of, the policies of the Bank as announced or amended from time to time. These amendments would be binding on you, immediately on its publication.
- C. Upon successful fulfilment and satisfaction of all the terms and conditions mentioned in this offer cum appointment letter within **Three** days from the date of this letter, this conditional appointment shall become absolute. In case of your failure to fulfil any or all of these terms and conditions within the aforesaid period of **Three** days from the date of this letter, this offer cum appointment letter shall be automatically revoked and no claim and/or disputes shall be entertained.
- D. Your employment in the Bank is subject to satisfactory verification of your certificates, testimonials and personal particulars/ credentials. The Bank reserves the right to get a background check (including criminal history record search, education and employment; and personal details verification) conducted on you, which you explicitly agree to, whether done directly by us or through nominated third-party agencies. In the event that such verification or background check reveals any discrepancy in the statement(s) made in your application or in the bio-data with the Bank or in the declarations made by you in this agreement, your services are liable to be terminated forthwith without any notice or compensation.
- E. This offer is valid subject to your acknowledgement & acceptance within "72 hours", sharing of resignation-submission copy from current employer within seven days and resignation acceptance copy from current employer within "2 weeks" of receiving this offer. Each one of these terms are interrelated and breach of anyone shall be considered as breach of all the terms and conditions, which will lead to revoking of the offer made and all the terms & conditions of this offer to be treated

as null and void.

You will Report to Mr. Shiv Kumar Yadav. You are requested to report at the following address:

AU SMALL FINANCE BANK LIMITED.

AU small finance bank ,6th floor,, Dhan trident Block no. B-3, PU-4,, building ,Near Vijay Nagar ,AB road, landmark Satya Sai square, Indore, Madhya Pradesh, IN-452010

This offer cum appointment is valid subject to your joining on or before DOJ: February 25, 2021.

Please sign and return the duplicate of this letter to your recruiter partner in token of acceptance of the offer cum appointment letter. We look forward to work with you at AU SMALL FINANCE BANK LIMITED.

Yours faithfully,

For AU Small Finance Bank Limited

Authorized Signatory



Annexure I			
AU SMALL FINANCE	BANK LIMITED		
SALARY BREAK-UP	SHEET		
NAME	Mr. SANTOSH KASHYAP		
HR DESIGNATION	Senior Executive		
FUNCTIONAL DESIGNATION	Bank Officer Branch Banking		
GRADE	A2		
DATE OF JOINING	February 25, 2021		
BUSINESS UNIT	Liabilities		
PRODUCT	Branch Banking		
DEPARTMENT	Liabilities Sales		
JOB FAMILY	Sales		
LOCATION	Korba - TP Nagar		
FIXED CTC (A1)			
PARTICULARS		CTC Amount (Rs)	
SALARY PAYMENT		Monthly	Annually
Basic		10,559.00	126,712.00

Education Allowance Leave Travel Allowand Special Allowance Statutory Bonus		200.00	2,400.00
Special Allowance	122		2,400.00
	be	880.00	10,560.00
Statutory Bonus		4,200.00	50,400.00
		0.00	0.00
TOTAL GROSS PAY		21,119.00	253,424.00
RETIRAL BENEFITS			
Employer PF Contribution	Minimum	1,950.00	23,400.00
Gratuity		508.00	6,096.00
FIXED COST TO CO		23,577.00	282,920.00
	JOB SPECIFIC ALL	OWANCES (A2)	-2.0
VARIABLE PAY			
TOTAL (A2)		0.00	0.00
TOTAL COST TO CO Other Benefits	MPANY (TCTC) A1+A2 Minus	23,577.00	282,920.00
	OTHER BENEFITS (A3)	90) 107	
Group Mediclaim (GMC)		480.00	5,760.00
Group Personal Accident Insurance (GPA)		25.00	300.00
Group Term Life Insur	ance (GTLI)	85.00	1,020.00
TOTAL (A3)		590.00	7,080.00
TOTAL COST TO CO	MPANY(TCTC) A1+A2+A3	24,167.00	290,000.00
M 2005 18	BENEFITS DES		2000
Appraisal Monthly Target	You shall be eligible for performance appraisal and increment cycle a company policy. The appraisal period will be from date of Joining to end of fin year and increment would be prorated accordingly. Employees joining from March will not be eligible for appraisal for that financial year. As Decided by the Management.		
Incentive	As Per Company Policy.	20	
Group personal Accident Policy	Covered under GPA policy of sum assured as per Company Policy, effective the date of endorsement in policy.		
Group Term Life Policy	Covered under GTLI policy of sum assured amount by the company, shall efform the date of endorsement.		
Mediclaim Policy	You will be eligible for Mediclaim as per Company mediclaim policy.		
Conveyance	Conveyance expense will be reimbursed for official visits as per company poli		
Mobile Limit	You shall be eligible for the mobile limit as per our company policy.		
Foreign Tour Eligibility	As per applicable programmes r	un by the company	time to time.
NOTE			

For AU SMALL FINANCE BANK LIMITED

Authorized Signatory



ANNEXURE II

Terms and Conditions of Appointment

1. Performance Payment

The performance payment is calculated and paid by two methods, first is annual bonus and second one is monthly/quarterly incentive plan. The first method is an annual amount dependent on the rating that one receives during the annual appraisals. The payment is calculated taking into account four factors: joining date of employee, basic salary, grade, performance of the employee (i.e. the rating) and performance of the Bank (a Bank factor is decided every year depending on the performance of the Bank in the previous financial year). The second method is monthly/quarterly incentive plan calculated on the basis of individual performance and paid accordingly. You will be eligible for the performance payment if you depending on the work assigned to you. A resigned employee shall not be entitled for bonus or incentive payments.

2. Travel allowances

The employees undertaking travel on official business are entitled to certain travel allowances depending on their grade as per our travel policy. The details of these allowances are available with the Human Resources and Administration Department.

