



AML RIGHTSOURCE

REIMAGINING COMPLIANCE

Date : 27-Jan-26

Offer Letter

Dear Bhawna Aggarwal,

With reference to your application and the subsequent interview you had with us, we are pleased to offer you employment with AML RightSource India Private Limited ("Company") as **Associate Analyst II** subject to the following terms & conditions:

1. Job Title:

a. You shall be designated as **Associate Analyst II**.

2. Compensation:

- Your Annual Compensation including benefits, allowance, and perquisites, if any, payable by the Company on any item of your remuneration and/ or perquisite will be (Total CTC) **INR 450000 ((Four lakh fifty thousand rupees Only))** [Annual Net CTC – **INR 467640**] A typical break up is provided as an illustration under **Appendix A**.
- You may be eligible to participate in the Company's annual performance bonus plan applicable from time to time, where your performance is evaluated based on established parameters. You would be communicated of such plan whenever it becomes applicable to you. However, the payment of the performance bonus is at the complete discretion of the Company. Such performance bonus is not to be construed as any statutory bonus payable under applicable legislation.
- Beside the above, you will be eligible for gratuity as per the Payment of Gratuity Act, 1972.
- Your compensation will be subject to income tax as per the provisions of Income Tax Act, 1961.

3. Date of Joining

As agreed between us, you shall join the services of the company on **9-Feb-26 at 9:00am** . Our of office address is below :

VJ business Tower, Plot No, A-6, Sector 125, Noida-201303

4. Work Schedule

You acknowledge that the Company operates in a 24x7 environment, and your work schedule may include night or rotational shifts based on business or client needs. The standard workweek is 48 hours, excluding breaks, and may be extended as reasonably required to fulfill your duties, without additional compensation unless mandated by law. Your weekly offs are currently Saturday and Sunday but may be revised at the Company's discretion in line with client or operational requirements.

The night shift allowance entitled for **Associate Analyst II** is **INR 4400** and night meal allowance is **INR 5845** paid on monthly basis. This is calculated for the number of days you will be present in office (any type of absence/leave/ holiday is excluded to be paid for night shift and night meal allowance).

5. Benefits:

You are entitled to benefits which includes multiple leaves categorized under Paid Time Offs, Casual Leave, Sick Leave, Holidays etc. You are also eligible for our Corporate Health Insurance Plan to provide the support for you and your family upon successful completion of your probation period subject to certain exceptions as per the health insurance policy. The Company provides the benefit of transportation to and from the facility on a roster basis. The benefits can be modified/revised at the discretion of the Company/Management.

6. Compliance & Policies:

This offer is under the governance of the AML RightSource India Pvt Ltd policies which includes, but not limited to Global Handbook comprising Code of Conduct, Ethics, Confidentiality, Intellectual Property, IT Security etc. All policies are aligned to maintain the culture and discipline in the Company. You are required to adhere and adapt to confine these policies diligently. You are required to read and understand the contents of the Global Handbook available at HRMS Portal to familiarize yourself with the policies governing you and your work environment.

7. Probation:

You shall be on probation for a period of six (6) months from the date of commencement of your duties. After the completion of the probationary period, your appointment will be confirmed in writing, subject to your performance to our satisfaction.

8. Training:

Office: Noida

AML RightSource India Pvt Ltd
VJ business Tower, Plot No A-6
Sector 125 Noida, India 201303

Registered Office:

R, K Complex, 2nd Floor,
No. 152 KHB Colony,
Koramangla 5th Block,
Bangalore - 560095, Karnataka, India

Signed by:

Bhawna Aggarwal

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27-Jan-2026 04:12:44 EST

Email: RecruitmentIndia@amlrightsource.com

Web: www.amlrightsource.com

CIN: U74995KA2021FTC149582



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You will be required to participate in a classroom training program of 3 weeks which includes basic concepts, transaction monitoring etc. This training schedule includes various assessments which are mandatory to successfully qualify for every individual. In case of failure to achieve the mandate score, the company reserves the right to discontinue the employment.

9. **Termination:**

Either you or the Company may terminate your employment, without assigning any reason whatsoever therefore, by giving **two (2) months** prior written notice or basic salary in lieu thereof to the other. The termination by the Company shall, however, be subject to due process, as and if required under applicable Indian law.

