

FORM ITR-V	INDIAN INCOME TAX RETURN VERIFICATION FORM [Where the data of the Return of Income in Form ITR-1 (SAHAJ), ITR-2, ITR-3, ITR-4(SUGAM), ITR-5, ITR-7 transmitted electronically without digital signature] . (Please see Rule 12 of the Income-tax Rules, 1962)				Assessment Year <b>2017-18</b>	
PERSONAL INFORMATION AND THE DATE OF ELECTRONIC TRANSMISSION	Name JASNEET SINGH BHATIA				PAN CBOPB0524M	
	Flat/Door/Block No 114		Name Of Premises/Building/Village		Form No. which has been electronically transmitted ITR-4	
	Road/Street/Post Office JOSHI ROAD		Area/Locality KAROL BAGH			
	Town/City/District NEW DELHI		State DELHI		Status Individual	
			Pin/ZipCode 110005		Aadhaar Number/ Enrollment ID XXXX XXXX 6219	
	Designation of AO (Ward / Circle) WARD 51(3), DELHI				Original or Revised ORIGINAL	
	E-filing Acknowledgement Number 102221580010817				Date(DD-MM-YYYY) 01-08-2017	
	COMPUTATION OF INCOME AND TAX THEREON	1	Gross Total Income			1
2		Deductions under Chapter-VI-A			2	25362
3		Total Income			3	329250
a		Current Year loss, if any			3a	0
4		Net Tax Payable			4	3010
5		Interest Payable			5	0
6		Total Tax and Interest Payable			6	3010
7		Taxes Paid				
a		Advance Tax	7a	0		
b		TDS	7b	0		
c		TCS	7c	0		
d		Self Assessment Tax	7d	3010		
e		Total Taxes Paid (7a+7b+7c +7d)			7e	3010
8	Tax Payable (6-7e)			8	0	
9	Refund (7e-6)			9	0	
10	Exempt Income	Agriculture		10	0	
		Others				
VERIFICATION						
I, JASNEET SINGH BHATIA son/ daughter of MANVINDER SINGH BHATIA, holding Permanent Account Number CBOPB0524M solemnly declare to the best of my knowledge and belief, the information given in the return and the schedules thereto which have been transmitted electronically by me vide acknowledgement number mentioned above is correct and complete and that the amount of total income and other particulars shown therein are truly stated and are in accordance with the provisions of the Income-tax Act, 1961, in respect of income chargeable to income-tax for the previous year relevant to the assessment year 2017-18. I further declare that I am making this return in my capacity as _____ and I am also competent to make this return and verify it.						
Sign here		Date 01-08-2017		Place NEW DELHI		
If the return has been prepared by a Tax Return Preparer (TRP) give further details as below:						
Identification No. of TRP		Name of TRP		Counter Signature of TRP		
For Office Use Only Receipt No		Filed from IP address 182.69.108.194				
Date						
Seal and signature of receiving official				CBOPB0524M041022215800108175C8164675020E7210C5C4DE828164542F1563D21		
Please send the duly signed Form ITR-V to "Centralized Processing Centre, Income Tax Department, Bengaluru 560500", by ORDINARY POST OR SPEED POST ONLY, within 120 days from date of transmitting the data electronically. Form ITR-V shall not be received in any other office of the Income-tax Department or in any other manner. The confirmation of receipt of this Form ITR-V at ITD-CPC will be sent to the e-mail address raj.nanglia@gmail.com						

FORM ITR-V	INDIAN INCOME TAX RETURN VERIFICATION FORM [Where the data of the Return of Income in Form ITR-1 (SAHAJ), ITR-2, ITR-3, ITR-4(SUGAM), ITR-5, ITR-7 transmitted electronically without digital signature] . (Please see Rule 12 of the Income-tax Rules, 1962)				Assessment Year <b>2018-19</b>	
PERSONAL INFORMATION AND THE DATE OF ELECTRONIC TRANSMISSION	Name JASNEET SINGH BHATIA				PAN CBOPB0524M	
	Flat/Door/Block No 114		Name Of Premises/Building/Village		Form No. which has been electronically transmitted ITR-4	
	Road/Street/Post Office JOSHI ROAD		Area/Locality KAROL BAGH			
	Town/City/District NEW DELHI		State DELHI		Status Individual	
			Pin/ZipCode 110005		Aadhaar Number/ Enrollment ID XXXX XXXX 6219	
	Designation of AO (Ward / Circle) WARD 51(3), DELHI				Original or Revised ORIGINAL	
	E-filing Acknowledgement Number 189864810280818				Date(DD-MM-YYYY) 28-08-2018	
	COMPUTATION OF INCOME AND TAX THEREON	1	Gross Total Income			1
2		Deductions under Chapter-VI-A			2	35933
3		Total Income			3	348770
a		Current Year loss, if any			3a	0
4		Net Tax Payable			4	2510
5		Interest and Fee Payable			5	0
6		Total Tax, Interest and Fee Payable			6	2510
7		Taxes Paid				
a		Advance Tax	7a	0		
b		TDS	7b	0		
c		TCS	7c	0		
d		Self Assessment Tax	7d	2510		
e		Total Taxes Paid (7a+7b+7c +7d)			7e	2510
8	Tax Payable (6-7e)			8	0	
9	Refund (7e-6)			9	0	
10	Exempt Income	Agriculture	0	10	0	
		Others				
VERIFICATION						
I, JASNEET SINGH BHATIA son/ daughter of MANVINDER SINGH BHATIA, holding Permanent Account Number CBOPB0524M solemnly declare to the best of my knowledge and belief, the information given in the return and the schedules thereto which have been transmitted electronically by me vide acknowledgement number mentioned above is correct and complete and that the amount of total income and other particulars shown therein are truly stated and are in accordance with the provisions of the Income-tax Act, 1961, in respect of income chargeable to income-tax for the previous year relevant to the assessment year 2018-19. I further declare that I am making this return in my capacity as Self and I am also competent to make this return and verify it.						
Sign here		Date 28-08-2018		Place NEW DELHI		
If the return has been prepared by a Tax Return Preparer (TRP) give further details as below:						
Identification No. of TRP		Name of TRP			Counter Signature of TRP	
For Office Use Only Receipt No		Filed from IP address 115.124.126.166				
Date						
Seal and signature of receiving official		CBOPB0524M041898648102808186C10A0768AEF1CA851EE9FEDB2E0CC4C5BB7E0A0				
Please send the duly signed Form ITR-V to "Centralized Processing Centre, Income Tax Department, Bengaluru 560500", by ORDINARY POST OR SPEED POST ONLY, within 120 days from date of transmitting the data electronically. Form ITR-V shall not be received in any other office of the Income-tax Department or in any other manner. The confirmation of receipt of this Form ITR-V at ITD-CPC will be sent to the e-mail address raj.nanglia@gmail.com						

# INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT

[Where the data of the Return of Income in Form ITR-1 (SAHAJ), ITR-2, ITR-3,  
ITR-4 , ITR-5, ITR-6, ITR-7 filed and verified electronically]

Assessment Year

**2019-20**

PERSONAL INFORMATION AND THE ACKNOWLEDGEMENT NUMBER	Name				PAN	
	JASNEET SINGH BHATIA				CBOPB0524M	
	Flat/Door/Block No		Name Of Premises/Building/Village		Form Number	ITR-3
	114					
	Road/Street/Post Office		Area/Locality			
	JOSHI ROAD		KAROL BAGH		Status Individual	
	Town/City/District		State		Pin/ZipCode	
	NEW DELHI		DELHI		110005	
					Filed u/s	
					139(1)-On or before due date	
Assessing Officer Details (Ward/Circle) WARD 51(3), DELHI						
e-filing Acknowledgement Number 871197500240819						
COMPUTATION OF INCOME AND TAX THEREON	1 Gross total income				1 568998	
	2 Total Deductions under Chapter-VI-A				2 34848	
	3 Total Income				3 534150	
	3a Deemed Total Income under AMT/MAT				3a 534150	
	3b Current Year loss, if any				3b 0	
	4 Net tax payable				4 20100	
	5 Interest and Fee Payable				5 0	
	6 Total tax, interest and Fee payable				6 20100	
	7 Taxes Paid	a Advance Tax	7a	0		
		b TDS	7b	14830		
		c TCS	7c	0		
		d Self Assessment Tax	7d	5270		
		e Total Taxes Paid (7a+7b+7c +7d)				
	8 Tax Payable (6-7e)				8 0	
9 Refund (7e-6)				9 0		
10 Exempt Income	Agriculture		0	10	0	
	Others		0			

Income Tax Return submitted electronically on 24-08-2019 13:17:36 from IP address 115.124.126.166 and verified by

JASNEET SINGH BHATIA having PAN CBOPB0524M using duly signed ITR-V form received at “Centralized Processing Centre, Income Tax Department, Bengaluru - 560500” on 09-09-2019

DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU



Optum Global Solutions (India) Private Limited

Unit No. 701, 702 & 703 of 7th Floor Tower A,  
12th & 14th Floor, Tower B, 1st – 4th Floor, Tower C,  
Unitech Cyber Park, Sector 39, Gurugram, Haryana - 122001

January 23, 2020

**TO WHOMSOEVER IT MAY CONCERN**

This is to certify that **JASNEET SINGH BHATIA (001475375)** is an employee of **Optum Global Solutions (India) Private Limited** since **July 8, 2019**. Employee is currently working as **Software Engineer**.

Employee has been granted leave from **April 23, 2020** to **May 8, 2020** and will be travelling to **Europe** for personal visit.

Your's Sincerely,

**Kuljeet Dhir**

**Senior Manager – HR Operations**

For any queries and concerns please contact HRdirect at 000117.800.561.0861. First dial 000117, once you hear an IVR prompt, dial 800.561.0861 for assistance. (Hours of Operations: Monday to Friday between 12:00 PM to 12:00 AM IST).

This certificate is issued upon request of the aforesaid employee bears e-signature and does not require stamping.

**Download Date and Time:** January 23, 2020 16:56:01



**Optum Global Solutions (India) Private Limited**

5th, 6th & 7th Office Level, Building No. 14,  
Sundew Properties SEZ (Mindspace), APIIC Layout,  
Survey No. 64 (part), Hi -tech City, Madhapur,  
Hyderabad, Telangana – 500081

Optum Global Solutions (India) Private Limited				Payslip for the month of July 2019		
Employee Code	001475375	Department	IND TECHNOLOGY BENCH	Location	GURGAON	
Employee Name	JASNEET SINGH BHATIA	PF Number	0	Standard Days	31	
Date of Hire	08 Jul 2019	UAN	0	LWOP Days	0	
Designation	Software Engineer	ESI Number	0	Payment Mode	TRANSFER	
Days Worked	24	Salary Grade	25	Bank Account	4813091477	
Earnings	Standard Rate (INR)	Current Month Amount (INR)	YTD Value (INR)	Deductions	Current Month Amount (INR)	YTD Value (INR)
Basic Salary	18086	14002	14002	Provident Fund	1800	1800
House Rent Allowance	9043	7001	7001	Labour Welfare Fund	25	25
Special Allowance	18086	14002	14002			
Gross Earnings	35005			Gross Deductions	1825	
Net Pay		33180 ( Rupees Thirty Three Thousand One Hundred And Eighty Only)				
Remarks	0					

**\*\* This is a computer generated payslip and does not require signature and stamp.**



**Optum Global Solutions (India) Private Limited**

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Survey No. 64 (part), Hi -tech City, Madhapur,

Hyderabad, Telangana – 500081

Optum Global Solutions (India) Private Limited				Payslip for the month of August 2019		
Employee Code	001475375	Department	IND TECHNOLOGY BENCH		Location	GURGAON
Employee Name	JASNEET SINGH BHATIA	PF Number	GN/GGN/028371/056824		Standard Days	31
Date of Hire	08 Jul 2019	UAN	101474917017		LWOP Days	0
Designation	Software Engineer	ESI Number	0		Payment Mode	TRANSFER
Days Worked	31	Salary Grade	25		Bank Account	4813091477
Earnings	Standard Rate (INR)	Current Month Amount (INR)	YTD Value (INR)	Deductions	Current Month Amount (INR)	YTD Value (INR)
Basic Salary	18086	18086	32088	Provident Fund	2170	3970
House Rent Allowance	9043	9043	16044	Labour Welfare Fund	25	50
Special Allowance	18086	18086	32088	Transport Deduction	1500	1500
Gross Earnings	45215			Gross Deductions	3695	
Net Pay		41520 ( Rupees Forty One Thousand Five Hundred And Twenty Only)				
Remarks	0					

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Hyderabad, Telangana – 500081

Optum Global Solutions (India) Private Limited				Payslip for the month of September 2019		
Employee Code	001475375	Department	IND DS-UHC	Location	GURGAON	
Employee Name	JASNEET SINGH BHATIA	PF Number	GN/GGN/028371/056824	Standard Days	30	
Date of Hire	08 Jul 2019	UAN	101474917017	LWOP Days	0	
Designation	Software Engineer	ESI Number	0	Payment Mode	TRANSFER	
Days Worked	30	Salary Grade	25	Bank Account	4813091477	

Earnings	Standard Rate (INR)	Current Month Amount (INR)	YTD Value (INR)	Deductions	Current Month Amount (INR)	YTD Value (INR)
Basic Salary	18086	18086	50174	Provident Fund	2170	6140
House Rent Allowance	9043	9043	25087	Labour Welfare Fund	25	75
Special Allowance	16986	16986	49074			
Gross Earnings		44115		Gross Deductions	2195	
Net Pay		41920 ( Rupees Forty One Thousand Nine Hundred And Twenty Only)				

Remarks	0
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Hyderabad, Telangana – 500081

Optum Global Solutions (India) Private Limited				Payslip for the month of October 2019		
Employee Code	001475375	Department	IND DS-UHC	Location	GURGAON	
Employee Name	JASNEET SINGH BHATIA	PF Number	GN/GGN/028371/056824	Standard Days	31	
Date of Hire	08 Jul 2019	UAN	101474917017	LWOP Days	0	
Designation	Software Engineer	ESI Number	0	Payment Mode	TRANSFER	
Days Worked	31	Salary Grade	25	Bank Account	4813091477	

Earnings	Standard Rate (INR)	Current Month Amount (INR)	YTD Value (INR)	Deductions	Current Month Amount (INR)	YTD Value (INR)
Basic Salary	19894	19894	70068	Provident Fund	2387	8527
House Rent Allowance	9947	9947	35034	Labour Welfare Fund	25	100
Special Allowance	18794	18794	67868			
Gross Earnings		48635		Gross Deductions	2412	
Net Pay		46223 ( Rupees Forty Six Thousand Two Hundred And Twenty Three Only)				

Remarks	0
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Survey No. 64 (part), Hi -tech City, Madhapur,

Hyderabad, Telangana – 500081

Optum Global Solutions (India) Private Limited				Payslip for the month of November 2019		
Employee Code	001475375	Department	IND DS-UHC	Location	GURGAON	
Employee Name	JASNEET SINGH BHATIA	PF Number	GN/GGN/028371/056824	Standard Days	30	
Date of Hire	08 Jul 2019	UAN	101474917017	LWOP Days	0	
Designation	Software Engineer	ESI Number	0	Payment Mode	TRANSFER	
Days Worked	30	Salary Grade	25	Bank Account	4813091477	

Earnings	Standard Rate (INR)	Current Month Amount (INR)	YTD Value (INR)	Deductions	Current Month Amount (INR)	YTD Value (INR)
Basic Salary	19894	19894	89962	Provident Fund	2387	10914
House Rent Allowance	9947	9947	44981	Labour Welfare Fund	25	125
Special Allowance	18794	18794	86662			
Gross Earnings		48635		Gross Deductions	2412	
Net Pay		46223 ( Rupees Forty Six Thousand Two Hundred And Twenty Three Only)				

Remarks	0
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Survey No. 64 (part), Hi -tech City, Madhapur,

Hyderabad, Telangana – 500081

Optum Global Solutions (India) Private Limited				Payslip for the month of December 2019		
Employee Code	001475375	Department	IND DS-UHC	Location	GURGAON	
Employee Name	JASNEET SINGH BHATIA	PF Number	GN/GGN/028371/056824	Standard Days	31	
Date of Hire	08 Jul 2019	UAN	101474917017	LWOP Days	0	
Designation	Software Engineer	ESI Number	0	Payment Mode	TRANSFER	
Days Worked	31	Salary Grade	25	Bank Account	4813091477	

Earnings	Standard Rate (INR)	Current Month Amount (INR)	YTD Value (INR)	Deductions	Current Month Amount (INR)	YTD Value (INR)
Basic Salary	19894	19894	109856	Provident Fund	2387	13301
House Rent Allowance	9947	9947	54928	Labour Welfare Fund	25	150
Special Allowance	18794	18794	105456			
Gross Earnings		48635		Gross Deductions	2412	
Net Pay		46223 ( Rupees Forty Six Thousand Two Hundred And Twenty Three Only)				

Remarks	0
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**Optum Global Solutions (India) Private Limited**

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Sundew Properties SEZ (Mindspace), APIIC Layout,  
Survey No. 64 (part), Hi -tech City, Madhapur,  
Hyderabad, Telangana – 500081

Optum Global Solutions (India) Private Limited				Payslip for the month of January 2020		
Employee Code	001475375	Department	IND DS-UHC	Location	GURGAON	
Employee Name	JASNEET SINGH BHATIA	PF Number	GN/GGN/028371/056824	Standard Days	31	
Date of Hire	08 Jul 2019	UAN	101474917017	LWOP Days	0	
Designation	Software Engineer	ESI Number	0	Payment Mode	TRANSFER	
Days Worked	31	Salary Grade	25	Bank Account	4813091477	

Earnings	Standard Rate (INR)	Current Month Amount (INR)	YTD Value (INR)	Deductions	Current Month Amount (INR)	YTD Value (INR)
Basic Salary	19894	19894	129750	Provident Fund	2387	15688
House Rent Allowance	9947	9947	64875	Labour Welfare Fund	25	175
Special Allowance	18794	18794	124250			
Gross Earnings		48635		Gross Deductions	2412	
Net Pay		46223 ( Rupees Forty Six Thousand Two Hundred And Twenty Three Only)				
Remarks	0					

**\*\* This is a computer generated payslip and does not require signature and stamp.**

Date:07/02/2020

Czech Visa Application Centre, Delhi  
Appointment Letter

Number of Applicants : 1

Group URN - CZI14736232797



Appointment Details :				
Applicant Name	Reference Number	Passport Number	Appointment date & time	Visa Category
JASNEET SINGH BHATIA	 CZI14736232797/1	K9525524	12/02/2020 9:15	Tourism

Your appointment has been confirmed for the date and time reflecting against your name and reference number. Please be available at the following address not more than 15 minutes before the appointed time.