3. Provident Fund

You would be eligible to become a member of the Provident Fund Scheme as per terms and conditions governing such benefits, on your appointment. On becoming a member, you will contribute every month an amount as prescribed under the Provident Fund Rules, the Bank contributing a like amount.

4. Probation

You shall be on probation period as per the probation policy. You will be deemed to be confirmed after completion of probationary period if your work and conduct are found satisfactory. In case of non-performance or behavioral issues, your probation period may be extended on management discretion. You would be notified in writing in such condition.

The Management reserves the right and shall have the sole discretion either to extend the probationary period or to dispense with your services at any time during the probation period by a written notice applicable to your grade, if your performance or conduct does not come up to Bank's expectations. You can resign from the Bank's services during the probationary period by giving written notice for a period as applicable to your grade. After confirmation either party will be required to give notice period, as defined in policy, according to your grade, subject to the other terms and conditions more specifically mentioned in

the separation policy and/or any other prevailing policy.

5. Remuneration

The agreed remuneration shall be paid to you through a transfer of funds to a Bank account which you will need to open. You shall be solely responsible for paying any taxes, direct or indirect, state or local, whether payable in India or elsewhere which may result from the remuneration including, if applicable, any shares issued under ESOP scheme being paid to you pursuant to your employment hereunder. The remuneration shall be paid monthly in arrears and net of any withholding taxes and other deductions (whether in respect of set-off, counterclaim, duties, taxes including service tax if applicable, charges, levies or otherwise). The Bank shall provide you with a certificate of tax deduction at source in respect of all amounts withheld from amounts payable to you.

It is agreed and understood that the remuneration payable by the Bank to you shall constitute full and adequate compensation for all employment and other services rendered by you to the Bank. You shall not be automatically entitled to receive from the Bank or its affiliates, any additional payments, commissions, bonuses or compensation for employment and other services rendered to the Bank. Payment if any of the above nature will be solely at Bank's discretion.

The Bank shall be entitled to deduct from the remuneration or compensation or any other amounts payable to you as per this appointment letter any and all amounts as may be owed by you to the Bank, including advances and loans.

6. Service subject to rules

Your services would be governed by the Bank policies, rules and regulations in force for the time being and from time to time. You agree to comply with all the Bank policies, rules and procedures as may be applicable to the employees of the Bank from time to time.

During the period of your employment with the Bank, you shall not engage in any other profession, employment, occupation, consultancy or other business and shall endeavor your best to promote the Banks interests.

7. Transfer

Your place of posting shall be as indicated in the first page of this Contract of Employment and you agree to be transferred, to any of the Banks establishments, divisions and/or associates/affiliates situated in any part of India, in such capacity as the Bank may from time to time determine. In such a case, you shall be governed by the specific terms and conditions applicable to your new location.

8. Withholding of increments

The increments in your grade will not be automatic but will be subject to performance and as per our performance appraisal and merit increase guidelines applicable that year plus regular attendance and good conduct.

9. Termination

The Bank may terminate your employment with the Bank at any time due to just cause per bank policies, by providing prior written notice, subject to the other terms and conditions more specifically mentioned in the separation policy and/or any other prevailing policy of the Bank. Please note that all the policies are in addition to but not in derogation with each other.

You agree that, at the time you leave the employment of the Bank, you will deliver to the Bank (and will not keep in your possession, recreate or deliver to anyone else) any and all devices, records, data, notes, reports, proposals, lists, correspondence, other documents or property, or reproductions of any aforementioned items developed by you pursuant to your employment with the Bank or otherwise belonging to the Bank, its affiliates, successors or assigns. You shall have no right of retention of the assets or documents of the Bank.

Please note any Joining Bonus /Sign on Committed Bonus, Onetime Expenses (e.g. Notice period buy out Or Relocation Reimbursement) paid to you has a lock-in period of 1 Year from your date of Joining and in case of your early ex hall have full right to recover all such amount(s) from you.

10. Notification to new employer

Upon termination of your employment with the Bank for any reason, whatsoever you hereby grant consent to notify to any of your subsequent employer(s).

11. Certificates and Testimonials

Certified copies of your certificates and testimonials, including the proof of your age, together with originals, may please be submitted for verification, to the Human Resources Department.

12. Change in Status

You should keep the Bank informed about any change in your address, educational qualifications and marital status.

13. Declaration under Companies Act

In accordance with provision of Companies Act, 2013, you are requested to make a declaration whether you are in any way related to or you have business connections with any of the Directors of the Bank.

14. Weekly Working

Your working week will be as per the practice followed in the establishment/department/section in which you are posted. The Bank shall not be required to pay any overtime wages to you for employment services performed outside working hours or on public holidays.

Leave

You will be entitled to paid leave in accordance with the leave policy of the Bank. The facilities, amenities and leave granted to employees in excess of the statutory requirements do not form part of the conditions of service and are subject to change at the discretion of the Management.

16. Public Holidays

The Public Holidays observed by the Bank are subject to adjustment or reduction from time to time.

17. Confidentiality

Maintaining confidentiality is a condition to your employment. During your employment, you will not store, possess, use or disclose confidential/ personal/ sensitive information or data (including those from any of your previous employment(s) with other organizations) in an unauthorized manner. You shall not bring any such information or data into the Bank. You will not, either during your employment with the Bank or after termination of such employment, divulge to anyone any information, secret, accounts or dealings relating to the Banks business, its affairs or its clients, service providers, sub-contractors or vendors, other than to the Directors of the Bank or their authorized representatives. During the period of your employment, you shall not, without the written authority of the Bank, publish any written articles or deliver any talk on any subject related to your profession or participate as a member of any organization connected with your profession. During the period of your employment, you shall not make any public statement, or author any book, report or writing, in relation to the business or affairs of the Bank. You shall also not make any statement in writing, verbal, audio/audio & visual on social media.

