



A Brighter Future
Begins Today



Chennai

November 29, 2025

Mr. Mohd Kaif,
HOUSE NO-D311,GALI NO - 11,MOHANPURI
MAUJPUR

Emp Code: SH89399

Dear Mr. Mohd Kaif,

We welcome you to **STAR FAMILY**, and are pleased to appoint you as "**Executive - D2C**" in the cadre of "**Executive**" in the department of "**D2C**" at our "**Tele Sales Delhi I**" Location with effect from **01-Dec-25** on the following terms and conditions. We look forward to a long and mutually beneficial association.

1. **Compensation:** Your compensation package shall be as per the details outlined in Annexure-I to this appointment letter which is on cost to the Company basis (inclusive of Company's Contribution to PF, ESI, Gratuity Fund, etc., as and when applicable).
2. **Transfer of Services:** Your initial place of work will be at "**Tele Sales Delhi I**". However, your services are transferable, and company can transfer you from one department to another, or from one branch to another, anywhere in India, whether existing at present or to be set up in future as per the organization requirements. Further the company also reserves the right to change your designation or re-designate you based on the requirement and the nature of job assigned.
3. Your appointment is in the Managerial and supervisory cadre and You will be responsible for all the activities of **Department / Role**. Further you will be responsible for monitoring & supervising your subordinates and also any other responsibilities as may be assigned to you from time to time and you will directly report to **Dinesh Kumar-SH88987**.
4. **Target:** Your appointment is target oriented and your business target will be advised by your reporting authority. Your target is subject to revision from time to time and you will be directly responsible for achieving the target allotted by the company from time to time and your performance vis-à-vis target will be reviewed on a monthly basis.
5. The hours of work, holidays and leave etc., will be in accordance with the company's policy guidelines and the Employees service rules and you may be required to work on shift roster system / Holiday rotation / staggered timings / shifts / Split shift duty etc., which may be altered from time to time based on company's requirement.
6. If you absent yourself from the services/duty without prior written permission or overstay sanctioned leave for 7 consecutive days, you will deemed to have abandoned the service voluntarily without giving due notice and you shall stand discharged from the services with immediate effect without any notices what-so-ever and without the necessity to resort to any disciplinary proceedings.

STAR Health And Allied Insurance Company Limited

Registered Office:No.1, NewTankStreet, ValluvarKottam High Road, Nungambakkam, Chennai-600034 | Phone:044-28288800

Corporate Office : No. 148,Acropolis, Dr. Radha Krishnan Salai, Mylapore, Chennai - 600 004 | Corporate Office - Claims Dept. : No.15, Balaji Complex, Whites Lane, 1st Floor, Royapettah, Chennai - 600 014 | Phone : 044 - 4788 6666 | Email : support@starhealth.in | Website :www.starhealth.in

CIN:L66010TN2005PLC056649 | IRDAI Regn.No. :129

7. You shall render the services exclusively to the Company and shall not take up employment in any other company even on part time basis or accept any other assignment whatsoever from any other party. You will also not engage in or be connected with any business either in India or abroad directly or indirectly.
8. You shall inform the Company without delay of any act of dishonesty, fraud or cheating or any damage to the Company's property that you may come to know of whether the same is under contemplation or is taking place or has already taken place.
9. You shall not accept any commission, share in profit, presents or gratuities from any party dealing with, or seeking to deal with the Company or its affiliates/associates.
10. **Termination:** Your appointment order can be cancelled at any time and/or your appointment can be terminated and/or you may be discharged from the service by the Company, without any notice and without payment of salary in lieu of notice, in the following cases:
 - a) In case of any adverse background verification report / antecedents report.
 - b) Unsatisfactory performance or non-achievement of business targets.
 - c) Any information furnished by you in your application or in any other employment related document being found to be false or incorrect.
 - d) Any act, which in the opinion of the management is an act of dishonesty, misappropriation of company's funds, disobedience, insubordination, inactivity, intemperance, irregularity in attendance or absence without information/leave or other misconduct or neglect of duty or incompetence in the discharge of duty on your part or the breach on your part of any of the terms, conditions or stipulations contained in this order.
 - e) You are adjudged as an insolvent or applying to be adjudged as an insolvent or making & composition or arrangement with your creditors or being held guilty by a competent court of any offence involving moral turpitude.
11. **Confidentiality:** (a) During the course of your employment, you may learn or acquire information, which is confidential or proprietary to the Company or its affiliates/clients etc. As a condition of your employment, you will not either during your employment or thereafter, divulge any such information to any third person, individual, company or any other organization.
 (b) Any documents or things in your possession which contains or embodies such confidential information will be handed over to the company prior to your leaving the company. Such information could be in the form of documents, designs, data's, trade secrets, computer codes, source codes, accounts, soft copy, computer print outs, etc. and you will not part with such documents/information's with any person, company, or organization.
12. Employee to abide by the Social Media Policy issued from time to time by the Company: You shall strictly adhere to the Social Media Policy issued by the Company as amended from time to time. If at any time during the course of your employment, it is found that you have indulged in Social Media Policy violation, you are liable for appropriate disciplinary action including termination.
13. Your address as indicated in your application for appointment shall be deemed to be correct for sending any communication to you. Every communication addressed to you at the given address shall be deemed to have been served upon you. In case there is a change in your residential address you will intimate the same to H.R Department within three days from the date of such change and get such change recorded.