Czech Visa Application Centre, Delhi

Joint Visa Application Centre, Shivaji Stadium Metro Station, Mezzanine Level, Baba Kharak Singh Marg, Connaught Place

Delhi,

New Delhi ,

India,

110001.

"Please note that additional charges is applicable for Premium Lounge services " For more information with regards to this service kindly visit VFS Global website.

For Prime Time Submission (Saturday ) :

"Please note that additional charges is applicable for Prime Time Submission INR-2740/- " For more Information with regards to this service Kindly Visit VFS Global Website.

For Premium Lounge Services :

"Please note that additional charges is applicable for Premium Lounge Services INR-2600/- " For more Information with regards to this service Kindly Visit VFS Global Website.

"Appointments booked between 1800-2200hrs, effective 01 March 2018, will be accepted as Premium Lounge only, additional charges for the same will be applicable. Please visit the VFS website for further details"

Saturday appointments are available at Premium rate for details on charges please check Additional Services

Note: Biometric is exempted for children below 12 years, hence Children below the age of 12 years need not visit the Visa Application Centre to submit their applications or to enrol Biometrics. Parents/Legal Guardian can submit their application on behalf of the children.

Weekend appointments are available at an additional cost. Please refer to the additional service page of the website.

"Applicants are being informed that the missing documents should be submitted to the Embassy of Czech Republic in New Delhi via an email within 3 working days starting from the date of submission on the following e-mail address: info.shortterm\_delhi@mzc.cz

The subject of the email has to be "Missing documents " & basic information including the applicants full name and passport number has to be mentioned in the text of the email.

"Visa Fee is to be paid in Cash only.

" Fees paid in Cash only "

For Parking:

While the Shivaji Stadium Metro Station does not allow parking of vehicles at the station itself due to Security Protocols mandated by DMRC, ample paid parking is available in close vicinity of the Metro Station premises as detailed below:

- .Multi-Level Car Park in DLF Capitol Point Building – Approx. 5 Minutes' walk to the Metro Station
- .Basement Level Parking behind Rajiv Gandhi Handicrafts Bhavan (Diagonally Opposite the Metro Station)- Approx. 5 Minutes' walk to the Metro Station
- .Parking at Hanuman Mandir- Approx. 5- 7 Minutes' walk to the Metro Station
- .Basement Level Parking at Palika Bazar- 7- 10 Minutes' walk to the Metro Station

Note: Vehicles are allowed to drop and pick up right at the entry of the Shivaji Stadium Metro Station

Travel insurance is mandatory for all Schengen countries. If you have not purchased one please [click here](#).

**Please note:**

Please note it may take more than the prescribed time mentioned on your Appointment letter while submitting your Visa Application at VFS Centre.

Applicants will be issued with a token number at the Application Centre and will be entertained as per the token number assigned.

It may take more time depending on the number of Applications submitted at the counter by an Individual.



## भारतीय विशिष्ट पहचान प्राधिकरण

भारत सरकार  
Unique Identification Authority of India  
Government of India

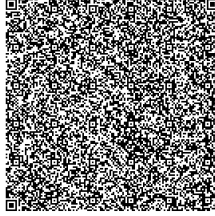
नामांकन क्रम/ Enrolment No.: 1190/75435/00121

To  
जसनीत सिंह भाटीया  
Jasneet Singh Bhatia  
S/O: Manvinder Singh Bhatia  
16/114  
GALI NO 5  
JOSHI ROAD  
Karol Bagh  
Karol Bagh  
Central Delhi - 110005  
9555813131

Download Date: 27/06/2018

Generation Date: 28/04/2013

Signature Not Verified  
Digitally signed by  
UNIQUE IDENTIFICATION  
AUTHORITY OF INDIA 03  
Date: 2013.04.28 04:58:02  
IST



QR Code with Photograph

आपका आधार क्रमांक / Your Aadhaar No. :

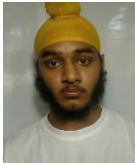
9066 6905 6219

VID : 9130 6862 7290 1331

मेरा आधार, मेरी पहचान



भारत सरकार  
Government of India



जसनीत सिंह भाटीया  
Jasneet Singh Bhatia  
जन्म तिथि/DOB: 25/11/1996  
पुरुष/ MALE

9066 6905 6219

VID : 9130 6862 7290 1331

मेरा आधार, मेरी पहचान



QR Code with Photograph

### सूचना

- आधार पहचान का प्रमाण है, नागरिकता का नहीं।
- पहचान का प्रमाण ऑनलाइन ऑथेंटिकेशन द्वारा प्राप्त करें।
- यह एक इलेक्ट्रॉनिक प्रक्रिया द्वारा बना हुआ पत्र है।

### INFORMATION

- Aadhaar is a proof of identity, not of citizenship.
- To establish identity, authenticate online.
- This is electronically generated letter.

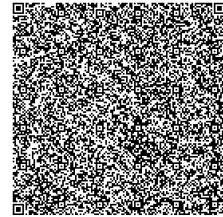
- आधार देश भर में मान्य है।
- आधार भविष्य में सरकारी और गैर-सरकारी सेवाओं का लाभ उठाने में उपयोगी होगा।
- Aadhaar is valid throughout the country.
- Aadhaar will be helpful in availing Government and Non-Government services in future.



भारतीय विशिष्ट पहचान प्राधिकरण  
Unique Identification Authority of India

पता:  
S/O: मनविन्दर सिंह भाटिया, 16/114, गली नं 5, जोशी  
रोड, करोल बाग, मध्य दिल्ली,  
दिल्ली - 110005

Address:  
S/O: Manvinder Singh Bhatia, 16/114, GALI  
NO 5, JOSHI ROAD, Karol Bagh, Central  
Delhi,  
Delhi - 110005



QR Code with Photograph

9066 6905 6219

VID : 9130 6862 7290 1331



help@uidai.gov.in

www.uidai.gov.in



# Central Depository Services (India) Limited

Convenient \* Dependable \* Secure

A Wing, 25th Floor, Marathon Futurex, Mafatlal Mills Compounds, N M Joshi Marg, Lower Parel (E), Mumbai - 400013.  
(CIN : L67120MH1997PLC112443)

## CONSOLIDATED ACCOUNT STATEMENT (CAS) FOR SECURITIES HELD IN DEMAT FORM AND INVESTMENTS IN MUTUAL FUNDS FOR THE PERIOD FROM 01-12-2019 TO 31-12-2019

### Summary of Investments (on the basis of PAN of first holder)

Name/Joint Name (s)	Portfolio Valuation (In Rupees)		View Statement
JASNEET SINGH BHATIA	CDSL Demat Accounts	3,28,241.85	<a href="#">Click Here</a>
	NSDL Demat Accounts*	N.A	
	Mutual Fund Folios	1,89,856.19	
	<b>Total Portfolio Value</b>	<b>5,18,098.04</b>	

\* No Demat Account



CDSL introduces m-Voting - a mobile app for shareholders to cast their vote at their convenience. Visit [www.evotingindia.com](http://www.evotingindia.com) for more information.



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Summary of  
Investments

CDSL Demat  
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NSDL Demat  
Account Details

MF Details

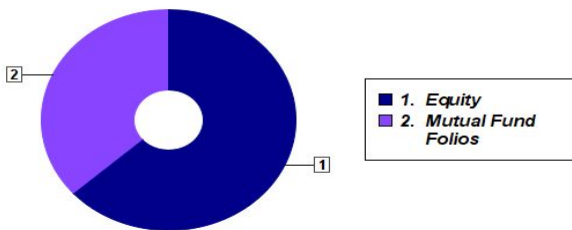
Notes

About CDSL

JASNEET SINGH BHATIA  
16 114 GALI NO 5  
JOSHI ROAD KAROL BAGH  
  
CENTRAL DELHI , 110005  
DELHI  
INDIA

**Attention:** SEBI vide its circular no. CIR/MRD/DP/31/2014 dated November 12, 2014 mandated depositories to issue a Consolidated Account Statement (CAS) to view all investments held in CDSL/NSDL/Mutual Funds. We trust this initiative by SEBI would be beneficial to you.

Total Portfolio Value across investments ₹ 5,18,098.04 as on 31-12-2019



Assets Class	Value in ₹	%
Equity	328241.85	63.36
Mutual Fund Folios	189856.19	36.64
<b>Total</b>	<b>518098.04</b>	

### DEMAT ACCOUNTS HELD WITH CDSL

<b>DP Name : ZERODHA SECURITIES PRIVATE LIMITED</b>		<b>BO ID : 1208160021599123</b>	
<b>Nominee :</b> Registered		<b>Mobile No :</b> XXXXXX3131	<b>Email Id :</b> JASNEET1996@GMAIL.COM
<b>Account Status :</b> Active	<b>Frozen Status :</b> Not Frozen	<b>BO Status :</b> INDIVIDUAL	<b>BO Sub Status :</b> Individual-Resident
<b>BSDA :</b> YES		<b>RGESS :</b> NO	

### STATEMENT OF TRANSACTIONS FOR THE PERIOD FROM 01-12-2019 TO 31-12-2019

ISIN	ISIN Description	Transaction Particulars	Date	Op. Bal	Credit	Debit	Cl. Bal
INE090A01021	ICICI BANK LIMITED # NEW EQ SH WITH FV RS.2/- AFTER SUB- DIVISION	INTDEP-CR 90326223 CTRBO IN517667 1211002019228	09-12-2019	50.000	3.000	--	53.000
INE002A01018	RELIANCE INDUSTRIES LIMITED EQUITY SHARES	INTDEP-CR 88722710 CTRBO IN517667 1211002019224	03-12-2019	83.000	3.000	--	86.000
		INTDEP-CR 89153151 CTRBO IN517667 1211002019225	04-12-2019		5.000	--	91.000
		INTDEP-CR 90916370 CTRBO IN517667 1211002019229	10-12-2019		19.000	--	110.000
INE062A01020	STATE BANK OF INDIA # NEW EQUITY SHARES OF FV RE. 1/- AFTER SUBDIVISION	INTDEP-CR 94245782 CTRBO IN517667 1211002019238	23-12-2019	0.000	1.000	--	1.000

### HOLDING STATEMENT AS ON 31-12-2019

ISIN	ISIN Description	Current Bal	Frozen Bal	Pledge Bal	Pledge Setup Bal	Free Bal	Value (₹)
INE029A01011	BHARAT PETROLEUM CORPORATION LTD EQUITY SHARES	15.000	--	--	--	15.000	7372.50
INE522F01014	COAL INDIA LIMITED - EQUITY SHARES	200.000	--	--	--	200.000	42280.00
INE795G01014	HDFC LIFE INSURANCE COMPANY LIMITED # EQUITY SHARES	46.000	--	--	--	46.000	28791.40





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## CONSOLIDATED ACCOUNT STATEMENT (CAS) FOR SECURITIES HELD IN DEMAT FORM AND INVESTMENTS IN MUTUAL FUNDS

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JASNEET SINGH BHATIA

ISIN	ISIN Description	Current Bal	Frozen Bal	Pledge Bal	Pledge Setup Bal	Free Bal	Value (₹)
INE090A01021	ICICI BANK LIMITED # NEW EQ SH WITH FV RS.2/- AFTER SUB-DIVISION	53.000	--	--	--	53.000	28553.75
INE203G01027	INDRAPRASTHA GAS LIMITED#NEW EQUITY SHARES FV RS. 2/- AFTER SUBDIVISION	10.000	--	--	--	10.000	4281.50
INE312H01016	INOX LEISURE LIMITED - EQUITY SHARES	50.000	--	--	--	50.000	19062.50
INE347G01014	PETRONET LNG LIMITED-EQUITY SHARES	100.000	--	--	--	100.000	26790.00
INE002A01018	RELIANCE INDUSTRIES LIMITED EQUITY SHARES	110.000	--	--	--	110.000	166551.00
INE062A01020	STATE BANK OF INDIA # NEW EQUITY SHARES OF FV RE. 1/- AFTER SUBDIVISION	1.000	--	--	--	1.000	333.70
INE528G01027	YES BANK LIMITED#NEW EQUITY SHARES FV RS.2/- AFTER SUBDIVISION	90.000	--	--	--	90.000	4225.50
Portfolio Value ₹ 3,28,241.85 as on 31-12-2019							

For any queries regarding demat account statement, please contact your respective Depository Participant.



# Central Depository Services (India) Limited

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JASNEET SINGH BHATIA

**"You do not have demat accounts in NSDL for this PAN pattern"**



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JASNEET SINGH BHATIA

### MUTUAL FUND UNITS HELD WITH MF/RTA

#### STATEMENT OF TRANSACTIONS FOR THE PERIOD FROM 01-12-2019 TO 31-12-2019

##### Franklin Templeton Mutual Fund

##### 4449913058522 - Franklin India Dynamic Accrual Fund - Direct - Growth

Folio No : 22207863		Mode of Holding : Single		KYC of Investor/s : KYC OK		Nominee : Registered					
ISIN : INF090I01HB8		UCC : MFTEMP0022		Mobile No : XXXXXX3131		Email : jasneet1996@gmail.com					
Date		Transaction Description		Amount (₹)		NAV (₹)		Price (₹)		Units	
		Opening Balance								414.677	
03-12-2019		Systematic Investment Purchase - 4 / 480 PT83293580		10000		73.3595		73.3595		136.315	
		Closing Balance								550.992	

##### HDFC Mutual Fund

##### INNPT - HDFC Index Fund-NIFTY 50 Plan - Direct Plan (Post Addendum)

Folio No : 16075941/92		Mode of Holding : Single		KYC of Investor/s : KYC OK		Nominee : Registered					
ISIN : INF179K01WM1		UCC : MFHDFC0014		Mobile No : XXXXXX3131		Email : jasneet1996@gmail.com					
Date		Transaction Description		Amount (₹)		NAV (₹)		Price (₹)		Units	
		Opening Balance								192.39	
05-12-2019		SIP Purchase - via Distributor 296680797		5000		111.1166		111.1166		44.998	
		Closing Balance								237.388	

##### ICICI Prudential Mutual Fund

##### 8096 - ICICI Prudential Liquid Fund - Direct Plan - Growth

<b>Folio No : 14313510/12</b>	<b>Mode of Holding : Single</b>	<b>KYC of Investor/s : KYC OK</b>	<b>Nominee : Registered</b>
<b>ISIN : INF109K01Q49</b>	<b>UCC : MF/003/93/6/23</b>	<b>Mobile No : XXXXXX3131</b>	<b>Email : jasneet1996@gmail.com</b>
<b>No Transaction during the period</b>			

##### 8096 - ICICI Prudential Liquid Fund - Direct Plan - Growth

Folio No : 14459161/44		Mode of Holding : Single		KYC of Investor/s : KYC OK		Nominee : Registered					
ISIN : INF109K01Q49		UCC : MF/003/93/6/23		Mobile No : XXXXXX3131		Email : jasneet1996@gmail.com					
Date		Transaction Description		Amount (₹)		NAV (₹)		Price (₹)		Units	
		Opening Balance								0	
03-12-2019		SIP Purchase-BSE - - INA200005166 219692250		10000		288.4843		288.4843		34.664	
		Closing Balance								34.664	



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(CIN : L67120MH1997PLC112443)

## CONSOLIDATED ACCOUNT STATEMENT (CAS) FOR SECURITIES HELD IN DEMAT FORM AND INVESTMENTS IN MUTUAL FUNDS

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### Kotak Mutual Fund

#### 123D - Kotak Emerging Equity Fund- Direct Plan - Growth

Folio No : 6198795/67		Mode of Holding : Single		KYC of Investor/s : KYC OK		Nominee : Registered					
ISIN : INF174K01LT0		UCC : MFKOTAK0002		Mobile No : XXXXXX3131		Email : jasneet1996@gmail.com					
Date		Transaction Description		Amount (₹)		NAV (₹)		Price (₹)		Units	
		Opening Balance								247.955	
02-12-2019		Purchase (Continuous Offer) 73994223		2000		43.384		43.384		46.1	
		Closing Balance								294.055	

#### 168D - Kotak Standard Multicap Fund - Direct Plan - Growth (Erstwhile Kotak Select Focus)

Folio No : 6198795/67		Mode of Holding : Single		KYC of Investor/s : KYC OK		Nominee : Registered					
ISIN : INF174K01LS2		UCC : MFKOTAK0001		Mobile No : XXXXXX3131		Email : jasneet1996@gmail.com					
Date		Transaction Description		Amount (₹)		NAV (₹)		Price (₹)		Units	
		Opening Balance								554.7	
23-12-2019		Purchase (Continuous Offer) 76310827		3500		40.159		40.159		87.154	
		Closing Balance								641.854	

### Mirae Asset Mutual Fund

#### EBD1 - Mirae Asset Emerging Bluechip Fund - Direct Plan - Growth

Folio No : 79919354906/0		Mode of Holding : Single		KYC of Investor/s : KYC OK		Nominee : Registered					
ISIN : INF769K01BI1		UCC : MFMIRA0022		Mobile No : XXXXXX3131		Email : jasneet1996@gmail.com					
Date		Transaction Description		Amount (₹)		NAV (₹)		Price (₹)		Units	
		Opening Balance								475.795	
23-12-2019		Systematic Investment 613767		4500		61.033		61.033		73.731	
		Closing Balance								549.526	

### MUTUAL FUND UNITS HELD AS ON 31-12-2019

Scheme Name	ISIN	Folio No.	Closing Bal (Units)	NAV (₹)	Cumulative Amount Invested (in INR)	Valuation (₹)
4449913058522 - Franklin India Dynamic Accrual Fund - Direct - Growth	INF090I01HB8	22207863	550.992	73.3676	40000.00	40424.96
INNPT - HDFC Index Fund-NIFTY 50 Plan - Direct Plan (Post Addendum)	INF179K01WM1	16075941/92	237.388	112.5007	25000.00	26706.32
8096 - ICICI Prudential Liquid Fund - Direct Plan - Growth	INF109K01Q49	14313510/12	139.257	289.6123	40000.00	40330.54
8096 - ICICI Prudential Liquid Fund - Direct Plan - Growth	INF109K01Q49	14459161/44	34.664	289.6123	10000.00	10039.12
123D - Kotak Emerging Equity Fund-Direct Plan - Growth	INF174K01LT0	6198795/67	294.055	43.845	12000.00	12892.84



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## CONSOLIDATED ACCOUNT STATEMENT (CAS) FOR SECURITIES HELD IN DEMAT FORM AND INVESTMENTS IN MUTUAL FUNDS

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Scheme Name	ISIN	Folio No.	Closing Bal (Units)	NAV (₹)	Cumulative Amount Invested (in INR)	Valuation (₹)
168D - Kotak Standard Multicap Fund - Direct Plan - Growth (Erstwhile Kotak Select Focus)	INF174K01LS2	6198795/67	641.854	40.013	24500.00	25682.5
EBD1 - Mirae Asset Emerging Bluechip Fund - Direct Plan - Growth	INF769K01BI1	79919354906/0	549.526	61.471	31500.00	33779.91
<b>Grand Total</b>						<b>1,89,856.19</b>

