

Employee No.:1159013

Name:Ankit Sharma

PAN of Employee:FSZPS6620E

Certificate Number:UYMTBFA

TAN of Employer:RTKA25147D

Assessment Year:2024-2025

2. (f) Break up for Amount of any other exemption under section 10

| SL No. | Particulars | Amount of any other exemption under section 10 Rs. | Gross Amount Rs. | Qualifying Amount Rs. | Deductible Amount Rs. |
|--------|-------------|---|---------------------|--------------------------|--------------------------|
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | | | | | |

10(k). Break up for Amount deductible under any other provision(s) of Chapter VIA'

| SL No. | Particulars | Amount deductible under any other provision(s) of Chapter VIA Rs. | Gross Amount Rs. | Qualifying Amount Rs. | Deductible Amount Rs. |
|--------|-------------|--|---------------------|--------------------------|--------------------------|
| 1 | 80D | 25524 | 25524 | 25524 | 25524 |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | | | | | |

Place : MUMBAI
Date : 13/06/2024Signature of the person responsible for deduction of tax
Full Name : MANISH GUPTA
Designation : CHIEF FINANCIAL OFFICER

FORM NO. 12BA

Statement showing particulars of perquisites, other fringe benefits or amenities and profits in lieu of salary with value thereof

1. Name & address of employer : APTIA GROUP INDIA PRIVATE LIMITED
 : SEC ROAD, NEW PALAM VIHAR
 : SECTOR 111,
 : SADAR BAZAR
 : 122001
 : HARYANA
 : RTKA25147D
 2.TAN :
 3.TDS Assessment Range of the employer : TDS CIRCLE
 4.Name,designation and PAN of employee : Ankit Sharma/ Senior Specialist - Implementation Services/ FSZPS6620E
 5.Is the employee a director or a person with substantial interest in the company: NO
 (where the employer is a company) :
 6.Income under the head "Salaries" of the employee (other than from perquisites) : 78675
 7.Financial year : 2023-2024
 8.Valuation of Perquisites :

| Sr No. (see rule 3) | Nature of perquisites | Value of perquisite as per rules | Amount, if any, recovered from the employee | Amount of perquisite chargeable to tax(3-4) |
|---------------------|-----------------------|----------------------------------|---|---|
| (1) | (2) | (Rs.) (3) | (Rs.) (4) | (Rs.) (5) |

- 1.Accommodation
- 2.Cars/Other automotive
- 3.Sweeper, gardener, watchman or personal attendant
- 4.Gas, electricity, water
- 5.Interest free or concessional loans
- 6.Holiday expenses
- 7.Free or concessional travel
- 8.Free meals
- 9.Free education
- 10.Gifts, vouchers, etc.
- 11.Credit card expenses
- 12.Club expenses
- 13.Use of movable assets by employees
- 14.Transfer of assets to employees
- 15.Value of any other benefit/amenity/service/privilege
- 16.Stock options allotted or transferred by employer being an eligible start-up referred to in section 80-IAC.
- 17.Stock options (non-qualified options) other than ESOP in col.16 above.
- 18.Contribution by employer to fund and scheme taxable under section 17(2)(vii).
- 19.Annual accretion by way of interest, dividend etc. to the balance at the credit of fund and scheme referred to in section 17(2)(vii) and taxable under section 17(2)(viii).
- 20.Other benefits or amenities
- 21.Total value of perquisites
- 22.Total value of Profit in lieu of salary as per 17(3)

- 9.Details of Tax, -
- (a) Tax deducted from salary of the employee u/s 192(1) : As per Form-16
 - (b) Tax paid by employer on behalf of the employee u/s 192(1A): NIL
 - (c) Total tax Paid : As per Form-16
 - (d) Date of payment into Government treasury : As per Form-16

DECLARATION BY EMPLOYER

I, MANISH GUPTA, , son / daughter of RAM GOBIND working as CHIEF FINANCIAL OFFICER do hereby declare on behalf of APTIA GROUP INDIA PRIVATE LIMITED that the information given above is based on the books of account, documents and other relevant records or information available with us and the details of value of each such perquisite are in accordance with Sec.17 and rules framed thereunder and that such information is true and correct.

Signature of the person responsible for deduction of tax
 Place : MUMBAI Full Name : MANISH GUPTA
 Date : 13/06/2024 Designation : CHIEF FINANCIAL OFFICER

Emp. No. : 1159013 PAN: FSZPS6620E

Annexure to Form 16

Employee No.:1159013

Name:Ankit Sharma

PAN of Employee:FSZPS6620E

Certificate Number:UYMTBFA

TAN of Employer:RTKA25147D

Assessment Year:2024-2025

Break up for Salary

| SL No. | Particulars | Amount Rs. |
|-----------|-------------------|---------------|
| 1 | BASIC | 33060 |
| 2 | HRA | 16530 |
| 3 | SPECIAL ALLOWANCE | 29085 |
| | TOTAL | 78675 |

Break up of 10(d) - Total deduction under section 80C, 80CCC and 80CCD(1)

| SL No. | Particulars | Amount Rs. |
|-----------|------------------------|---------------|
| 1 | Housing Loan Principal | 50210 |
| 2 | Life Insurance Premium | 12226 |
| 3 | Provident Fund | 3967 |
| | TOTAL | 66403 |

FORM NO. 16

[See rule 31(1)(a)]

PART A

Certificate under Section 203 of the Income-tax Act, 1961 for tax deducted at source on salary paid to an employee under section 192 or pension/interest income of specified senior citizen under section 194P

| Certificate No. UYMTBFA | | Last updated on 02-Jun-2024 | | |
|---|---------------------|---|---|----------------|
| Name and address of the Employer/Specified Bank | | Name and address of the Employee/Specified senior citizen | | |
| APTIA GROUP INDIA PRIVATE LIMITED SHOP NO.1, SEC ROAD, NEW PALAM VIHAR, SECTOR 111, SADAR BAZAR - 122001 Haryana +(91)91-9739479991 MANISH.GUPTA@APTIA-GROUP.COM | | ANKIT SHARMA A-46, JHANDE WALI GALI, MANDAWALI, FAZALPUR, SHAKAR PUR BARAMAD, DELHI - 110092 Delhi | | |
| PAN of the Deductor | TAN of the Deductor | PAN of the Employee/Specified senior citizen | Employee Reference No. provided by the Employer/Pension Payment order no. provided by the Employer (If available) | |
| AAZCA0064C | RTKA25147D | FSZPS6620E | | |
| CIT (TDS) | | Assessment Year | Period with the Employer | |
| The Commissioner of Income Tax (TDS) C.R. Building, Sector 17 . E, Himalaya Marg Chandigarh - 160017 | | 2024-25 | From 01-Mar-2024 | To 31-Mar-2024 |

Summary of amount paid/credited and tax deducted at source thereon in respect of the employee

| Quarter(s) | Receipt Numbers of original quarterly statements of TDS under sub-section (3) of Section 200 | Amount paid/credited | Amount of tax deducted (Rs.) | Amount of tax deposited / remitted (Rs.) |
|-------------|--|----------------------|------------------------------|--|
| Q4 | QVRTFFUF | 78675.00 | 15077.00 | 15077.00 |
| Total (Rs.) | | 78675.00 | 15077.00 | 15077.00 |

I. DETAILS OF TAX DEDUCTED AND DEPOSITED IN THE CENTRAL GOVERNMENT ACCOUNT THROUGH BOOK ADJUSTMENT

(The deductor to provide payment wise details of tax deducted and deposited with respect to the deductee)

| Sl. No. | Tax Deposited in respect of the deductee (Rs.) | Book Identification Number (BIN) | | | | |
|-------------|--|----------------------------------|-----------------------------------|---------------------------------------|--------------------------------------|--|
| | | Receipt Numbers of Form No. 24G | DDO serial number in Form no. 24G | Date of transfer voucher (dd/mm/yyyy) | Status of matching with Form no. 24G | |
| Total (Rs.) | | | | | | |

II. DETAILS OF TAX DEDUCTED AND DEPOSITED IN THE CENTRAL GOVERNMENT ACCOUNT THROUGH CHALLAN

(The deductor to provide payment wise details of tax deducted and deposited with respect to the deductee)

| Sl. No. | Tax Deposited in respect of the deductee (Rs.) | Challan Identification Number (CIN) | | | | |
|-------------|--|-------------------------------------|--|-----------------------|--------------------------------|--|
| | | BSR Code of the Bank Branch | Date on which Tax deposited (dd/mm/yyyy) | Challan Serial Number | Status of matching with OLTAS* | |
| 1 | 15077.00 | 6390009 | 29-04-2024 | 59679 | F | |
| Total (Rs.) | 15077.00 | | | | | |

Verification

I, **MANISH GUPTA**, son / daughter of **RAM GOBIND** working in the capacity of **CHIEF FINANCIAL OFFICER** (designation) do hereby certify that a sum of Rs. **15077.00** [Rs. **Fifteen Thousand and Seventy Seven Only** (in words)] has been deducted and a sum of Rs. **15077.00** [Rs. **Fifteen Thousand and Seventy Seven Only**] has been deposited to the credit of the Central Government. I further certify that the information given above is true, complete and correct and is based on the books of account, documents, TDS statements, TDS deposited and other available records.

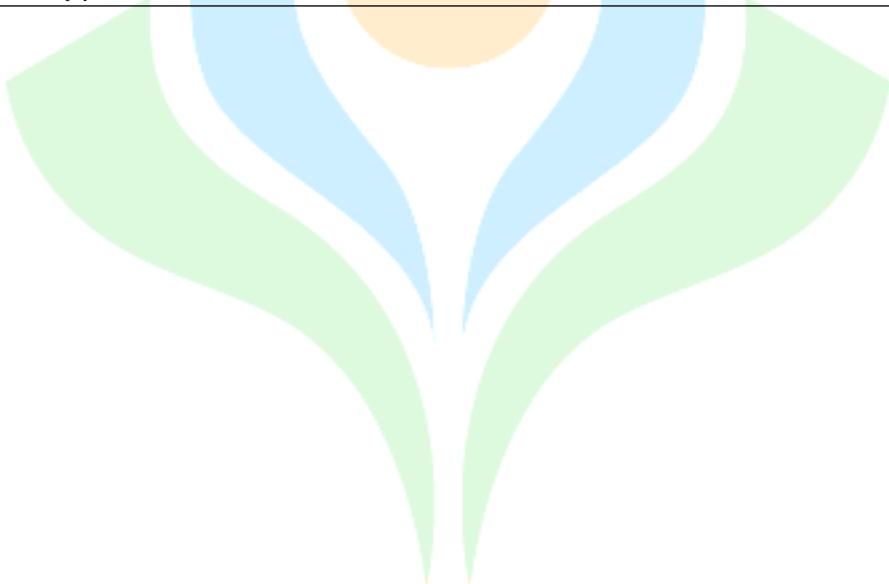
| | | |
|---|-------------|---|
| Place | GURGAON | (Signature of person responsible for deduction of Tax) |
| Date | 13-Jun-2024 | |
| Designation: CHIEF FINANCIAL OFFICER | | Full Name: MANISH GUPTA |

Notes:

- Part B (Annexure) of the certificate in Form No.16 shall be issued by the employer.
- If an assessee is employed under one employer during the year, Part 'A' of the certificate in Form No.16 issued for the quarter ending on 31st March of the financial year shall contain the details of tax deducted and deposited for all the quarters of the financial year.
- If an assessee is employed under more than one employer during the year, each of the employers shall issue Part A of the certificate in Form No.16 pertaining to the period for which such assessee was employed with each of the employers. Part B (Annexure) of the certificate in Form No. 16 may be issued by each of the employers or the last employer at the option of the assessee.
- To update PAN details in Income Tax Department database, apply for 'PAN change request' through NSDL or UTITSL.

Legend used in Form 16*** Status of matching with OLTAS**

| Legend | Description | Definition |
|----------|-------------|--|
| U | Unmatched | Deductors have not deposited taxes or have furnished incorrect particulars of tax payment. Final credit will be reflected only when payment details in bank match with details of deposit in TDS / TCS statement |
| P | Provisional | Provisional tax credit is effected only for TDS / TCS Statements filed by Government deductors. "P" status will be changed to Final (F) on verification of payment details submitted by Pay and Accounts Officer (PAO) |
| F | Final | In case of non-government deductors, payment details of TDS / TCS deposited in bank by deductor have matched with the payment details mentioned in the TDS / TCS statement filed by the deductors. In case of government deductors, details of TDS / TCS booked in Government account have been verified by Pay & Accounts Officer (PAO) |
| O | Overbooked | Payment details of TDS / TCS deposited in bank by deductor have matched with details mentioned in the TDS / TCS statement but the amount is over claimed in the statement. Final (F) credit will be reflected only when deductor reduces claimed amount in the statement or makes new payment for excess amount claimed in the statement |



FORM NO. 16
PART B

Certificate under section 203 of the Income-tax Act, 1961 for tax deducted at source on salary paid to an employee under section 192 or pension/interest income of specified senior citizen under section 194P

| | | | |
|---|--|---|--------------------------|
| Certificate No. UYMTBFA | Last updated on 02-Jun-2024 | | |
| Name and address of the Employer/Specified Bank | Name and address of the Employee/Specified senior citizen | | |
| APTIA GROUP INDIA PRIVATE LIMITED SHOP NO.1, SEC ROAD, NEW PALAM VIHAR, SECTOR 111, SADAR BAZAR - 122001 Haryana +(91)91-9739479991 MANISH.GUPTA@APTIA-GROUP.COM | ANKIT SHARMA A-46, JHANDE WALI GALI, MANDAWALI, FAZALPUR, SHAKAR PUR BARAMAD, DELHI - 110092 Delhi | | |
| PAN of the Deductor | TAN of the Deductor | PAN of the Employee/Specified senior citizen | |
| AAZCA0064C | RTKA25147D | FSZPS6620E | |
| CIT (TDS) | Assessment Year | Period with the Employer | |
| The Commissioner of Income Tax (TDS) C.R. Building, Sector 17 . E, Himalaya Marg Chandigarh - 160017 | 2024-25 | From 01-Mar-2024 | To 31-Mar-2024 |

