



# LETTER OF INTENT FOR EMPLOYMENT

[STRICTLY CONFIDENTIAL]

Ref No: GRHFL/SO2/00018

Date: 23/04/2024

Name: Mr. Chandrakash P.

Address: Gawalpara Post,  
Mullur Hobali.

City: Tumkur

Dear: Chandrakash P.

We are pleased to express our interest in considering you for the position of **Sales Trainee – AH** at Grihum Housing Finance Limited ("Grihum" or the "Company"), following your recent participation in our recruitment process. This Letter of Intent (LOI) is intended to outline the proposed terms of employment and the next steps in the recruitment process, subject to your acceptance, our further assessment and subject to the terms outlined herein and the completion of certain pre-employment checks.

1. **Proposed Employment Terms**  
Attached as Annexure, you will find a detailed breakdown of the proposed remuneration package, including but not limited to basic salary, allowances, and other benefits that constitute the Total Cost to Company (TCC).
2. **Conditions & Pre-requisite Checks**  
Your consideration for this position is contingent upon submission & verification following documents. Failure on any of the clause may lead to revocation of LOI, Offer or termination of employment as the case may be:
  - a) Employment Application Form (EAF) along with all declarations and documentation within 24 hours.
  - b) Successful completion of Know Your Customer (KYC), CIBIL and other mandatory checks.
  - c) Medical fitness certificate as prescribed by the organisation 7 days prior to joining the organisation.
  - d) Submission of passing certificate on completion of ongoing course within 6 months of joining the organisation.
3. **Binding Nature of Acceptance**  
By accepting this LOI, the organisation shall issue the offer of appointment and you hereby agree to refrain from seeking any other job opportunity through campus and you would be out of campus placement process for any future opportunities.
4. **Confidentiality**  
This LOI and the terms herein are confidential. You are required not to disclose any information regarding the LOI to any third parties without the express written consent of Grihum Housing Finance Limited. You shall not disclose the same with your immediate family members and campus placement committee/office.
5. **Acceptance**  
Please indicate your acceptance of this LOI by signing and returning a copy of this document, after which we will proceed with the necessary pre-employment checks.
6. For all future communications, you are requested to coordinate with Ms. Pooja Joshi (Human Resource) at [pooja.joshi@grihumhousing.com](mailto:pooja.joshi@grihumhousing.com)

We look forward to the prospect of you joining our team and your positive response.

For, Grihum Housing Finance Limited

Anurag Pandit  
Lead- Talent Acquisition  
Human Resource Department

## Grihum Housing Finance Limited

(Formerly, Poonawalla Housing Finance Limited)

CIN: U62122PN42804PL2005751 | ☎ 020-67899091 | ✉ [info@grihumhousing.com](mailto:info@grihumhousing.com)

Registered Office: 602, 6<sup>th</sup> Floor, Zero One IT Park, Survey No. 79/L, Ghorpadi, Mundhwa Road, Pune - 411036

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ANNEXURE  
COMPENSATION STRUCTURE

Pay Components	Monthly	Annually
Basic	10,000	1,20,000
Special Allowance	7,719	92,628
House Rent Allowance	5,000	60,000
Employer PF	1,800	21,600
Gratuity	481	5,772
<b>Total Fixed CTC</b>	<b>25,000</b>	<b>3,00,000</b>
Mobile And Conveyance	2,500	30,000
Monthly Variable	10,000	1,20,000
<b>Total Variable</b>	<b>12,500</b>	<b>1,50,000</b>
<b>Total CTC</b>	<b>37,500</b>	<b>4,50,000</b>

\* Gratuity is payable as per the Gratuity act.

\*\* Monthly variable is an indicative number and actual variable is payable basis the satisfactory performance as per the applicable incentive scheme

# You shall be eligible to participate in the employee insurance policies offered by the organisation

For, Grihum Housing Finance Limited

Anurag Pandit  
Lead- Talent Acquisition  
Human Resource Department

Acknowledgment and Acceptance by Recipient

I, \_\_\_\_\_, daughter/son of \_\_\_\_\_, having my permanent account number \_\_\_\_\_ and Aadhar number \_\_\_\_\_, hereby acknowledge and agree to the terms outlined in this Letter of Intent (LOI). I understand that this LOI is contingent upon successful completion of documentation, employment checks and that the Company reserves the right to revoke it based on the outcomes of these checks. I commit to providing accurate information and to adhere to the terms of acceptance as outlined above.

Signature

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

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



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