

Date: 07th, May 2024

**Mr. Cheyyeti Satish Kumar,
East Godavari, AP**

Dear Satish Kumar,

Sub: Offer cum Appointment Letter

Pursuant to our discussions with you, we are pleased to offer you the position of **Trainee Loan Officer**. We wish to take this opportunity to welcome you to Keertana Finserv Private Limited and wish you every success with this endeavour.

In addition to the information furnished in the following clauses, you will be required to be familiarized and follow HR policies, the code of conduct, the relevant staff related rules and other policies and regulations introduced and implemented by the Organization from time to time. You should ensure that the terms of your employment are kept confidential.

Please acknowledge and return to us the printed copy of this offer cum appointment letter duly signed indicating your acceptance towards your appointment and the terms and the conditions associated therewith by providing copies of documents as mentioned in Annexure-1 for records at the time of joining.

Designation and Reporting

You will be designated as **Trainee Loan Officer** and you will report to the **Branch Manager** for assignment and duties. You will be based out of **Yanam_LH branch office** and required to travel to the field area.

Remuneration

Your annualized cash-basis cost to the company would be a maximum of **Rs.1,68,000 / -(One lakh Sixty Eight Thousand only) per annum.**

Tax considerations

You will be liable to pay all tax liabilities such as income tax, professional tax etc. arising out of payment pursuant to your employment with the Organization. Applicable deduction of tax will be made at source every month. In case you make any investments eligible for income tax deductions, you will have to submit necessary declarations at the commencement of the financial year i.e. in April and also produce necessary proof of such investments at the earliest.

Termination notice/resignation

You will be required to give Three Months' notice if you decide to leave your employment with the Company. Without adequate notice, you will be liable to pay to the company a sum equal to Three Months' salary as liquidated damages. In case the Company decides to terminate your services, Three Months' notice will be given to you.

Continuous satisfactory work performance

As a confirmed employee of the Organization, you are expected to give your best to the Organization. You should continue to maintain satisfactory performance and continue to show improved performance year after year. You have to fulfill the targets prescribed by the Organization from time to time.

Leave and public holidays

You will be entertained for leaves as per the eligibility norms prescribed in the Human Resource Policy. You will be entitled to the holidays as declared from time to time.

Medical Fitness

You will continue to be in service as long as you are medically fit. On attaining the age of superannuation, you will retire from services of the Organization.



Keertana Finserv Private Limited

Administrative Office, Plot No. 31 & 32, Ramky Selenium Towers, Tower A, Financial District, Nanakramguda, Hyderabad, Telangana-500032.

Contact Number: 040 4878 7000, E-mail ID: secretarial@kfin.co, CIN: U65100WB1996PTC077252

Adherence to policies

As part of your continuing employment, it is your obligation that you comply with the Organization's policies, procedures for the line of the business in which you are to undertake your work. Also, you are requested to abide by the Organization's code of conduct as amended from time to time or superseded.

Conflict of Interest

Your position with the Organization calls for whole time employment and you will devote yourself exclusively to the business of the Organization. You will not take up any other work for remuneration (part time or otherwise) or work on advisory capacity or be interested directly or indirectly (except as shareholder or debenture holder) in any other trade or business, during your employment with the Organization.

Statement of facts

It must be specifically understood that this appointment is made based on your proficiency on technical and professional skills you have declared as per the application and on the ability to handle any assignment/job independently. In case, later, any of your statements / particulars furnished is found to be false or misleading, the Organization shall have the right to terminate your services without notice.

Non-disclosure Agreement

You shall maintain utmost secrecy regarding the affairs of the Organization and keep confidentiality of any information, instruments, documents etc., relating to the Organization that may come to your professional knowledge, as an employee of the Organization. You will not disclose by a word of mouth or otherwise, or details or business plans, trade secrets, finance, administration, knowhow and or any confidential information of business coming to your knowledge by your being in the employment of Keertana Finserv Private Limited. By signing this appointment letter, you are obligated to follow non-disclosure clause as mentioned herein.

Service of any communication

The address given by you (mentioned above) has been recorded as your permanent / communication address. Any communication intended for you would be sent to the above-mentioned address. Dispatch of any communication to the above mentioned address shall be deemed as good service. In case there is any change of address, it is your responsibility to furnish such latest address to us in writing. The Organization will not be responsible for non-service of any communication to you in the present address on account of your failure to communicate the change of address. As already stated dispatch of communication to the last known address shall be deemed as sufficient service.

Governing law and jurisdiction

Your employment shall be governed by and interpreted in accordance with the Laws of India. Each party irrevocably agrees to submit to the exclusive jurisdiction of the courts of Hyderabad over any claim or matter arising under or about this letter of appointment.

Please affix your signature on every page of the duplicate copy of this letter for having understood and agreed to the terms and conditions of your engagement. We hope your association will be beneficial both to the organization and yourselves and we wish you the very best in your assignment.

Best Regards

For Keertana Finserv Private Limited

Authorized Signatory



Annexure-1

Please mention your tentative date of joining _____; your date of reporting at **Head Office** will be your official date of joining. Please sign below as a token of your acceptance of the above mentioned terms and conditions of the offer.

Name : _____
Date : _____
Signature : _____

List of Documents to be submitted

1. Identity Proof
 - a. Aadhaar Card
 - b. Voter ID/Ration Card
2. Three numbers of passport size photograph