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14. **Deductions:** a) By accepting the terms of employment, you authorize the Company to deduct all dues to the company from your compensation at the time of cessation of employment. This would include salary in lieu of notice, all debts owed by you to the Company, and loss or damage caused by you, or any other deductions as per Company's policy.
b) Statutory deductions like EPF, Professional tax, Income tax etc., would be made as required by the applicable laws. Expecting the above, the Company does not assume any responsibility for your personal tax affairs.
15. **Statutory Benefits:** a) You shall be eligible to receive gratuity as per the provisions of the Payment of Gratuity Act 1972.
b) You will be entitled to Provident Fund as per the provisions of the Employees Provident Fund Act.
c) You will also be eligible for all benefits as provided in the Maternity Benefit (Amendment) act 2017, applicable for Women employees.
16. Your services shall be governed by the service rules of the Company as covered in the Employee service rules 2006 with up to date amendments which is provided herewith.
17. As an employee of Star Health and Allied Insurance Company Ltd., you agree to strictly adhere to the **Company's Code of Conduct and Ethics**, as well as other policies, guidelines and directives established by the Company during the course of your employment. These policies are accessible through our internal portal at all times. Failure to comply with the policies may result in appropriate disciplinary action.
18. As an employee of Star Health and Allied Insurance Company Ltd., you are hereby required to provide your authorization to access your KYC details for the employment purpose.
19. You will automatically retire from the services of the company upon attaining the age of 60 years. You may also be asked to retire earlier if found medically unfit by the company medical team.
20. Notwithstanding anything contained above, the company shall have the absolute right to terminate your services at any time by giving **60** days written notice or salary in lieu thereof. Further in case of resignation from your side, you have to give clear **60** days' notice in writing or salary in lieu thereof and your relief from the service is subject to acceptance of your resignation by the competent authority.

You may return the duplicate of this letter duly signed as a token of your acceptance of the terms and conditions of this order and report for duty on or before **01-Dec-25**. Please note that if you fail to report for duty as stipulated above, the appointment order stands cancelled.

With Warm Regards,

For STAR Health & Allied Insurance Company Ltd.,



Chief Human Resource Officer

STAR Health And Allied Insurance Company Limited

ANNEXURE - I

Emp Code	SH89399			
Emp Name	Mohd Kaif			
Department	D2C			
Grade & Cadre	JM4	Executive		
Designation	Executive - D2C			
Particulars				
Revised Compensation				
A - Earning Components				
Basic Salary	24,500	2,94,000		
A - Total Earnings	24,500	2,94,000		
B - Statutory & Retirals				
Gratuity	1,176	14,112		
Employer PF	3,138	37,656		
B - Total Statutory & Retirals	4,314	51,768		
C - Total Fixed Cost to Company (A+B)	28,814	3,45,768		
Total Cost To Company	28,814	3,45,768		

Other Benefits :-

- PF, PT and Gratuity are as applicable.
- TDS will be applicable as per prevailing tax laws.
- The Salary Structure will be applicable as per the SHAI discretionary Compensation & Benefits framework within the permissible statutory applicability.
- Please note that remuneration are regarded as highly confidential information and you are instructed to maintain absolute confidentiality.