Annexure - I

Details of Salary Paid and any other income and tax deducted

| | | | |
|-----|---|----------|----------|
| A | Whether opting out of taxation u/s 115BAC(1A)? | Yes | |
| 1. | Gross Salary | Rs. | Rs. |
| (a) | Salary as per provisions contained in section 17(1) | 78675.00 | |
| (b) | Value of perquisites under section 17(2) (as per Form No. 12BA, wherever applicable) | 0.00 | |
| (c) | Profits in lieu of salary under section 17(3) (as per Form No. 12BA, wherever applicable) | 0.00 | |
| (d) | Total | | 78675.00 |
| (e) | Reported total amount of salary received from other employer(s) | | 0.00 |
| 2. | Less: Allowances to the extent exempt under section 10 | | |
| (a) | Travel concession or assistance under section 10(5) | 0.00 | |
| (b) | Death-cum-retirement gratuity under section 10(10) | 0.00 | |
| (c) | Commututed value of pension under section 10(10A) | 0.00 | |
| (d) | Cash equivalent of leave salary encashment under section 10 (10AA) | 0.00 | |
| (e) | House rent allowance under section 10(13A) | 0.00 | |
| (f) | Other special allowances under section 10(14) | 0.00 | |

| | | | |
|-----|---|--------------|-------------------|
| (g) | Amount of any other exemption under section 10 [Note: Break-up to be prepared by employer and issued to the employee, where applicable, before furnishing of Part B to the employee] | | |
| (h) | Total amount of any other exemption under section 10 | 0.00 | |
| (i) | Total amount of exemption claimed under section 10 [2(a)+2(b)+2(c)+2(d)+2(e)+2(f)+2(h)] | | 0.00 |
| 3. | Total amount of salary received from current employer [1(d)-2(i)] | | 78675.00 |
| 4. | Less: Deductions under section 16 | | |
| (a) | Standard deduction under section 16(ia) | 50000.00 | |
| (b) | Entertainment allowance under section 16(ii) | 0.00 | |
| (c) | Tax on employment under section 16(iii) | 0.00 | |
| 5. | Total amount of deductions under section 16 [4(a)+4(b)+4(c)] | | 50000.00 |
| 6. | Income chargeable under the head "Salaries" [(3+1(e))-5] | | 28675.00 |
| 7. | Add: Any other income reported by the employee under as per section 192 (2B) | | |
| (a) | Income (or admissible loss) from house property reported by employee offered for TDS | -28675.00 | |
| (b) | Income under the head Other Sources offered for TDS | 0.00 | |
| 8. | Total amount of other income reported by the employee [7(a)+7(b)] | | -28675.00 |
| 9. | Gross total income (6+8) | | 0.00 |
| 10. | Deductions under Chapter VI-A | Gross Amount | Deductible Amount |
| (a) | Deduction in respect of life insurance premia, contributions to provident fund etc. under section 80C | 28675.00 | 0.00 |
| (b) | Deduction in respect of contribution to certain pension funds under section 80CCC | 0.00 | 0.00 |
| (c) | Deduction in respect of contribution by taxpayer to pension scheme under section 80CCD (1) | 0.00 | 0.00 |
| (d) | Total deduction under section 80C, 80CCC and 80CCD(1) | 28675.00 | 0.00 |
| (e) | Deductions in respect of amount paid/deposited to notified pension scheme under section 80CCD (1B) | 0.00 | 0.00 |
| (f) | Deduction in respect of contribution by Employer to pension scheme under section 80CCD (2) | 0.00 | 0.00 |
| (g) | Deduction in respect of health insurance premia under section 80D | 0.00 | 0.00 |

| | | | |
|-----|---|--------------|-------------------|
| (h) | Deduction in respect of interest on loan taken for higher education under section 80E | 0.00 | 0.00 |
| (i) | Deduction in respect of contribution by the employee to Agnipath Scheme under section 80CCH | 0.00 | 0.00 |
| (j) | Deduction in respect of contribution by the Central Government to Agnipath Scheme under section 80CCH | 0.00 | 0.00 |
| | | Gross Amount | Qualifying Amount |
| (k) | Total Deduction in respect of donations to certain funds, charitable institutions, etc. under section 80G | 0.00 | 0.00 |
| (l) | Deduction in respect of interest on deposits in savings account under section 80TTA | 0.00 | 0.00 |
| (m) | Amount Deductible under any other provision(s) of Chapter VI-A [Note: Break-up to be prepared by employer and issued to the employee, where applicable , before furnishing of Part B to the employee] | | |
| (n) | Total of amount deductible under any other provision(s) of Chapter VI-A | 0.00 | 0.00 |
| 11. | Aggregate of deductible amount under Chapter VI-A [10(d)+10(e)+10(f)+10(g)+10(h)+10(i)+10(j)+10(k)+10(l)+10(n)] | 0.00 | |
| 12. | Total taxable income (9-11) | 0.00 | |
| 13. | Tax on total income | 0.00 | |
| 14. | Rebate under section 87A, if applicable | 0.00 | |
| 15. | Surcharge, wherever applicable | 0.00 | |
| 16. | Health and education cess | 0.00 | |
| 17. | Tax payable (13+15+16-14) | 0.00 | |
| 18. | Less: Relief under section 89 (attach details) | 0.00 | |
| 19. | Net tax payable (17-18) | 0.00 | |

Verification

I, MANISH GUPTA, son/daughter of RAM GOBIND. Working in the capacity of CHIEF FINANCIAL OFFICER (Designation) do hereby certify that the information given above is true, complete and correct and is based on the books of account, documents, TDS statements, and other available records.

| | | | |
|-------|-------------|--|--------------|
| Place | GURGAON | (Signature of person responsible for deduction of tax) | |
| Date | 13-Jun-2024 | Full Name: | MANISH GUPTA |



Annual Tax Statement

| Permanent Account Number (PAN) | FSZPS6620E | Current Status of PAN | Active and Operative | Financial Year | 2023-24 | Assessment Year | 2024-25 |
|--------------------------------|---|-----------------------|----------------------|----------------|---------|-----------------|---------|
| Name of Assessee | ANKIT SHARMA | | | | | | |
| Address of Assessee | A-46, JHANDE WALI GALI, MANDAWALI, FAZALPUR, SHAKAR PUR BARAMAD, DELHI, DELHI, 110092 | | | | | | |

- Above data / Status of PAN is as per PAN details. For any changes in data as mentioned above, you may submit request for corrections Refer www.tin-nsdl.com / www.utiitsl.com for more details. In case of discrepancy in status of PAN please contact your Assessing Officer

(All amount values are in INR)

PART-I - Details of Tax Deducted at Source

| Sr. No. | Name of Deductor | | | | TAN of Deductor | Total Amount Paid/ Credited | Total Tax Deducted # | Total TDS Deposited |
|---------|---|------------------|--------------------|-----------------|-----------------|-----------------------------|----------------------|---------------------|
| 1 | MERCER CONSULTING (INDIA) PRIVATE LIMITED | | | | DELM11776C | 1165094.00 | 61887.00 | 61887.00 |
| Sr. No. | Section ¹ | Transaction Date | Status of Booking* | Date of Booking | Remarks** | Amount Paid / Credited | Tax Deducted ## | TDS Deposited |
| 1 | 192 | 31-Mar-2024 | F | 25-May-2024 | - | 126718.00 | 15813.00 | 15813.00 |
| 2 | 192 | 29-Feb-2024 | F | 25-May-2024 | - | 223675.00 | 5181.00 | 5181.00 |
| 3 | 192 | 31-Jan-2024 | F | 25-May-2024 | - | 84184.00 | 0.00 | 0.00 |
| 4 | 192 | 31-Dec-2023 | F | 01-Feb-2024 | - | 78675.00 | 3487.00 | 3487.00 |
| 5 | 192 | 30-Nov-2023 | F | 01-Feb-2024 | - | 81341.00 | 4043.00 | 4043.00 |
| 6 | 192 | 31-Oct-2023 | F | 01-Feb-2024 | - | 78675.00 | 3488.00 | 3488.00 |
| 7 | 192 | 30-Sep-2023 | F | 04-Nov-2023 | - | 90951.00 | 6041.00 | 6041.00 |
| 8 | 192 | 31-Aug-2023 | F | 04-Nov-2023 | - | 78675.00 | 3488.00 | 3488.00 |
| 9 | 192 | 31-Jul-2023 | F | 04-Nov-2023 | - | 86175.00 | 7164.00 | 7164.00 |
| 10 | 192 | 30-Jun-2023 | F | 07-Aug-2023 | - | 78675.00 | 4265.00 | 4265.00 |
| 11 | 192 | 31-May-2023 | F | 07-Aug-2023 | - | 78675.00 | 4398.00 | 4398.00 |
| 12 | 192 | 30-Apr-2023 | F | 07-Aug-2023 | - | 78675.00 | 4519.00 | 4519.00 |
| Sr. No. | Name of Deductor | | | | TAN of Deductor | Total Amount Paid/ Credited | Total Tax Deducted # | Total TDS Deposited |
| 2 | ZANMAI LABS PRIVATE LIMITED | | | | MUMZ02605B | 1132.08 | 11.32 | 11.32 |
| Sr. No. | Section ¹ | Transaction Date | Status of Booking* | Date of Booking | Remarks** | Amount Paid / Credited | Tax Deducted ## | TDS Deposited |
| 1 | 194S | 31-Mar-2024 | F | 28-May-2024 | - | 762.51 | 7.63 | 7.63 |
| 2 | 194S | 31-Aug-2023 | F | 06-Nov-2023 | - | 369.57 | 3.69 | 3.69 |
| 3 | 194S | 31-Aug-2023 | F | 06-Nov-2023 | G | -369.57 | -3.69 | -3.69 |
| 4 | 194S | 31-Aug-2023 | F | 06-Nov-2023 | - | 369.57 | 3.69 | 3.69 |
| 5 | 194S | 31-Aug-2023 | F | 06-Nov-2023 | G | -369.57 | -3.69 | -3.69 |
| 6 | 194S | 31-Aug-2023 | F | 06-Nov-2023 | - | 369.57 | 3.69 | 3.69 |
| Sr. No. | Name of Deductor | | | | TAN of Deductor | Total Amount Paid/ Credited | Total Tax Deducted # | Total TDS Deposited |
| 3 | APTIA GROUP INDIA PRIVATE LIMITED | | | | RTKA25147D | 78675.00 | 15077.00 | 15077.00 |
| Sr. No. | Section ¹ | Transaction Date | Status of Booking* | Date of Booking | Remarks** | Amount Paid/Credited | Tax Deducted ## | TDS Deposited |
| 1 | 192 | 31-Mar-2024 | F | 02-Jun-2024 | - | 78675.00 | 15077.00 | 15077.00 |

PART-II-Details of Tax Deducted at Source for 15G / 15H

| Sr. No. | Name of Deductor | | | | TAN of Deductor | Total Amount Paid / Credited | Total Tax Deducted # | Total TDS Deposited |
|---------|----------------------|------------------|--------------------|-----------------|-----------------|------------------------------|----------------------|---------------------|
| | | | | | | | | |
| Sr. No. | Section ¹ | Transaction Date | Status of Booking* | Date of Booking | Remarks** | Amount Paid/Credited | Tax Deducted ## | TDS Deposited |

No Transactions Present

PART-III - Details of Transactions under Proviso to section 194B/First Proviso to sub-section (1) of section 194R/ Proviso to sub-section(1) of section 194S/Sub-section (2) of section 194BA

| Sr. No. | Name of Deductor | | | | TAN of Deductor | Total Amount Paid / Credited | | |
|---------|----------------------|------------------|--------------------|-----------------|-----------------|------------------------------|-----------------|---------------|
| Sr. No. | Section ¹ | Transaction Date | Status of Booking* | Date of Booking | Remarks** | Amount Paid/Credited | Tax Deducted ## | TDS Deposited |
| | | | | | | | | |

No Transactions Present

PART-IV -Details of Tax Deducted at Source u/s 194IA/ 194IB / 194M/ 194S (For Seller/Landlord of Property/Contractors or Professionals/ Seller of Virtual Digital Asset)

| Sr. No. | Acknowledgement Number | Name of Deductor | | PAN of Deductor | Transaction Date | Total Transaction Amount | Total TDS Deposited*** |
|---------|------------------------|------------------|--|-----------------|------------------|--------------------------|------------------------|
| | | | | | | | |

| Sr. No. | TDS Certificate Number | Section ¹ | Date of Deposit | Status of Booking* | Date of Booking | Demand Payment | TDS Deposited*** |
|--------------------------------|------------------------|----------------------|-----------------|--------------------|-----------------|----------------|------------------|
| Gross Total Across Deductor(s) | | | | | | | |

No Transactions Present

PART-V - Details of Transactions under Proviso to sub-section (1) of section 194S as per Form-26QE (For Seller of Virtual Digital Asset)

| Sr. No. | Acknowledgement Number | Name of Buyer | | | PAN of Buyer | Transaction Date | Total Transaction Amount |
|-----------------------------|------------------------|--|-----------------------|--|------------------|------------------|--------------------------|
| | | Challan Details mentioned in the Statement | | | | | |
| | BSR Code | Date of Deposit | Challan Serial Number | | Total Tax Amount | | |
| Gross Total Across Buyer(s) | | | | | | | |

No Transactions Present

PART-VI-Details of Tax Collected at Source

| Sr. No. | Name of Collector | | | | TAN of Collector | Total Amount Paid/ Debited | Total Tax Collected + | Total TCS Deposited |
|---------|----------------------|------------------|--------------------|-----------------|------------------|----------------------------|-----------------------|---------------------|
| Sr. No. | Section ¹ | Transaction Date | Status of Booking* | Date of Booking | Remarks** | Amount Paid/ Debited | Tax Collected ++ | TCS Deposited |
| | | | | | | | | |

No Transactions Present

PART-VII- Details of Paid Refund (For which source is CPC TDS. For other details refer AIS at E-filing portal)

| Sr. No. | Assessment Year | Mode | Refund Issued | Nature of Refund | Amount of Refund | Interest | Date of Payment | Remarks |
|---------|-----------------|------|---------------|------------------|------------------|----------|-----------------|---------|
| | | | | | | | | |

No Transactions Present

PART-VIII-Details of Tax Deducted at Source u/s 194IA/ 194IB /194M/194S (For Buyer/Tenant of Property /Person making payment to contractors or Professionals / Buyer of Virtual Digital Asset)

| Sr. No. | Acknowledgement Number | Name Of Deductee | | PAN of Deductee | Transaction Date | Total Transaction Amount | Total TDS Deposited*** | Total Amount *** Deposited other than TDS |
|--------------------------------|------------------------|----------------------|-----------------|--------------------|------------------|--------------------------|------------------------|---|
| | | | | | | | | |
| | | | | | | | | |
| | TDS Certificate Number | Section ¹ | Date of Deposit | Status of Booking* | Date of Booking | Demand Payment | TDS Deposited*** | Total Amount *** Deposited other than TDS |
| Gross Total Across Deductee(s) | | | | | | | | |

No Transactions Present

PART-IX - Details of Transactions/Demand Payments under Proviso to sub-section (1) of section 194S as per Form 26QE (For Buyer of Virtual Digital Asset)

| Sr. No. | Acknowledgement Number | Name of Seller | | PAN of Seller | Transaction Date | Total Transaction Amount | Total Amount Deposited *** other than TDS |
|------------------------------|------------------------|-----------------|-----------------|-----------------------|------------------|--------------------------|---|
| | | Challan Details | | | | | |
| | | BSR Code | Date of Deposit | Challan Serial Number | Total Tax Amount | | |
| Gross Total Across Seller(s) | | | | | | | |

No Transactions Present

PART X-TDS/TCS Defaults* (Processing of Statements)

| Sr. No. | Financial Year | Short Payment | Short Deduction/ Collection | Interest on TDS/ TCS Payments Default | Interest on TDS/TCS Deduction/Collection Default | Late Filing Fee u/s 234E | Interest u/s 220(2) | Total Default |
|---------|----------------|---------------|-----------------------------|---------------------------------------|--|--------------------------|---------------------|---------------|
| | | | | | | | | |
| | TANs | Short Payment | Short Deduction/ Collection | Interest on TDS/ TCS Payments Default | Interest on TDS/TCS Deduction/Collection Default | Late Filing Fee u/s 234E | Interest u/s 220(2) | Total Default |

No Transactions Present

***Notes:**

1.Defaults related to processing of statements, do not include demand raised by the respective Assessing Officers.

2.For more details please log on to TRACES as taxpayer.