### Load Structures

- 4449913058522 - Franklin India Dynamic Accrual Fund - Direct - Growth** : w.e.f 20/02/2017 Entry Load - NIL; Exit Load: Nil -if redeemed upto 10% of the Units within 1 year from the date of allotment. In excess of limit, 3% if redeemed/switched-out on or before 12 months, 2% if redeemed/switched-out after 12 months but within 24 months, 1% if redeemed/switched-out after 24 months but within 36 months, 0.50% if redeemed/switched-out after 36 months but within 48 months, Nil - if redeemed after 48 months
- INNPT - HDFC Index Fund-NIFTY 50 Plan - Direct Plan (Post Addendum)** : \*Due to change in the Scheme Name and fundamental attributes of HDFC Index Fund - NIFTY Plan w.e.f. May 23, 2018, the Scheme shall be managed as HDFC Index Fund-NIFTY 50 Plan and type of the scheme has been changed to an open-ended scheme replicating / tracking NIFTY50 Index - Current Load Structure : Entry Load: Not Applicable. Exit Load: 0.25% if units are redeemed/switched-out within 3 days from the date of investment. No Exit Load if units are redeemed/switched-out after 3 days from the date of investment with effect from Sep 22, 2017. The rate of exit load levied on units redeemed will be the rate prevailing at the time of allotment of the units. For further details visit [www.hdfcfund.com](http://www.hdfcfund.com) (under Investor Corner) or contact any of our Investor Service Centre. GST Identification Number : 27AAATH1809A1Z9
- 8096 - ICICI Prudential Liquid Fund - Direct Plan - Growth** : Current: Entry Load - Nil. Exit Load w.e.f 20-Oct-2019 - If redeemed or switched out from Day1 - 0.0070% ; Day2 - 0.0065% ; Day3 - 0.0060% ; Day4 - 0.0055% ; Day5 - 0.0050% ; Day6 - 0.0045% and Day7 onwards Nil. (Calendar Days). For lumpsum investment/switch in, the applicable load will be based on the load structure as on the date of investment/applicable NAV date. For SIP/STP transactions, load for each transaction is based on the applicable load structure as on the installment date. For details, please refer to SID and Addenda available on [www.icicipruamc.com](http://www.icicipruamc.com). Scheme Name of ICICI Prudential Liquid Plan has been changed to ICICI Prudential Liquid Fund with effect from May 28, 2018.
- 123D - Kotak Emerging Equity Fund- Direct Plan - Growth** : Entry Load (w.e.f. 31.03.2010) - NIL. Exit Load (w.e.f. 20-July-2015) - Irrespective of the investment amount (including SIP / STP): 1% for exit within one Years; NIL for exit after 1 year.
- 168D - Kotak Standard Multicap Fund - Direct Plan - Growth (Erstwhile Kotak Select Focus)** : Entry Load (w.e.f. 24-Aug-2009) - NIL. Exit Load (w.e.f. 18-Oct-2010) Irrespective of the investment amount (including SIP / STP): 1% for Exit within One Year; NIL for exit after One Year.
- EBD1 - Mirae Asset Emerging Bluechip Fund - Direct Plan - Growth** : Entry Load: Nil and Exit Load : For SWP 15% of the units allotted (including Switch-in/STP-in) on or before completion of 365 days from the date of allotment of units is NIL. Any redemption in excess of such limit, on FIFO basis, or other redemption of investor who have not opted for SWP (Inc Switch out, STP out) and If redeemed within 1 year (365 Days) from the date of allotment Exit load is 1% and after 365 days from the date of allotment Exit load is NIL .

**Notes:** All unit allotments are subject to realization of payment; The pending MF transactions as on the last date of previous month would be reflected in the next monthly statement.



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### NOTES TO CAS

1. If you approach your DP/MF for your statement, you would receive statement pertaining to only the demat account(s) or folio(s) maintained by such DP or MF.
2. The information reflected in CAS about mutual fund investment and investments held in demat accounts with NSDL is solely based on the information received respectively from Asset Management Companies (AMC)/ RTA and NSDL. In case of any queries related to such information, kindly approach the respective AMC/RTA or NSDL, as the case may be. In case of any discrepancies in folio/s /demat accounts, KYC Status, data, holding, units, securities etc. in CAS due to error, if any, in consolidation or whatsoever reason, the records as per the respective Mutual Fund/RTA/Depository will be treated as final and will prevail. In such cases, investors should revert within 10 days to the respective DP/ RTA or the Mutual Fund.
3. In case you do not desire to receive this statement going forward or you do not want to receive CAS from CDSL you are required to indicate the same to your Depository Participant with CDSL.
4. In case of any queries or clarifications regarding the transactions or holdings in your demat account statement, kindly contact your respective Depository Participant and for transactions or holdings or any information pertaining to MF units, kindly contact the MF/RTA. For queries / complaints regarding receipt of CAS kindly write to us quoting your 16 digit demat account number and PAN of first holder at [cas@cdslindia.com](mailto:cas@cdslindia.com).



## CONSOLIDATED ACCOUNT STATEMENT (CAS) FOR SECURITIES HELD IN DEMAT FORM AND INVESTMENTS IN MUTUAL FUNDS

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## ABOUT CDSL

Your depository, CDSL, was set up with the objective of providing convenient, dependable and secure depository services at affordable costs to all market participants. CDSL is promoted by BSE Limited jointly with leading banks such as State Bank of India, Bank of India, Bank of Baroda, HDFC Bank, Standard Chartered Bank and Union Bank of India.

As security and safety of your assets is of paramount importance to us, CDSL has committed itself to the highest level of information security practices. CDSL has been awarded the coveted ISO 27001 certificate. CDSL is one of the few depository institutions in the world to be awarded ISO22301:2012 certification for its Business Continuity Management Systems in June 2013 which is a step to assure all its stakeholders across the world of uninterrupted operations of its depository services.

### Highlights of some of the facilities provided by your depository:

I. **Free Internet enabled services 'Easi' and 'Easiest':** to manage your securities 'anytime-anywhere' in an efficient and convenient manner, all in a state-of-the art secure environment:

- **Easi (Electronic access to securities information):** Convenient, easy to operate facility for viewing details of your demat account(s).
- **Easiest (Electronic access to securities information and execution of secured transactions):** Facility to execute transactions from your demat account(s) over the internet, anytime, anywhere.  
For the instructions submitted by you through easiest, you are not required to submit instruction slip to the DP.

II. **Mobile Application:** CDSL has launched Myeasi App for Android, Windows and IOS Mobile users. The App has features, listed below which can be used by CDSL's Easi- Easiest users with the same user credentials. CDSL has also provided with the registration facility for those users who have not registered for easi-easiest:

- **Holding Details:** View details of holdings with valuation as of previous day closing price. Download Holdings inPDF format is also made available.
- **Transaction Inquiry:** View transactions for any 30 day window in your demat account.
- **Corporate Announcement:** Monitor corporate announcements for securities held in your account and of 25 additional ISINs of your choice.
- **Transaction setup:** Easiest 'trusted' users can set up their transactions.
- **Freeze/Unfreeze:** Easiest users can view and set up freeze and unfreeze.
- **Miscellaneous:** Registration, Edit profile (e-mail ID and mobile number), Easi users can upgrade to Easiest, Forgot Password Edit grouping (i.e. view multiple demat accounts through a single log in), Register for CDSL's SMART (SMS Alert) facility.

III. **E Locker Facility:** CDSL has introduced a e-locker facility to securely store and retrieve all your financial information. You can now record details of all your financial instruments, set alerts and keep track of the same. The financial information which can be recorded are fixed deposit details, Monthly Income schemes, Card related information, Post Office related schemes, Insurance schemes, Capital Market schemes and any other financial information that is to be recorded. This facility is a value added service to the existing users of eLocker which is currently being provided to all easi - easiest users for storing/accessing/sharing their important documents.

IV. **E-voting System:** Enables investors to cast their votes pertaining to company resolutions through the internet till the closure of an e-Voting event. Currently 5300 companies have signed the agreement with CDSL for availing of its e-Voting facility of which 4700 companies have used CDSL's e-Voting platform to conduct electronic voting for AGMs and postal ballot resolutions on more than 20000 occasions.

V. **CDSL Chatbot Facility:** CDSL has introduced a CHATBOT facility on CDSL's website [www.cdslindia.com](http://www.cdslindia.com), which aims to help us serve our demat account holders in a better and faster way, through use of technology to understand the query and provide instantaneous response. Currently the facility enables a demat account holder to resolve their queries related to Demat account opening, Dematerialisation, Rematerialisation, Settlement and other queries related to demat account and internet based facility easi/easiest. User also has the facility of selecting his query from the multiple questions made available on the CHATBOT.

# UNITEDHEALTH GROUP®

## Compensation Confirmation Statement

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### Total Rewards

UnitedHealth Group's mission is to help people live healthier lives and to help make the health system work better for everyone. Our employees support this mission by living our values. Our managers are committed to our pay-for-performance philosophy in support of our mission. As part of our Common Review process, your manager has evaluated your contributions and demonstration of our values and made decisions about your compensation. Those decisions are detailed below:

Employee ID: **001475375**  
Name: **JASNEET BHATIA**  
Performance Rating: **3 - Meets Expectations**

Business Title: **Software Engineer**  
Current Job Grade: **25**

---

<b>Base Salary</b>	
<b>Current</b>	<b>INR 596,828</b>
Merit:	INR 29,841
<b>New</b>	<b>INR 626,669</b>
Change Amount:	INR 29,841
Change %:	5.00%
Your new salary will be effective:	01-Mar-2020
The paycheck will be issued on:	31-Mar-2020

---

<b>RRP Award*</b>	
Award Amount:	INR 29,935
Your RRP award will be reflected on your paycheck dated:	28-Feb-2020

*\*You must be actively employed (or on leave) as a regular employee on the date the award is paid.*

---

***Thank you for your continued efforts in our mission!***





JASNEET SINGH BHATIA  
OPTUM GLOBAL SOLUTIONS INDIA PRIVATE LIM  
TOWER -C FIRST FLOOR UNITECH  
CYBER PARK SECTOR-39  
GURGAON - 122001



GSTIN - 27AAACK4409J3Z1

Customer Relationship Number:- 348976180

Statement Date	20-Jan-2020
Minimum Amount Due	Rs. 179.46
Total Amount Due	Rs. 1,794.60
Remember to Pay By	07-Feb-2020
Total Outstanding (Including BT, EMI & Loans)	Rs. 1,794.60

## My Summary

Previous Amount Due	Payments	Purchases & Other Charges	Total Amount Due
Rs. 2,978.26	Rs. 2,978.26	Rs. 1,794.60	Rs. 1,794.60
Total Credit Limit (incl. cash): Rs. 34,000.00		Total Cash Limit: Rs. 6,800.00	
Self Set Credit Limit: Rs. 34,000.00		Available Cash Limit: Rs. 6,800.00	
Available Credit Limit: Rs. 32,205.40			

\*Excess payment will be adjusted against any outstanding BT

## My Rewards

Opening Balance	2480
Earned this month	54
Redeemed this month	0
Expired this month	0
Closing Balance	2534



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- Pay bills of over 200 billers
- Enjoy up to 48 days interest free period

To know more, please visit [www.kotak.com](http://www.kotak.com)

With Kotak BillPay you can pay for:  Telephone  Electricity  Mobile & DTH Recharge

Date	Transaction details from 21-Dec-2019 to 20-Jan-2020	Spends Area	Amount (Rs.)
04/01/2020	Payments and Other Credits PAYMENT RECEIVED-MOBILE FUNDS TRANSFER Primary Card Transactions- 416646XXXXXX2237 Retail Purchases and Cash Transactions		2,978.26 Cr
25/12/2019	SWIGGY Bengaluru IN	Restaurants	179.00
25/12/2019	SWIGGY Bengaluru IN	Restaurants	85.00
25/12/2019	SWIGGY BANGALORE IN	Grocery	117.00
28/12/2019	SWIGGY Bengaluru IN	Restaurants	103.00
29/12/2019	SWIGGY Bengaluru IN	Restaurants	154.00
30/12/2019	SWIGGY Bengaluru IN	Restaurants	103.00
19/01/2020	ZOMATO COM GURGAON IN	Restaurants	1,053.60
	Total Purchase & Other Charges		1,794.60

\*SMS EMI to 5676788 to convert your transactions into EMI or visit [www.kotak.com](http://www.kotak.com) to convert online

Payment of only Minimum Dues month on month shall lead to repayment extending to a longer tenure with consequent Interest Charges (as applicable) accrued on your outstanding balances.

Write the cheque favouring Kotak Credit Card <16 digit Complete Credit Card Number>. Write your name & contact no. on the reverse of the cheque. You may drop the cheques at any Kotak ATM /Branch.

The drop box closest to you is: Shop No. 1, Ground Floor, Charudatta Chambers Apartment, Sahakar Nagar, Parvati, Pune 411009

			
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You can contact us at : Mumbai - 66006022, New Delhi - 66006022, Chennai - 66006022, Kolkata - 65506022, Bangalore - 66006022, Hyderabad - 66006022, Pune - 65216022, Ahmedabad - 66006022, Chandigarh - 65006022, Coimbatore - 66006022.

**Fulfil your wishes with amazing EMI offers**

Now shop more and enjoy paying in parts with easy EMI options available on your Kotak Credit Card.

### EMI options available at:

#### Online Brands

**Flipkart** 

3 to 24 months EMI

**amazon.in**

3 to 12 months EMI

 **snapdeal**

3 to 12 months EMI

**ebay.in**

3 to 12 months EMI

#### Retail Outlets

**croma**  
A TATA Enterprise

3 to 24 months EMI

**Sangeetha**  
PIONEER THEN. LEADER NOW.

3 to 24 months EMI

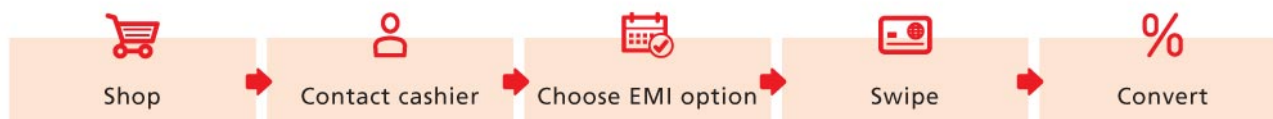
**vijay sales**

3 to 24 months EMI

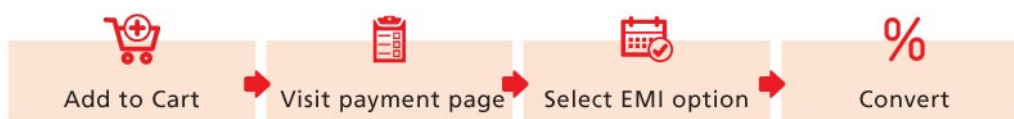
**Reliance digital**  
We bring technology to life for you

3 to 24 months EMI

### To convert your in-store purchases into easy EMIs:



### To convert your online purchases into EMIs:



\*24 months EMI tenure available at select merchants

\*For more information, visit [www.kotak.com/kotakoffers](http://www.kotak.com/kotakoffers)

## Your Name &amp; Address



10218010199020010010337

JASNEET SINGH BHATIA

H NO-16/114 GALI NO-5  
JOSHI ROAD KAROL BAGH  
NR-LAXMI NARAYAN  
DELHI 110005To update your contact details, please send us duly filled Change of Contact Details form. [Click Here](#) to download the form.

## Registered Mobile Number

+9195XXXXXX31

## Registered Email Id

JASNEET1XXX@XXXIL.COM

## Overview

## Statement for YES BANK Card Number 5318XXXXXXXX7627

## Statement Period:

19/12/2019 To 18/01/2020

Statement Date: 18/01/2020

## Total Amount Due:

Rs. 736.53

## Minimum Amount Due:

Rs. 200.00

Payment Due Date: 07/02/2020

## Credit Limit:

Rs. 53,000.00

## Available Credit Limit:

Rs. 52,263.47

## Cash Limit:

Rs. 15,900.00

## Available Cash Limit:

Rs. 15,900.00

## Make Payment:

[YES BANK NetBanking](#)[Other Bank](#)

## Statement Summary

## Previous Balance:

Rs. 117.03 Dr

Current Purchases / Cash Advance  
& Other Charges:

Rs. 737.50 Dr

Points Earned: 14

## Payment &amp; Credits Received:

Rs. 118.00 Cr

## Your Reward Points Summary

Points earned so far	Points earned this month	Points redeemed this month	Points available for redemption
49	14	0	63

To redeem your Reward Points from a wide range of options, please visit [www.yesrewardz.com/creditcard](http://www.yesrewardz.com/creditcard)

## Pay your Credit Card bill Anytime, Anywhere

YES BANK NetBanking on  
[www.yesbank.in](http://www.yesbank.in)NEFT/IMPS/RTGS Payment from any bank  
account (IFSC code: YESB0CMSNOC)Cash and Cheque payment at any  
YES BANK Branch\*Using Bill Desk payment  
facility on [www.yesbank.in](http://www.yesbank.in)

\* Charges as applicable.

## Important information :

Please pay the total outstanding amount mentioned in your credit card statement, in full, by the payment due date to avoid interest charges.

## Statement Details

Date	Transaction Details	Amount (Rs.)
05/01/2020	PAYMENT RECEIVED - BILLDESK - Ref No: 09999999980105000080141	118.00 Cr
07/01/2020	screener by smallcase Bengaluru IND - Ref No: MT200080041000010041270	118.00 Dr
12/01/2020	La Pino z Pizza Central Delhi IND - Ref No: MT200130047000010034636	619.50 Dr

----- End of the statement -----





# SPEND MORE, EARN MORE



Exciting Reward Program  
with points that never  
expire



3 Reward Points for every Rs. 100  
spent on Grocery Stores &  
Supermarkets



Fuel Surcharge Waiver\*  
across fuel stations in India



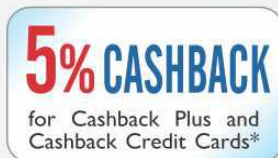
**Terms & Conditions:**

- For detailed Terms & Conditions, please visit [yesbank.in](http://yesbank.in)



# AUTOMATE UTILITY BILL PAYMENTS & GET EXCITING BENEFITS

Register your utility bills for Standing Instruction on your **YES BANK Credit Card** and get **Rs.250 BookMyShow Voucher** & **500 Reward Points** on each registration\*.



Offer Valid till 31<sup>st</sup> January 2020.

## STEPS TO REGISTER



Login to  
NetBanking



Go to  
Bill Payments



Select  
Add Biller



Go to Manage  
Auto Payments



Set auto  
registration

\* Terms & Conditions Apply. For detailed Terms & Conditions, please visit [yesbank.in](http://yesbank.in)





### Important Safety Instructions for your YES BANK Credit Card

Dear Cardmember,

At YES BANK, maintaining confidentiality of your information and securing your card transactions to avoid any possible misuse is of paramount importance to us. Hence, we monitor transactions regularly and may also call you proactively to verify certain transactions from time to time and have been rightfully incurred by you.