On discontinuation of your employment, you will return to the Bank, all papers and documents and all other property pertaining to the Bank or affairs of the Bank or its client or any of its associates or branches, which may be in your possession, and will not retain any copy or extract therefrom. In case of any breach of confidentiality caused by you, either during or after the termination of your employment with us, you will be personally liable to the Bank, our customers and third parties.

18. Inventions

All work product developed or invented by you in the course of performance of your employment with the Bank shall belong to the Bank. You hereby assign and agree to assign to the Bank all of its intellectual property rights (including moral rights) in and to any products developed, inventions, written materials, electronic data and other materials and documents created in the course of your employment with the Bank. You shall not retain any rights or interest in any property, materials, products, data or documents created in the course of your employment with the Bank.

Both during and after the termination of your employment with the Bank, you agree to execute without any compensation all such other deeds and documents and do all such acts as may be reasonably required by the Bank for further and better protecting the Bank's rights to all and any property, materials, products, data or documents created by you in the course of your employment with the Bank.

Both during and after the term of your employment with the Bank, you agree not to publish, directly or indirectly, except with the prior written consent of the Bank, any information in relation to any intellectual property, confidential information or trade secrets of the Bank.

19. Data Protection

For the purposes of the data protection by signing of this letter, you consent to the Bank and such other persons and entities designated by the Bank collecting, holding and processing personal data relating to you whether provided to the Bank or otherwise received by the Bank for all purposes, including, but not limited to: administering and maintaining personnel records; paying and reviewing salary and other remuneration and benefits; providing and administering benefits; undertaking performance appraisals and reviews; maintaining sickness and other absence records; taking decisions as to your fitness for work; providing references and information to future employers, and if necessary, governmental and quasigovernmental bodies for social security and other purposes; providing information to future purchasers of the Bank or of the business(es); surveillance where criminal activity is suspected; monitoring email/internet usage; transferring information about you to a country or territory outside India.

20. Non-Disparagement

At all times while dealing with the customers or prospective customers of the Bank you shall represent yourself as an employee of the Bank, and all agreements entered by you with them shall be for and on behalf of the Bank.

You shall not make any communication or engage in any conduct that is or can be reasonably be construed as disparaging of the Bank or their Officers, Directors, Employees, Agents, Shareholders Strategic business partners, products or services.

21. Remedies

In the event of a breach or a threatened breach the Bank shall in addition to any other remedies provided herein or otherwise available by law have the right and remedy to have covenants specifically enforced by any court having equity jurisdiction.

22. Agreement not to Solicit Employees, Suppliers and Customers

During the term of your employment with the Bank and thereafter, you shall not personally or through an agent, Bank or otherwise in any manner directly or indirectly induce or attempt to induce any supplier of the Bank or any of its affiliates to cease to supply or restrict or vary the terms of supply.

During the term of your employment with the Bank and thereafter, you shall not personally or through an agent, Bank or otherwise in any manner directly or indirectly induce or attempt to induce any customer or client of the Bank or any of its affiliates to cease to procure such products and/ or services.

During the term of your employment and after termination of your employment with the Bank, you will not directly or indirectly solicit, recruit, induce or persuade any of the employees of the Bank or any of its affiliates to leave their employment or take away such employees, or attempt to solicit, induce, recruit, encourage to leave their employment or attempt to take away employees.

During the term of your employment, you shall follow the prohibitions as laid down under Foreign Corrupt Practices Act of 1977 (FCPA) and Indian Prevention of Corruption Act 1988 (PCA) and shall abide by the law and bribery provisions as stated in the Act.

As per the terms stated in the Act, the employee cannot directly or indirectly make, promise, offer or receive cash, gifts or "anything of value" in order to get, keep or provide business, to learn confidential information or to influence official action or inaction by a Government Official.

23. Prohibitions under FCPA and PCA

During the term of your employment, you shall follow the prohibitions as laid down under Foreign Corrupt Practices Act of 1977 (FCPA) and Indian Prevention of Corruption Act 1988 (PCA) and shall abide by the law and bribery provisions as stated in the Act. As per the terms stated in the Act, the employee cannot directly or indirectly make, promise, offer or receive cash, gifts or anything of value in order to get, keep or provide business, to learn confidential information or to influence official action or inaction by a Government Official.

24. Governing Law and jurisdiction

This appointment letter shall be governed and construed in accordance with the laws of India. It is agreed that any dispute of whatsoever nature between you and management will be subject to exclusive jurisdiction of courts of Jaipur (Rajasthan) whether they be civil courts, labor courts, industrial tribunals or any other courts or authority of whatsoever nature.

25. Force Majeure

Notwithstanding anything to the contrary herein contained, the Bank shall have the right to terminate this Offer letter prior to the date of your joining if either party is prevented from discharging its obligations hereunder due to any cause arising out of related to any Act of God or Act of State, war, riot, civil commotion, epidemic, pandemic terrorism or any order of any governmental or semi-governmental or local authority or similar cause ("force majeure events") beyond the control of Bank. Nothing contained in this clause shall not be deemed to be a breach of the terms stated in this offer letter. In the event of the continuance of a force majeure event beyond a period of 30 days, Bank shall be at liberty to terminate this Offer Letter.

26. Retirement

The last date of employment for a retiring employee at AU Small Finance Bank has to be the last working day of the month in which the employee completes 60 years of age.

"I hereby affirm that I shall comply with the Code of Conduct on Prohibition of Insider Trading Policy ("
Code") of Bank and Securities and Exchange Board Of India (Prohibition Of Insider Trading) Regulations,
2015 ("the Regulations") including any amendment made therein form time to time. In case of having
access to any Unpublished Price Sensitive Information ("UPSI") then I shall comply with the Code and
shall ensure confidentiality of the UPSI received about AU SMALL FINANCE BANKLIMITED."