Contact Information

| Part of Annual Tax Statement | Contact in case of any clarification |
|------------------------------|--|
| I | Deductor |
| II | Deductor |
| III | Deductor |
| IV | Deductor |
| V | Buyer |
| VI | Collector |
| VII | Assessing Officer / Bank |
| VIII | NSDL / E-Filing/ Concerned Bank Branch |

| | |
|----|--|
| IX | E-Filing/ Concerned Bank Branch/ Seller |
| X | Deductor |

Legends used in Annual Tax Statement

*Status Of Booking

| Legend | Description | Definition |
|--------|-------------|--|
| U | Unmatched | Deductors have not deposited taxes or have furnished incorrect particulars of tax payment. Final credit will be reflected only when payment details in bank match with details of deposit in TDS / TCS statement |
| M | Matched | Particulars of challan details provided in TDS statement have matched with the challan details available in OLTAS |
| P | Provisional | Provisional tax credit is effected only for TDS / TCS Statements filed by Government deductors."P" status will be changed to Final (F) on verification of payment details submitted by Pay and Accounts Officer (PAO) |
| F | Final | In case of non-government deductors, payment details of TDS / TCS deposited in bank by deductors have matched with the payment details mentioned in the TDS / TCS statement filed by the deductors. In case of government deductors, details of TDS / TCS booked in Government account have been verified with payment details submitted by Pay and Accounts Officer (PAO) |
| O | Overbooked | Payment details of TDS / TCS deposited in bank by deductor have matched with details mentioned in the TDS / TCS statement but the amount is over claimed in the statement. Final (F) credit will be reflected only when deductor reduces claimed amount in the statement or makes additional payment for excess amount claimed in the statement |
| Z | Mismatch | Particulars of challan details provided in TDS statement have not matched with the challan details available in OLTAS. Status of challan will be updated as "M" (Matched), once correction is done by the deductor. |

**Remarks

| Legend | Description |
|--------|--|
| 'A' | Rectification of error in challan uploaded by bank |
| 'B' | Rectification of error in statement uploaded by deductor |
| 'D' | Rectification of error in Form 24G filed by Accounts Officer |
| 'E' | Rectification of error in Challan by Assessing Officer |
| 'F' | Lower/ No deduction certificate u/s 197 |
| 'G' | Reprocessing of Statement |
| 'T' | Transporter |
| 'W' | For Part III, Details shown are as per details submitted by Deductor |

Total Tax Deducted includes TDS, Surcharge and Education Cess

Tax Deducted includes TDS, Surcharge and Education Cess

+ Total Tax Collected includes TCS, Surcharge and Education Cess

++ Tax Collected includes TCS, Surcharge and Education Cess

*** Total TDS Deposited will not include the amount deposited as Fees and Interest

"Total Amount Deposited other than TDS" includes Fees, Interest and Other etc. It also includes any default amount paid by deductor in case of Transactions covered under Proviso to sub-section (1) of section 194S

Notes for Annual Tax Statement

- a. Figures in brackets represent reversal (negative) entries
- b. Tax Credits appearing in Part I, II, IV and VI of the Annual Tax Statement are on the basis of details given by deductor/collector in the TDS / TCS statement filed by them. The same should be verified before claiming tax credit and only the amount which pertains to you should be claimed
- c. Date is displayed in dd-MMM-yyyy format
- d. Part II of Annual Tax Statement contains details of transactions related to Form 15G/15H furnished by the deductor in the TDS statement.

1.Sections

| Section | Description | Section | Description |
|---------|--|--|---|
| 192 | Salary | 194LD | TDS on interest on bonds / government securities |
| 192A | TDS on PF withdrawal | 194M | Payment of certain sums by certain individuals or Hindu Undivided Family |
| 193 | Interest on Securities | 194N | Payment of certain amounts in cash other than cases covered by first proviso or third proviso |
| 194 | Dividends | 194N First Proviso | Payment of certain amounts in cash to non-filers except in case of co-operative societies |
| 194A | Interest other than 'Interest on securities' | 194N Third Proviso | Payment of certain amounts in cash to co-operative societies not covered by first proviso |
| 194B | Winning from lottery or crossword puzzle, etc | 194N First Proviso read with Third Proviso | Payment of certain amount in cash to non-filers being co-operative societies |
| 194BA | Winnings from online games | 194O | Payment of certain sums by e-commerce operator to e-commerce participant |
| 194BB | Winning from horse race | 194P | Deduction of tax in case of specified senior citizen |
| 194C | Payments to contractors and sub-contractors | 194Q | Deduction of tax at source on payment of certain sum for purchase of goods |
| 194D | Insurance commission | 195 | Other sums payable to a non-resident |
| 194DA | Payment in respect of life insurance policy | 196A | Income in respect of units of non-residents |
| 194E | Payments to non-resident sportsmen or sports associations | 196B | Payments in respect of units to an offshore fund |
| 194EE | Payments in respect of deposits under National Savings Scheme | 196C | Income from foreign currency bonds or shares of Indian |
| 194F | Payments on account of repurchase of units by Mutual Fund or Unit Trust of India | 196D | Income of foreign institutional investors from securities |
| 194G | Commission, price, etc. on sale of lottery tickets | 196DA | Income of specified fund from securities |
| 194H | Commission or brokerage | | |
| 194I(a) | Rent on hiring of plant and machinery | | |
| 194I(b) | Rent on other than plant and machinery | | |
| 194IA | TDS on Sale of immovable property | | |
| 194IB | Payment of rent by certain individuals or Hindu undivided family | | |
| 194IC | Payment under specified agreement | | |

| | |
|--|--|
| 194J(a) | Fees for technical services |
| 194J(b) | Fees for professional services or royalty etc |
| 194K | Income payable to a resident assessee in respect of units of a specified mutual fund or of the units of the Unit Trust of India |
| 194LA | Payment of compensation on acquisition of certain immovable |
| 194LB | Income by way of Interest from Infrastructure Debt fund |
| 194LC(2)(i) and (ia) | Income under clause (i) and (ia) of sub-section (2) of section 194LC |
| 194LC(2)(ib) | Income under clause (ib) of sub-section (2) of section 194LC |
| 194LC(2)(ic) | Income under clause (ic) of sub-section (2) of section 194LC |
| 194LBA | Certain income from units of a business trust |
| 194LBB | Income in respect of units of investment fund |
| 194LBC | Income in respect of investment in securitization trust |
| 194R | Benefits or perquisites of business or profession |
| 194S | Payment of consideration for transfer of virtual digital asset by persons other than specified persons |
| Proviso to section 194B | Winnings from lotteries and crossword puzzles, etc where consideration is made in kind or cash is not sufficient to meet the tax liability and tax has been paid before such winnings are released |
| First Proviso to sub-section(1) of section 194R | Benefits or perquisites of business or profession where such benefit is provided in kind or where part in cash is not sufficient to meet tax liability and tax required to be deducted is paid before such benefit is released |
| Proviso to sub-section(1) of section 194S | Payment for transfer of virtual digital asset where payment is in kind or in exchange of another virtual digital asset and tax required to be deducted is paid before such payment is released |
| Sub-section (2) of section 194BA | Net Winnings from online games where the net winnings are made in kind or cash is not sufficient to meet the tax liability and tax has been paid before such net winnings are released |

| | |
|-------|--|
| 206CA | Collection at source from alcoholic liquor for human |
| 206CB | Collection at source from timber obtained under forest lease |
| 206CC | Collection at source from timber obtained by any mode other than a forest lease |
| 206CD | Collection at source from any other forest produce (not being tendu leaves) |
| 206CE | Collection at source from any scrap |
| 206CF | Collection at source from contractors or licensee or lease relating to parking lots |
| 206CG | Collection at source from contractors or licensee or lease relating to toll plaza |
| 206CH | Collection at source from contractors or licensee or lease relating to mine or quarry |
| 206CI | Collection at source from tendu Leaves |
| 206CJ | Collection at source from on sale of certain Minerals |
| 206CK | Collection at source on cash case of Bullion and Jewellery |
| 206CL | Collection at source on sale of Motor vehicle |
| 206CM | Collection at source on sale in cash of any goods(other than bullion/jewelry) |
| 206CN | Collection at source on providing of any services(other than Chapter-XVII-B) |
| 206CO | Collection at source on remittance under LRS for purchase of overseas tour program package |
| 206CP | Collection at source on remittance under LRS for educational loan taken from financial institution mentioned in section 80E |
| 206CQ | Collection at source on remittance under LRS for purpose other than for purchase of overseas tour package or for educational loan taken from financial institution |
| 206CR | Collection at source on sale of goods |
| 206CT | Collection at source on remittance under LRS is for the purposes of education or medical treatment and not covered under Code P |

2. Minor Head

| Code | Description |
|------|-----------------------------------|
| 200 | TDS/TCS |
| 400 | Tax on regular assessment |
| 800 | TDS on sale of immovable property |

3. Major Head

| Code | Description |
|------|-----------------------------------|
| 0020 | Corporation Tax |
| 0021 | Income Tax (other than companies) |

Glossary

| Abbreviation | Description |
|--------------|-----------------|
| AY | Assessment Year |

| Abbreviation | Description |
|--------------|-------------------------|
| TDS | Tax Deducted at Source |
| TCS | Tax Collected at Source |

FORM NO. 16

[See rule 31(1)(a)]

PART A

Certificate under Section 203 of the Income-tax Act, 1961 for tax deducted at source on salary paid to an employee under section 192 or pension/interest income of specified senior citizen under section 194P

| | | | | |
|---|---------------------|---|---|----------------|
| Certificate No. AKLPYOA | | Last updated on 25-May-2024 | | |
| Name and address of the Employer/Specified Bank | | Name and address of the Employee/Specified senior citizen | | |
| MERCER CONSULTING (INDIA) PRIVATE LIMITED 2ND FLOOR, 70/39B, KJL COMPLEX, NAJAFGARH ROAD, MOTI NAGAR, NEW DELHI - 110015 Delhi ANSHUL.SHARMA2@MMC.COM | | ANKIT SHARMA A-46, JHANDE WALI GALI, MANDAWALI, FAZALPUR, SHAKAR PUR BARAMAD, DELHI - 110092 Delhi | | |
| PAN of the Deductor | TAN of the Deductor | PAN of the Employee/Specified senior citizen | Employee Reference No. provided by the Employer/Pension Payment order no. provided by the Employer (If available) | |
| AAACC8145M | DELM11776C | FSZPS6620E | | |
| CIT (TDS) | | Assessment Year | Period with the Employer | |
| The Commissioner of Income Tax (TDS) Aayakar Bhawan, District Centre, 6th Floor Room no 610, Hall no. 4 , Luxmi Nagar, Delhi - 110092 | | 2024-25 | From 01-Apr-2023 | To 29-Feb-2024 |

Summary of amount paid/credited and tax deducted at source thereon in respect of the employee

| Quarter(s) | Receipt Numbers of original quarterly statements of TDS under sub-section (3) of Section 200 | Amount paid/credited | Amount of tax deducted (Rs.) | Amount of tax deposited / remitted (Rs.) |
|--------------------|--|----------------------|------------------------------|--|
| Q1 | QVKRPJLB | 236025.00 | 13182.00 | 13182.00 |
| Q2 | QVNOYEFG | 255801.00 | 16693.00 | 16693.00 |
| Q3 | QVPSIGDD | 238691.00 | 11018.00 | 11018.00 |
| Q4 | QVRXAZYA | 434577.00 | 20994.00 | 20994.00 |
| Total (Rs.) | | 1165094.00 | 61887.00 | 61887.00 |

I. DETAILS OF TAX DEDUCTED AND DEPOSITED IN THE CENTRAL GOVERNMENT ACCOUNT THROUGH BOOK ADJUSTMENT

(The deductor to provide payment wise details of tax deducted and deposited with respect to the deductee)

| Sl. No. | Tax Deposited in respect of the deductee (Rs.) | Book Identification Number (BIN) | | | |
|--------------------|--|----------------------------------|-----------------------------------|---------------------------------------|--------------------------------------|
| | | Receipt Numbers of Form No. 24G | DDO serial number in Form no. 24G | Date of transfer voucher (dd/mm/yyyy) | Status of matching with Form no. 24G |
| Total (Rs.) | | | | | |

II. DETAILS OF TAX DEDUCTED AND DEPOSITED IN THE CENTRAL GOVERNMENT ACCOUNT THROUGH CHALLAN

(The deductor to provide payment wise details of tax deducted and deposited with respect to the deductee)

| Sl. No. | Tax Deposited in respect of the deductee (Rs.) | Challan Identification Number (CIN) | | | |
|---------|--|-------------------------------------|--|-----------------------|--------------------------------|
| | | BSR Code of the Bank Branch | Date on which Tax deposited (dd/mm/yyyy) | Challan Serial Number | Status of matching with OLTAS* |
| 1 | 4519.00 | 6390009 | 05-05-2023 | 05254 | F |
| 2 | 4398.00 | 6390009 | 05-06-2023 | 30338 | F |
| 3 | 4265.00 | 6390031 | 06-07-2023 | 01133 | F |
| 4 | 7164.00 | 6390009 | 05-08-2023 | 20131 | F |

| Sl. No. | Tax Deposited in respect of the deductee (Rs.) | Challan Identification Number (CIN) | | | |
|--------------------|---|-------------------------------------|--|-----------------------|--------------------------------|
| | | BSR Code of the Bank Branch | Date on which Tax deposited (dd/mm/yyyy) | Challan Serial Number | Status of matching with OLTAS* |
| 5 | 3488.00 | 6390009 | 06-09-2023 | 11462 | F |
| 6 | 6041.00 | 6390009 | 05-10-2023 | 52898 | F |
| 7 | 3488.00 | 6390009 | 06-11-2023 | 92162 | F |
| 8 | 4043.00 | 6390031 | 07-12-2023 | 55535 | F |
| 9 | 3487.00 | 6390009 | 04-01-2024 | 32196 | F |
| 10 | 0.00 | - | 06-02-2024 | - | F |
| 11 | 5181.00 | 6390009 | 06-03-2024 | 35101 | F |
| 12 | 15813.00 | 6390009 | 05-04-2024 | 14012 | F |
| Total (Rs.) | 61887.00 | | | | |

Verification

I, ANSHUL SHARMA, son / daughter of SURENDER MOHAN SHARMA working in the capacity of ASSOCIATE DIRECTOR PAYROLL (designation) do hereby certify that a sum of Rs. **61887.00** [Rs. Sixty One Thousand Eight Hundred and Eighty Seven Only (in words)] has been deducted and a sum of Rs. **61887.00** [Rs. Sixty One Thousand Eight Hundred and Eighty Seven Only] has been deposited to the credit of the Central Government. I further certify that the information given above is true, complete and correct and is based on the books of account, documents, TDS statements, TDS deposited and other available records.

| | | |
|---|--------------------------|--|
| Place | NEW DELHI | (Signature of person responsible for deduction of Tax) |
| Date | 03-Jun-2024 | |
| Designation: ASSOCIATE DIRECTOR PAYROLL | Full Name: ANSHUL SHARMA | |

Notes:

- Part B (Annexure) of the certificate in Form No.16 shall be issued by the employer.
- If an assessee is employed under one employer during the year, Part 'A' of the certificate in Form No.16 issued for the quarter ending on 31st March of the financial year shall contain the details of tax deducted and deposited for all the quarters of the financial year.
- If an assessee is employed under more than one employer during the year, each of the employers shall issue Part A of the certificate in Form No.16 pertaining to the period for which such assessee was employed with each of the employers. Part B (Annexure) of the certificate in Form No. 16 may be issued by each of the employers or the last employer at the option of the assessee.
- To update PAN details in Income Tax Department database, apply for 'PAN change request' through NSDL or UTITSL.