We request you to make a note of our centralized Credit Card transaction monitoring contact number **044-49243030 / 044-49244040**, from which you may receive such verification call.

Highlighted below are few **safety tips for your Credit Card**:

- Never share confidential information such as your Credit Card number / Card Expiry date / CVV number / OTP / Card PIN / Internet banking password with anyone, even if they claim to be from the Bank.
- Beware of calls that are made in disguise of reward point offers, gift vouchers, holiday coupons, lottery etc. to seek your confidential card information, password or OTP.
- Never reply to emails or SMS that seek personal information. Do not share sensitive financial information on Social media.
- Do not hand over your Credit Card to anyone and ensure that card is used in your presence.
- Please check for https:// when you access your account details through Internet Banking.
- Please pay complete attention to the SMS alerts like transaction alerts, OTP sent by the Bank and in case of any discrepancy, immediately report the same to the Bank.
- Memorize your PIN / Passwords and destroy the mailers. Change them at regular intervals.
- Enable/Disable international usage based on your need. The same can be done through NetBanking or by calling our Customer Care number.
- Please review your Credit Card and Bank statements regularly, and in case of any discrepancy, immediately report the same to the Bank.
- Please ensure that your latest contact information is updated with the Bank.

For any clarifications, please contact our 24\*7 YES TOUCH Customer Care on the number mentioned at the back of your card.

You can also write to us at [yestouchcc@yesbank.in](mailto:yestouchcc@yesbank.in). If you would like to view any other details regarding your account, please login to YES BANK NetBanking service at [www.yes.bank](http://www.yes.bank)

We thank you for your patronage and we assure you of our best services at all times.

YES FOR YOU!

Sincerely,  
YES BANK Ltd.

**24 x 7 YES TOUCH** Customer Care

Toll Free for Mobile & Landlines in India  
**YES Prosperity Cards** 1800 103 1212 | **YES FIRST Cards** 1800 103 6000

When calling from Outside India  
+91 22 4935 0000

 Log on to our website  
[www.yesbank.in](http://www.yesbank.in)

 Email us at | [yestouchcc@yesbank.in](mailto:yestouchcc@yesbank.in)  
[yesfirstcc@yesbank.in](mailto:yesfirstcc@yesbank.in)

Please [click here](#) for the Most Important Terms and Conditions.

**Important Information:**

1. Basis RBI circular on 'Customer Protection - Limiting Liability' dated 06th July'17, Customers' Liability for Unauthorized Electronic Banking Transactions has been Defined. The detailed policy has been updated on YES BANK's website. Please visit [www.yesbank.in](http://www.yesbank.in) for referring to the Policy.
2. If you are holding a Secured Card with lien marked on your FD, the same shall be released to the Cardmember only upon completion of 60 days from closure of Credit Card and on payment of the entire outstanding under the said Credit Card.

**YES BANK Credit Cards GSTIN: 27AAACY2068D3ZE**



Name : JASNEET SINGH BHATIA  
Email : JASNEET1996@GMAIL.COM  
Address : 16/114 GALI NO -5 JOSHI ROAD KAROL BAGH  
DELHI-110005 NDH

GST No :

In case you wish to update the personal details, please write a letter to The Manager, HDFC Bank Card Division, # 8, L B Road, Thiruvanniyur, Chennai - 600041

Live it up today,  
because  
#MomentsDontWait  
Apply for an Instant Loan  
on your HDFC Bank Credit Cards

- Loan in 1 Second
- Flexible Repayment Tenure
- No Documentation / Security / Collateral
- Available 24\*7

KNOW MORE

\*TAC Apply, Loan at the sole discretion of HDFC Bank only

### Statement for HDFC Bank Credit Card

Statement Date: 20/01/2020

Card No: 3683 57XXXX 1901

Payment Due Date	Total Dues	Minimum Amount Due
09/02/2020	2,190.00	200.00
Credit Limit	Available Credit Limit	Available Cash Limit
79,000	76,810	31,600

### Account Summary

Opening Balance	Payment/ Credits	Purchase/ Debits	Finance Charges	Total Dues
1,670.00	1,680.00	2,200.00	0.00	2,190.00

### Past Dues (If any)

Overlimit	3 Months+	2 Months	1 Month	Current Dues	Minimum Amount Due
0.00	0.00	0.00	0.00	200.00	200.00

### IMPORTANT INFORMATION

- AUTO DEBIT\* WILL BE ATTEMPTED UNTIL PAYMENT REALIZATION FROM THE PAYMENT DUE DATE -EFFECTIVE 15TH DEC19.\* IF APPLICABLE
- CONVERT YOUR CREDIT CARD BILLS TO SMART EMI! LOGIN WWW.HDFCBANK.COM>CARDS>TRANSACTION & CHECK ELIGIBILITY TO AVAIL.T&C APPLY

### Domestic Transactions

Date	Transaction Description	Amount (in Rs.)
21/12/2019	JASNEET SINGH	
05/01/2020	5% CashBack on SmartPay (Ref# ST193560082000010008089)	10.00 Cr
05/01/2020	Spay 1070253206 TATASKYDTH TLTP1017	200.00
12/01/2020	TELE TRANSFER CREDIT (Ref# ST200070081000010063912)	1,670.00 Cr
	PAYTM NOIDA	2,000.00

### Reward Points Summary

Opening Balance	Earned	Disbursed	Adjusted/Lapsed	Closing Balance	Points expiring in 30 days or next month	Points expiring in 60 days
128	57	0	0	185	0	0

\* Note : All contents of the Statement will be deemed to be correct and accepted by you, unless you inform us of any discrepancies within 30 days from the date of this statement  
\* The available credit limit showed herein takes into account charges incurred but not billed

**Important Information**

- The "Available Credit Limit" shown in this statement takes into account charges incurred but not due. Please ensure that at least the "Minimum Amount Due" reaches us by the "Due Date".
- If the minimum amount due or part amount less than the total amount due is paid, interest charges are applicable (including fresh purchases, if any) on an average daily reducing balance method.
- To Hotlist your credit card, login into Netbanking or call our phone banking numbers, please [click here](#)
- Credit Information Companies (CICs) are approved by the Reserve Bank of India to facilitate an effective and informed credit risk assessment, Bank reserves the right to include your name in the list of defaulters and share the conduct of your credit card account with these CICs and statutory bodies in accordance with the CIC(Regulation)Act 2005.
- To know the Voluntary Codes as prescribed by the "The Banking Codes and Standards Board of India (BCSBI)" , please [click here](#)

Statement and Payment  
related informationMITC (Most Imp Terms &  
Conditions)

Payment Options

Customer Rights Policy

# BHATIA/JASNEET SINGH MR 22APR2020 DEL IST

TRAVEL IN WORLD  
A-7 1ST FLOOR, DDA MARKET  
SHIVAJI ENCLAVE  
NEW DELHI 110027

INDIA

TELEPHONE: 45768888 (30 LINES)

FAX: 011-45768883

EMAIL: [TRAVELINWORLD20@GMAIL.COM](mailto:TRAVELINWORLD20@GMAIL.COM)

BOOKING REF: RXJVBA

DATE: 10 FEBRUARY 2020

BHATIA/JASNEET SINGH MR

FLIGHT TK 717 - TURKISH AIRLINES WED 22 APRIL 2020

DEPARTURE: DELHI, DL (INDIRA GANDHI INTL), TERMINAL 3 22 APR 06:25

ARRIVAL: ISTANBUL, TR (ISTANBUL AIRPORT) 22 APR 10:30

FLIGHT BOOKING REF: TK/RXJ66U

RESERVATION CONFIRMED, ECONOMY (E) DURATION: 06:35

MEAL: MEAL

NON STOP DELHI, DL TO ISTANBUL

EQUIPMENT: BOEING 777-300ER

FLIGHT TK 1771 - TURKISH AIRLINES WED 22 APRIL 2020

DEPARTURE: ISTANBUL, TR (ISTANBUL AIRPORT) 22 APR 12:10

ARRIVAL: PRAGUE, CZ (RUZYNE), TERMINAL 1 22 APR 13:55

FLIGHT BOOKING REF: TK/RXJ66U

RESERVATION CONFIRMED, ECONOMY (E) DURATION: 02:45

MEAL: MEAL

NON STOP ISTANBUL TO PRAGUE

EQUIPMENT: AIRBUS INDUSTRIE A321 SHARKLETS

FLIGHT AF 1083 - AIR FRANCE THU 30 APRIL 2020

DEPARTURE: PRAGUE, CZ (RUZYNE), TERMINAL 2 30 APR 15:15

ARRIVAL: PARIS, FR (CHARLES DE GAULLE), TERMINAL 2F - 30 APR 17:00

AEROGARE 2 TERMINAL F

FLIGHT BOOKING REF: AF/RXJVBA

LAST CHECK IN TIME: 14:35

RESERVATION CONFIRMED, ECONOMY (W) DURATION: 01:45

MEAL: SNACK

NON STOP PRAGUE TO PARIS

EQUIPMENT: AIRBUS INDUSTRIE A320-100/200

FLIGHT AF 1604 - AIR FRANCE MON 04 MAY 2020

DEPARTURE: PARIS, FR (CHARLES DE GAULLE), TERMINAL 2F - 04 MAY 15:20

AEROGARE 2 TERMINAL F

ARRIVAL: ROME, IT (FIUMICINO), TERMINAL 1 04 MAY 17:25

FLIGHT BOOKING REF: AF/RXJVBA

LAST CHECK IN TIME: 14:40

RESERVATION CONFIRMED, ECONOMY (K) DURATION: 02:05

MEAL: SNACK

NON STOP PARIS TO ROME

EQUIPMENT: AIRBUS INDUSTRIE A319

FLIGHT TK 1866 - TURKISH AIRLINES SAT 09 MAY 2020

-----  
DEPARTURE: ROME, IT (FIUMICINO), TERMINAL 3 09 MAY 15:20  
ARRIVAL: ISTANBUL, TR (ISTANBUL AIRPORT) 09 MAY 19:00  
FLIGHT BOOKING REF: TK/RXJ66U  
RESERVATION CONFIRMED, ECONOMY (P) DURATION: 02:40  
-----

MEAL: MEAL

NON STOP ROME TO ISTANBUL  
EQUIPMENT: AIRBUS INDUSTRIE A321

FLIGHT TK 716 - TURKISH AIRLINES SAT 09 MAY 2020  
-----

DEPARTURE: ISTANBUL, TR (ISTANBUL AIRPORT) 09 MAY 20:20  
ARRIVAL: DELHI, DL (INDIRA GANDHI INTL), TERMINAL 3 10 MAY 04:45  
FLIGHT BOOKING REF: TK/RXJ66U  
RESERVATION CONFIRMED, ECONOMY (P) DURATION: 05:55  
-----

MEAL: MEAL

NON STOP ISTANBUL TO DELHI, DL  
EQUIPMENT: BOEING 777-300ER

FLIGHT(S) CALCULATED AVERAGE CO2 EMISSIONS IS 898.44 KG/PERSON  
SOURCE: ICAO CARBON EMISSIONS CALCULATOR  
<http://www.icao.int/environmental-protection/CarbonOffset/Pages/default.aspx>

FLIGHT TICKET(S)  
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TICKET: 235 3399027484 FOR BHATIA/JASNEET SINGH MR  
TICKET: 057 3399027488 FOR BHATIA/JASNEET SINGH MR



RELIANCE TRAVEL CARE POLICY - FOR INDIVIDUAL  
POLICY SCHEDULE

Policy Issuing Office :	Policy Servicing Office Code & 1305
RELIANCE CENTRE, SOUTH WING, 4TH FLOOR, OFF. WESTERN EXPRESS HIGHWAY, SANTACRUZ (EAST), MUMBAI - 400 055.	1ST FLOOR, A 12, MOHAN CO-OPERATIVE INDUSTRIAL ESTATE, MATHURA ROAD, DELHI INDIA 110044
Policy No : 130522028170002653	Intermediary Code : Direct
Tax Invoice No. & Date : R10022045873 & 10/02/2020	

Proposer Details :				
Name of the Proposer	Date of Birth	Occupation	Communication Address & Place of Supply	Contact No.
MR. JASNEET SINGH BHATIA	25-Nov-1996	Others	H NO 16/114 JOSHI ROAD FAIZ ROAD KAROL BAGH,,CENTRAL DELHI NEW DELHI DELHI 110005	9555813131

GSTIN / UIN of the Proposer :

Details of the Insured Person :						
Name of the Insured Person	Date of Birth	Insured Relationship with the proposer	Passport No	Pre-Existing illness/ injury/ condition if any	Suffering Since	Under Medication
MR. JASNEET SINGH BHATIA	25-Nov-1996	Self	K9525524	No	NA	No

Nominee Details		
Nominee Name	Date of Birth	Nominee Relationship with proposer
MANVINDER SINGH BHATIA		Father

<b>Address of the Insured :</b>		H NO 16/114 JOSHI ROAD FAIZ ROAD KAROL BAGH,,CENTRAL DELHI NEW DELHI DELHI 110005	
<b>Email-ID :</b>	jasneet1996@gmail.com	<b>Telephone No:</b>	<b>Mobile No :</b> 9555813131
<b>Geographical Coverage :</b>		Excluding USA /Canada	
<b>Name of Countries to be visited :</b>			
<b>Policy Period :</b>		From 00:00 Hrs on 21-Apr-2020 to 11-May-2020 midnight or Date of return of Insured whichever is earlier	
<b>Name of the Plan Opted :</b>		Silver	
<b>Trip Type:</b>		Single	

Coverage	Sum Insured (In USD)	Deductible (In USD)
Medical Expenses Including Transportation Evacuation And Repatriation Of Mortal Remains	100000	50
Dental Treatment	500	50
Loss of Passport	300	25
Total loss of checked Baggage	1000	NA
Delay Of Checked In Baggage	100	12 Hours
Personal Accident	20000	NA
Accidental Death Common Carrier	2500	NA
Personal Liability	100000	NA
Daily Allowance in case of Hospitalisation	25 per day( 5 days max)	2 days
Financial Emergency Assistance	300	NA
Hijack Distress Allowance	50 per day(7 days max)	12 Hours
Trip Delay	25 per day(6 days max)	12 Hours

Trip Cancellation and Interruption	600	NA
Missed Connections	200	NA
Compassionate Visit	Return Fare for any one accompanying person - spouse / child / family doctor	NA
Home Burglary Insurance in Indian Rs	100000	NA

**Warranties/Conditions:**  
1)The maximum no of travel days under a single trip that may be insured are 21 days  
2)Warranted that insured is a citizen of India and has a permanent place of residence in India and is not a NRI or OCI or foreign national and was within the territory of India at the time of issuance of the policy and before the commencement of the trip.  
3) Warranted that maximum amount payable per checked-in baggage in case more than one bag has been checked in, is 50% (100% for only one checked-in baggage) of applicable Sum Insured and per item in baggage max 10%.  
4)Warranted that the trip is for the purpose of personal business not for any other purpose including employment.  
5)Warranted that any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semiprofessional sports persons is excluded

Net Premium	₹	837.00
CGST (@ 9.00 % )	₹	75.33
SGST (@ 9.00 % )	₹	75.33
Total Premium :	₹	988.00

GSTIN : 07AABCR6747B1ZI, HSN : 9971  
Description of Services : Freight insurance services & Travel insurance services

Note : In the event of dishonor of the cheque, this policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not.

In witness whereof this policy has been signed at Mumbai on policy tax invoice date in lieu of Proposal No. as mentioned in the policy.  
This document shall be trated as a Tax Invoice as per Rule 9(2) of the Goods and Services Tax Invoice Rules  
The policy wording with detailed terms, conditions and exclusions are available on our website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in)  
In case of a renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change  
Grievance Clause : For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 1800 3009 or may write an email at [rgicl.services@relianceada.com](mailto:rgicl.services@relianceada.com). In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at [rgicl.grievances@relianceada.com](mailto:rgicl.grievances@relianceada.com). In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at [rgicl.headgrievances@relianceada.com](mailto:rgicl.headgrievances@relianceada.com). In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website [www.irda.gov.in](http://www.irda.gov.in) or on company website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in) or on [www.gbic.co.in](http://www.gbic.co.in). The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located.Smt. Sandhya Baliga Office of the Insurance Ombudsman,2/2 A,Universal Insurance Building,Asaf Ali Road,New Delhi – 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: [bimalokpal.delhi@gbic.co.in](mailto:bimalokpal.delhi@gbic.co.in)

For and on behalf of Reliance General Insurance Company Limited

Authorised Signatory

The policy has been issued based on the information provided by you / your representative and the policy is not valid if any of the information provided is incorrect or incomplete.

Subject otherwise to the terms, conditions and exclusions of the Reliance Travel Care Policy

**Medical Assistance & Emergency Services are implemented by our Service Providers-**

**EUROP ASSISTANCE INDIA PVT LTD.**

7th Floor, Star Hub, Bldg No. 2,  
Near ITC Maratha Hotel, Sahar,  
Andheri East, Mumbai – 400 059, INDIA.

Are at your disposal for 24 hours during 365 days/year.



**In case of any requirement for emergency assistance whilst abroad, please contact the International Toll Free helpline numbers given below:**

USA – 18337426673, Greece – 86002038017,Australia – 0011-80099441111,Canada -011-80099441111,Singapore and Thailand – 001-80099441111,  
Japan – 001-010-80099441111 and 010-80099441111,Hong Kong – 001-80099441111 and 006-80099441111,  
Israel – 00-80099441111 and 014-80099441111,Argentina, Austria, Belgium, China, Czech Republic, Denmark, France, Germany, Hungary, Italy, Malaysia, Netherlands,  
New Zealand, Norway, Philippines, Poland, Portugal, South Africa, Spain, Sweden, Switzerland, Taiwan & United Kingdom – 00-80099441111

Dedicated National Toll Free Help Line : 1800 209 5522	Land Line Numbers: +91 22 67347843 & +91 22 67347844
E-mail: <a href="mailto:reliance@europ-assistance.in">reliance@europ-assistance.in</a>	Fax Number: +91 22 67347888

Website: [www.europ-assistance.com](http://www.europ-assistance.com)  
Consolidated Stamp duty Paid vide Letter of Authorisation No. CSD/221/2019/5504 dated 19th Nov 2019\*\* Not Applicable for the State of J&K

**PLEASE NOTE:**  
·Attached with this Policy Schedule are the Policy Terms and Conditions, and Annexures. Please ensure that the Policyholder has received, read and understood all these documents. If the Policyholder has not received any of these, pleaseemail/write to the Company at [Rgicl.services@relianceada.com](mailto:Rgicl.services@relianceada.com) or contact us on 1 800 3009(toll free)  
·The Benefits which are mentioned in this Schedule shall only be available under the Policy.