For AU Small Finar	nce Bank Limited
Mhailw	yavarayava
AUTHORIZED SIGN	VATORY +

Acknowledgement and Acceptance

I hereby accept this offer-cum-appointment letter on the above-mentioned terms and conditions and agree to abide by the rules & regulations of the Bank as are in force from time to time. The current issue of the rules has been read and understood by me before signing this letter.

Joining Date	:
Candidate Name	:
Candidate Signature	8
Date of acceptance	1



Shobha Kashyap

Date: 25 Jan 2021

Name: Shobha Kashyap Reference ID: 1383966261

Dear Shobha.

Sub: Participation in certificate course in Sales Management at ICICI Bank Sales Academy

Congratulations!

With reference to your application and subsequent interview for the position of Sales Officer at ICICI Bank, we are pleased to confirm your selection to join the ICICI Bank Sales Academy as part of Sales Management Certificate Course (hereinafter referred to as "Certificate Course"). On completion of the Certificate Course, which includes classroom training and on the job internship, you shall be awarded a certificate in Sales Management.

On successful completion of classroom training, you will undergo 15 days of on the job internship at ICICI Bank. On commencement of on the job internship at ICICI Bank, you will be absorbed in the grade of Sales Officer Trainee posted at KORBA-BALCO NAGAR_BR. The date of joining ICICI Bank post successful completion of classroom training will be informed to you at the Sales Academy during your classroom training.

On successful completion of the 15 days on the job internship, you shall be fitted at the grade of Officer and shall be on probation for a period of 11 months from date of completion of on the job internship or such extended period as may be decided by ICICI Bank depending on your performance during the probation period. On successful completion of probation period including that of extended period, if any, you shall be confirmed in the services of ICICI Bank by way of a written communication. Your role as a sales officer would entail new customer acquisition, generation of prospective customer base, outdoor field sourcing and other activities relevant to the role.

The following detailed terms and conditions shall govern classroom training, on the job internship period and your employment with ICICI Bank which includes probation period:

Certificate Course Details & Benefits

 The classroom training would span over a period of 15 (fifteen) days in ICICI Bank Sales Academy followed by 15 (fifteen) days of on the job internship at



Shobha Kashyap

ICICI Bank. On successful completion of the classroom training and on the job internship, you will be awarded a certificate in Sales Management.

- The Certificate Course at ICICI Bank Sales Academy is scheduled to commence from 22-Jan-2021. You are required to report at the academy on 20-Jan-2021
- You will be reimbursed the cost of train travel by sleeper class for the travel to
 city of the ICICI Sales Academy to join at the Certificate Course by the
 shortest route from your current place of stay, on submission of original ticket
 for the journey.
- 4. The course fee of the Sales Management certificate program is Rs 17,500/along with the applicable service tax, out of which you are required to pay to the sales academy Rs. 12,500/- along with the applicable service tax, at the time of joining the course. The fee is inclusive of expenses on faculty, training material, boarding and lodging etc.
- For the first 15 days of the Certificate Course at ICICI Bank Sales Academy, you will be provided with boarding and lodging facilities by ICICI Bank. There shall be no stipend paid to you during this period of Certificate Course.
- 6. ICICI Bank shall have the right to allot you any duties/role for which you may be considered competent on successful completion of the on the job internship programme and shall also have the right to post/transfer you to any of its own branches/offices and/or to any of the ICICI Group Companies/Subsidiary Companies, depending upon the exigencies/requirement.
- During the Certificate Course and employment with ICICI Bank you will be governed by the terms and conditions framed by ICICI Bank Sales Academy/ICICI Bank from time to time.
- Your joining the Certificate Course, subsequent appointment at ICICI Bank and your continuation in employment is subject to your being found medically fit by a Bank appointed doctor and reference checks.
- Your appointment and your continuation in employment are subject to your successful completion of your graduation and submission of your certificate and mark sheet within 3 months of joining.



Shobha Kashyap

- 10. Termination from the Certificate Course : You are liable to be terminated from the Certificate Course in the event of:
 - a. Any breach on your part of the terms and conditions of the Certificate Course or the employment with ICICI Bank that may be promulgated by ICICI Bank/ ICICI Bank Sales Academy from time to time.
 - b. Any incorrect information or documents furnished by you.
 - c. Any act of commission and omission on your part which is prejudicial to the interest and reputation of the ICICI Bank/ICICI Bank Sales Academy.

11. Remuneration:

- a. During on the job internship period, you will be paid an all-inclusive gross lump sum stipend of Rs. 7,636/- (Rupees Seven thousand Six Hundred and Thirty Six only) per month. This is subject to necessary taxes and deductions..
- b. On successful completion of on the job internship and on commencement of the probation period, you will be absorbed in the grade of Officer on a total annual salary (on a cost-to-company basis) of Rs. 1,72,942 lakh (Rupees One Lakh Seventy Two Thousand Nine Hundred and Forty Two Only), the breakup of which is mentioned in subsequent paragraphs.
- Your Basic Salary will be Rs. 72,000/- (Rupees Seventy Two Thousand only) per annum.
- You will be eligible for HRA of Rs. 36,000/- (Rupees Thirty Six Thousand only) per annum.



Shobha Kashyap

 You will be covered under Group Medical Insurance, Group Life Insurance and Group Personal Accident Insurance Schemes of ICICI Bank from the commencement of on-the-job internship.

12. Supplementary Allowances:

- a. You will be eligible for a Supplementary Allowance of Rs. 19,200/-(Rupees Nineteen Thousand two Hundred only) per annum. Supplementary allowance will include –, Conveyance / Travel Allowance, LTA, Medical Reimbursement, Canteen and any other allowance. All the components of supplementary allowance are subject to limits and rules prescribed by Income tax act and policies of the bank.
- b. The composition of supplementary allowance can be decided once in a year. The unexercised amount of the supplementary allowance will be paid to the employee subject to deduction of tax at source.

13. Superannuation Allowances:

 You will be eligible for a Superannuation Allowance of Rs. 10,800/-(Rupees Ten Thousand Eight Hundred only) per annum.