The Company shall have right to terminate your employment forthwith, subject to due process, as and if required under applicable Indian law, in the circumstances of non-performance, breach of policy, breach of terms and conditions of your employment, physically or mentally unfit to perform duties, guilty of neglect, dishonesty, insobriety, misconduct, fraudulent conduct, criminal offence including moral turpitude or commit any act which, in the opinion of the Company, is contrary to the interests of the Company or its reputation

10. **Background Verification:**

The Company reserves the right to revoke the offer of employment or cease your services with the Company if the results of the background verification are found false or insufficient, the company may ask for explanation which can lead to the termination of contract.

Please share the acknowledgement of this offer letter **within 48 hours**. We will be in touch with you shortly to initiate further steps for your smooth onboarding, post the acknowledgement of this offer. You may receive the link for pre-onboarding which includes mandatory information and submission of documents within the prescribed deadline.

We look forward to welcoming you aboard.

AML RightSource. Reimagining Compliance.

Warm regards,

Signed by:

Reetika Sood

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Reetika Sood

**Director, Talent Acquisition APAC
AML RightSource India Pvt. Ltd.**

Acknowledged By

Name: Bhawna Aggarwal

Signature:

Signed by:

Bhawna Aggarwal

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27-Jan-2026 | 04:12 EST

Office: Noida

AML RightSource India Pvt Ltd
VJ business Tower, Plot No A-6
Sector 125 Noida, India 201303

Registered Office:

R, K Complex, 2nd Floor,
No. 152 KHB Colony,
Koramangla 5th Block,
Bangalore - 560095, Karnataka, India

Tel: +91-11-4475-5517

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Appendix A

Section A: Compensation

Components	Annually	Monthly
Basic	225000.00	18750.00
HRA	112500.00	9375.00
Transport Allowance	19200.00	1600.00
Leave Travel Allowance (LTA)	45000.00	3750.00
Meal Allowance	0.00	0.00
Special Allowance	26700.00	2225.00
Gross (A)	428400.00	35700.00
PF (Employee Contribution) (B)	21600.00	1800.00
PF (Employer Contribution) (C)	21600.00	1800.00
Meal Vouchers – Pluxee (D)	0.00	0.00
Total Deductions (E = B + D)	21600.00	1800.00
Take Home (A - E)	406800.00	33900.00
Total CTC (F = A + C)	450000.00	37500.00
Corporate Insurance Premium (G)	17640.00	1470.00
Net CTC (F + G)	467640.00	38970.00

Section B: Important Notes

- PF deduction for Employee contribution is **12% of Basic Salary restricted to 21,600 annually**. The Annexure-C includes the Employer Contribution for PF which is a part of CTC. For additional PF benefit, you can apply for **Voluntary PF (VPF)**. VPF is only an Employee's contribution.
- To avail VPF, the employee can submit a Form declaring the amount to contribute and it is deducted from take home salary.
- The **Cost of Corporate Health Insurance** is a benefit provided by the company and the cost is additionally covered in your current CTC.
- The Transport Allowance is a part of Gross salary which is NOT being deducted for the transport services. This amount includes any other transport expenses, if required and subject to business decision if it needs to be deducted.
- Leave Travel Allowance (LTA) is a standard amount which can be utilized as a tax benefit after submission of necessary bills/tickets. The LTA policy covers further details.
- Meal Allowance is currently optional.
- If the meal allowance has been opted, the amount will be reflected under the mentioned component and further deducted to be paid through **Pluxee**.
- If the meal allowance has not been opted, the amount will reflect 0 (zero). Opting meal allowance as zero is optional until the **OSHW Act** is mandated. Therefore, once the law is enforced the option selected zero will be **auto considered as INR 300**. Reviewing the option to select the best amount for meal allowance is applicable by every April each year.
- Any other perks/rewards/bonus will be over and above the CTC but will be counted as annual earnings.
- The **deduction of Taxes** (on annual earnings) shall be applicable as per the salary slab. Please ensure to submit the investment declarations to save on taxes.
- Salary Information is personal & confidential. Any salary discussions or comparisons in or outside the office are not permissible. Failure to comply shall be considered as breach in confidentiality and may attract disciplinary action.
- The calculation may have decimal impact of +/- INR 5 difference annually.

Warm regards,

Signed by:

Reetika Sood

Reetika Sood
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Director, Talent Acquisition APAC
AML RightSource India Pvt. Ltd.

Acknowledged By

Name: Bhawna Aggarwal

Signature: Signed by:

Bhawna Aggarwal

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