Legend used in Form 16*** Status of matching with OLTAS**

| Legend | Description | Definition |
|--------|-------------|--|
| U | Unmatched | Deductors have not deposited taxes or have furnished incorrect particulars of tax payment. Final credit will be reflected only when payment details in bank match with details of deposit in TDS / TCS statement |
| P | Provisional | Provisional tax credit is effected only for TDS / TCS Statements filed by Government deductors."P" status will be changed to Final (F) on verification of payment details submitted by Pay and Accounts Officer (PAO) |
| F | Final | In case of non-government deductors, payment details of TDS / TCS deposited in bank by deductor have matched with the payment details mentioned in the TDS / TCS statement filed by the deductors. In case of government deductors, details of TDS / TCS booked in Government account have been verified by Pay & Accounts Officer (PAO) |
| O | Overbooked | Payment details of TDS / TCS deposited in bank by deductor have matched with details mentioned in the TDS / TCS statement but the amount is over claimed in the statement. Final (F) credit will be reflected only when deductor reduces claimed amount in the statement or makes new payment for excess amount claimed in the statement |

FORM NO. 16
PART B

Certificate under section 203 of the Income-tax Act, 1961 for tax deducted at source on salary paid to an employee under section 192 or pension/interest income of specified senior citizen under section 194P

| | | | |
|---|--|---------------------------------|---|
| Certificate No. AKLPYOA | Last updated on 25-May-2024 | | |
| Name and address of the Employer/Specified Bank | Name and address of the Employee/Specified senior citizen | | |
| MERCER CONSULTING (INDIA) PRIVATE LIMITED 2ND FLOOR, 70/39B, KLJ COMPLEX, NAJAFGARH ROAD, MOTI NAGAR, NEW DELHI - 110015 Delhi ANSHUL.SHARMA2@MMC.COM | ANKIT SHARMA A-46, JHANDE WALI GALI, MANDAWALI, FAZALPUR, SHAKAR PUR BARAMAD, DELHI - 110092 Delhi | | |
| PAN of the Deductor | TAN of the Deductor | | PAN of the Employee/Specified senior citizen |
| AAACC8145M | DELM11776C | | FSZPS6620E |
| CIT (TDS) | Assessment Year | Period with the Employer | |
| The Commissioner of Income Tax (TDS) Ayakar Bhawan, District Centre, 6th Floor Room no 610, Hall no. 4 , Luxmi Nagar, Delhi - 110092 | 2024-25 | From 01-Apr-2023 | To 29-Feb-2024 |

Annexure - I

| Details of Salary Paid and any other income and tax deducted | | | |
|--|---|------------|------------|
| A | Whether opting out of taxation u/s 115BAC(1A)? | Yes | |
| 1. | Gross Salary | Rs. | Rs. |
| (a) | Salary as per provisions contained in section 17(1) | 1165094.00 | |
| (b) | Value of perquisites under section 17(2) (as per Form No. 12BA, wherever applicable) | 0.00 | |
| (c) | Profits in lieu of salary under section 17(3) (as per Form No. 12BA, wherever applicable) | 0.00 | |
| (d) | Total | | 1165094.00 |
| (e) | Reported total amount of salary received from other employer(s) | | 0.00 |
| 2. | Less: Allowances to the extent exempt under section 10 | | |
| (a) | Travel concession or assistance under section 10(5) | 0.00 | |
| (b) | Death-cum-retirement gratuity under section 10(10) | 0.00 | |
| (c) | Commututed value of pension under section 10(10A) | 0.00 | |
| (d) | Cash equivalent of leave salary encashment under section 10 (10AA) | 50692.00 | |
| (e) | House rent allowance under section 10(13A) | 0.00 | |
| (f) | Other special allowances under section 10(14) | 0.00 | |

| | | | |
|-----|---|--------------|-------------------|
| (g) | Amount of any other exemption under section 10 [Note: Break-up to be prepared by employer and issued to the employee, where applicable, before furnishing of Part B to the employee] | | |
| (h) | Total amount of any other exemption under section 10 | 0.00 | |
| (i) | Total amount of exemption claimed under section 10 [2(a)+2(b)+2(c)+2(d)+2(e)+2(f)+2(h)] | | 50692.00 |
| 3. | Total amount of salary received from current employer [1(d)-2(i)] | | 1114402.00 |
| 4. | Less: Deductions under section 16 | | |
| (a) | Standard deduction under section 16(ia) | 50000.00 | |
| (b) | Entertainment allowance under section 16(ii) | 0.00 | |
| (c) | Tax on employment under section 16(iii) | 0.00 | |
| 5. | Total amount of deductions under section 16 [4(a)+4(b)+4(c)] | | 50000.00 |
| 6. | Income chargeable under the head "Salaries" [(3+1(e))-5] | | 1064402.00 |
| 7. | Add: Any other income reported by the employee under as per section 192 (2B) | | |
| (a) | Income (or admissible loss) from house property reported by employee offered for TDS | -200000.00 | |
| (b) | Income under the head Other Sources offered for TDS | 0.00 | |
| 8. | Total amount of other income reported by the employee [7(a)+7(b)] | | -200000.00 |
| 9. | Gross total income (6+8) | | 864402.00 |
| 10. | Deductions under Chapter VI-A | Gross Amount | Deductible Amount |
| (a) | Deduction in respect of life insurance premia, contributions to provident fund etc. under section 80C | 106073.00 | 106073.00 |
| (b) | Deduction in respect of contribution to certain pension funds under section 80CCC | 0.00 | 0.00 |
| (c) | Deduction in respect of contribution by taxpayer to pension scheme under section 80CCD (1) | 0.00 | 0.00 |
| (d) | Total deduction under section 80C, 80CCC and 80CCD(1) | 106073.00 | 106073.00 |
| (e) | Deductions in respect of amount paid/deposited to notified pension scheme under section 80CCD (1B) | 0.00 | 0.00 |
| (f) | Deduction in respect of contribution by Employer to pension scheme under section 80CCD (2) | 0.00 | 0.00 |
| (g) | Deduction in respect of health insurance premia under section 80D | 25524.00 | 25524.00 |

| | | | |
|-----|---|------------------|-------------------|
| (h) | Deduction in respect of interest on loan taken for higher education under section 80E | 0.00 | 0.00 |
| (i) | Deduction in respect of contribution by the employee to Agnipath Scheme under section 80CCH | 0.00 | 0.00 |
| (j) | Deduction in respect of contribution by the Central Government to Agnipath Scheme under section 80CCH | 0.00 | 0.00 |
| | | Gross Amount | Qualifying Amount |
| (k) | Total Deduction in respect of donations to certain funds, charitable institutions, etc. under section 80G | 0.00 | 0.00 |
| (l) | Deduction in respect of interest on deposits in savings account under section 80TTA | 0.00 | 0.00 |
| (m) | Amount Deductible under any other provision(s) of Chapter VI-A [Note: Break-up to be prepared by employer and issued to the employee, where applicable , before furnishing of Part B to the employee] | | |
| (n) | Total of amount deductible under any other provision(s) of Chapter VI-A | 0.00 | 0.00 |
| 11. | Aggregate of deductible amount under Chapter VI-A [10(d)+10(e)+10(f)+10(g)+10(h)+10(i)+10(j)+10(k)+10(l)+10(n)] | 131597.00 | |
| 12. | Total taxable income (9-11) | 732805.00 | |
| 13. | Tax on total income | 59061.00 | |
| 14. | Rebate under section 87A, if applicable | 0.00 | |
| 15. | Surcharge, wherever applicable | 0.00 | |
| 16. | Health and education cess | 2363.00 | |
| 17. | Tax payable (13+15+16-14) | 61424.00 | |
| 18. | Less: Relief under section 89 (attach details) | 0.00 | |
| 19. | Net tax payable (17-18) | 61424.00 | |

Verification

I, ANSHUL SHARMA, son/daughter of SURENDER MOHAN SHARMA. Working in the capacity of ASSOCIATE DIRECTOR PAYROLL (Designation) do hereby certify that the information given above is true, complete and correct and is based on the books of account, documents, TDS statements, and other available records.

| | | | |
|-------|-------------|--|---------------|
| Place | NEW DELHI | (Signature of person responsible for deduction of tax) | |
| Date | 03-Jun-2024 | Full Name: | ANSHUL SHARMA |

Employee No.:1159013

Name:ANKIT SHARMA

PAN of Employee:FSZPS6620E

Certificate Number:AKLPYOA

TAN of Employer:DELM11776C

Assessment Year:2024–2025

2. (f) Break up for Amount of any other exemption under section 10

| SL No. | Particulars | Amount of any other exemption under section 10 Rs. | Gross Amount Rs. | Qualifying Amount Rs. | Deductible Amount Rs. |
|--------|-------------|---|---------------------|--------------------------|--------------------------|
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | | | | | |

10(k). Break up for Amount deductible under any other provision(s) of Chapter VIA'

| SL No. | Particulars | Amount deductible under any other provision(s) of Chapter VIA Rs. | Gross Amount Rs. | Qualifying Amount Rs. | Deductible Amount Rs. |
|--------|-------------|--|---------------------|--------------------------|--------------------------|
| 1 | 80D | 25524 | 25524 | 25524 | 25524 |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | | | | | |

Place : DELHI
 Date : 03/06/2024

Signature of the person responsible for deduction of tax
 Full Name : ANSHUL SHARMA
 Designation : ASSOCIATE DIRECTOR – PAYROLL

Statement showing particulars of perquisites, other fringe benefits or amenities and profits in lieu of salary with value thereof

| | |
|---|---|
| 1. Name & address of employer | : MERCER CONSULTING (INDIA) PRIVATE LIMITED : 2ND FLOOR, 70/39B : KLJ COMPLEX : NAJAFGARH ROAD, MOTI NAGAR : NEW DELHI : DELHI - 110 015 |
| 2.TAN | : DELM11776C |
| 3.TDS Assessment Range of the employer | : CIT TDS MUMBAI |
| 4.Name,designation and PAN of employee | : ANKIT SHARMA/ SENIOR SPECIALIST - IMPLEMENTATION SERVICES/ FSZPS6620E |
| 5.Is the employee a director or a person with substantial interest in the company: (where the employer is a company) | : NO |
| 6.Income under the head "Salaries" of the employee (other than from perquisites) | : 1165094 |
| 7.Financial year | : 2023-2024 |
| 8.Valuation of Perquisites | : |

| Sr No. (see rule 3) | Nature of perquisites | Value of perquisite as per rules | Amount, if any, recovered from the employee | Amount of perquisite chargeable to tax(3-4) |
|---------------------|-----------------------|----------------------------------|---|---|
| (1) | (2) | (Rs.) (3) | (Rs.) (4) | (Rs.) (5) |

- 1.Accommodation
- 2.Cars/Other automotive
- 3.Sweeper, gardener, watchman or personal attendant
- 4.Gas, electricity, water
- 5.Interest free or concessional loans
- 6.Holiday expenses
- 7.Free or concessional travel
- 8.Free meals
- 9.Free education
- 10.Gifts, vouchers, etc.
- 11.Credit card expenses
- 12.Club expenses
- 13.Use of movable assets by employees
- 14.Transfer of assets to employees
- 15.Value of any other benefit/amenity/service/privilege
- 16.Stock options allotted or transferred by employer being an eligible start-up referred to in section 80-IAC.
- 17.Stock options (non-qualified options) other than ESOP in col.16 above.
- 18.Contribution by employer to fund and scheme taxable under section 17(2)(vii).
- 19.Annual accretion by way of interest, dividend etc. to the balance at the credit of fund and scheme referred to in section 17(2)(vii) and taxable under section 17(2)(viii).
- 20.Other benefits or amenities
- 21.Total value of perquisites

22.Total value of Profit in lieu of salary as per 17(3)

| | |
|---|------------------|
| 9.Details of Tax, - | |
| (a) Tax deducted from salary of the employee u/s 192(1) | : As per Form-16 |
| (b) Tax paid by employer on behalf of the employee u/s 192(1A): | NIL |
| (c) Total tax Paid | : As per Form-16 |
| (d) Date of payment into Government treasury | : As per Form-16 |

DECLARATION BY EMPLOYER

I, ANSHUL SHARMA, S/o SURENDER MOHAN SHARMA working as ASSOCIATE DIRECTOR - PAYROLL do hereby declare on behalf of MERCER CONSULTING (INDIA) PRIVATE LIMITED that the information given above is based on the books of account, documents and other relevant records or information available with us and the details of value of each such perquisite are in accordance with Sec.17 and rules framed thereunder and that such information is true and correct.

Signature of the person responsible for deduction of tax

Place : DELHI Full Name : ANSHUL SHARMA
Date : 03/06/2024 Designation : ASSOCIATE DIRECTOR - PAYROLL

Emp. No. : 1159013 PAN: FSZPS6620E

Employee No.:1159013

Name:ANKIT SHARMA

PAN of Employee:FSZPS6620E

Certificate Number:AKLPYOA

TAN of Employer:DELM11776C

Assessment Year:2024–2025

Break up for Salary

| SL No. | Particulars | Amount Rs. |
|-----------|----------------------|---------------|
| 1 | AIP | 145000 |
| 2 | BASIC | 363660 |
| 3 | HOUSE RENT ALLOWANCE | 181830 |
| 4 | LEAVE ENCASHMENT | 126718 |
| 5 | OVERTIME | 8175 |
| 6 | R&R AWARD | 19776 |
| 7 | SPECIAL ALLOWANCE | 319935 |
| TOTAL | | 1165094 |

Break up of 10(d) – Total deduction under section 80C, 80CCC and 80CCD(1)

| SL No. | Particulars | Amount Rs. |
|-----------|------------------------|---------------|
| 1 | Housing Loan Principal | 50210 |
| 2 | Life Insurance Premium | 12226 |
| 3 | Provident Fund | 43637 |
| TOTAL | | 106073 |



India Colleague Handbook

Your guide to our company



A warm welcome to Aptia!

Aptia has a mission to establish itself as a specialist, client-centric and digitally enabled service provider, creating a new, exciting, and dynamic company across pensions and benefits administration.

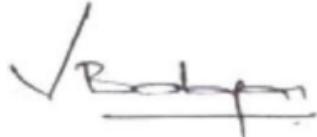
We are delighted to have you on board and hope you'll enjoy being part of our story. We believe you've joined something special and can contribute to the success of the business and share our commitment to achieving our goals.

Our aim is to make your transition to Aptia as smooth as possible by making available everything you need to know in the first few days (and on an ongoing basis). To introduce you to your new company and how we do things, you will find this handbook is your roadmap for the consistent application of our policies and procedures.

Split into 3 main sections: 1. *Joining Aptia*; 2. *Working at Aptia*; 3. *Leaving Aptia*, it will give you the foundation from which to help us build a company we can be proud of.