14. Benefits:

a. Comprehensive Mediclaim Coverage for you and your immediate family up to Rs. 400,000/- (Rupees Four Lakh only) per annum. Your immediate family includes yourself, your spouse and dependent children.

You will also be eligible for Retirement Benefits of ICICI Bank;
 namely Provident Fund and Gratuity in accordance with the

statutory requirements and/or, as per Bank policy.

c. The salary and perquisites including supplementary allowance are subject to limits and rules prescribed by the Income Tax Act /

Rules and policies of the Company.

d. Maternity leave benefits as defined under the Maternity Benefit (Amendment) Act, 2017 are offered to eligible women employees by the Bank. Details of all types of leaves including the Maternity leave benefits offered to employees and eligibility criteria for availing such



Shobha Kashyap

benefits are notified by the Bank under "Employee Benefit Policies" available on the Bank's intranet which will be accessible upon joining the Bank.

Other Terms and Conditions of Service:

- 1. Professional Ethics & Confidentiality: While you are in the service with ICICI Bank including on the job internship period, you are not permitted to carry on any business or profession or enter, for any part of your time, in any capacity, the services of, or be employed by or engaged with any other firm, company or person. You will devote your whole time and attention to your office work to promote the interest of ICICI Bank. You will not divulge details like your compensation structure (CTC), performance rating, variable pay amount, increment, etc. and will not divulge to any person or utilize any of ICICI Bank's secrets or other related information (which you may possess by reason of your association with the Bank) with any external agencies, press etc. outside ICICI Bank. Any act in breach of this term would entail initiation of appropriate action as deemed fit by ICICI Bank.
- IT Security Practice & Procedures: While you are in the service with ICICI
 Bank including on the job internship period, you will adhere to the IT Security
 Practice & Procedures as prescribed by ICICI Bank. Any instance/s of
 violation or any attempted violation of the aforesaid IT Security Practices and
 Procedures on your part shall result in disciplinary action.
- 3. Notice Period: In case you decide to leave ICICI Bank's services during probation period, you will be required to give forty-five days' notice. ICICI Bank in its sole discretion can decide to waive off/reduce the notice period depending upon the exigencies. In such case, you would be required to pay to ICICI Bank the gross salary for the notice period so reduced/waived off. In case you decide to leave ICICI Bank's services after confirmation, you will be required to give ninety days' notice. ICICI Bank in its sole discretion can decide to waive off/reduce the notice period depending upon the exigencies. In such case, you would be required to pay to ICICI Bank the gross salary for the notice period so reduced/waived off. After confirmation, your services would be liable to be terminated by ICICI Bank, by giving ninety days' notice or on payment of ninety days' gross salary in lieu of the notice period.
- Transfer: ICICI Bank shall have the right to transfer you to any of its offices or ICICI Group companies in India and abroad.



Shobha Kashyap

- Joining Competitor: In the event of termination of your services by ICICI Bank or your resignation from the services of ICICI Bank, you shall not join any Banking or Financial Services Company for a period of six months from the date of resignation/termination.
- 6. Please note that during the course of your services with ICICI Bank or in the event of cessation of your services in future, due to any reason whatsoever, you shall, for a period of six months from the date of such cessation, directly or indirectly, either on your own accord or on behalf or in conjunction with any other person/s, firm or company refrain/desist from canvassing or soliciting or attempting to or inducing any employee(s)/business associate(s) to leave their current employment with ICICI Bank/Group Companies/Business Partners to join the services of your new employer/firm/company or any other competitor of ICICI Bank/Group Companies/Business Partners. Any act in contravention of the above provision shall entail initiation of appropriate action as deemed fit by ICICI Bank.
- 7. Please note that during the course of your services with ICICI Bank you cannot be a member of any anti-social/national outfits or of any outfit which is declared as banned by the Government. Any act in breach of this term would entail initiation of appropriate action as deemed fit by ICICI Bank.
- 8. Please note that while joining the services of ICICI Bank and during the course of your services with ICICI Bank, you would be required to notify ICICI Bank immediately with details of civil or criminal case/s instituted against you in any court of law or any complaint/show cause notice /prosecution with/by any police station or by any statutory authority, as also you will notify any outcome of such complaint like filling of chargesheet /arrest/conviction/acquittal/discharge. Any act in breach of this term would entail initiation of appropriate action as deemed fit by ICICI Bank.
- 9. ICICI Bank expects resolution of issue/s relating to your employment, if any, within the framework internally, at all times during your service period and even after cessation of service due to any reason whatsoever. As such please note that any attempt to bring any outside influence directly or indirectly upon any authority to further your interest/s in respect of matters pertaining to your services with ICICI Bank would amount to breach of employment contract leading to initiation of appropriate action.
- 10. Please note that during the course of your services with ICICI Bank, you will not take part in any demonstration/agitation against ICICI Bank and its



Shobha Kashyap

official/s for or on behalf of any external bodies/political outfits- either as a member or as a sympathizer. Any act in contravention of the above would be treated as prejudicial to the interest and reputation of ICICI Bank leading to initiation of appropriate action.

- 11. Termination of Employment: In addition to what has already been mentioned in the foregoing, your services with ICICI Bank are liable to be terminated: Without assigning any reason and without giving any notice during probation period and after confirmation by giving thirty days' notice or on payment of thirty days' gross salary in lieu of the notice period and at any time during your services with ICICI Bank including you're on the job internship in the event of
 - Any breach of the conditions mentioned in this letter on your part
 - ii. Any incorrect information furnished by you like:
 - Mismatch in your previous employment data even for a day
 - · Mismatch in your previous pay slip
 - Fake qualification certificates etc.
 - Suppression of any material information by you.
 - Any breach of the Rules and Regulations of ICICI Bank as applicable/may be made applicable to you from time to time.

