

Ref No: 21-FEB-WI-0036458

Date: 22-Feb-2021

Ms. KOUSALYA GANESH SUBRAMANIAM
TC 36/1369,House no:68,JPNagar,Westfort,TVM
Westfort TRIVANDRUM
Kerala 695008
INDIA

OFFER OF EMPLOYMENT

Dear Ms. KOUSALYA GANESH SUBRAMANIAM

This is with reference to your application for employment and subsequent discussions we had with you. We, Muthoot Fincorp Ltd. have pleasure in offering you employment as a **Probationer** as per the terms and conditions given below.

Designation : EXECUTIVE - FINANCE AND ACCOUNTS
Grade : B2
Department : Department
Branch : THIRUVANANTHAPURAM-HO
Location : THIRUVANANTHAPURAM-HO

Your services shall be transferable across the Country and /or within any entity coming under Muthoot Pappachan Group.

- I. Your Compensation details are as mentioned in **Annexure A**. The compensation package shall be governed by policies and guidelines of the Company as may be applicable from time to time and also by the statutory guidelines.
- II. You are required to join on 24-Feb-2021 and while joining, please carry originals and copy of the documents mentioned in **Annexure B**. Upon your joining duties, you will be issued a formal appointment letter, the terms of which shall be binding on you.
- III. Your probation will be for a period of **12 Months**'. Your work performance, suitability for the position and adaptability to organizational values will be reviewed over this time and the Company, at its sole and absolute discretion, may confirm your services after completing the above Probation period or may extend the probation for further periods as may be communicated in writing.
- IV. Your appointment and continuation in employment is subject to satisfactory background verification, completion of documentation, joining formalities and upon your being found fit in the pre employment medical examination.
- V. If you wish to resign from the services of the Company, you may do so by giving **30 days'** notice in writing or making payment in lieu thereof with the prior approval of the Company and also after clearing of all dues. The Company may terminate your services during the probation period without notice and without assigning any reason or without any payment in lieu thereof.

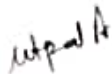
- VI. Your leave and other benefits shall be as per the Company policy and also in line with the standing orders, as applicable. You shall display honesty and integrity in your work and shall keep all official documents and information strictly confidential. As an employee of the Company, you shall, during your employment, ensure that utmost care and caution is taken while engaging with the customers and / or you shall also be liable and responsible for safe keeping all assets and valuables related to the business of the Company.
- VII. This is only an offer of employment and you shall communicate your acceptance of this offer within 5 days from the receipt hereof, failing which, this offer shall stand cancelled.
- VIII. Any dispute regarding this offer and / or your appointment / employment shall be subject to the laws of India.

Kindly sign on all the pages of this offer letter as your acceptance of our offer and the terms of employment as mentioned. Feel free to mail anoop.nair@muthoot.com for any queries and clarifications.

Wish you all the best and look forward to a mutually beneficial association.

Yours sincerely,

For Muthoot Fincorp Ltd.



UTPAL ANAND

DVP - Employee Experience

HUMAN CAPITAL MANAGEMENT & DEVELOPMENT