Intermediary Name & Code Direct DIRECT

Intermediary Contact No.: ,11111111



Reliance Travel Care Policy - Online Proposal Form with Proposal No R10022045873

Please find attached herewith Policy No. 130522028170002653 which has been issued based on the details furnished to us by Proposer / Insured Person:-MR.

Proposer Details:

Name of the Proposer	Date of Birth	Occupation	Communication Address & Place of Supply	Contact No.
MR. JASNEET SINGH BHATIA	25-Nov-1996	Others	H NO 16/114 JOSHI ROAD FAIZ ROAD KAROL BAGH,,CENTRAL DELHI NEW DELHI DELHI 110005	9555813131

GSTIN/UIN of the Proposer :

Details of Insured Person

Name	Date of Birth	Relationship with Proposer	Passport Number	Pre-Existing illness/ injury/ condition if any	Suffering Since	Under Medication	Professional Sports person
MR. JASNEET SINGH BHATIA	25-Nov-1996	Self	K9525524	No	NA	No	No

Nominee Details

Nominee Name	Date of Birth	Nominee Relationship with proposer
MANVINDER SINGH BHATIA		Father

Whether Resident of India : YES

Mailing Address : H NO 16/114 JOSHI ROAD FAIZ ROAD KAROL BAGH,,CENTRAL DELHI NEW DELHI DELHI

Address of residential property Insured : H NO 16/114 JOSHI ROAD FAIZ ROAD KAROL BAGH,,CENTRAL DELHI NEW DELHI DELHI INDIA 110005

Telephone No. : Mobile No.: 9555813131

E-mail id : jasneet1996@gmail.com

Visa Type : NA Geographical Excluding USA and Canada

Policy Period : From: 21-Apr-2020 To: 11-May-2020 Coverage:

Plan : Silver

Trip Type : Single

Purpose of Visit : Leisure or business

Please go through the details as furnished above and also as provided in the Policy Schedule and confirm that they are in order. Should you feel that there are any discrepancies / variations, you are requested to write back to us immediately at Rgicl.services@relianceada.com for necessary changes / rectification. In the absence of any written communication from you within 7 days or commencement of Policy Period whichever is earlier , it is hereby agreed and understood that the above statements, answers and particulars are complete, correct and true in all respects and are the basis on which this Policy is being granted and that if, after insurance is effected, it is found that the above statements, answers or particulars are incorrect or untrue in any respect, the policy will be considered Null and Void-ab-initio and the Company shall have no liability under the policy

Declaration & Warranty on Behalf of All Persons Proposed to be Insured

I Policy has been issued basis Insured Person(s)

1) Is / are not travelling against advice of Medical Practitioner

2) Is / are not on Waiting list for any Medical treatment

3) Is / are not travelling for the purpose of obtaining Medical treatment

4) Have not received a terminal prognosis for a medical condition before Journey

5) Being in India before taking cover and commencement of Trip

6)Warranted that the Insured / Insured Person(s) has no past history of any illness / hospitalization.

7) Being Indian Citizen

8) Purpose of visit either Leisure or Business



II.I have read and understood the brochure, prospectus, sales literature & Policy wordings and confirm to abide by the same.  
III.I understand that the information provided by me will form the basis of the insurance policy, is subject to the Board approved underwriting policy of the insurance company and that the policy will come into force only after full receipt of the premium chargeable.  
IV. I/We further declare that I/We will notify in writing any change occurring in the occupation or general health of the life to be insured / proposer after the proposal has been submitted but before communication of the risk acceptance by the Company.  
V.I/We declare and consent to the Company seeking medical information from any Doctor or from a hospital who at anytime has attended on the life to be insured / proposer or from any past or present employer concerning anything which affects the physical or mental health of the life to be assured / proposer and seeking information from any insurance company to which an application for insurance on the life to be assured / proposer has been made for the purpose of underwriting the proposal and / or claim settlement.  
VI. I/We authorize the company to share information pertaining to my proposal including the medical records for the sole purpose of proposal underwriting and/or claims settlement and with any Governmental and / or Regulatory Authority.  
VII. Receipt of the Proposal form by the Company shall not be construed as acceptance of proposal. I hereby agree that the insurance coverage shall commence only on realization of full premium and on receipt of complete medical reports (wherever applicable) and subject to individual underwriting by the Company. The Company at its sole discretion reserves the right to accept or reject or load any proposal without assigning any reason thereof.  
VIII.I understand that the Policy shall become void at the Company's option, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure of any material fact in the Proposal form/personal statement, declaration and connected documents or any material information having been withheld by me or anyone acting on my behalf.  
IX.I hereby declare that the person(s) proposed to be insured would submit to medical examinations, before the nominated doctors of the Company, or undergo diagnostic or other medical tests, as suggested by the Company for its underwriting.  
X. I consent to provide a valid age proof and identity proof at the time of claims or any other time when required by the Company.  
XI. I/We consent to receive information from the Company through physical, electronic or telecommunication means from time to time.  
XII.I hereby declare on my behalf & on behalf of all persons proposed to be insured that the above statements, answers and/or particulars given by me in this proposal form are true and complete in all respects to the best of my knowledge and that I/We am/are authorized to propose on behalf of these other persons.  
XIII.I further declare that the premium is being paid from my credit/debit card/internet bank account.

AML GUIDELINES

- 1.I/we hereby confirm that all premiums have been/will be paid from bonafide sources and no premiums have been/will be paid out of proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act, 2002
- 2.I understand that the Company has the right to call for documents to establish sources of funds.
- 3.The insurance company has right to cancel the insurance contract in case I am/ have been found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering in India.

Online Transaction Facility - Terms and Conditions:

I have read and understood the terms and conditions governing the Online Transaction Facility of Reliance General Insurance Company Ltd. I have also read and understood the salient features, terms and conditions of the policy as stated in the Brochure.

- IMPORTANT:
- The information that you give to Reliance General Insurance Company Ltd in this online form will be treated as the proposal form and details in any supplemental information form or documentation supplied by you or on behalf will influence our decision to offer insurance and the terms upon which to offer it. Further, any policy we issue will be based on what you have told us. It is there for important that your answers are complete and accurate in all respects.
- The questions in this online form are indicative rather than exhaustive. You must provide us with all information relative to the risk to be insured, even if it is not the subject of a question in this online form. If you are in any doubt as to what information should be given, please email us Rgicl.services@relianceada.com Any failure to provide us with full and accurate material information may mean that your policy can be declared as void.
  - No insurance cover will be in force until we have approved it and the premium has been paid.

- Statutory Warning - PROHIBITION OF REBATES - Section 41 of the Insurance Act,1938 as ammended by Insurance Laws(Ammendment) Act,2015.
- No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property, in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer
  - Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.





## Statement of Holding

DP ID : 12081600  
Client ID : 21599123  
First/Sole Holder : JASNEET SINGH BHATIA  
DP Name : ZERODHA SECURITIES PRIVATE LIMITED  
Category : Regular BO  
Statement as on : 10-Feb-2020

Total Portfolio Value : 414792.5\* (as per closing rate of 10-Feb-2020)

ISIN	ISIN Name	ISIN Listing	Paid up value	Balance	Last Closing Price	Value*
INE029A01011	BHARAT PETROLEUM CORPORATION LTD EQUITY SHARES	Listed	10	15	485.95	7289.25
INE522F01014	COAL INDIA LIMITED - EQUITY SHARES	Listed	10	200	178.9	35780
INE299U01018	CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED # EQUITY SHARES	Listed	2	73	281.2	20527.6
INE935N01012	DIXON TECHNOLOGIES (INDIA) LIMITED # EQUITY SHARES	Listed	10	4	4613.6	18454.4
INE040A01034	HDFC BANK LIMITED#NEW EQUITY SHARES WITH FACE VALUE RE. 1/- AFTER SUBDIVISION	Listed	1	10	1240.2	12402
INE795G01014	HDFC LIFE INSURANCE COMPANY LIMITED # EQUITY SHARES	Listed	10	52	587.4	30544.8
INE090A01021	ICICI BANK LIMITED # NEW EQ SH WITH FV RS.2/- AFTER SUB-DIVISION	Listed	2	53	533.9	28296.7
INE203G01027	INDRAPRASTHA GAS LIMITED#NEW EQUITY SHARES FV RS. 2/- AFTER SUBDIVISION	Listed	2	10	513.25	5132.5
INE312H01016	INOX LEISURE LIMITED - EQUITY SHARES	Listed	10	50	444.45	22222.5
INE018A01030	LARSEN & TOUBRO LIMITED-EQUITY SHARES OF RS.2/- EACH	Listed	2	10	1285.35	12853.5
INE347G01014	PETRONET LNG LIMITED-EQUITY SHARES	Listed	10	100	270.85	27085

ISIN	ISIN Name	ISIN Listing	Paid up value	Balance	Last Closing Price	Value*
INE002A01018	RELIANCE INDUSTRIES LIMITED EQUITY SHARES	Listed	10	125	1436.75	179593.75
INE123W01016	SBI LIFE INSURANCE COMPANY LIMITED # EQUITY SHARES	Listed	10	15	952.8	14292
INE062A01020	STATE BANK OF INDIA # NEW EQUITY SHARES OF FV RE. 1/- AFTER SUBDIVISION	Listed	1	1	318.5	318.5

Email Id: jasneet1996@gmail.com

**Jasneet Singh Bhatia**

16/114, Gali No 5  
Joshi Road  
Karol Bagh  
Newdelhi - 110005  
india

Mobile : +919555813131

This Consolidated Account Statement is brought to you as an investor friendly initiative by KFIN, CAMS and FTAMIL , and lists the transactions, balances and valuation of Mutual Funds selected by you. The consolidation has been carried out based on the email id entered by you. If you have not also entered a PAN Number and if the email id is common to several members of your family, this statement will consolidate all those investments as well.

If you find any folios missing from this consolidation, you have not registered your email id against those folios.

Date	Transaction	Amount (INR)	Units	Price (INR)	Unit Balance
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## Edelweiss Mutual Fund

Folio No : 9104783604	PAN: CBOPB0524M	KYC : OK	PAN : OK
118GCD1G-Edelweiss Greater China Equity Off-shore Fund - Direct Plan Growth (Advisor:INA200005166)			Registrar : KFINTECH

			Opening Unit	Balance	0.000
13-Jan-2020	Systematic Investment (1)	5,000.00	137.992	36.234	137.992
03-Feb-2020	Redemption	(4,613.90)	(137.992)	33.436	0.000

Closing Unit Balance: 0.000	NAV on 07-FEB-2020 : INR 35.398	Valuation on 07-FEB-2020 : INR 0.00
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Entry Load: Nil, Exit Load 1% : If redeemed within 12 months from the date of allotment in respect of purchase made other than through SIP; and If redeemed within 12 months from the date of allotment of units of each installment of SIP purchase.

## Franklin Templeton Mutual Fund

Folio No : 22207863	PAN: CBOPB0524M	KYC : OK	PAN : OK
FTI444-4449913058522 Franklin India Dynamic Accrual Fund - Direct - Growth (Advisor:INA200005166)			Registrar : FTAMIL

			Opening Unit	Balance	0.000
24-Aug-2019	*** Registration/Change of Nominee ***				
26-Aug-2019	Systematic Investment Purchase - 1 / 4	10,000.00	139.083	71.8996	139.083
03-Oct-2019	Systematic Investment Reversed	(10,000.00)	(138.171)	72.3741	0.912
03-Oct-2019	Systematic Investment Purchase - 2 / 4	10,000.00	138.171	72.3741	139.083
03-Oct-2019	Systematic Investment Purchase - 2 / 4	10,000.00	138.213	72.3522	277.296
04-Nov-2019	Systematic Investment Purchase - 3 / 4	10,000.00	137.381	72.7901	414.677
03-Dec-2019	Systematic Investment Purchase - 4 / 4	10,000.00	136.315	73.3595	550.992
03-Jan-2020	Systematic Investment Purchase - 1 / 2	5,000.00	67.935	73.5994	618.927
03-Feb-2020	Systematic Investment Purchase - 2 / 2	5,000.00	70.185	71.2400	689.112

Closing Unit Balance: 689.112	NAV on 10-FEB-2020 : INR 71.8043	Valuation on 10-FEB-2020 : INR 49,481.20
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Entry Load - NIL; Exit Load (EL) for investments made on/after 20/02/2017. NIL for 10% units per year upto 4 years: FIFO logic applied while selecting Load Free Units (LFU) for each investment separately. LFU from subsequent purchases available only after redeeming all units from all previous purchases. LFU not availed will not be carried forward. EL for units over 10% LFU: 3% for < 12 months. 2% for 12-24 months. 1% for 24-36 months. 0.50% for 36-48 months. Nil for >48 months

Folio No : 22207863	PAN: CBOPB0524M	KYC : OK	PAN : OK
FTI886-8869913058522 Franklin India Dynamic Accrual Fund- Segregated Portfolio 1 (erstwhile 8.25% Vodafone Idea Ltd-10jul20-Direct-Growth Plan) - Growth (Advisor:INA200005166)			Registrar : FTAMIL

			Opening Unit	Balance	0.000
24-Jan-2020	Creation of units - Segregated Portfolio	0.00	618.927	0.0000	618.927

Closing Unit Balance: 618.927	NAV on 10-FEB-2020 : INR 0.0000	Valuation on 10-FEB-2020 : INR 0.00
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Folio No : 22207863	PAN: CBOPB0524M	KYC : OK	PAN : OK
FTI924-9249913058522 Franklin India Dynamic Accrual Fund- Segregated Portfolio 2 (erstwhile 10.90% Vodafone Idea Ltd 02sep2023 (P/C 03sep2021)-Direct-Growth Plan) - Growth (Advisor:INA200005166)			Registrar : FTAMIL

			Opening Unit	Balance	0.000
24-Jan-2020	Creation of units - Segregated Portfolio	0.00	618.927	0.0000	618.927

11-Feb-2011 To 11-Feb-2020

Closing Unit Balance: 618.927

NAV on 10-FEB-2020 : INR 0.0000

Valuation on 10-FEB-2020 : INR 0.00

## HDFC Mutual Fund

Folio No : 16075941/ 92			PAN: CBOPB0524M		KYC : OK	PAN : OK
HINNPT-HDFC Index Fund-NIFTY 50 Plan - Direct Plan (Post Addendum) (formerly HDFC Index Fund - Nifty Plan) (Advisor:INA100006898)						Registrar : CAMS
				Opening Unit	Balance	
29-Jul-2019	SIP Purchase - via Distributor	5,000.00	48.467	103.1630		0.000
30-Jul-2019	*** Registration of Nominee ***					
30-Jul-2019	*** Address Updated from KRA Data ***					
05-Sep-2019	SIP Purchase - via Distributor	5,000.00	49.890	100.2203		98.357
07-Oct-2019	SIP Purchase - via Distributor	5,000.00	48.663	102.7480		147.020
05-Nov-2019	SIP Purchase - via Distributor	5,000.00	45.370	110.2054		192.390
05-Dec-2019	SIP Purchase - via Distributor	5,000.00	44.998	111.1166		237.388
06-Jan-2020	SIP Purchase - via Distributor	5,000.00	45.095	110.8782		282.483
05-Feb-2020	SIP Purchase - via Distributor	5,000.00	44.738	111.7611		327.221

Closing Unit Balance: 327.221

NAV on 10-FEB-2020 : INR 111.2259

Valuation on 10-FEB-2020 : INR 36,395.45

\*Due to change in the Scheme Name and fundamental attributes of HDFC Index Fund - NIFTY Plan w.e.f. May 23, 2018, the Scheme shall be managed as HDFC Index Fund-NIFTY 50 Plan and type of the scheme has been changed to an open-ended scheme replicating / tracking NIFTY 50 Index - Current Load Structure : Entry Load: Not Applicable. Exit Load: 0.25% if units are redeemed/switched-out within 3 days from the date of investment. No Exit Load if units are redeemed/switched-out after 3 days from the date of investment with effect from Sep 22, 2017. The rate of exit load levied on units redeemed will be the rate prevailing at the time of allotment of the units. For further details visit [www.hdfcfund.com](http://www.hdfcfund.com) (under Investor Corner) or contact any of our Investor Service Centre. GST Identification Number : 27AAATH1809A1Z9

## ICICI Prudential Mutual Fund

Folio No : 14313510/ 12			PAN: CBOPB0524M	KYC : OK	PAN : OK
P8096-ICICI Prudential Liquid Fund - Direct Plan - Growth (formerly ICICI Prudential Liquid Plan) (Advisor:INA200005166)					Registrar : CAMS
				Opening Unit	Balance
03-Nov-2019	Purchase-BSE - - INA200005166	40,000.00	139.257	287.2395	139.257
04-Nov-2019	*** Registration of Nominee ***				
04-Nov-2019	*** Address Updated from KRA Data ***				

Closing Unit Balance: 139.257

NAV on 10-FEB-2020 : INR 291.2701

Valuation on 10-FEB-2020 : INR 40,561.40

Current: Entry Load - Nil. Exit Load w.e.f 20-Oct-2019 - If redeemed or switched out from Day1 - 0.0070% ; Day2 - 0.0065% ; Day3 - 0.0060% ; Day4 - 0.0055% ; Day5 - 0.0050% ; Day6 - 0.0045% and Day7 onwards Nil. (Calendar Days). For lumpsum investment/switch in, the applicable load will be based on the load structure as on the date of investment/applicable NAV date. For SIP/STP transactions, load for each transaction is based on the applicable load structure as on the installment date. For details, please refer to SID and Addenda available on [www.icicipruamc.com](http://www.icicipruamc.com).

Scheme Name of ICICI Prudential Liquid Plan has been changed to ICICI Prudential Liquid Fund with effect from May 28, 2018.

Folio No : 14313510/ 12			PAN: CBOPB0524M	KYC : OK	PAN : OK
P8133-ICICI Prudential US Bluechip Equity Fund - Direct Plan - Growth (Advisor:INA200005166)					Registrar : CAMS
				Opening Unit	Balance
13-Jan-2020	SIP Purchase-BSE - - INA200005166	5,000.00	145.730	34.31	145.730
03-Feb-2020	Redemption - N041201060011623	(4,909.64)	(145.73)	33.69	0.000
07-Feb-2020	*** Cancelled ***				

Closing Unit Balance: 0.000

NAV on 07-FEB-2020 : INR 34.83

Valuation on 07-FEB-2020 : INR 0.00

Current : Entry Load - Nil. Exit Load w.e.f 01-Jan-2019 [including SIP,STP,SWP&Micro(SIP) wherever available] - If redeemed or switched out within 1 month - 1%, after 1 month - Nil. For lumpsum investment/switch in, the applicable load will be based on the load structure as on the date of investment/applicable NAV date. For SIP/STP transactions, load for each transaction is based on the applicable load structure as on the registration date. For details, please refer to SID and Addenda available on [www.icicipruamc.com](http://www.icicipruamc.com).