General:

- You will be bound by the Rules and Regulations of ICICI Bank.
- 13. You will keep us informed of any change in your residential address.



Shobha Kashyap

If you are agreeable to the above-mentioned terms and conditions, please intimate your acceptance to us by returning a copy of this letter, duly signed by you, within seven days of receipt. In case no confirmation is received within the above-mentioned period the appointment letter shall be deemed to have been withdrawn.

Yours sincerely,

VemuriSai Sowmya HR MANAGER

I have read all the terms and conditions of the offer and would like to confirm my acceptance.

Signature of Applicant



Shobha Kashyap

JOINING FORMALITIES

The process to join the Bank is by way of completing the online joining formalities. You are required to complete the online joining formalities within 5 days from the date of receiving confirmation about your medical fitness. Please note that completion of online joining formalities is a mandatory process.

The login credentials are provided below:

URL: https://www.icicicareers.com/Careers/CP/CandidateLogin.aspx

Username: Registered email id or Applicant id

Password: Which has been already communicated to you through registered email id. In case, you do not remember the password, please use "forgot password "option to generate a new password.

Following documents (xerox copies) are required to be uploaded:

- Self-attested copies of educational certificates and marksheets (Xth/XIIth/ Graduation/ Post graduation)
- 2) Work Experience Document
 - Resignation accepted letter from current organisation
 - Relieving letter from two previous employers or companies worked in last five years whichever is higher
- 3) Passport size Photograph (against Red background)
- 4) Address proof (Passport/Voter id/Ration card)
- Aadhar Card
- Medical reports (If you have completed medical test from other than SRL Diagnostic Center, please upload medical reports)
- PAN Card

You are required to carry all original documents for verification on the day of joining.



Reference No. - 1383966261 Shobha Kashyap

Remuneration Details

Name: Shobha Kashyap

Position : Sales Officer Trainee Group : RETAIL BANKING GROUP

	Monthly	
Basic	3,400	
HRA	1,700	
Allowance	1,900	
PF**	636	
Total	7636	

Date: 25 Jan 2021



Shobha Kashyap

Group: RETAL BANKING GROUP

Position: OFFICER Designation: SALES OFFICER - CASA

Column of the Co	Monthly	Annual
Basic	6,000	72,000
HRA	3,000	36,000
Supplementary Allowance *	1,600	19,200
Superannuation Allowance	900	10,800
Total	11,500	138.000
Retirals		
Retirals (PF, Gratuity) **	1,412	16,942
Fixed CTC	12,912	154,942
Performance Linked Retention Pay#	1,500	18,000
Total CTC	14,412	172,942
CONTROL OF STATE OF S		

*Supplementary allowance will include Conveyance / Travel Allowance, LTA, Medical Reimbursement, Canteen and any other allowance.

Date: 25 Jan 2021

Mumbai 400 051, India.

^{**} You will be eligible for Retirement Benefits of the Bank; namely Provident Fund and Gratuity, in accordance with the statutory requirements and/or, as per Bank policy #Please note that there is no guaranteed performance bonus, subject to however provisions of the payment of Bonus Act 1965, wherever applicable.



Vomesh kumar Sharma

Date: 19 Jan 2021

Name: Vomesh kumar Sharma

Reference ID: 1383965970

Dear Vomesh kumar,

Sub: Participation in certificate course in Sales Management at ICICI Bank Sales Academy

Congratulations!

With reference to your application and subsequent interview for the position of Sales Officer at ICICI Bank, we are pleased to confirm your selection to join the ICICI Bank Sales Academy as part of Sales Management Certificate Course (hereinafter referred to as "Certificate Course"). On completion of the Certificate Course, which includes classroom training and on the job internship, you shall be awarded a certificate in Sales Management.

On successful completion of classroom training, you will undergo 15 days of on the job internship at ICICI Bank. On commencement of on the job internship at ICICI Bank, you will be absorbed in the grade of Sales Officer Trainee posted at AKALTARA_BR. The date of joining ICICI Bank post successful completion of classroom training will be informed to you at the Sales Academy during your classroom training.

On successful completion of the 15 days on the job internship, you shall be fitted at the grade of Officer and shall be on probation for a period of 11 months from date of completion of on the job internship or such extended period as may be decided by ICICI Bank depending on your performance during the probation period. On successful completion of probation period including that of extended period, if any, you shall be confirmed in the services of ICICI Bank by way of a written communication. Your role as a sales officer would entail new customer acquisition, generation of prospective customer base, outdoor field sourcing and other activities relevant to the role.

The following detailed terms and conditions shall govern classroom training, on the job internship period and your employment with ICICI Bank which includes probation period:

Certificate Course Details & Benefits

 The classroom training would span over a period of 15 (fifteen) days in ICICI Bank Sales Academy followed by 15 (fifteen) days of on the job internship at



Vomesh kumar Sharma

ICICI Bank. On successful completion of the classroom training and on the job internship, you will be awarded a certificate in Sales Management.

- The Certificate Course at ICICI Bank Sales Academy is scheduled to commence from 20-Jan-2021. You are required to report at the academy on 18-Jan-2021
- You will be reimbursed the cost of train travel by sleeper class for the travel to city of the ICICI Sales Academy to join at the Certificate Course by the shortest route from your current place of stay, on submission of original ticket for the journey.
- 4. The course fee of the Sales Management certificate program is Rs 17,500/along with the applicable service tax, out of which you are required to pay to the sales academy Rs. 12,500/- along with the applicable service tax, at the time of joining the course. The fee is inclusive of expenses on faculty, training material, boarding and lodging etc.
- For the first 15 days of the Certificate Course at ICICI Bank Sales Academy, you will be provided with boarding and lodging facilities by ICICI Bank. There shall be no stipend paid to you during this period of Certificate Course.
- 6. ICICI Bank shall have the right to allot you any duties/role for which you may be considered competent on successful completion of the on the job internship programme and shall also have the right to post/transfer you to any of its own branches/offices and/or to any of the ICICI Group Companies/Subsidiary Companies, depending upon the exigencies/requirement.
- During the Certificate Course and employment with ICICI Bank you will be governed by the terms and conditions framed by ICICI Bank Sales Academy/ICICI Bank from time to time.
- Your joining the Certificate Course, subsequent appointment at ICICI Bank and your continuation in employment is subject to your being found medically fit by a Bank appointed doctor and reference checks.
- Your appointment and your continuation in employment are subject to your successful completion of your graduation and submission of your certificate and mark sheet within 3 months of joining.