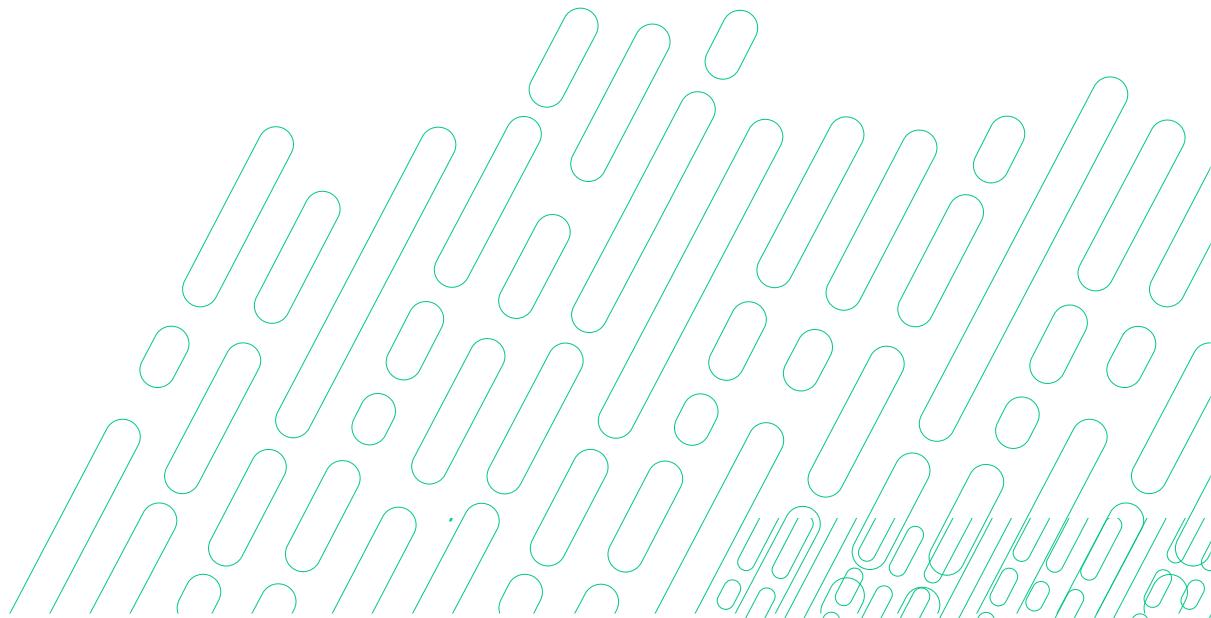
I hope you find this a useful guide during your employment with us.

Wishing you every success,



Bala Viswanathan

Founder and Group Chief Executive Officer





What does Aptia stand for?

Our ambition

VISION



We're going to **raise the bar** in all areas of pensions and benefits administration. **No-one will do more** to deliver smarter solutions through a combination of technical expertise, intuitive technology and **genuine passion** for people and our product.

How we act to achieve our purpose

VALUES



Specialist. We'll focus solely on the pensions and benefits administration, develop the best talent and deliver smarter solutions to the most complex of challenges.

Responsive. We never stand still and constantly simplify the administration process, enabling better decision making and faster resolutions.

Thoughtful. Our people genuinely care about clients and the end-users of our products. They do more to understand their needs, think their way around challenges and go the extra mile to exceed expectations in every area of the business.



APT + **I** + **A**

Aptitude

You

Administration

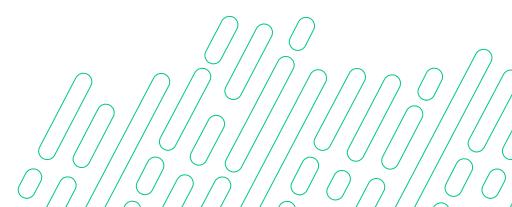
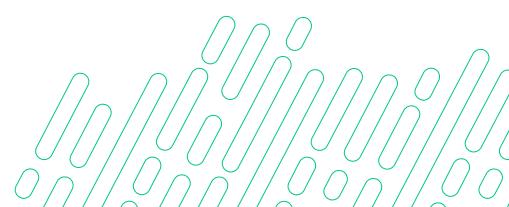


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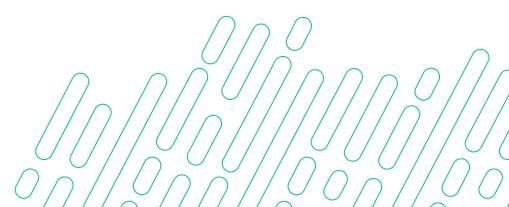
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Welcome to Aptia! We are delighted to have you on board.

Our aim to make your transition as smooth as possible by making available to you what you may need to know in the first few days (and on an ongoing basis!); this handbook covers exactly the same. You will see key areas from Joining to Leaving Aptia covered in this handbook covered under 3 phases emulating the employee life cycle: 1. Joining Aptia; 2. Working at Aptia; 3. Leaving Aptia (covering areas such as Hiring Policy, Salary payment, time off, disciplinary and grievance policy etc.).





Congratulations. Let's get started.

We're excited to have you on board and want to equip you with a firm foundation from which to grow and develop. We wish you every success as you take this next step in your career with us.

1 JOINING APTIA

1.1 ONBOARDING

At Aptia, we value our colleagues, and we express this in every big and small way. This starts from your first contact with Aptia and throughout your onboarding process where we ensure you have the support you need to settle into your role. This may include various touchpoints, throughout your onboarding journey, with your manager, your wider team, your People Partner, and other key interfaces such as IT, Facilities etc. as well as information on key learning programmes.

1.2 HIRING POLICY

In this section you will find policies relating to attracting talent both internally and externally, our Referral Award Scheme, background screening, your probationary period and our commitment to Equal Opportunities.

1.2.1 OUR APPROACH TO HIRING

We're committed to fostering a diverse and inclusive working environment. We seek talent from every background who can help us enable client success and find smarter ways to do things. During the hiring process, each candidate's experience and skills are considered to ensure placement in a position where they can succeed professionally within Aptia.

We provide equal employment opportunities to all colleagues and applicants for employment without regard to race, colour, national origin, citizenship, religion, belief or creed, age, marital status, sexual orientation, sex/gender, gender identity, disability, and/or any other protected category in accordance with applicable laws.

1.2.2 APPLICANTS WITH DISABILITIES

An individual with a disability will not be disadvantaged and will be considered equally with other candidates with the same or similar qualifications.

Where appropriate, we will make reasonable adjustments to support employment applications including, but not limited to, alternative and accessible formats of documents and assistance in completing the application, as well as to enable an applicant's full participation in the recruitment process.

For further information on Equal Opportunities, please read the section below.

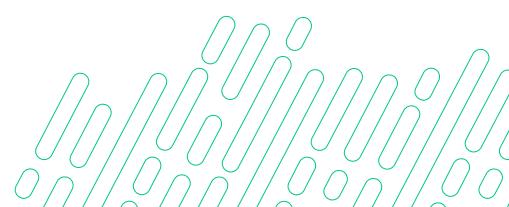
1.2.3 BACKGROUND CHECKS

We perform background checks on all colleagues prior to employment and abide by all applicable laws during this process.

It is our policy to verify the accuracy of information from a variety of sources which may include, but are not limited to, references, employment history, education, criminal history, and professional licenses.

False statements or omissions on employment applications, CVs, or any documents or materials submitted as part of the employment process or made during interviews may result in disciplinary action and can be grounds for termination of employment either with or without notice or payment in lieu of notice.

When necessary, a background check may be performed at any time during your employment, subject to applicable law. All colleagues are required to sign an authorization allowing the Company to conduct or have conducted background checks throughout a colleague's tenure with the Company. Except in extraordinary circumstances when the Company suspects violation of a Company policy or the law, prior to having such checks conducted by a third-party vendor, the Company will notify colleagues that they will be subject to such screening.





In all cases where the Company decides to take adverse action in whole or in part based on background information obtained by a third-party vendor, the Company will provide the colleague with a copy of their background investigation in accordance with applicable laws.

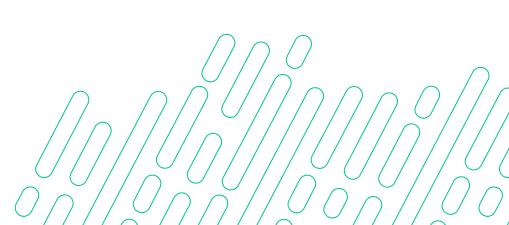
1.2.4 PROBATIONARY PERIOD

There are many changes when you start a new role, and we want to be sure that this is the right place and role for you, and for us.

All colleagues up to level 3 are subject to complete a 3 months' probation period beginning upon the commencement date of employment. During this period of 3 months, the performance will be reviewed and if found satisfactory, the appointment will be confirmed on completion of the probationary period, however no formal confirmation letter will be issued. Depending on the outcome of such evaluation, if your performance is not as per the expectation, your probation period can be extended by a period of 3 months which will be formally communicated to you.

Colleagues joining at level 4 and above are subject to complete a 6 months' probation period beginning upon the commencement date of employment. During this period of 6 months, the performance will be reviewed and if found satisfactory, the appointment will be confirmed on completion of the probationary period, however no formal confirmation letter will be issued. Depending on the outcome of such evaluation, if your performance is not as per the expectation, your probation period can be extended by a period of 3 months which will be formally communicated to you.

If the probationary period is formally extended, required inputs and support will be provided by the organization to help you come up to the expected standards of performance. There will be periodic reviews to assess your progress. At the end of these 3 months there will be a review and if the performance is satisfactory, you will be confirmed. In case the performance remains below the expectation levels then the case would be dealt as per the terms of appointment.



1.2.5 COLLEAGUE RESPONSITBILITIES

To ensure that personnel files and related data are up to date at all times, it is each colleague's responsibility to notify the Company of any changes to his/her name, telephone number, home address, marital status, number of dependents, scholastic/ academic achievements, emergency contacts, and so forth.

The Company is sensitive to the private nature of the information contained in personnel files, and limits access to such files to the People Team, immediate managers/supervisors, and other authorized colleagues. There are times, however, when records must be made available to others. For example, this could result from a court order in connection with a legal investigation or proceeding, or when deemed necessary by the Company.

Unless otherwise regulated by state or local law, each colleague may review his/her file in the presence of a member of the People Team after making an appointment to do so.

1.2.6 REFFERAL AWARDS

We're always looking to grow our teams with talented people, just like you! And since we know you love working here, you may wish to encourage your friends and family to come join us. We've learned that new hires who come through referrals from current colleagues are excellent contributors, stay longer with us and help us grow the business.

Qualified relatives and significant others may work here as long as their employment does not create an actual or perceived conflict of interest. Please refer to our policy on Working with Relatives and Significant Others in this Handbook.

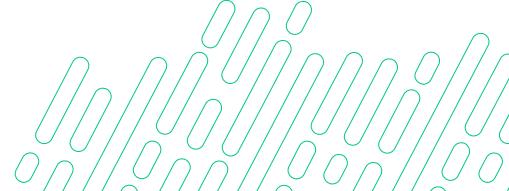
Colleague referral awards are as follows:

| Grade level | Amount |
|---------------|----------------|
| Level 6 and 7 | INR 75,000 |
| Level 5 | INR 50,000 |
| Level 3 and 4 | INR 30,000 |
| Level 1 and 2 | INR 12,000 |
| Fresher's | No entitlement |

Colleague referral awards will be processed through Workday once the new colleague has completed six months of service, assuming that both the referring colleague and the new colleague are active. All colleague referral awards will be made in lump sum payments and are subject to applicable taxes.

To be considered for a colleague referral award, you must refer a candidate to a specific open position in Workday and the referring colleague must provide their name where indicated during the application process.

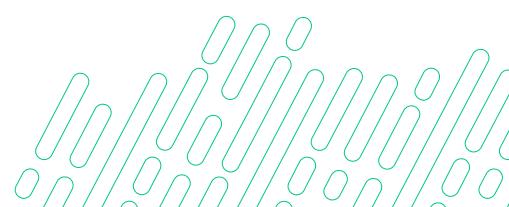
By referring a colleague, it is assumed that you're endorsing that person's candidacy for the position. We expect you to exercise good judgment when submitting referrals and candidates should meet the minimum qualifications for the open position. There is no limit to the number of candidates you can refer or to the number of colleague referral awards you can receive. The colleague referral award will only be granted to one colleague for each referral hired. If several colleagues have referred the applicant, the award will be given to the colleague who referred the candidate first. We'll use Workday to confirm timing; in the case of any dispute, the Global Head of Talent Acquisition will make the final decision on who receives the award, and this decision will be binding on all parties involved.



If someone you refer is hired and you're a full-time or part-time regular colleague, you'll receive a referral award unless:

| | |
|--|---|
|  Recruiting is part of your job. |  The person you referred was hired for a graduate, campus, intern, co-op, apprentice, temporary, or contingent position. |
|  You're a part of the recruiting, interviewing, or hiring process for the position or you are the hiring manager. |  The person you referred leaves the company within six months or before the end of a defined probation period. |
|  You're a People Partner and the open position is in a supervisory organisation or cost centre team you support. |  You resign or leave the company before you're eligible to receive the award. |
|  You're referring an immediate family member for a position in the same reporting chain. |  The person you referred is a current or former colleague. |
|  Your grade is 8 or 9 or you have a managing director title. |  The same candidate is referred by someone else first. |
|  You're working on a contingent assignment, or as an independent contractor or consultant. | |

For the purposes of this policy, an immediate family member is the spouse, domestic partner, child, daughter/son-in-law, child or son/daughter-in-law of a domestic partner, parent, parent-in-law, parent of domestic partner, sibling, grandparent, grandparent of domestic partner, grandchild, grandchild of domestic partner, or corresponding in-law or step relation. The organization reserves the right to amend or withdraw any or all clauses of these guidelines at any time due to business reasons.



Our responsibility:

1. We will maintain confidentiality of candidacy.
2. We will make sure you/the candidate are kept updated.
3. We commit to a good candidate experience, irrespective of the outcome.
4. We commit to timely action on candidacy.



Your responsibility:

1. You must refer against an open role.
2. You must include the latest CV of your reference.
3. You must accept the decision/outcome of the process.





A great place to work.

We're an ambitious company with an enthusiasm for innovation, specialism, and collaboration.

Whether you are a new or existing member of the team, you will find all the information you need to help you perform at your best in this section.

2 WORKING AT APTIA

INTRODUCTION

We believe in learning and growing together, and the only way to do that is by creating a culture where people take ownership of their work, do and say what is right because they believe they are in a place where they will be heard. Under this section, you will find Policies related to Flexible Work arrangements, what to wear to work, Open Door Policy.

2.1 OUR WAYS OF WORKING

2.1.1 WHAT TO WEAR

We have a business casual dress policy. Business casual is meant to combine the professionalism and credibility of business clothing with the comfort of casual clothing.

For business meetings, we follow our clients' practices and expectations. If you are meeting with visitors or clients, onsite or offsite, your clothing should reflect that of the individuals with whom you are meeting.

Nothing in this policy is intended to interfere with any colleague's religious observance or medical conditions requiring special clothing or equipment.

2.1.2 OPEN DOOR POLICY

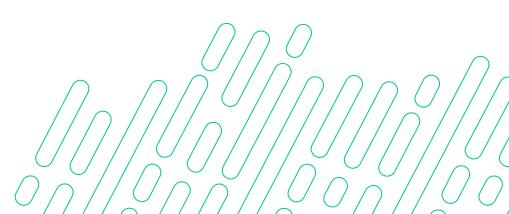
We're all colleagues. We foster open communication at every level and are committed to administering policies and procedures fairly. We encourage you to meet with your manager about any problem that affects you and your work.