Folio No : 14459161/ 44			PAN: CBOPB0524M		KYC : OK	PAN : OK
P8096-ICICI Prudential Liquid Fund - Direct Plan - Growth (formerly ICICI Prudential Liquid Plan) (Advisor:INA200005166)						Registrar : CAMS
					Opening Unit	Balance
03-Dec-2019	SIP Purchase-BSE - - INA200005166	10,000.00	34.664		288.4843	34.664
04-Dec-2019	*** Address Updated from KRA Data ***					
04-Dec-2019	*** Registration of Nominee ***					
05-Jan-2020	SIP Purchase-BSE - - INA200005166	10,000.00	34.502		289.8406	69.166
13-Jan-2020	*** Cancelled ***					
03-Feb-2020	SIP Purchase-BSE - - INA200005166	5,000.00	17.183		290.9769	86.349

11-Feb-2011 To 11-Feb-2020

Closing Unit Balance: 86.349	NAV on 10-FEB-2020 : INR 291.2701	Valuation on 10-FEB-2020 : INR 25,150.88
Current: Entry Load - Nil. Exit Load w.e.f 20-Oct-2019 - If redeemed or switched out from Day1 - 0.0070% ; Day2 - 0.0065% ; Day3 - 0.0060% ; Day4 - 0.0055% ; Day5 - 0.0050% ; Day6 - 0.0045% and Day7 onwards Nil. (Calendar Days). For lumpsum investment/switch in, the applicable load will be based on the load structure as on the date of investment/applicable NAV date. For SIP/STP transactions, load for each transaction is based on the applicable load structure as on the installment date. For details, please refer to SID and Addenda available on www.icicpruamc.com.		
Scheme Name of ICICI Prudential Liquid Plan has been changed to ICICI Prudential Liquid Fund with effect from May 28, 2018.		

## Kotak Mutual Fund

Folio No : 6198795/ 67				PAN: CBOPB0524M	KYC : OK	PAN : OK
K123D-Kotak Emerging Equity Fund- Direct Plan - Growth (Advisor:INA100006898)						Registrar : CAMS
				Opening Unit	Balance	0.000
27-Jun-2019	Purchase (Continuous Offer)	2,000.00	47.696	41.932	47.696	
01-Aug-2019	Purchase (Continuous Offer)	2,000.00	51.729	38.663	99.425	
03-Sep-2019	Purchase (Continuous Offer)	2,000.00	52.345	38.208	151.770	
01-Oct-2019	Purchase (Continuous Offer)	2,000.00	49.285	40.580	201.055	
01-Nov-2019	Purchase (Continuous Offer)	2,000.00	46.900	42.644	247.955	
02-Dec-2019	Purchase (Continuous Offer)	2,000.00	46.100	43.384	294.055	
01-Jan-2020	Purchase (Continuous Offer)	2,000.00	45.472	43.983	339.527	
03-Feb-2020	Purchase (Continuous Offer)	2,000.00	43.215	46.280	382.742	
Closing Unit Balance: 382.742		NAV on 10-FEB-2020 : INR 47.216		Valuation on 10-FEB-2020 : INR 18,071.55		
Entry Load (w.e.f. 31.03.2010) - NIL. Exit Load (w.e.f. 20-July-2015) - Irrespective of the investment amount (including SIP / STP): 1% for exit within one Years; NIL for exit after 1 year.						

Folio No : 6198795/ 67				PAN: CBOPB0524M	KYC : OK	PAN : OK
K168D-Kotak Standard Multicap Fund - Direct Plan - Growth (Erstwhile Kotak Select Focus) (Advisor:INA100006898)					Registrar : CAMS	
				Opening Unit	Balance	0.000
19-Jun-2019	Purchase (Continuous Offer)	3,500.00	91.856	38.103		91.856
20-Jun-2019	*** Registration of Nominee ***					
20-Jun-2019	*** Address Updated from KRA Data ***					
22-Jul-2019	Purchase (Continuous Offer)	3,500.00	94.564	37.012		186.420
21-Aug-2019	Purchase (Continuous Offer)	3,500.00	97.662	35.838		284.082
23-Sep-2019	Purchase (Continuous Offer)	3,500.00	90.843	38.528		374.925
22-Oct-2019	Purchase (Continuous Offer)	3,500.00	91.362	38.309		466.287
21-Nov-2019	Purchase (Continuous Offer)	3,500.00	88.413	39.587		554.700
23-Dec-2019	Purchase (Continuous Offer)	3,500.00	87.154	40.159		641.854
21-Jan-2020	Purchase (Continuous Offer)	3,500.00	86.194	40.606		728.048
Closing Unit Balance: 728.048		NAV on 10-FEB-2020 : INR 40.940		Valuation on 10-FEB-2020 : INR 29,806.29		
Entry Load (w.e.f. 24-Aug-2009) - NIL. Exit Load (w.e.f. 18-Oct-2010) Irrespective of the investment amount (including SIP / STP): 1% for Exit within One Year; NIL for exit after One Year.						

## Mirae Asset Mutual Fund

Folio No : 79919354906			PAN: CBOPB0524M		KYC : OK	PAN : OK
117EBD1G-Mirae Asset Emerging Bluechip Fund - Direct Plan - Growth (Advisor:000000-0)					Registrar : KFintech	
			Opening Unit		Balance	0.000
17-Jun-2019	Systematic Investment (1)	4,500.00	80.011	56.242		80.011
18-Jun-2019	*** Updation of KYC ***					
22-Jul-2019	Systematic Investment (1)	4,500.00	81.377	55.298		161.388
21-Aug-2019	Systematic Investment (1)	4,500.00	83.527	53.875		244.915
23-Sep-2019	Systematic Investment (1)	4,500.00	77.820	57.826		322.735
22-Oct-2019	Systematic Investment (1)	4,500.00	78.116	57.607		400.851
21-Nov-2019	Systematic Investment (1)	4,500.00	74.944	60.045		475.795
23-Dec-2019	Systematic Investment (1)	4,500.00	73.731	61.033		549.526
21-Jan-2020	Systematic Investment (1)	4,500.00	71.639	62.815		621.165
Closing Unit Balance: 621.165		NAV on 10-FEB-2020 : INR 62.545		Valuation on 10-FEB-2020 : INR 38,850.76		
Entry Load: Nil and Exit Load : For SWP 15% of the units allotted (including Switch-in/STP-in) on or before completion of 365 days from the date of allotment of units is NIL. Any redemption in excess of such limit, on FIFO basis, or other redemptions of investor who have not opted for SWP (Inc Switch out, STP out) and If redeemed within 1 year (365 Days) from the date of allotment Exit load is 1% and after 365 days from the date of allotment Exit load is NIL .						



July 4, 2019

Jasneet Singh Bhatia  
16/114, Gali No 5, Joshi Road, Karol Bagh  
New Delhi Delhi  
110005

Dear Jasneet Singh Bhatia,

Further to your recent meetings and discussions with us, we are pleased to offer you employment with Optum Global Solutions (India) Pvt. Ltd. (formerly known as QSSI Technologies India Pvt. Ltd.) ("the Company") a UnitedHealth Group Company, in the position of **Software Engineer** at **salary grade 25**. Your work location shall be at Company's office located at **Gurgaon**. The terms and conditions of your employment are set out hereinafter:

#### **EMPLOYMENT**

We are pleased to extend this offer to you basis the selection process administered. Your effective date of joining shall be no later than **July 8, 2019**. Your employment with the Company shall be subject to the timely submission of the following listed mandatory documents for background verification purposes, to be submitted prior to or latest by your Start Date. Successful pre and/or post-employment background checks, accuracy of the testimonials and information provided by you and your being free from any contractual restrictions preventing you from accepting this offer or starting work with us on the above-mentioned date, are required for your employment with the company:

- (i) Highest Degree Certificate
- (ii) PAN Card OR Passport
- (iii) Relieving Letter/ Experience Letter from all the organizations worked in last 5 years, except for the immediate last employer for which you will be granted 45 days from your start date

You, if so asked by the Company, shall disclose on your own behalf and, if married, on your spouse's behalf full details of any external directorships held and any personal business interests including partnerships, shareholdings and trusteeships; involvement in any other business ventures involving unlimited liability; personal liabilities in connection with business activities; and involvement in other positions external to the Company and your employment will be subject to acceptance by the Company of those external interests.

Please note that if during the pre or post-employment background checks, the background checking agency gives a negative report or in the event of unsatisfactory result of your pre or post-employment background checks, this letter of appointment shall stand revoked automatically (whether you have accepted it or not) and, if you have already commenced employment with the Company, such employment shall automatically terminate without giving rise to any claim for compensation or damages in your favor, but without prejudice to Company's rights and remedies against you.

#### **PROBATION**

You shall serve a minimum probation period of **180 days** from the date of your joining the Company ("Probation") following which you shall get confirmed into the Company by default unless you receive a letter for confirmation extension. The Company reserves the right to extend the probation period for an additional Ninety (90) days in the event that your performance is not up to expectation.

Your performance shall be evaluated according to your efficiency, punctuality, conduct, maintenance of discipline and in accordance with the Company's regulations or policies existing now or in future. It shall be your responsibility to read, peruse and follow Company's regulations/policies, hardcopies which shall be made available to you upon request, but which otherwise are available on the Company's website.

During the period of Probation, either the Company or you may at any time terminate your employment without cause by giving in

writing to the other party, Thirty (30) days notice or in lieu thereof a sum equal to the amount or pro-rated amount of salary which would have accrued to you during the period or remaining period of notice. You shall not be entitled to any notice pay if your employment is terminated in accordance with condition 7.6 of the Appendix 3 to this letter of appointment.

## PLACE OF POSTING

Your initial place of posting shall be at the Company's office located at **Gurgaon**. However, your services are transferable and you may be assigned/ transferred in India or outside India to serve the Company in any of its existing or future offices or any of its group companies or associates. It is a condition of your employment that you comply with any such requirements of the Company. The transfer arrangement shall not deem to constitute a change in your conditions of service.

Notwithstanding the above, you may however be required to work at any other place that the Company may deem fit and as may be required from time to time. You may also be seconded, deputed or transferred to any other person/company associated with the Company whether in India or abroad. In such a case your relocation expenses shall be borne by the Company and your reimbursement shall be as per the relocation policy of the Company.

Your place of work shall change in case of any relocation of the Company's offices, for which you shall be entitled to reimbursement in consonance with the relocation policy of the Company.

The Company operates on a 24X7 basis and is open for 365 days in a year.

## PERFORMANCE OF DUTIES

You shall be assigned with all the duties and responsibilities of the **Software Engineer** and such other duties on behalf of the Company, as may be reasonably assigned from time to time by the Company's management.

## COMPENSATION

As compensation for services to be rendered, you shall be paid an annual fixed salary of **Rs.542,571.00, (Rupees Five Lakhs Forty Two Thousand Five Hundred Seventy One Only)**. Your cost to the Company (CTC) shall be **Rs.650,000.00, (Rupees Six Lakhs Fifty Thousand Only)** per annum. A detailed compensation structure is provided along with this letter of appointment.

The salary shall be payable on a monthly basis in arrears on or about the last working day of each calendar month, but in no case later than the 7th day of the succeeding calendar month. Please note that your salary details are highly confidential and should not be disclosed inside or outside the Company by you in any manner whatsoever and any failure on your part to adhere to this obligation shall be considered as serious breach of the terms of this letter of appointment.

## REWARDING RESULTS PLAN

You shall be eligible to participate in the Rewarding Results Plan in accordance with the terms and conditions of the Company, as amended from time to time. In this Rewarding Results Plan, you may be eligible to earn an annual performance-based incentive in addition to your basic salary. Your initial annual target incentive is **15%** of the fixed salary. It is clarified that no payment under this plan is guaranteed, and is subject to attainment of corporate and business unit's financial performance thresholds as well as individual performance ratings attained for the year on the Company's discretion. Basis this, your annual incentive payout could range from **0%– 15%** of the fixed salary. Any annual or other bonus payments are discretionary, non-binding and revocable for future years. Kindly refer to the rewarding results plan policy for any information regarding eligibility, payouts or any other terms and conditions associated with this plan.

The payment of all compensation and bonus / incentive, if any, shall be made in accordance with the relevant policies of the Company in effect from time to time, including normal payroll practices, and shall be subject to income tax deductions at source, as applicable. All requirements under Indian tax laws, including tax compliance and filing of tax returns, assessment etc. of your personal income, shall be fulfilled by you.

By accepting this letter of appointment you authorize the Company to deduct from your remuneration on termination of employment (including salary, salary in lieu of notice, sign on bonus, notice pay out etc.) all debts owed by you to the Company or any of its group companies/associates or any fine imposed by the Company as a discretionary penalty pursuant to the Company's disciplinary procedure.

## TERMINATION OF EMPLOYMENT

During the Probation period, either Company or you may at any time terminate this letter of appointment without cause by giving in writing to the other party, Thirty (30) days notice. Company reserves the right either to accept your pay and allowance / towards the



notice period or demand for actual service during the notice period. You shall not be entitled to any notice pay if your employment is terminated in accordance with condition 7.6 of the Appendix 3 to this letter of appointment.

After completion of the Probation period, either Company or you may at any time terminate this letter of appointment without cause by giving in writing to the other party, 90 days notice. The Company reserves the right either to accept your pay and allowance / towards the notice period or demand for actual service during the notice period. You shall not be entitled to any notice pay if your employment is terminated in accordance with condition 7.6 of the Appendix 3 to this letter of appointment.

However, notwithstanding the above, the Employee must refer to the Company's Separation Policy (as available on Company's intranet link) for the notice period days applicable to them based on their entity, grade and employment status at the time of resignation.

The notice period matrix, as provided under the Company's Separation Policy, shall be applicable with the change in employee job family, job role and employment status. The provisions of the notice period matrix, as provided under the Company's Separation Policy, shall override the notice period as stipulated in the appointment contract or any other document issued before this date. No separate individual employee consent shall be necessary for applicability of this clause.

In case of any conflict pertaining to the notice period between this Offer letter and the prevalent Separation Policy of the Company, the contents of the Separation Policy shall take precedence over the terms of this offer letter and shall be binding on the employee.

Your employment shall also be governed by the standard terms and conditions, which are annexed hereto as Appendix 3 and the same shall form an integral part of this letter of appointment.

Your employment is conditional upon your acceptance of the standard terms and conditions and the specific provisions contained in Appendix 3.

Kindly sign and return the duplicate copy of this letter of appointment along with the Appendixes, as a token of your acceptance of the terms and conditions set out herein. Also, please initial each page of this letter of appointment and the Appendixes.

Please note that by signing this letter of appointment, you have agreed to accept the employment with the Company on the terms and conditions set out herein. Upon your signature and return to us, this letter of appointment shall be treated as an employment agreement and the terms and conditions of this letter of appointment shall govern your employment with the Company.

This letter of appointment shall automatically stand revoked in the event you do not join the Company on or before the effective date mentioned in this letter of appointment.

It is a pleasure to welcome you as a part of **Optum Global Solutions (India) Pvt. Ltd.**, We are confident that your employment with the Company shall prove mutually beneficial and rewarding and we look forward to having you join us.

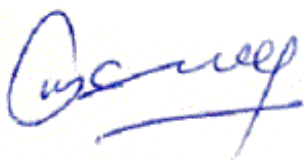
Congratulations and welcome to **Optum Global Solutions (India) Pvt. Ltd.** You shall be receiving an e-mail communication from us shortly for your new hire orientation training. You are requested to attend the same on your first day of reporting along with the documents as mentioned in the Appendix '2'. Should there be a change in your start date, it is mandatory that the same be communicated to us a week in advance.

Jasneet Singh Bhatia, we thank you for considering **Optum Global Solutions (India) Pvt. Ltd.** as your future employer! We have bold objectives:

- Improve the lives of others;
- Change the landscape of health care forever;
- Leave the world a better place than we found it.

Joining us, shall put you amongst a team that is committed to excellence in everything we do. We are passionate, energetic and focused. You'll be sharing a culture of leadership and excitement as you begin to do **your life's best work.**<sup>SM</sup>

**For Optum Global Solutions (India) Private Limited**



**Sumek Gopal**  
Senior Director | Human Capital

I accept this letter of appointment on the terms and conditions as described herein.

**ACKNOWLEDGEMENT:**

\_\_\_\_\_  
Jasneet Singh Bhatia

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

## Appendix 1

Employees shall be entitled to health, personal accident and life insurance benefits as per the Company's policy (over and above CTC)

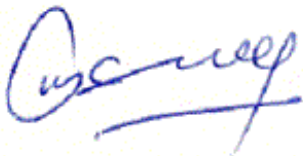
- i. Gratuity shall be paid as per the Gratuity Act (over and above CTC)
- ii. Employees shall be eligible for provident fund as per the Employees Provident Fund and Miscellaneous Provisions Act, 1952
- iii. Employees shall be eligible for Employees State Insurance as per the Employees State Insurance Act, 1948
- iv. No payment under the Rewarding Results Plan/ bonus is guaranteed, and is subject to attainment of corporate and business unit's financial performance thresholds as well as individual performance ratings attained for the year as per the Company discretion.
- v. Take home salary shall be net of provident fund & income tax deductions depending on your savings under various schemes. Also, the monthly take home shall be impacted depending on the reimbursements claims every month.
- vi. Leave travel allowance (LTA) shall be payable once in a year as governed by the internal policy of the Company.

## Appendix 2

Please come prepared with the following required documents (photocopies & originals) on your first day of joining:

- Highest Degree Certificate OR Highest Qualification Marksheet
- PAN CARD – In case you do not have PAN CARD, please apply for a PAN CARD and submit a copy of 'Acknowledgement of PAN CARD Application'
- Date of Birth Proof – Class Xth Certificate
- 6 passport size photographs
- Relieving letter / Experience letter for your immediate last employment In case the relieving letter has not been issued as yet, kindly carry a copy of your resignation acceptance
- Copy of UAN CARD or FORM 11 (downloaded from EPFO portal) This is applicable for the employees with prior work experience, if UAN has been issued by the previous employer
- Copy of AADHAAR CARD – In case you do not have AADHAAR, please apply for AADHAAR and submit a copy of 'Acknowledgement of AADHAAR Application'

Your employment with the Company shall be subject to submission of the above documents and required joining forms within 45 (forty five) days of your joining. The Company reserves the right to terminate your employment, in the event the above documents and forms are not submitted within the time stated above.



## **Appendix 3**

### **STANDARD TERMS AND CONDITIONS OF EMPLOYMENT**

This appendix containing the Standard Terms and Conditions of employment is attached to the letter of appointment and shall be deemed to be an integral part thereof. Your employment is conditional upon your acceptance of the standard terms and conditions detailed herein.