Vomesh kumar Sharma

- 10. Termination from the Certificate Course: You are liable to be terminated from the Certificate Course in the event of:
 - a. Any breach on your part of the terms and conditions of the Certificate Course or the employment with ICICI Bank that may be promulgated by ICICI Bank/ ICICI Bank Sales Academy from time to time.
 - b. Any incorrect information or documents furnished by you.
 - c. Any act of commission and omission on your part which is prejudicial to the interest and reputation of the ICICI Bank/ICICI Bank Sales Academy.

11. Remuneration:

- a. During on the job internship period, you will be paid an all-inclusive gross lump sum stipend of Rs. 7,636/- (Rupees Seven thousand Six Hundred and Thirty Six only) per month. This is subject to necessary taxes and deductions...
- b. On successful completion of on the job internship and on commencement of the probation period, you will be absorbed in the grade of Officer on a total annual salary (on a cost-to-company basis) of Rs. 1,72,942 lakh (Rupees One Lakh Seventy Two Thousand Nine Hundred and Forty Two Only), the breakup of which is mentioned in subsequent paragraphs.
- c. Your Basic Salary will be Rs. 72,000/- (Rupees Seventy Two Thousand only) per annum.
- d. You will be eligible for HRA of Rs. 36,000/- (Rupees Thirty Six Thousand only) per annum.



Vomesh kumar Sharma

 You will be covered under Group Medical Insurance, Group Life Insurance and Group Personal Accident Insurance Schemes of ICICI Bank from the commencement of on-the-job internship.

12. Supplementary Allowances:

- a. You will be eligible for a Supplementary Allowance of Rs. 19,200/-(Rupees Nineteen Thousand two Hundred only) per annum. Supplementary allowance will include –, Conveyance / Travel Allowance, LTA, Medical Reimbursement, Canteen and any other allowance. All the components of supplementary allowance are subject to limits and rules prescribed by Income tax act and policies of the bank.
- b. The composition of supplementary allowance can be decided once in a year. The unexercised amount of the supplementary allowance will be paid to the employee subject to deduction of tax at source.

13. Superannuation Allowances:

 You will be eligible for a Superannuation Allowance of Rs. 10,800/-(Rupees Ten Thousand Eight Hundred only) per annum.

14. Benefits:

a. Comprehensive Mediclaim Coverage for you and your immediate family up to Rs. 400,000/- (Rupees Four Lakh only) per annum. Your immediate family includes yourself, your spouse and dependent children.

b. You will also be eligible for Retirement Benefits of ICICI Bank; namely Provident Fund and Gratuity in accordance with the statutory requirements and/or, as per Bank policy.

c. The salary and perquisites including supplementary allowance are subject to limits and rules prescribed by the Income Tax Act / Rules and policies of the Company.

d. Maternity leave benefits as defined under the Maternity Benefit (Amendment) Act, 2017 are offered to eligible women employees by the Bank. Details of all types of leaves including the Maternity leave benefits offered to employees and eligibility criteria for availing such



Vomesh kumar Sharma

benefits are notified by the Bank under "Employee Benefit Policies" available on the Bank's intranet which will be accessible upon joining the Bank.

Other Terms and Conditions of Service:

- 1. Professional Ethics & Confidentiality: While you are in the service with ICICI Bank including on the job internship period, you are not permitted to carry on any business or profession or enter, for any part of your time, in any capacity, the services of, or be employed by or engaged with any other firm, company or person. You will devote your whole time and attention to your office work to promote the interest of ICICI Bank. You will not divulge details like your compensation structure (CTC), performance rating, variable pay amount, increment, etc. and will not divulge to any person or utilize any of ICICI Bank's secrets or other related information (which you may possess by reason of your association with the Bank) with any external agencies, press etc. outside ICICI Bank. Any act in breach of this term would entail initiation of appropriate action as deemed fit by ICICI Bank.
- 2. IT Security Practice & Procedures: While you are in the service with ICICI Bank including on the job internship period, you will adhere to the IT Security Practice & Procedures as prescribed by ICICI Bank. Any instance/s of violation or any attempted violation of the aforesaid IT Security Practices and Procedures on your part shall result in disciplinary action.
- 3. Notice Period: In case you decide to leave ICICI Bank's services during probation period, you will be required to give forty-five days' notice. ICICI Bank in its sole discretion can decide to waive off/reduce the notice period depending upon the exigencies. In such case, you would be required to pay to ICICI Bank the gross salary for the notice period so reduced/waived off. In case you decide to leave ICICI Bank's services after confirmation, you will be required to give ninety days' notice. ICICI Bank in its sole discretion can decide to waive off/reduce the notice period depending upon the exigencies. In such case, you would be required to pay to ICICI Bank the gross salary for the notice period so reduced/waived off. After confirmation, your services would be liable to be terminated by ICICI Bank, by giving ninety days' notice or on payment of ninety days' gross salary in lieu of the notice period.
- Transfer: ICICI Bank shall have the right to transfer you to any of its offices or ICICI Group companies in India and abroad.