If you're uncomfortable discussing an issue with your manager, or not entirely satisfied with the answer, you should speak with a more senior member of management. If you're still not satisfied with the result, speak with your department head or a member of the People team.

Issues regarding any form of discrimination or harassment should be handled in accordance with our Complaint Procedure for Discrimination, Harassment and Retaliation and will be looked at by ICC (Internal Complaints Committee).

2.2 EQUAL OPPORTUNITIES

The Company values the diversity of its workforce and takes steps to create and maintain an inclusive, non-discriminatory workplace where colleagues can effectively and efficiently utilize their skills and experience. The Company is committed to the principles of equal employment opportunity for its colleagues and complies with all relevant local laws.



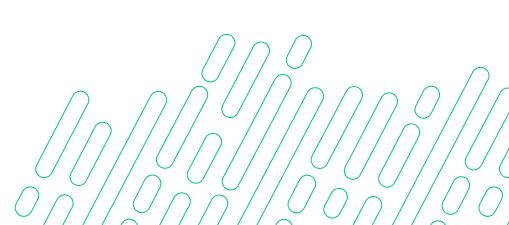


2.2.1 POLICY STATEMENT

The Company provides equal employment opportunities to all colleagues without regard to race, color, religion, sex, national origin, age, marital status, sexual orientation, gender identity, citizenship, caste, real or perceived disability or handicap, or genetic predisposition.

In addition, the Company complies with all state and local laws, regulations and ordinances governing non-discrimination in employment in every location in which the Company has facilities and/or colleagues. This policy applies to all terms and conditions of employment including, but not limited to, hiring, placement, promotion, termination, layoff, recall, transfer, leave of absence, compensation, and training except as provided in an employment contract, which would supersede. For all Aptia companies that are government contractors, the Company also takes affirmative action to employ and advance in employment qualified minorities, women, and disabled individuals.

All managers/supervisors are responsible for equal opportunity compliance, including but not limited to the examples below, and all colleagues are held accountable for strict adherence to this policy. Human Resources provide advice and assistance on all equal opportunity matters.



Efforts to provide equal-employment opportunities include:

Recruiting, employing, training, and promoting individuals for all job classifications without regard to race, color, religion, sex, national origin, age, marital status, sexual orientation, gender identity, citizenship, caste, real or perceived disability or handicap, genetic predisposition, or any individual status or class protected by local law; basing employment decisions solely upon an individual's qualifications for the position being filled;

Making promotion decisions based on an individual's job performance, experience, abilities, skills, and interests compared to the specific requirements of the position being filled;

Administering other personnel actions and programs such as compensation, benefits, transfers, recruitment, discipline, terminations, company-sponsored training, educational tuition assistance, and social and recreational programs in a non-discriminatory manner;

Encouraging colleagues to participate in developmental programs through applicable company-sponsored professional development programs and workshops;

Providing reasonable accommodations consistent with applicable laws to promote the full employment of individuals with disabilities so that qualified individuals with a disability or handicap can participate in the employment application process, as well as the company's training and education courses and programs and perform their essential job functions;

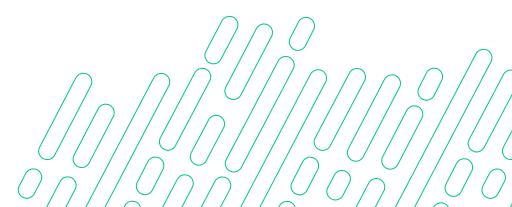
Communicating to all supervisors and managers that equal opportunity employment is an essential part of their responsibilities; ensuring that all personnel understand that offering equal opportunity for all is not only a requirement of the law but also a goal which the company wholeheartedly embraces;

Creating a discrimination-free environment in which all colleagues can work without fear of intimidation or harassment because of their race, color, religion, sex, national origin, age, marital status, sexual orientation, gender identity, citizenship, caste, real or perceived disability or handicap, genetic predisposition, or based on their status in any

Group or class protected by applicable federal, state or local law; and

Addressing and resolving complaints quickly and fairly.

Providing safe and accessible infrastructure for Persons with Disabilities (PwD) as per the Rights of Persons with Disabilities Act, 2016.



2.3 CLASSIFICATIONS OF EMPLOYMENT

Colleagues are classified into three employment categories:

Full-time colleagues work a full-time schedule (usually 40 hours each week).

Part-time colleagues work a schedule that is less than full-time.

Fixed-term colleagues are generally hired for specific projects or special programmes and their employment will generally last the duration of their assignment.



Independent contractors, consultants and agency staff (who we refer to as “contingent workers”) or vendors are not considered as our employees.

2.4 WORKING HOURS

Your working hours are based on workload and business needs, and your standard minimum daily and weekly hours of work are included in your employment contract. They are determined by workload, workflow, customer service needs, efficient management, and local practices. Within an office, individual departments may determine business hours – talk to your manager about your specific hours.

Full-time colleagues generally work five days per week, at least eight hours per day, for a total of 40 hours per week, and there are two Rest Days each week. Colleagues should take a minimum 30-minute unpaid break after every five hours of continuous work. Business hours and break timings are subject to change based on business needs.

Due to the nature of our global business, colleagues will be engaged on a specific shift pattern, which will be notified to the colleague on initial engagement with the Company, or in changing to another department with a different shift pattern, including rest days.

The management may change hours as the business need arises, and they will be communicated to affected staff.

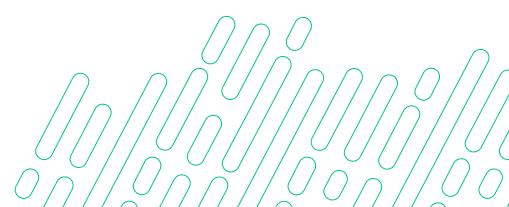
The Company may require you to work from home for a time period deemed appropriate for business needs. If that occurs, this does not change your primary work location and you would be expected to return to working in the office location to which you are assigned when asked or required to do so. Any work from home arrangement will comply with all the applicable laws/regulations and our policies. The Company expects all colleagues to assume diligent responsibility for their attendance and promptness.

Although the Company recognizes that an occasional absence or lateness may occur, excess of either is unacceptable and may result in a disciplinary action, up to and including termination of employment.

If a colleague is not intending to attend work, he/she is expected to contact his/her manager/supervisor at least 2 hours before their start time and explain why they will not be attending work.

In the case of sickness absence for a continuous period of 3 days or more you will be required to provide a medical certificate for your period of absence.

Any absence that is not authorized may lead to a deduction of salary for the period unauthorized.



However, these terms and conditions relating to working hours and overtime payments are not applicable to select identified group of Colleagues, working in the offices located in the following states:

Maharashtra: The Colleagues occupying position of confidential, managerial, or supervisory character are not eligible for working hours limits and overtime pay.

Uttar Pradesh: The Colleagues occupying position of confidential, managerial, or supervisory character are not eligible for working hours limits and overtime pay.

2.4.1 OVERTIME

On occasion, we may need you to put in some extra time in order to finish something or work on a key project. In some instances, you may receive overtime pay for this additional working time.

Eligibility

If you are a permanent employee and in Grades 1 or 2 , you are eligible for overtime pay. In general, colleagues whose role is confidential, managerial, or supervisory in nature or whose work schedules are generally irregular are not eligible for overtime pay.

Hours and Rates

If you are overtime eligible, you have obtained your manager's advance approval, and you have worked more than 40 hours in that week or more than eight hours in a day (excluding unpaid breaks), you will be paid twice your normal hourly rate for any extra hours you have worked.

Public Holidays and Annual Leave are considered hours worked for purposes of this policy. Thus, if you took an Annual Leave Day during the week, or if there was a Public Holiday, those eight hours of pay would be counted toward determining if you have worked more than 40 hours that week.

We will make every effort to ensure that colleagues never work more than 12 hours on a single day in Maharashtra or Haryana and more than 10 hours on a single day in Uttar Pradesh. If you work in Haryana, you will not work overtime for more than 50 hours in any calendar quarter, and if you work in Uttar Pradesh or Maharashtra, not more than 125 hours in a quarter.

Colleagues are expected to work overtime as requested by their manager. We try not to make overtime a regular part of the work schedule, and working overtime is generally on an exception basis. Managers will attempt to provide reasonable notice when the need for overtime work arises, but advance notice may not always be possible.

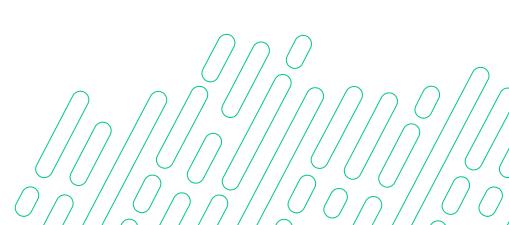
Prior Manager Approval

Colleagues may not work overtime without prior authorization from a manager. If you are eligible for overtime and work overtime without receiving approval from your manager in advance, you will not be paid for the hours worked.

2.4.2 WORKING ON A REST DAY

On occasion, colleagues may be asked to work on one of their two rest days. If needed, we typically ask colleagues to work on the 6th day of their workweek.

The pay for working on a Rest Day (usually a weekend day) depends on the state where you work.



Working on a Rest Day

| State | Time Frame | Rest Day Pay | Compensatory Day |
|--------------------|--|---|---|
| Maharashtra | Any number of hours Should not exceed the 12-hour daily limit | Full day of pay regardless of how many hours you worked | One day for every day of work on a rest day, which should be taken within two months |
| NCR | Working up to four hours | Pay at your regular hourly rate for every hour worked | Every two times you work up to half a day within a calendar month, you receive one compensatory day off |
| | Working more than four hours | Full day of pay regardless of how many hours you worked | One day |

2.4.3 ON-CALL

Certain roles require full-time colleagues to be available or “on-call” outside of their normal work schedule to handle work if it arises. If you are asked to be available for an on-call shift, how you are paid depends on many factors including where you are located, whether you need to do work during your on-call period, what day of the week you are on-call and what time of day you are working. Colleagues are paid either an on-call allowance or overtime (described below) but never both. The amount of overtime payment (if such on-call timings exceed the normal working hours) will be in accordance with the prescribed requirements of the state-specific shops and establishments laws.

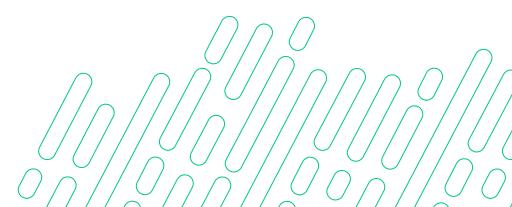
On-call and available but no work is assigned

| Group | Hours | Weekday | Weekend or Weekly Off |
|-------------------------|-------------------------------|------------------------------------|------------------------------------|
| Aptia colleagues | Between 06:30 am and 03:30 pm | Daily on-call allowance of INR 250 | INR 400 for every eight-hour shift |
| | Any other time | Daily on-call allowance of INR 400 | |

On-call and work assigned

Once colleagues perform work, they are no longer eligible for the daily allowance.

| Location | Weekday | Weekend or Weekly Off |
|--------------------|--|--|
| Maharashtra | Overtime pay at double your regular hourly rate for each hour worked | <ul style="list-style-type: none"> Full day of pay regardless of how many hours you worked PLUS One compensatory day off for every day of work on a weekend/ weekly off, which should be taken within 2 months. |



| | | |
|-----|--|--|
| NCR | Overtime pay at double your regular hourly rate for each hour worked | <ul style="list-style-type: none"> Up to four hours worked Overtime pay at your regular hourly wage for every hour worked PLUS One compensatory day off if you work on-call hours on a weekend twice in a calendar month |
| | More than four hours worked | <ul style="list-style-type: none"> Full day of pay regardless of how many hours you worked PLUS One compensatory day off |

2.4.4 RECORDING WORK HOURS

All colleagues are required to account for their hours and days worked and must record their hours in Workday, which contains a self-service time and attendance tracking system. Each colleague's time must be submitted to and approved by their manager each week and supervisory colleagues are responsible for reviewing and approving the time entries of their colleagues.

If you are overtime eligible, you must record any additional overtime hours that were approved in advance by your manager, who can help you with this process.

2.4.5 OPERATIONAL ISSUES AND QUESTIONS

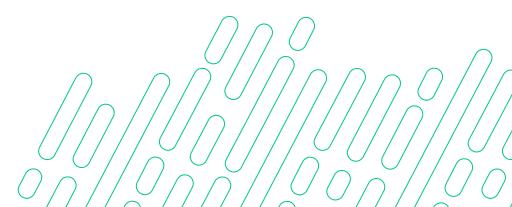
This policy is intended to comply with all applicable laws. It has been designed for the benefit of our colleagues and the company and will be the basis for any issues related to overtime pay and compensatory time off. Our approach to overtime and any related guidelines will be in line with this policy, and colleagues can pose any questions to their manager.

We reserve the right to make modifications to this policy in accordance with any change in applicable law or to follow best practices. This policy is not in derogation to any rights or privileges available to colleagues under any applicable statute, contract or otherwise. If there is a conflict between the policy and provisions of the applicable law, the law will prevail over the conflicting contents of the policy, and this policy will be deemed to have been modified to that extent.

Non-Compliance

Any abuse of the overtime related policy by the employee or the line manager will lead to disciplinary action by the employer.

2.5 GLOBAL REWARD POLICY



2.5.1 INTRODUCTION

The Aptia Global Reward Policy outlines the principles and guidelines that Aptia will follow in managing the compensation and benefits provided to its colleagues across the organisation, across all our locations. Our commitment to attracting, retaining, and motivating top talent is at the core of our reward philosophy and by adhering to the principles we set out below, we aim to create a workplace that is fair and equitable, supported by a transparent reward framework aligned with our vision and values.

2.5.2 ELIGIBILITY

This policy will apply to all employees worldwide, subject to applicable laws and regulations in each jurisdiction.

2.5.3 OBJECTIVES

The key objectives of the Aptia Global Reward Policy are to:



Attract and Retain Talent

We aim to attract and retain high-calibre professionals who contribute to the company's growth and success.



Performance Recognition

To reward and recognise exceptional performance ensuring that our compensation practices are aligned with our strategic goals.



Fairness and Equity

Promote fairness and equity in compensation, ensuring that our employees are compensated competitively within the industry.



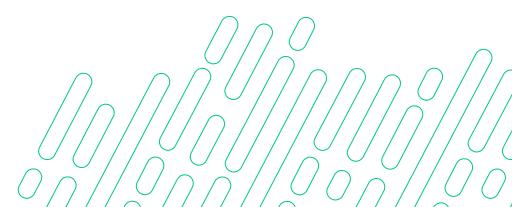
Compliance

Comply with all applicable local, national and international laws and regulations regarding the compensation of employees.

2.5.4 COMPENSATION COMPONENTS

Our compensation structure consists of the following key components, which together support the objectives in section 3.0 above. Colleagues can review their compensation components within Workday under the compensation tab and they will also be reflected in Offer Letters or Contracts of Employment and annual merit statements.

- Base Salary: Base salary provides a fixed pay component and is reviewed annually with increases normally taking effect from 01 April.
- A salary review does not guarantee a salary increase. Colleagues hired after 01 October will not normally be eligible for a salary increase in the subsequent April.
- Aptia's uses salary ranges to compare salaries for specific roles in the organisation against relevant external market benchmarks in each respective location as guidance for line managers.



