

Offer of Appointment

PHFL/FY23-24/11131

20-Oct-2023

**Mr. Hemanth Kumar V**  
Magadi Main Road, Channenhalli,  
Kadabagere, Bangalore, Karnataka - 562130

Offer of Appointment in PHFL Home Loans & Services Limited

Dear Mr. Hemanth,

We are pleased to make you an offer of appointment as **Relationship Officer - Loans** in PHFL Home Loans & Services Limited at **Bangalore - Lavelle Road**.

We request you to join us on **21-Oct-2023** beyond which the offer stands revoked unless otherwise communicated beforehand by either party. If you would like to join the company based on the outlined offer, kindly confirm your acceptance by sending a signed scanned copy of the offer letter by **21-Oct-2023**.

The offered Cost to Company (CTC) is **INR 4,08,264/-** Per Annum. Your detailed compensation structure is mentioned in Annexure A.

Please also find attached company's appointment terms and conditions, which shall be applicable to you from the day of joining in the company.

Your joining in the company shall be considered subject to completion of the following:

- Submission of mandatory documents: The list of documents to be submitted is attached as Annexure B.
- Satisfactory background and reference check.

In case you require any further clarifications, please feel free to contact Mr. Amit Gupta (Executive - HR, CSO) at 9560200583

For PHFL Home Loans and Services Limited



**Satish Kumar Singh**  
Chief Operating Officer

I hereby confirm that I have read and understood all the terms and conditions of the appointment attached and accept the above-mentioned offer of appointment.

Name \_\_\_\_\_  
Date \_\_\_\_\_

Signature \_\_\_\_\_

**PHFL Home Loans and Services Limited**

पंजीकृत कार्यालय: 207 & 209, 2<sup>वीं</sup> मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली - 110001  
Regd. Office: 207 & 209, 2<sup>nd</sup> Floor, Antriksh Bhawan, 22, Kasturba Gandhi Marg, New Delhi - 110001  
CIN: U67200DL2017PLC322468, Phone: 011-23735678, Website: www.phfl.com

Internal

**Annexure A**

<b>Pay Heads</b>	<b>Monthly Pay (INR)</b>	<b>Annual Pay (INR)</b>
Basic Salary	16265	195180
Statutory Bonus	1355	16260
House Rent Allowance	7792	93504
General Allowance	6740	80880
Special Allowance	0	0
Employer Provident Fund (PF)	1870	22440
Employer Employee's State Insurance (ESI)	0	0
Employer Labour Welfare Fund (LWF)	0	0
<b>Cost to Company (CTC)</b>	<b>34022</b>	<b>408264</b>

<b>Notes:</b>
* Employee's contribution to Provident Fund, ESIC, Professional Tax, Labour Welfare Fund, Income Tax and any other statutory liability will be deducted as applicable Laws.
* You will be eligible for Gratuity Benefit as per payment of Gratuity Act, 1972.
* Employee will be covered for Group Medical Insurance upto a maximum limit of INR 1.00 Lac. The same can change as per company policy.
* Employee will be also covered for INR 5 Lac for Group Personal Accident Insurance Policy. The same can change as per company policy.
* Payment of ESIC Claim and Insurance Claim is subject to the final approval of Regulatory Authority & Insurer. Company will not be liable to make and claim settlement in whatsoever.



**PHFL Home Loans and Services Limited**

पंजीकृत कार्यालय: 207 & 209, 2<sup>वीं</sup> मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गान्धी मार्ग, न्यू दिल्ली - 110001  
 Regd. Office: 207 & 209, 2<sup>nd</sup> Floor, Antriksh Bhawan, 22, Kasturba Gandhi Marg, New Delhi - 110001  
 CIN: U67200DL2017PLC322468, Phone: 011-23735678, Website: www.phfl.com