For STAR Health & Allied Insurance Company Ltd.,



Chief Human Resource Officer

STAR Health And Allied Insurance Company Limited

Employee Undertaking

As a condition of my continued employment with **STAR Health and Allied Insurance Company Limited** (the "Company"), I, **Mohd Kaif, SH89399, Tele Sales Delhi I** working as **Executive** agree to the following:

1. Confidentiality of Proprietary Information:

- 1.1. I acknowledge that during employment with the Company, I will have access to and become acquainted with proprietary and Confidential Information owned by the Company, including but not limited to trade secrets, customer lists, business strategies, financial information, and other non-public information (hereinafter referred to as "Confidential Information").
- 1.2. I covenant and agree with the Company that I will not, under any circumstance during the course of my employment or any time thereafter, disclose any such Confidential Information to any person, firm, corporation or third party, nor shall I use such Confidential Information except as required in the normal course of my work, engagement or for discharge of my duties.
- 1.3. I agree that I will take all steps as may be reasonably necessary to protect the integrity of the Confidential Information and to ensure against any unauthorized disclosure thereof.
- 1.4. I agree that I will promptly inform the Company of any potential or accidental disclosure of the Confidential Information and take all steps and provide all required support including without limitation signing all documents as may be required, for the Company to retrieve and/or protect the said Information.

2. Work Product Ownership:

- 2.1. I acknowledge that during the employment with the Company, I will create or develop in whole or part any data, materials, documentation, computer programs, inventions (whether or not patentable), picture, video, artistic works, and all works of authorship, including all rights therein under patent, trademark, copyright, trade secret, Confidential Information, or any other property right (hereinafter referred to as Work Product).
- 2.2. I agree that all Work Products shall be considered work made for hire by me and owned by the Company. If any of the Work Products may not, by operation of law, be considered work made for hire by me for the Company, or if ownership of all right, title, and interest of the intellectual property rights therein shall not otherwise vest exclusively in the Company, I hereby assign to the Company, and upon the future creation thereof automatically assign to the Company, without further consideration, the ownership of all Work Products.
- 2.3. I agree to promptly disclose in writing full information concerning any Work Products and to perform, during my employment, such act including but not limited to signing documents, executing agreement or deed as may be required to transfer, perfect and/or defend the Company's ownership of the Work Products.
- 2.4. I agree not to disclose to the Company, or introduce any confidential, proprietary information or Work Product belonging to any of my previous employers or organization in the Company systems. I agree to defend, indemnify and hold harmless the Company, its officers and affiliates from any and all charges, claims, damages, actual cost, suits, judgments, decrees, direct losses, expenses (including reasonable legal fees), penalties, demands, liabilities and cause of action, actually incurred, relating to, arising out of any or as a result of my act of disclosing or introducing any confidential, proprietary information or Work Product belonging to any of my previous employers or organization in the Company systems.

3. Returning Company documents:

- 3.1. I agree that, at the time of expiry of my relationship with the Company, I will deliver to the Company (and will not keep in my possession, recreate or deliver to anyone else) any and all devices, records, data, notes, reports, proposals, lists, correspondence, specifications, materials, flow charts, equipment, other documents or property, or reproductions of any aforementioned items developed by me pursuant to the relationship or otherwise belonging to the Company, its successors or assigns.

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4. Non-Solicitation:

4.1. I agree that during the term of my relationship with the Company, and for a period of 12 months immediately following the expiry of my relationship with the Company for any reason, whether with or without cause, I shall not either directly or indirectly solicit, induce, recruit or encourage any of the Company's employees, agents, vendors or consultants to terminate their relationship with the Company, or take away such employees, agents, vendors or consultants, or attempt to solicit, induce, recruit, encourage or take away employees, agents, vendors or consultants of the Company, either for myself or for any other person or entity.

5. Competing Businesses:

5.1. I agree that the Company reserves a right to invoke non-compete clause while my employment and for a period of 6 (six) months after the expiry of my employment, to restrict my engagement in any employment, consulting, or other activity involving Insurance, within the territory of India, that competes with the business, proposed business or business interests of the Company.

6. Breach and Remedies:

6.1. I understand and agree that any breach of this Undertaking will result in initiation of disciplinary proceedings against me, as per the Company's Employees Service Rules, 2006.
6.2. I agree that the Company shall be entitled to seek injunctive relief and any other remedies available under the law in the event of a breach or threatened breach of this Undertaking at any time during or after expiry of my relationship with the Company.

7. Survival:

7.1. I agree that the obligations set out in clause 1,2,3, 4 & 5 are of a continuing nature and shall survive the expiry of employment.

8. General provisions:

8.1. The provisions of this Undertaking are severable and if any shall be found unreasonable or invalid by a court of law, such finding shall not affect the validity of any of the remaining provisions.
8.2. This Undertaking applies from the time of the beginning of my service with the Company.

9. Acknowledgment:

9.1. I acknowledge that I have read and fully understand the terms of this Undertaking and agree to be bound by its terms.
9.2. IN WITNESS WHEREOF, the undersigned has executed this Undertaking as of the date first above written.

Mohd Kaif, SH89399

Signature of the Employee:

Date :29-Nov-2025

STAR Health And Allied Insurance Company Limited