

Offer Letter

Date: March 1, 2024

Dear Darshan B.J,

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

- Place of Posting: Karnataka.** Your final location would be confirmed at the time of joining. The Company has PAN India operations and hence your posting is transferable. Your scope of work will include but not limited to all the functions related to **Sales, Business Development, Credit and Collections** for the company.
- Working hours:** Working hours are from 09:30 AM to 06:00 PM, 6 days per week. However, if the exigency of work demands, you should be prepared for longer work hours to ensure timely completion of assigned tasks.
- Probation:** You will be on probation for a period of six months from the date of joining. Upon successful completion of probation your appointment will be confirmed. Your probation may be extended depending on your performance.
- Compensation Package:**

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

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

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

b. **Allowances:**

- The Flexible Allowance can be availed either through salary or in the form of reimbursement of food, fuel, communication through Sodexo multi benefit card (At present this is ₹ 67,200 /- p.a.)
- Official travel will be reimbursed subject to the policies of the company governing the same.

c. **Other Benefits:**

- You will be entitled to Privilege Leave (PL) of 21 Days per annum, however no such leave is allowed within the first 6 months of joining.
- You will be entitled to an Incentive which will depend on your performance against targets planned for specific periods and other rules governing the same (At present performance based incentives for Relationship Manager are pegged at ₹ 150,000 /- p.a.)
- You will be covered under the group medical and accident insurance policies of the company.

5. General:

- a. You are expected to devote your whole time, attention and ability to the interest of the company and show total commitment to its goals.
 - b. You will have to maintain absolute secrecy and confidentiality in regard to all the documents and information pertaining to the company and its customers, which you come across in course of your duty.
 - c. You will not engage yourself, in any business of your own or any other business/employment.
 - d. You are expected to treat these terms of employment confidential.
 - e. Breach of any of the above conditions will render you liable for termination of your employment without notice.
 - f. Any dispute between you and the company concerning or relating to or arising out of this offer shall be subject to the jurisdiction of and be determined by the court of the competent jurisdiction in Mumbai only.
- 6. Notice Period:** Either party shall be entitled to terminate the said employment by giving **2 Months** notice or in-lieu of such notice, a sum equal to the gross salary (excluding Employer's Provident Fund) for the notice period at management's discretion.
- 7. Your Date of Joining** shall be **September 16, 2024.**
- 8. Acceptance:** Kindly send us an email to confirm your acceptance.

For Home First Finance Company India Ltd.



(Authorised Signatory)

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

Date: _____

(Signature):