#### **1. CONFIDENTIALITY**

1.1 The term "Confidential Information" shall include all information, whether written or oral, that is not known by, or not generally available to, the public/outside at large and that concerns the business, activities, financial affairs, trade secrets, technology of the Company or otherwise relates to the Company, in any manner whatsoever, its employees, its customers, their clients, suppliers and other businesses or entities, with whom the Company does business, which may come to your knowledge or possession during the tenure of your employment with the Company. You shall hold such Confidential Information in trust and confidence, and not disclose or divulge such Confidential Information to any other person or entity or use any such Confidential Information for your own benefit or benefit of any other party, unless so authorized by the Company or required to be so disclosed or divulged in the course of the proper execution of your duties. You agree to sign the 'Confidentiality Agreement' in this regard, the terms of which shall form an inalienable part of this letter of appointment.

1.2 You undertake not to make copies or duplicates of any tangible Confidential Information or other sensitive property or materials of the Company, including but not limited to keys, access cards, diskettes, programs, photographs or such other proprietary information relating to the Company's business.

1.3 You shall keep strictly confidential, details of your salary and the employment benefits provided to you, within and outside the Company.

1.4 You agree and confirm that the terms and conditions of this Section 1 shall survive the termination or discontinuation of your Services with the Company.

#### **2. NON-SOLICITATION**

You shall not, during the term of your employment and for a period of twelve (12) months immediately following any termination of such employment (regardless of whether such termination is voluntary or involuntary), directly or indirectly, individually or on behalf of any other person, firm, corporation or other entity: (a) interfere with the Company's continuing relationships with its other employees, (b) disparage the Company with such other employees, (c) attempt to induce such other employees to leave their employment with the Company, (d) interfere with the Company's continuing relationships with its suppliers or customers, (e) disparage the Company with suppliers or customers, (f) sell, attempt to sell or solicit the sale of products competitive with those of the Company to the Company's customers, or (g) take any action to discourage or divert any suppliers or customers from doing business with the Company.

#### **3. NON-COMPETITION**

3.1 You agree that some restrictions on your activities during and after your employment are necessary to protect the goodwill and other legitimate interests of the Company. During your employment, you agree not to engage yourself for any outside business competitive with the Company. During the employment and for a period of one year after your employment terminates/expires (the "Restriction Period") with the Company, you undertake not to compete, directly or indirectly, with the Company in the Territory described below, whether as an employee, consultant, agent, partner, owner, investor, or otherwise. Specifically, but without limiting the foregoing, you agree not to engage in any manner in any activity that is directly or indirectly competitive or potentially competitive with the business of the Company as conducted or under consideration at any time during your employment. For purposes of this provision, the business of the Company shall include all services and products offered by the Company in any manner or under development, and your undertaking shall encompass all items, products, and services that may be used in substitution for the products. You acknowledge that the Company's business is global in scope and therefore the "Territory" referred to above shall include the entire world.

3.2 Notification Requirement: Until 6 (six) months after the period set forth in Section 3.1, you undertake to notify the Company in

writing of any change in your address and of each new job or other business activity in which you plan to engage, at least 30 days prior to beginning such job or activity. Such notice shall state the name and address of any new employer and the nature of your position/designation.

#### **4. INTELLECTUAL PROPERTY RIGHTS**

You shall disclose promptly, completely and in writing to the Company any discovery, invention, methodology or improvements made thereto, process, software applications or products, conceived, developed or discovered by you, either individually or jointly with others, during your employment ("Inventions") and such Inventions whether or not patent applications are filed thereon shall at all times belong absolutely to and be the sole and absolute property of the Company. You agree to treat such Inventions as Company proprietary and confidential and to use such Inventions solely for the benefit of the Company. You agree to assign to the Company any and all rights, title and interest, including, but not limited to, copyrights, trade secrets and proprietary rights to the Inventions, information, materials, products and deliverables developed during the performance of services to the Company. You agree that all the work performed by you and all Inventions, information, materials, products and deliverables developed by you while in the employment of the Company shall be the exclusive property of the Company and all title and interest therein shall vest in the Company. If and when required by the Company, you shall at the Company's expense take out or apply for patents, licenses or other rights, privileges or protection, as may be directed by the Company in respect of such Inventions, so that the benefit thereof accrues to the Company. You shall execute and do all instruments, acts, deeds and other things, which may be required by the Company for assigning, licensing any Inventions made during the employment, which shall vest with the Company including the name and all benefits arising in respect thereof.

Pursuant to its exclusive proprietary rights, the Company shall have the sole and exclusive right inter alia to use, modify or adapt the Inventions, information, materials, products or deliverables developed by you during the performance of your services as an employee of the Company.

You shall not use the name and/or logo of the Company for any purpose whatsoever nor shall you use any copyright, patent, trademark, trade name, registered design or any other like right vested in the Company except for performing services stipulated in the letter of appointment.

#### **5. DISCIPLINARY ACTION PROCEDURE**

Any breach of the Company's regulations/policies, failure to attain or maintain a satisfactory work standard or any misconduct by an employee shall be regarded as a disciplinary or capability matter. Your immediate superior shall normally deal with minor disciplinary matters. The procedure for more serious offences including major misconduct shall be dealt in the manner set out under the Company's regulations/policies.

#### **6. COMPANY'S REGULATIONS/POLICIES**

You shall abide and be bound by the Company's regulations/policies, and the same shall form part of this letter of appointment. The Company's regulations/policies may be changed / amended at any time at the discretion of the Company and the changed Company regulations/policies shall thereupon bind you. You shall also carry out and abide by any instruction, policies, 'house rules' and 'office orders' issued by the Company from time to time.

#### **7. TERMINATION OF EMPLOYMENT**

7.1 During Probation period either the Company or you may at any time terminate your employment with the Company, without cause, by giving in writing to the other party, 1 (one) months' notice or in lieu thereof a sum equal to the amount or pro-rated amount of salary which would have accrued to you during the period or remaining period of notice. You shall not be entitled to any notice pay if your employment is terminated in accordance with condition set forth in Section 7.6 below.

7.2 After completion of the Probation period, either the Company or you may at any time terminate your employment, without cause, by giving in writing to the other party, notice of 90 days or in lieu thereof a sum equal to the amount or pro-rated amount of salary which would have accrued to you during the period or remaining period of notice.

7.3 After notice of termination, you shall cooperate with the Company, as reasonably requested by the Company, to effect a transition of your responsibilities and ensure that the Company is aware of all matters being handled by you.

7.4 Upon termination of your employment with the Company for any reason, you shall promptly return to the Company any keys, credit cards, passes, confidential documents or material, or other property belonging to the Company, and return all writings, files, records, correspondence, notebooks, notes and other documents and things (including any copies thereof) containing Confidential Information or relating to the business or proposed business of the Company or its subsidiaries or affiliates. The Company reserves the right not to relieve you of your employment in the event that all the Company's documents/ property / Confidential Information in your custody have not been properly handed over by you to an authorized representative of the Company.

7.5 The Company reserves the right during any period of notice to exclude you from the premises of the Company, or to require you to carry out specified duties at premises other than those referred to in Section 3 of the letter of appointment, or to carry out no duties, and to instruct you not to communicate with clients, employees, agents or representatives of the Company until your employment has been terminated, provided that you shall continue to be paid and to enjoy normal contractual benefits during any such period, except in the case of suspension. You shall not be entitled to engage in any other employment, work or business during this notice period.

7.6 In addition to all the rights of the Company provided for in this agreement or in any other policies/regulations of the Company or under law, the Company may terminate your employment forthwith in any of the following circumstances:

- i. Breach by you of any of the terms of this letter of appointment ;Breach of any clauses of the Company's regulations/policies as referenced in Section 6 hereinabove;
- ii. Unauthorized absence beyond a period of seven consecutive days;
- iii. Inability to perform your duties beyond a period of thirty (30) days, whether on medical grounds or on any other grounds;
- iv. Physical or mental incapacitation to perform your duties;
- v. Any misrepresentation by you to the Company, whether made orally or in writing and whether expressly or by conduct, and whether at the time of appointment or prior or subsequent thereto;
- vi. Commission of any act detrimental to the interests of the Company;
- vii. Commission of any act of moral turpitude;
- viii. Misconduct;
- ix. Commission of an act of insolvency;
- x. Conviction in any court of law for the commission of any crime; or
- xi. Your performance is continuously measured as below expectation.

Notwithstanding anything contained in Section 7.1, the Company reserves the right to terminate your employment without giving any notice period or pay in lieu thereof if you are in breach of the sub-clauses of clause 7.6 hereinabove.

## **8. REPRESENTATION**

You represent and warrant that you are not bound by or subject to any court order, agreement, arrangement or undertaking (including but without limitation any non-competition or non-solicitation undertakings) or any other disability of any nature which may in any way restrict or prohibit you from entering into this letter of appointment or from performing your duties and providing services under this agreement of employment on the terms and condition contained herein.

## **9. INTERPRETATION**

If any of the provisions of this letter of appointment shall, for any reason, be held to be invalid, illegal or unenforceable in any respect, such invalidity, illegality or un-enforceability shall not affect any other provisions of this letter of appointment, and this letter of appointment shall be construed as if such invalid, illegal or unenforceable provision has never been contained in this letter of appointment. If, moreover, any one or more of the provisions contained in this letter of appointment shall for any reason be held to be excessively broad as to duration, activity or subject, it shall be construed by limiting and reducing it, so as to be enforceable to the extent compatible with the applicable law as it shall the appear.

## **10. DISPUTES**

All disputes or differences whatsoever arising between the Company and you out of or relating to the construction, meaning and operation or effect of this letter of appointment or the breach thereof shall be settled by a senior officer of the Company and the decision made in pursuance thereof shall be binding on you and the Company.

## **11. WAIVER OF BREACH**

Any waiver by the Company of a breach of any provision of this letter of appointment shall not operate or be construed as a waiver of any subsequent breach.

## **12. EMPLOYEE PERSONAL INFORMATION**

12.1. The Company understands that privacy of information is important to you. The Company does not sell or otherwise share personally identifiable information except as provided below.

12.2. You consent to the processing and use of your Personal Data held by the Company for legal, personnel, administrative and/or management purposes. You further consent to the transfer of your Personal Data to other members of the UnitedHealth Group and to other third parties including those who provide products or services to the Company (such as benefit providers,

record maintenance and payroll administrators), legal counsel, regulatory authorities, potential or future employers and potential purchasers of the Company or the business in which you work provided that the transfer is for one of the purposes referred to above, even where the recipient of the data is located in a country or territory which does not maintain adequate data protection standards but where the Company has nevertheless installed reasonable technical safeguards to avoid unauthorized access.

12.3. You further consent to your Personal Data being stored on a central database in the USA or wherever it may be located in the future, which is accessible by persons from the UnitedHealth Group and other third parties mentioned above in a number of different countries or territories, including countries and territories which do not maintain adequate data protection standards. For the purposes of this consent, "Personal Data" includes, but is not limited to: name, address and contact details, date of birth, marital status, educational background, employment application, history with the company, job title, areas of expertise, details of salary and benefits, social security number, bank details, performance appraisals, salary reviews, records relating to holiday and other leave, working time records, details of any shares of common stock or directorships of the Company or any other member of the UnitedHealth Group held by you, details of all stock options, phantom stock options, or any entitlement to shares of common stock of the Company or any other member of the UnitedHealth Group awarded, cancelled, exercised, vested, unvested or outstanding in your favor and other management records. Personal Data also includes Sensitive Personal Data relating to your health (including information in the employee medical questionnaire, records of sickness absence, medical certificates and reports).

### **13. OTHERS**

13.1. You shall be bound by the Company's regulations/policies, and all other rules, instructions, and orders issued by the Company from time to time, in relation to your conduct, discipline and service conditions such as leave, medical, retirement, etc. as if these Company's regulations/policies, rules, instructions, etc. were part of this letter of appointment. In case of any conflict between this letter of appointment and Company's regulations/policies, the terms and conditions herein shall override/prevail.

13.2. You shall inform the Company as soon as possible about any change in your residential address.

13.3. Survival: Section 1, 2, 3, 4 & 12.3 shall survive the termination of this letter of appointment.

A handwritten signature in blue ink, appearing to read "C. S. Murphy", is written over a horizontal line.



## Appendix 5

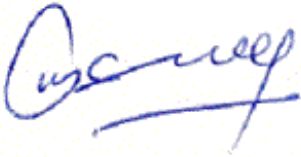
Your employment with the Company under this letter of appointment is subject to the fulfillment of following conditions:

1. Successful completion of the degree course that you are currently enrolled in with **Minimum Percentage/CGPA of 7 CGPA or 70%**;
2. Submission of a certified true copy of your Transcript of Records/Final Mark sheet/ Degree Certificate to the Company from your educational institution certifying that you have successfully completed the degree course with the aforementioned Minimum Percentage/CGPA by not later than **31-Oct-19**;

You understand and acknowledge that, you must successfully complete your degree course with Minimum Percentage/CGPA of **7 CGPA or 70%** and submit a certified true copy of your transcript of records/final mark sheet certifying that you have successfully completed the degree course with the aforementioned Minimum Percentage/CGPA within the stipulated deadline to continue your employment with the Company.

You also understand and acknowledge that in addition to conditions/ grounds for the termination of employment enumerated in Clause 7 of the standard terms and conditions of employment (Appendix 3) of this letter of appointment, failure to successfully complete your degree course with Minimum Percentage/CGPA of **7 CGPA or 70%** and submit a certified true copy of your Transcript of Records/Final Mark sheet certifying that you have successfully completed the degree course with the aforementioned Minimum Percentage/CGPA within the stipulated deadline shall constitute a valid condition/ ground for termination of your employment by the Company and/or grounds for the Company to impose disciplinary measures against you.

**For Optum Global Solutions (India) Private Limited**



**Sumek Gopal**  
**Senior Director | Human Capital**

I have read the contents of this Appendix 5 to the letter of appointment carefully and understand and accept the obligations which it imposes upon me without reservation. I sign the terms and contained herein voluntarily and freely.

**ACKNOWLEDGEMENT:**

**Candidate Full Name:**

**Date:**






Account Name : Mr. JASNEET SINGH BHATIA  
Address : 16/114, GALI NO 5  
JOSHI ROAD  
KAROL BAGH-110005  
Central  
Date : 10 Feb 2020  
Account Number : 00000038532194103  
Account Description : PPF Account  
Branch : FAIZ ROAD, NEW DELHI  
Drawing Power : 0.00  
Interest Rate(% p.a.) : 7.9  
Nomination Registered : Yes  
Open Date : 17 Jun 2019  
Accumulated Interest : 2468.75  
Maturity Date : 1 Apr 2035  
Balance as on 1 Apr 2019 : 0.00

Account Statement from 1 Apr 2019 to 10 Feb 2020

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
17 Jun 2019	17 Jun 2019	BY TRANSFER-Transfer through GCC-	TRANSFER FROM 51109571723		10,000.00	10,000.00
30 Jun 2019	30 Jun 2019	BY TRANSFER-INB PPF--	IF19945455 TRANSFER FROM 51109571723		15,000.00	25,000.00
12 Aug 2019	12 Aug 2019	BY TRANSFER-INB PPF--	IF20426167 TRANSFER FROM 51109571723		15,000.00	40,000.00
24 Aug 2019	24 Aug 2019	BY TRANSFER-INB ppf-	IF20493346 TRANSFER FROM 51109571723		25,000.00	65,000.00

Please do not share your ATM, Debit/Credit card number, PIN and OTP with anyone over mail, SMS, phone call or any other media. Bank never asks for such information.

\*\*This is a computer generated statement and does not require a signature.



**Hôtel Elysées Flaubert**  
**Address:** 19, Rue Rennequin, 17th arr., 75017 Paris, France  
**Phone:** +33 1 46 22 44 35  
**GPS Coordinates:** N 048° 52.890, E 02° 17.895

CHECK-IN

**30**  
APRIL  
Thursday  
☉ from 15:00

CHECK-OUT

**4**  
MAY  
Monday  
☉ until 11:00

ROOMS

**2** / **4**

NIGHTS

**4**

**PRICE**  
2 rooms  
10 % VAT  
**Price**  
(for 4 guests)

₹ 65,224  
₹ 6,523

approx. ₹ 71,747  
€ 918

**Additional charges**  
The price you see below is an approximate that may include fees based on the maximum occupancy. This can include taxes set by local governments or charges set by the property.  
City tax (INR 146.00 × 4 guests × 4 nights)

₹ 2,351

approx. ₹ 74,098

You'll pay 948.08 in EUR.  
€ 918

**Final Price**  
(taxes included)

₹ 74,098

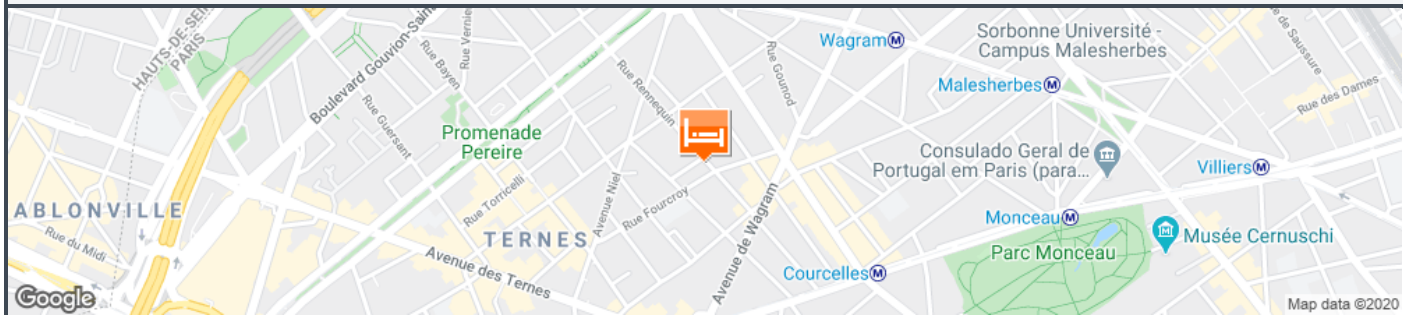
You'll pay 948.08 in EUR.  
€ 918

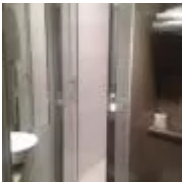
**Payment Amount**

Currency & Exchange Rate Info

You'll pay Hôtel Elysées Flaubert in EUR according to the exchange rate on the day of payment.  
The amount displayed in INR is just an estimate based on **today's** exchange rate for EUR.

**Additional Info**  
Note that additional supplements (e.g. an extra bed) aren't added in this total.  
If you cancel, applicable taxes may still be charged by the property.  
If you don't show up for this booking, and you don't cancel beforehand, the property is liable to charge you the full reservation amount.  
Remember to read the **Important info** below – it could contain important details not mentioned here.