- Short-Term Incentives: Employees may be eligible for performance-related pay, such as annual bonuses (Aptia Incentive Plan or AIP) and incentive payments. These plans reward performance against annual financial and non-financial or strategic performance metrics, team goals as well as individual performance.
- Colleagues hired after 01 October are not normally eligible to participate in bonus or incentive plans until the beginning of the next Plan Year. The Plan Year is aligned with the financial year (January to December).
- Depending on the scheme, bonus or incentive payments may be made on a monthly, quarterly and/or annual basis. Plan rules will be shared on the People portal.
- Long-Term Incentives: Colleagues will be eligible to participate in Long-Term Incentive Plans, linking their interests with Aptia's long-term success.
- Benefits: Colleagues will have access to a comprehensive and flexible benefits package, which will be regularly benchmarked against the local market and consistent with local laws and market expectations.

2.5.5 PERFORMANCE REVIEWS

The assessment of performance against pre-agreed goals or plans are central to Aptia's performance-related pay elements of the Reward Policy. Performance goals set expectations at a personal, team and company level and the regular assessment of these goals provides the opportunity to course-correct, provide feedback and ensure the right level of support and guidance is in place for colleagues to perform at their best. Please refer to the Performance Management Policy and Process for further detail.

2.5.6 MARKET BENCHMARKING

Aptia will regularly review and benchmark its compensation practices against industry standards and local market conditions to ensure colleagues are compensated competitively.

2.5.7 EQUAL PAY AND NON-DISCRIMINATION

Aptia is committed to regularly assessing Base Salary, Short-Term Incentive and Long-Term Incentives (where applicable), to ensure pay-related decisions are not influenced by decisions related to protected characteristics.

2.5.8 COMMUNICATION AND TRANSPARENCY

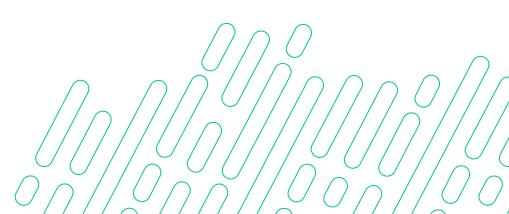
Aptia will strive to maintain open and transparent communication about its reward policies with colleagues. Colleagues will be informed about how their compensation is determined and the factors that influence it.

2.5.9 REVIEW AND AMENDMENT

This Global Reward Policy will be reviewed periodically to ensure it remains aligned with Aptia's goals and strategy, growth and organisational changes, changes in the external environment and evolving best practices in the financial services industry. Amendments and updates to this policy will be made as necessary.

2.5.10 COMPLIANCE

Aptia will ensure full compliance with all relevant laws, regulations and tax requirements in each jurisdiction where we operate.



2.6 SALARY AND BENEFITS

Setting Salary Levels

The Company surveys the external market using independent sources. The competitive market position is established for different disciplines, by level and geography and guidance is offered on broad salary ranges.

Annual Reviews

At the end of each calendar year, the performance of colleagues is formally reviewed, and a recommendation will be made by the individual's manager/supervisor for any adjustment in salary in relation to the level of performance for that year. The review of the salaries will be carried out at the sole discretion of the Company.

Any salary adjustments will be formally reviewed at the end of each calendar year in line with our performance appraisal process and adjustment on 1 April of the following year. This process is subject to guidance from Global Rewards Team which may vary from year to year.

Payment of Salary

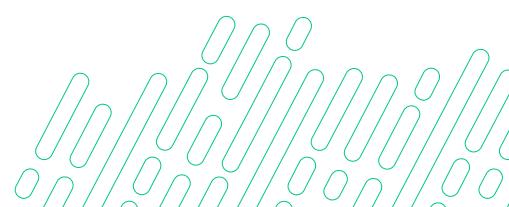
You will be paid once a month for your work in the prior month, and the payments will be made through direct credit to your nominated bank account.

You will be required to update your bank account details on Workday for your salary to be processed. Salary payments through Cheques will be made as an exception only in case of new hires for the first two months. Please note that the Company reserves the right to reverse deposits that have been made to an individual's account in error. The colleagues shall not claim a right over such amounts. Our payroll is outsourced to an external agency. The Company reserves the right to change the external agency at its discretion.

Payment is made on the 27th of the month. The amount of salary is directly credited to your designated salary account. In case 27th of the month falls on a weekend or on a public holiday then the payment will be made on the previous working day.

If you join the Company after the 14th of the month, you will not be paid until the following month. In case 14th of the month falls on a weekend or on a public holiday then the cut-off date will be the following working day.

Company reserves the right to hold salary of colleagues who may fall under unauthorised absence for more than 5 days.



Salary Deductions

For the benefit and convenience of all colleagues, the Company performs certain automatic payroll deductions in accordance with applicable laws, which will include all statutory and non-statutory deductions required from time to time.

A full statement of deductions will be recorded on individual pay slips issued by the payroll provider.

Salaries are confidential in the Company and the Company expects you not to discuss the same with colleagues.

Salary reflects the market rate for a job and measures the level of experience a person brings to the job as perceived by the external market.

Income Tax

Any amount payable to a colleague in connection with his/her employment with the Company may be subject to applicable taxes. Where applicable and permissible, the Company would deduct the applicable taxes from the colleague's salary. The colleague would be responsible for the payment of tax arising from his/her income except for any tax that has been deducted by the Company. It is the colleague's obligation to make sufficient disclosures to enable the Company to deduct appropriate taxes from his/her salary.

Gift on the Occasion of Marriage & Birth of a Child

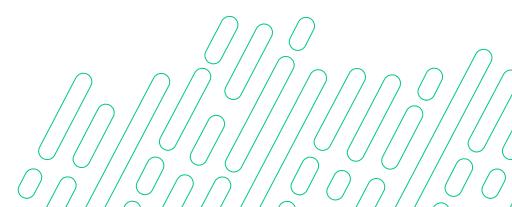
At Aptia, the relationship between the Company and its colleagues extends beyond a mere occupational association. As a gesture of goodwill and good wishes, the Company will provide a token gift to all full-time colleagues by providing them a token gift on:

- The occasion of their marriage
- The birth of a child

The value of the token gift shall be up to a maximum of Rs. 2500/-

Cash payment will be made as token gift to the individual colleagues through their payroll. Taxes if applicable will be borne by the colleague.

People Operations team will take appropriate action upon due approval from his/her manager. Please feel free to contact People Support Team for any queries you may have.



2.6.1 BENEFITS OVERVIEW

2.6.1.1 COLLEAGUE GROUP INSURANCE POLICIES

INTRODUCTIONS

Aptia provides Group Insurance Policies to all colleagues to safeguard them and their dependent family members in the event of any exigency. The purpose of this document is to provide information about insurance benefits available for colleagues and their dependent family members.

ELIGIBILITY AND ENROLMENTS

The Group Insurance Policies are applicable to all permanent colleagues from their date of joining Aptia.

Personal Accident and Term Life Policies cover colleagues only.

To enrol in the Group Medical Cover, colleagues are required to provide their details as well as the details of their dependent family members.

2.6.1.2 GROUP MEDICAL COVER- HIGHLIGHTS

The company provides Group Medical Cover coverage to colleagues and their dependent family members. For details refer to the benefits guide on Workday help.

CASHLESS HOSPITALIZATION

Colleagues can avail cashless treatment for any planned / emergency hospitalization in network hospitals.

Colleagues can download the list of network hospitals from the ICICI Lombard website.
https://www.icicilombard.com/Content/ilomen/Hospital_list/search.asp

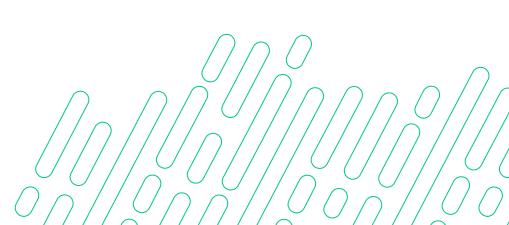
The details of this benefit can be found in your benefit guide and on Workday Help (insert link).

PROCESS – ENROLMENT TO GROUP MEDICAL COVER

Colleagues receive an email from BenefitMe at the time of policy renewal with a link to add/edit their dependents for enrolment in the Group Medical CoverGroup Medical Cover policy.

No midterm enrolment is allowed post the BenefitMe window is closed till next renewal cycle.

New additions to the family (New-born Baby/Spouse of newly married colleagues) need to be enrolled within a month of the event (Event date is Date of Birth in case of a new born baby and date of marriage in case of spouse). Colleagues can mark an email to Aptiainsurancesupp@marsh.com to inform such event to make timely enrolment.



2.6.1.3 PERSONAL ACCIDENT POLICY - HIGHLIGHTS

The company has partnered with ICICI Lombard General Insurance Pvt. Ltd. to cover its colleagues under the Personal Accident Policy.

The insurance provides compensation / payment to the insured person / nominated beneficiary in the event of the insured person's permanent disablement / death due to accident.

The details of this benefit can be found in your benefits guide and on Workday Help ([Link here](#)).

2.6.1.4 TERM LIFE POLICY – HIGHLIGHTS

The company has partnered with PNB Metlife Insurance Pvt. Ltd. to cover its colleagues under the Term Life Policy.

The insurance provides compensation / payment to the nominated beneficiary in the event of the insured member's accidental / natural death.

The details of this benefit can be found in your benefits guide and on Workday Help ([Link here](#)).

2.6.1.5 MEDICAL HEALTH CHECK UP POLICY

INTRODUCTION

Aptia provides Medical Health Checkup to all colleagues at the age of 35 and above once a year. Preventive Health Checkup is a company sponsored benefit for a specific set of colleagues who can have certain pre-defined pathological or radiological tests done under this plan.

The details of this benefit can be found in your benefits guide and on Workday Help ([Link here](#)).

2.7 TIME AWAY FROM WORK

2.7.1 PUBLIC HOLIDAYS

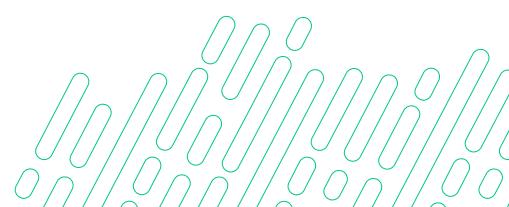
Each year you will be entitled to 10 public holidays. Three of these days (Four in case of Maharashtra) are national holidays and are set out in the legislative framework of the Shops and Establishment Act:

- Republic Day.
- Independence Day.
- Mahatma Gandhi's birthday.
- Labor Day / Maharashtra Day
(Applicable for Maharashtra only).



Each colleague is mapped to a specific Holiday Calendar. Only upon process change the holiday calendar may change.

Colleagues who are required to work on the national holidays listed above will be entitled to remuneration at double the rate of their normal wages, defined as normal. The remainder of the days is listed locally and will be reconfirmed in December for the following year.



In our special environment however, some colleagues will need to work their Indian public holiday in order to support their geographic region, and similarly take off the public holidays for the geographic region they are supporting.

- Colleagues will be required to trade their Indian public holiday for the public holiday in the geographic region, instead of their Indian public holiday.
- The Delivery Group Managers must pre-approve the requirement to work on National holidays if their business process has a listed holiday for e.g. support functions.

The following rule also applies:

If an Indian/Geographic Public Holiday falls on a weekend there is no substitute time off.

2.7.2 ANNUAL LEAVE

The leave policy is applicable to all regular colleagues on the rolls of Aptia from the time of their joining. For the purpose of establishing and calculating leave, a year shall mean the period commencing 1 January and ending on 31 December. The company has the absolute discretion to make changes to the leave policy by giving due notification to the colleagues.

Leave Guidelines- Introduction

Leave will accrue to an individual's leave account at the beginning of each quarter, except for Sick Leave which shall be credited at the beginning of the year.

The authority to sanction leave is with the colleague's immediate manager or any other officer authorized by the management in this regard. Any exceptions are required to be signed-off by the People team Leader.

During the period of leave taken, a colleague shall not take up any employment or vocation for profit or gain. Any breach of this clause shall render the colleague liable for disciplinary action which may include their dismissal from service.

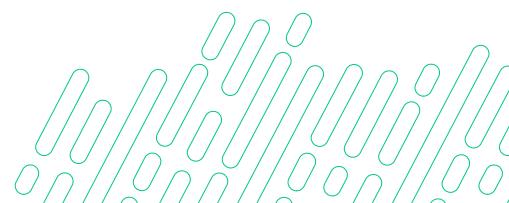
Any holiday/weekly off falling in the leave period will not be counted towards leave. However, this will not be applicable in case of Leave without Pay, Maternity and Adoption.

Colleagues must apply for leave as per their entitlement, to seek approval from their immediate manager. Colleagues may not assume/presume the grant of leave or avail the same unless their application is approved on the system. In case an individual is absent after a leave request is not approved, it would be treated as "Unauthorized Absence." This will result in loss of pay for the period of unauthorized absence and the Company can also take disciplinary action against the colleague for such conduct as per the terms of appointment.

Colleagues can avail leaves starting from 0.5 days.

Leave entitlements are as per the Shops and Establishments Acts of the states of Uttar Pradesh, Haryana and Maharashtra are different. The number of Earned Leave, Casual Leave, and Sick Leave is mandated as per the law and it has been deemed by the labour authorities for these specific states to enforce them. Since the number of leaves entitled to colleagues in Gurgaon(including Aravallis) and Pune are different, in case a colleague moves from one location to another during the mid-year the leave entitlement will be calculated and credited basis the new leave entitlement from the quarter following the date of movement to the respective location.

Once the colleague's movement is finalized and processed, the People Operations Team will update leave records accordingly, together with other statutory adjustments. If a colleague does not give an indicated prior notice before availing leave(s), the leave(s), depending upon the type except for SLs, may be marked as unplanned.



Any occurrence of unplanned leave may be treated as an instance of absence and appropriate disciplinary action may be taken against the colleague in question.

If a colleague does not resume office post completion of their approved leave without prior approval of extension of the leave, appropriate disciplinary action may be taken against him/her.

If a colleague absents himself/herself from work or overstays the sanctioned leave without any authorization for a period of more than five days, the manager needs to check the whereabouts of the colleague.

Manager shall touch base with People team for further action to be taken which may lead to initiation of absence from duties.

The Organization as may deem fit has the discretion to refuse, revoke or curtail any leave type except SL.

Colleagues can avail earned leave beginning from the latter half of December and ending within the first two weeks of January by using their leave balance in December.

Colleagues who avail more than 90 leaves in a year would not be eligible for any Annual Performance rating and annual bonus per applicable incentive plan. Note: This does not apply for maternity leave cases.

It is advisable that colleagues do not avail leave if they are undergoing process training or are in their probation period, as this could adversely affect their training/learning and consequently impact their performance.

Colleagues serving their notice period with the organization are not encouraged to avail leave. Leave can only be taken during the notice period as an exception if they are first duly approved by the Manager. Colleagues are entitled to Earned, Casual, Sick and Maternity leave as governed by the applicable Act, of the respective state in which they work or Central Government.

Paternity and Compassionate leave are provided as an additional benefit by the Company.

Any exception to this policy has to be approved by the People Team's Leader.