Vomesh kumar Sharma

- Joining Competitor: In the event of termination of your services by ICICI Bank or your resignation from the services of ICICI Bank, you shall not join any Banking or Financial Services Company for a period of six months from the date of resignation/termination.
- 6. Please note that during the course of your services with ICICI Bank or in the event of cessation of your services in future, due to any reason whatsoever, you shall, for a period of six months from the date of such cessation, directly or indirectly, either on your own accord or on behalf or in conjunction with any other person/s, firm or company refrain/desist from canvassing or soliciting or attempting to or inducing any employee(s)/business associate(s) to leave their current employment with ICICI Bank/Group Companies/Business Partners to join the services of your new employer/firm/company or any other competitor of ICICI Bank/Group Companies/Business Partners. Any act in contravention of the above provision shall entail initiation of appropriate action as deemed fit by ICICI Bank.
- 7. Please note that during the course of your services with ICICI Bank you cannot be a member of any anti-social/national outfits or of any outfit which is declared as banned by the Government. Any act in breach of this term would entail initiation of appropriate action as deemed fit by ICICI Bank.
- 8. Please note that while joining the services of ICICI Bank and during the course of your services with ICICI Bank, you would be required to notify ICICI Bank immediately with details of civil or criminal case/s instituted against you in any court of law or any complaint/show cause notice /prosecution with/by any police station or by any statutory authority, as also you will notify any outcome of such complaint like filing of chargesheet /arrest/conviction/acquittal/discharge. Any act in breach of this term would entail initiation of appropriate action as deemed fit by ICICI Bank.
- 9. ICICI Bank expects resolution of issue/s relating to your employment, if any, within the framework internally, at all times during your service period and even after cessation of service due to any reason whatsoever. As such please note that any attempt to bring any outside influence directly or indirectly upon any authority to further your interest/s in respect of matters pertaining to your services with ICICI Bank would amount to breach of employment contract leading to initiation of appropriate action.
- 10. Please note that during the course of your services with ICICI Bank, you will not take part in any demonstration/agitation against ICICI Bank and its



Vomesh kumar Sharma

official/s for or on behalf of any external bodies/political outfits- either as a member or as a sympathizer. Any act in contravention of the above would be treated as prejudicial to the interest and reputation of ICICI Bank leading to initiation of appropriate action.

- 11. Termination of Employment: In addition to what has already been mentioned in the foregoing, your services with ICICI Bank are liable to be terminated: Without assigning any reason and without giving any notice during probation period and after confirmation by giving thirty days' notice or on payment of thirty days' gross salary in lieu of the notice period and at any time during your services with ICICI Bank including you're on the job internship in the event of
 - Any breach of the conditions mentioned in this letter on your part
 - ii. Any incorrect information furnished by you like:
 - Mismatch in your previous employment data even for a day
 - · Mismatch in your previous pay slip
 - Fake qualification certificates etc.
 - Suppression of any material information by you.
 - Any breach of the Rules and Regulations of ICICI Bank as applicable/may be made applicable to you from time to time.

General:

- You will be bound by the Rules and Regulations of ICICI Bank.
- You will keep us informed of any change in your residential address.



Vomesh kumar Sharma

If you are agreeable to the above-mentioned terms and conditions, please intimate your acceptance to us by returning a copy of this letter, duly signed by you, within seven days of receipt. In case no confirmation is received within the above-mentioned period the appointment letter shall be deemed to have been withdrawn.

Yours sincerely,

VemuriSai Sowmya HR MANAGER

I have read all the terms and conditions of the offer and would like to confirm my acceptance.

Signature of Applicant



Vomesh kumar Sharma

JOINING FORMALITIES

The process to join the Bank is by way of completing the online joining formalities. You are required to complete the online joining formalities within 5 days from the date of receiving confirmation about your medical fitness. Please note that completion of online joining formalities is a mandatory process.

The login credentials are provided below:

URL: https://www.icicicareers.com/Careers/CP/CandidateLogin.aspx

Username: Registered email id or Applicant id

Password: Which has been already communicated to you through registered email id. In case, you do not remember the password, please use "forgot password "option to generate a new password.

Following documents (xerox copies) are required to be uploaded:

- Self-attested copies of educational certificates and marksheets (Xth/XIIth/ Graduation/ Post graduation)
- Work Experience Document
 - Resignation accepted letter from current organisation
 - Relieving letter from two previous employers or companies worked in last five years whichever is higher
- Passport size Photograph (against Red background)
- Address proof (Passport/Voter id/Ration card)
- 5) Aadhar Card
- Medical reports (If you have completed medical test from other than SRL Diagnostic Center, please upload medical reports)
- 7) PAN Card

You are required to carry all original documents for verification on the day of joining.



Vomesh kumar Sharma

Remuneration Details

Name: Vomesh kumar Sharma Position: Sales Officer Trainee Group: RETAIL BANKING GROUP

	Monthly
Basic	3,400
HRA	1,700
Allowance	1,900
PF**	636
Total	7636

Date: 19 Jan 2021



Vomesh kumar Sharma

Group: RETAIL BANKING GROUP

Designation: SALES OFFICER - CASA Position: OFFICER

Position: OFFICER	Designation: or ELE		
Position. Of Fiole.	Monthly	Annual	
0 1	6,000	72,000	
Basic	3,000	36,000	
HRA	1,600	19,200	
Supplementary Allowance *	900	10,800	
Superannuation Allowance		138.000	
Total	11,500	100.000	
Retirals		40.042	
Retirals (PF, Gratuity) **	1,412	16,942	
Fixed CTC	12,912	154,942	
Performance Linked Retention Pay#	1,500	18,000	
Total CTC	14,412	172,942	
Total CTC		Allowance LTA Me	

*Supplementary allowance will include Conveyance / Travel Allowance, LTA, Medical

Date: 19 Jan 2021

Reimbursement, Canteen and any other allowance.

** You will be eligible for Retirement Benefits of the Bank; namely Provident Fund and Gratuity, in accordance with the statutory requirements and/or, as per Bank policy #Please note that there is no guaranteed performance bonus, subject to however provisions of the payment of Bonus Act 1965, wherever applicable.