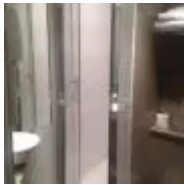


**Standard Double Room**  
**Guest name:** Mayank Gupta Jasneet Singh Bhatia  
**Number of guests:** 2 adults  
**Meal plan:**  
Start your day with breakfast for ₹ 1,172 per guest, per night.

Private Bathroom • City view • Free toiletries • Air conditioning • Safe • Toilet • Bathtub or shower • Towels • Linens • Socket near the bed • Desk • Soundproof • TV • Telephone • Satellite channels • Tea/Coffee maker • Radio • Heating • Flat-screen TV • Hairdryer • Guest bathroom • Fax • Minibar • Towels/Sheets (extra fee) • Wake-up service/Alarm clock • Carpeted • Electric kettle • Cable channels • Wake-up service • Alarm clock • Wardrobe or closet • Upper floors accessible by elevator • Toilet paper

**Bed Size(s):** 1 full bed (131-150 cm wide)

**₹ 35,873** € 459  
Room € 417.27  
10 % VAT is included. € 41.73  
&#x20AC; 1.88 City tax per person per night is excluded.



## Standard Double Room

**Guest name:** Harshit Khanna Vipul Rustagi

**Number of guests:** 2 adults

**Meal plan:**

Start your day with breakfast for ₹ 1,172 per guest, per night.

Private Bathroom • City view • Free toiletries • Air conditioning • Safe • Toilet • Bathtub or shower • Towels • Linens • Socket near the bed • Desk • Soundproof • TV • Telephone • Satellite channels • Tea/Coffee maker • Radio • Heating • Flat-screen TV • Hairdryer • Guest bathroom • Fax • Minibar • Towels/Sheets (extra fee) • Wake-up service/Alarm clock • Carpeted • Electric kettle • Cable channels • Wake-up service • Alarm clock • Wardrobe or closet • Upper floors accessible by elevator • Toilet paper

**Bed Size(s):** 1 full bed (131-150 cm wide)

₹ 35,873 € 459

Room € 417.27  
10 % VAT is included. € 41.73  
&#x20AC; 1.88 City tax per person per night is excluded.

### Important Information

Please note that guests are required to show the ID the corresponds with the credit card used for booking.

Guests are required to show a photo ID and credit card upon check-in. Please note that all Special Requests are subject to availability and additional charges may apply.

Please inform Hôtel Elysées Flaubert of your expected arrival time in advance. You can use the Special Requests box when booking, or contact the property directly using the contact details in your confirmation.


### Hotel Policies


#### **Guest parking**

- No parking available.

#### **Internet**

- WiFi is available in all areas and is free of charge.

 [Click here to pay for your reservation](#) by April 28, 2020 10:59 PM. We'll send you a reminder 48 hours before the free cancellation deadline. Your reservation will be canceled on this date if you're unable to finalize the payment.

 **You can always view, change or cancel your booking online at:** [your.booking.com](#)

For any questions related to the property, you can contact Hôtel Elysées Flaubert directly at: +33 1 46 22 44 35

**Or contact us by phone - we're available 24 hours a day:**

Local number: 0008 000 016 075


000800 0016077

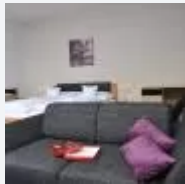
When abroad or from France: +44 20 3320 2609

**Your safety is our top priority.** In case of emergency while on vacation, dial 112 to reach the police, fire department, or emergency medical services. This number works in most European countries and is free of charge.

Scan now to get this booking on your phone!



 This print version of your confirmation contains the most important information about your booking. It can be used to check in when you arrive at Hôtel Elysées Flaubert. For further details, please refer to your confirmation email sent to mayankgupta.capricorn@gmail.com.



## Pension Milk Inn

**Address:** Českokobrodská 1174, Prague, 198 00, Czech Republic  
**Phone:** +420 725 187 800  
**GPS Coordinates:** N 050° 5.374, E 14° 33.075

CHECK-IN

**22**

**APRIL**

Wednesday

⌚ 12:30 - 22:00

CHECK-OUT

**30**

**APRIL**

Thursday

⌚ 07:00 - 10:00

ROOMS

NIGHTS

**1 / 8**

## PRICE

1 room

Price

(for 2 guests)

₹ 28,761

approx. ₹ 28,761

€ 368

## The final price shown is the amount you'll pay to the property.

Booking.com doesn't charge guests any reservation, administration, or other fees.  
Your card issuer may charge you a foreign transaction fee.

## Payment Info

The property will charge you:

At the property you'll pay

This property accepts the following forms of payment: No credit cards accepted, only cash

₹ 14,381

₹ 14,380

## Currency & Exchange Rate Info

You'll pay Pension Milk Inn in EUR according to the exchange rate on the day of payment.  
The amount displayed in INR is just an estimate based on **today's** exchange rate for EUR.

## Additional Info

Note that additional supplements (e.g. an extra bed) aren't added in this total.

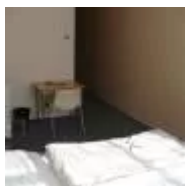
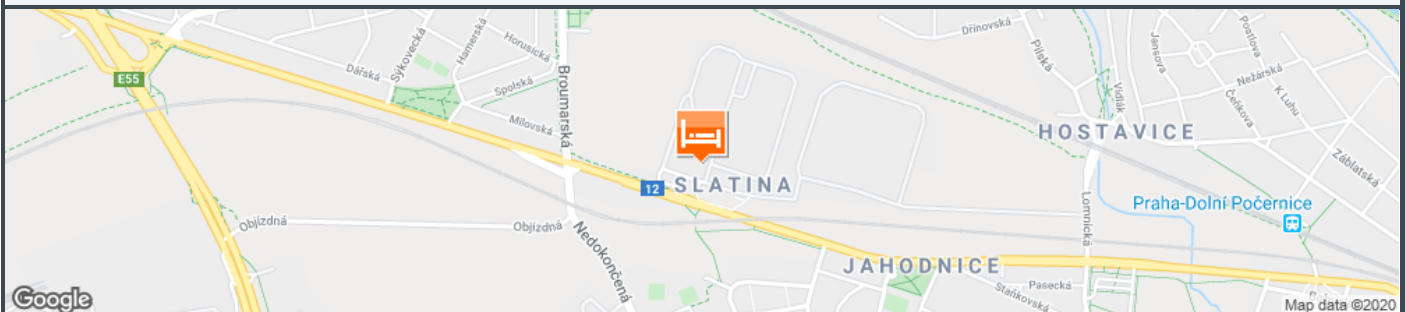
If you cancel, applicable taxes may still be charged by the property.

If you don't show up for this booking, and you don't cancel beforehand, the property is liable to charge you the full reservation amount.

Remember to read the **Important info** below – it could contain important details not mentioned here.

## Want to know more about payment?

Read our [Frequently Asked Questions](#) about how and when to pay.



## Double Room

**Guest name:** Mayank Gupta Jasneet Singh Bhatia / for max. 2 people.

**Meal plan:**

Start your day with breakfast for ₹ 469 per guest, per night.

Private Bathroom • Free toiletries • Shower • Air conditioning • Safe • Toilet • Towels • Linens • Socket near the bed • Tile/Marble floor • Desk • Sitting area • TV • Refrigerator • Heating • Flat-screen TV • Hairdryer • Carpeted • Electric kettle • Wardrobe or closet • Clothes rack • Toilet paper

**Bed Size(s):** 1 queen bed (151-180 cm wide)

### Prepayment :

You'll be charged a prepayment of 50% of the total price after reservation.

### Cancellation cost:

until March 22, 2020 11:59 PM [CET] : € 0  
from March 23, 2020 12:00 AM [CET] : **€ 184 -**  
**Changing the dates of your stay isn't possible.**

## Important Information

Please note that Pension Milk Inn has no reception. Please contact the property in advance for check-in arrangements. Contact details are stated in the booking confirmation.

Please note that the little shared kitchen is opened daily from 07:00 until 11:00.

Please note that the property accepts payments only in CZK.

## Hotel Policies

### Guest parking

- Free private parking is available on site (reservation is not needed).

### Internet

- WiFi is available in all areas and is free of charge.

## Special Requests

"BED PREFERENCE:penta Family Room: 1 large double"



**You can always view, change or cancel your booking online at:**  
[your.booking.com](https://your.booking.com)

For any questions related to the property, you can contact Pension Milk Inn directly at: +420 725 187 800

**Or contact us by phone - we're available 24 hours a day:**

Local number: 0008 000 016 075

000800 0016077

When abroad or from Czech Republic: +44 20 3320 2609


**Your safety is our top priority.** In case of emergency while on vacation, dial 112 to reach the police, fire department, or emergency medical services. This number works in most European countries and is free of charge.

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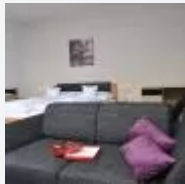
Scan now to get this booking on  
your phone!



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 This print version of your confirmation contains the most important information about your booking. It can be used to check in when you arrive at Pension Milk Inn. For further details, please refer to your confirmation email sent to [mayankgupta.capricorn@gmail.com](mailto:mayankgupta.capricorn@gmail.com).





## Pension Milk Inn

**Address:** Českobrodská 1174, Prague, 198 00, Czech Republic  
**Phone:** +420 725 187 800  
**GPS Coordinates:** N 050° 5.374, E 14° 33.075

CHECK-IN

**22**

**APRIL**

Wednesday

⌚ 12:30 - 22:00

CHECK-OUT

**30**

**APRIL**

Thursday

⌚ 07:00 - 10:00

ROOMS

**1**

NIGHTS

**8**

## PRICE

1 room

Price

(for 2 guests)

₹ 28,761

approx. ₹ 28,761

€ 368

## The final price shown is the amount you'll pay to the property.

Booking.com doesn't charge guests any reservation, administration, or other fees.  
Your card issuer may charge you a foreign transaction fee.

## Payment Info

The property will charge you:

At the property you'll pay

This property accepts the following forms of payment: No credit cards accepted, only cash

₹ 14,381

₹ 14,380

## Currency & Exchange Rate Info

You'll pay Pension Milk Inn in EUR according to the exchange rate on the day of payment.  
The amount displayed in INR is just an estimate based on **today's** exchange rate for EUR.

## Additional Info

Note that additional supplements (e.g. an extra bed) aren't added in this total.

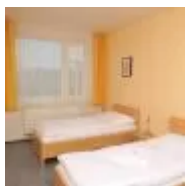
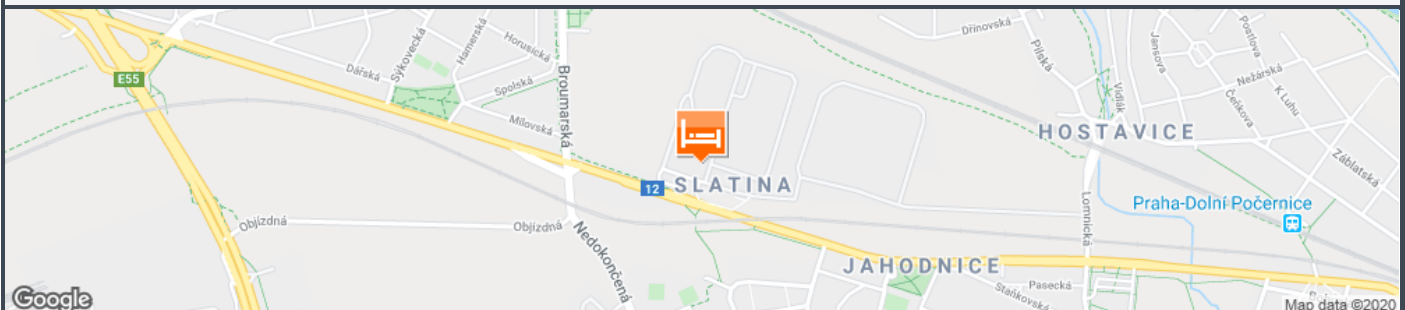
If you cancel, applicable taxes may still be charged by the property.

If you don't show up for this booking, and you don't cancel beforehand, the property is liable to charge you the full reservation amount.

Remember to read the **Important info** below – it could contain important details not mentioned here.

## Want to know more about payment?

Read our [Frequently Asked Questions](#) about how and when to pay.



## Twin Room

**Guest name:** Harshit Khanna Vipul Rustagi / for max. 2 people.

**Meal plan:**

Start your day with breakfast for ₹ 469 per guest, per night.

Private Bathroom • Free toiletries • Shower • Safe • Toilet • Towels • Linens • Socket near the bed • Tile/Marble floor • Sitting area • TV • Refrigerator • Heating • Flat-screen TV • Hairdryer • Carpeted • Electric kettle • Wardrobe or closet • Clothes rack • Toilet paper

**Bed Size(s):** 2 twin beds (90-130 cm wide)

## Prepayment :

You'll be charged a prepayment of 50% of the total price after reservation.

## Cancellation cost:

until March 22, 2020 11:59 PM [CET] : € 0  
from March 23, 2020 12:00 AM [CET] : **€ 184 -**  
**Changing the dates of your stay isn't possible.**

## Important Information

Please note that Pension Milk Inn has no reception. Please contact the property in advance for check-in arrangements. Contact details are stated in the booking confirmation.

Please note that the little shared kitchen is opened daily from 07:00 until 11:00.

Please note that the property accepts payments only in CZK.

## Hotel Policies

### Guest parking

- Free private parking is available on site (reservation is not needed).

### Internet

- WiFi is available in all areas and is free of charge.



**You can always view, change or cancel your booking online at:**  
[your.booking.com](https://your.booking.com)

For any questions related to the property, you can contact Pension Milk Inn directly at: +420 725 187 800

**Or contact us by phone - we're available 24 hours a day:**

Local number: 0008 000 016 075

000800 0016077

When abroad or from Czech Republic: +44 20 3320 2609


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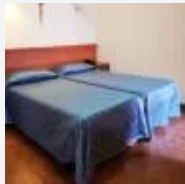
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Scan now to get this booking on  
your phone!



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 This print version of your confirmation contains the most important information about your booking. It can be used to check in when you arrive at Pension Milk Inn. For further details, please refer to your confirmation email sent to [harshitkhanna3254@gmail.com](mailto:harshitkhanna3254@gmail.com).



## Alloggio Carmen Sallés

**Address:** 75 Via Nino Bixio, Central Station, 00185 Rome, Italy  
**Phone:** +39 06 446 4737  
**GPS Coordinates:** N 041° 53.585, E 12° 30.480

CHECK-IN

**4**

**MAY**  
Monday

🕒 12:00 - 23:00

CHECK-OUT

**9**

**MAY**  
Saturday

🕒 06:00 - 10:00

ROOMS

**2**

NIGHTS

**5**

## PRICE

2 rooms

Price

(for 4 guests)

₹ 58,617

approx. ₹ 58,617

€ 750

## The final price shown is the amount you'll pay to the property.

Booking.com doesn't charge guests any reservation, administration, or other fees.  
Your card issuer may charge you a foreign transaction fee.

## Payment Info

Alloggio Carmen Sallés handles all payments.  
This property accepts the following forms of payment: No credit cards accepted, only cash

## Currency & Exchange Rate Info

You'll pay Alloggio Carmen Sallés in EUR according to the exchange rate on the day of payment.  
The amount displayed in INR is just an estimate based on **today's** exchange rate for EUR.

## Additional Info

Note that additional supplements (e.g. an extra bed) aren't added in this total.  
If you cancel, applicable taxes may still be charged by the property.  
If you don't show up for this booking, and you don't cancel beforehand, the property is liable to charge you the full reservation amount.  
Remember to read the **Important info** below – it could contain important details not mentioned here.

## Want to know more about payment?

Read our [Frequently Asked Questions](#) about how and when to pay.



## Twin Room with Private Bathroom

**Guest name:** Harshit Khanna Vipul Rustagi

**Number of guests:** 2 adults

**Meal plan:**

Start your day with breakfast for ₹ 391 per guest, per night.

Garden view • Free toiletries • Inner courtyard view • Air conditioning • Safe • Bidet • Toilet • Bathtub or shower • Towels • Linens • Socket near the bed • Tile/Marble floor • Desk • Mosquito net • Telephone • Heating • Fan • Towels/Sheets (extra fee) • Wake-up service/Alarm clock • Wake-up service • Wardrobe or closet • Upper floors accessible by elevator • Clothes rack • Toilet paper

**Bed Size(s):** 1 twin bed (90-130 cm wide)

₹ 29,308 € 375

**Prepayment:** No prepayment is needed.

**Cancellation cost:**

until April 19, 2020 11:59 PM [CEST]: € 0  
from April 20, 2020 12:00 AM [CEST]: **€ 375 -**  
**Changing the dates of your stay isn't possible.**

## Twin Room with Private Bathroom

**Guest name:** Mayank Gupta Jasneet Singh Bhatia

**Number of guests:** 2 adults

**Meal plan:**

Start your day with breakfast for ₹ 391 per guest, per night.

Garden view • Free toiletries • Inner courtyard view • Air conditioning • Safe • Bidet • Toilet • Bathtub or shower • Towels • Linens • Socket near the bed • Tile/Marble floor • Desk • Mosquito net • Telephone • Heating • Fan • Towels/Sheets (extra fee) • Wake-up service/Alarm clock • Wake-up service • Wardrobe or closet • Upper floors accessible by elevator • Clothes rack • Toilet paper

**Bed Size(s):** 1 twin bed (90-130 cm wide)

₹ 29,308 € 375

**Prepayment:** No prepayment is needed.

**Cancellation cost:**

until April 19, 2020 11:59 PM [CEST]: € 0  
from April 20, 2020 12:00 AM [CEST]: **€ 375 -**  
**Changing the dates of your stay isn't possible.**

## Important Information

This property does not accommodate bachelor(ette) or similar parties.  
License number: **BA6ET11**

## Hotel Policies

### Guest parking

- Free private parking is available on site (reservation is needed).

### Internet

- WiFi is available in all areas and is free of charge.

## Special Requests

"This guest would like the rooms in this booking to be close together if possible."

## You can always view, change or cancel your booking online at: [your.booking.com](https://www.booking.com)

For any questions related to the property, you can contact Alloggio Carmen Sallés directly at: +39 06 446 4737

### Or contact us by phone - we're available 24 hours a day:

Local number: 0008 000 016 075


000800 0016077

When abroad or from Italy: +44 20 3320 2609

**Your safety is our top priority.** In case of emergency while on vacation, dial 112 to reach the police, fire department, or emergency medical services. This number works in most European countries and is free of charge.

Scan now to get this booking on your phone!



 This print version of your confirmation contains the most important information about your booking. It can be used to check in when you arrive at Alloggio Carmen Sallés. For further details, please refer to your confirmation email sent to [harshitkhanna3254@gmail.com](mailto:harshitkhanna3254@gmail.com).