2.7.3 EARNED LEAVE

Earned leave (also known as privileged leave) can be taken when planned in advance. Any un-availed balance can be carried forward to the next year.

Colleagues shall be entitled to the following number of days of earned leave during a year:

| Earned Leave | Gurgaon/ Aravallis | Mumbai /Pune |
|-----------------------------|---------------------------|---------------------|
| At the beginning of January | 5 days | 5 days |
| At the beginning of April | 5 days | 5 days |
| At the beginning of July | 5 days | 4 days |
| At the beginning of October | 5 days | 4 days |
| Total | 20 days | 18 days |

New colleagues in their first year of service can avail leave computed on a prorated basis as per their joining date

Colleagues are expected to plan their earned leave at least two weeks in advance and communicate the same to their respective managers/supervisors.

The maximum carry forward of earned leave to next year cannot exceed 45 days. However total earned leave including the accumulated leave of previous year within the current calendar year can exceed 45.

A colleague can encash their un-availed earned leave balance only at the time of separation as a part of their full and final settlement which can exceed 45 days. If the colleague is not serving full notice, the shortfall would be adjusted against the earned leave.

Once resigned if a colleague is not willing to serve full notice period (as defined in the policy), any waiver/adjustment against Earned leaves will only be provided if approved by the Ops Leader of the line of business and People team's Leader. Post approval the shortfall will be adjusted with ELs and the remaining short fall would be waived off.

If required a colleagues can avail earned leaves beginning from the later half of December and ending within the first two weeks of January by using their leave balance in December.

FOR EXAMPLE: If a colleague has 53 earned leaves by December and he/she wish to avail leaves from December 23 to January 10 of the following year, the same can be applied on Workday from calendar year leaves quota and the remaining 45 leaves will be carry forwarded to the next calendar year. However, the colleagues cannot apply for leaves starting January of next year from the current year leaves quota. Also, such leaves cannot be marked in advance on Workday.

To claim leave travel allowance (LTA), a colleague is required to apply for a minimum of three days of earned leave.

2.7.4 CASUAL LEAVE

Colleagues shall be entitled to the following number of days of casual leave during the year :

| Casual Leave | Gurgaon/ Aravallis | Mumbai /Pune |
|-----------------------------|--------------------|---------------|
| At the beginning of January | 2 days | 2 days |
| At the beginning of April | 2 days | 2 days |
| At the beginning of July | 2 days | 2 days |
| At the beginning of October | 1 days | 2 days |
| Total | 7 days | 8 days |

In their first year of service, colleagues can avail leave computed on a prorated basis as per their joining date.

A colleague can avail casual leave for personal reasons after obtaining prior approval from their manager/supervisor.

Casual leave(s) shall not be carried forward and shall lapse at the end of the year.

2.7.5 SICK LEAVE

Sick Leave is available for colleagues in a situation of sickness. These shall be credited in the beginning of the year. Colleagues shall be entitled to the following number of days of sick leave during a year:

| Sick Leave | Gurgaon/ Aravallis | Mumbai /Pune |
|--------------|--------------------|---------------|
| Total | 7 days | 7 days |

In their first year of service, colleagues can avail leave computed on a prorated basis as per their joining date.

Sick leave shall be used for temporary absence from work due to personal or injury.

If a colleague avails sick leave exceeding an aggregate of three days, manager has the discretion to ask for a medical certificate from a registered medical practitioner if they deem fit. However it is solely incumbent on the discretion of the manager.

A colleague shall inform their manager of their absence at the earliest through appropriate means of communication and apply for approval within 48 hours of resuming office.

In case of repeated requests for extension of medical leave, the organization has the right to appoint or assign an empanelled registered medical practitioner for a review of the colleague's medical history and the next steps to be adopted.

Absence exceeding a colleague's sick leave balance will be adjusted from the colleague's earned/casual leave balance, if available. If a colleague does not have adequate leave balance to their credit, their absence would be treated as Leave without Pay.

Sick leave(s) shall not be carried forward and shall lapse at the end of the year.

2.7.6 MATERNITY LEAVE

All women colleagues are entitled to maternity leave of up to 26 weeks for a maximum of two biological confinements. Such women colleagues may proceed on maternity leave 8 weeks prior to their expected delivery date. The maternity leave shall be counted on calendar days as per the Maternity Benefit Act, 1961.

All such women colleagues having two or more than two children shall however be eligible for 12 weeks of maternity leave. Such women colleagues may proceed on maternity leave six weeks prior to their expected delivery date.

A women colleague who legally adopts a child below the age of three months or a commissioning mother shall be entitled to maternity benefit for a period of 26 weeks from the date the child is handed over to the adopting mother or the commissioning mother.

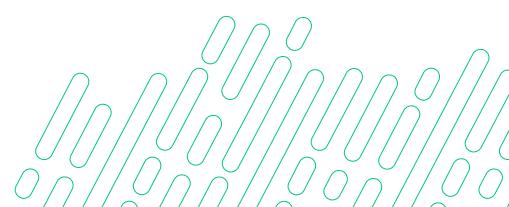
To avail maternity leave, the women colleague should have completed 80 days of service with the organization.

On account of medical exigencies arising out of maternity, a woman colleague can avail leave with pay for one month in addition to the normal maternity leave period. However, the colleague will have to produce a certificate / document from a registered medical practitioner.

Women colleagues may extend the duration of maternity leave beyond 26 weeks, by utilizing her accrued earned/casual//sick leave. These leaves can be availed only after due approval from the concerned LOB Head/Director and could be availed before the start or after the completion of the maternity / extended maternity leave.

In case the nature of work and compliance guidelines allow, the manager in consultation and with approval of LOB Head/Director and People Business Partner can allow the colleague to work from home in case of medical exigencies.

Women colleague is required to submit her leave application at least one month in advance. She should also indicate a date when she is expected to resume office. There are no documents required to avail Maternity leave. The colleague may write a simple application to his/her manager and raise a request in Workday. The manager has to initiate "Request Leave of Absence" on Workday, where the start and end date of the leave has to be mentioned. This is routed to People Ops team for approval.



Managers are requested to plan the work continuity in the absence of colleagues proceeding on Maternity leave. Colleagues are requested to conduct a proper handing over of the work for smooth day to day functioning of operations. No replacement shall be provided.

Managers are requested to steadily transition the colleagues returning from Maternity in to the main stream of work. Also provide necessary training if role or responsibilities change and give adequate time for them to acquaint themselves.

Managers are requested to rate the colleagues as per their performance for the tenure they have been in active role and not for the whole of the year. Colleagues shall be rated fairly.

In an unfortunate event of a miscarriage, women colleagues will be entitled to six weeks of leave.

All other norms for this section will be as per the statutory provisions in accordance with the Maternity Benefit Act, 1961 and any other amendments made thereto.

Additionally, a childcare allowance of a total of INR 5,000 will be paid per month to the returning mothers for the first 12 months, for the first 2 children.

2.7.7 CRÈCHE FACILITY

This facility will be made available to colleagues in all Aptia India locations as per Indian Law & TSA with MMC.

2.7.8 PATERNITY LEAVE

Paternity leave is designed to help male colleagues take time off work during the postnatal stage of their child.

Male colleagues shall be allowed paternity leave of up to ten days, excluding intervening holidays/weekly off.

These leaves have to be consumed within 90 days of the birth of the colleague's child and can be availed in time gaps.

A colleague can avail paternity leave up to the birth of two children.

In order to avail paternity leaves, the colleague needs to send an email to the People Operations team to have the name of the beneficiary added as a part of the medical insurance policy. The immediate manager also needs to be informed of the dates the leaves are to be taken and also approve the same in Workday.

This leave can be combined with earned/casual leave.

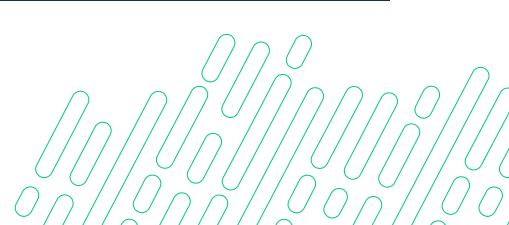
2.7.9 COMPASSIONATE LEAVE

A colleague shall be allowed leave of up to five days excluding intervening holidays as compassionate leave on the death of a close family member (spouse, child, parent, grandparent, sibling or parent-in-law).

Compassionate leave can be taken within 30 days of the unfortunate event of demise. This leave can be combined with earned/casual leave. No document is required to be submitted in such situation. A colleague can write a simple application to his/her manager. Alternatively, a message from the colleague's close friend or relative to the manager will suffice.

2.7.10 COMPENSATORY OFF

| Type of Leave | Comp Off | Utilization |
|----------------------------|----------|----------------------|
| Statutory/National Holiday | ✓ | within the same year |
| Weekend/Rest Day | ✓ | within 60 days |



The Company as a practice does not encourage colleagues to work on a weekly off, a notified holiday or a statutory holiday. However, should the work require that the colleague to be present, then compensatory off is available to the colleague for days when they have been asked to report to work on a weekly off, a notified holiday or a statutory holiday, subject to the provisions of applicable Act.

All colleagues are eligible for compensatory off and would be compensated subject to the provisions of the applicable Act.

Compensatory offs cannot be encashed or converted into any other type of leave, A colleague may avail the compensatory off only post due approvals from their Manager.

Compensatory off may be clubbed with any other kind of leave.

Company transport and lunch up to a maximum of INR 200/- for which you will be required to produce a receipt for reimbursement, would be provided to the colleague if he/she is working on weekly off day or on holidays.

In case of non-availability of Company transport, the colleague would be reimbursed local travel costs if he/she uses public transport and produces receipt for the travel incurred. For use of personal vehicle on such occasions, colleague will be reimbursed as per the local travel policy.

2.7.11 LEAVE WITHOUT PAY (LWP)

The Company does not advocate the sanction of LWP where the colleague has either availed all their leave or has no leave to their credit.

In certain exigencies like medical reasons or any other compelling reasons, LOB Head/Director may approve a colleague's leave(s) as LWP, during which period the colleague shall not be entitled to receive any salary/wage.

LWP cannot be taken as a matter of right and should be availed post due approvals from their LOB Head/Director.

Any exceptions to LWP are required to be signed-off from the LOB Head/Director and People BP.

LWP will be counted as per calendar days. Weekly off/Holidays falling within LWP period will be treated as LWP.

2.7.12 COMPULSORY LEAVE

The organization reserves the right to send any number of colleagues on compulsory leave if the exigency of business so requires.

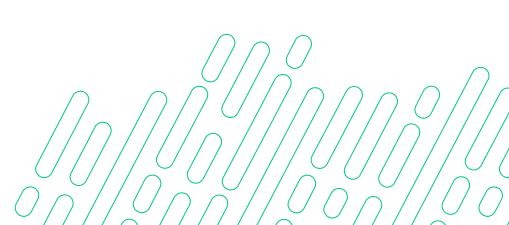
2.7.13 ABSENCE POLICY

Absence is defined as any time a colleague is not at work for his/her scheduled work hours, which has not been authorized by the management, regardless of the reason for the absence.

When reviewing a colleague's attendance record, the Company considers occurrences of absence. An occurrence is defined as a day or group of consecutive workdays of absence. Thus, if a colleague was out three consecutive workdays (e.g., Tuesday, Wednesday and Thursday), he/she had three (3) days of absence but incurs one (1) occurrence of absence.

Job Abandonment occurs when a colleague is absent for five (5) consecutive working days without contacting his/her manager/supervisor or department head. This will be treated as a voluntary resignation from the Company.

During a rolling (12) month period, more than four (4) occurrences or more than eight (8) days of absence will normally result in Verbal Warning. For repeated occurrences of this nature, the management reserves the right to take necessary disciplinary action as it may deem fit.



If you are sick at work, then please report to your manager/supervisor who will follow appropriate company procedures to assist you.

2.8 EMPLOYMENT OF RELATIVES AND SIGNIFICANT OTHERS

Introduction

We are committed to maintaining a work environment free from favouritism and conflict of interest, whether actual or perceived. This Policy helps set guidelines on how we can avoid these situations.

You are expected to report the existence of any familial or personal relationship in the workplace to your manager or the People team, so that we can determine whether this relationship creates an actual or perceived conflict of any kind.

Relatives

For purposes of this policy, "relative" is defined as a spouse, domestic partner, child, parent, sibling, grandparent, grandchild, aunt, uncle, first cousin, or corresponding in-law or step-relation. This policy also applies to individuals who are residing together as if they had one of these relationships. Colleagues who marry or enter into a domestic partnership while employed are treated in accordance with these guidelines.

Relatives may work at Aptia as long as their employment does not create an actual or perceived conflict of interest in our opinion. Relatives of current colleagues may not be hired, promoted, or transferred into positions where:

- They will be working directly for or directly supervising a relative.
- An inherent or perceived conflict of interest exists.
- Relatives will occupy a position in the same line of authority.
- A relative will have the authority to affect, review and/or approve decisions regarding a colleague's employment.



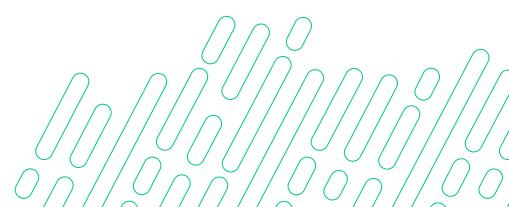
Personal Relationships

We recognise that at times, colleagues in a personal relationship may be assigned to positions that create a supervisor/subordinate relationship. When this happens, we will exercise business judgment to avoid the creation or appearance of a conflict of interest or favouritism.

We will review situations that fall under this policy on a case-by-case basis and take appropriate action that is in the best interest of the business and our colleagues.

Relationships at Work

We are committed to maintaining a work environment free from favouritism and conflicts of interest, whether actual or perceived. While we understand the need for privacy in our personal life, romantic and personal relationships involving managerial/supervisory colleagues must be avoided so as to not create an actual or



perceived business conflict, complaints of preferential treatment, possible claims of sexual harassment, and/or colleague disagreements and an impact on morale.

We understand that you may have personal relationships with one another (e.g., dating, cohabitation, marriage, domestic partnership) and as long as such relationships do not, in our opinion, create actual or perceived conflicts of interest, they should not be problematic.

You must inform the People team immediately if one of the colleagues involved in the relationship will:

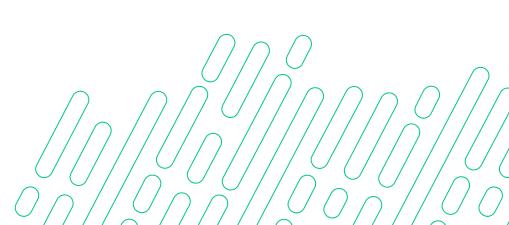
- Be working directly for the other colleague.
- Be directly supervising the other colleague.
- Occupy a position in the same line of authority within the organisation.
- Have the authority to affect, review and/or approve decisions regarding the other colleague's employment

You are expected to conduct yourself in a professional manner at all times and avoid creating a hostile or uncomfortable environment for others.

No colleague should ever use their position to influence or coerce a subordinate to enter into a romantic or sexual relationship.

We will review any situations that fall under this policy on a case-by-case basis and take whatever action we deem appropriate. Where there are extreme situations, Aptia is well within their rights to transfer, reassign or terminate one or both of the colleagues. Please note that any actions taken will be in compliance with applicable laws and processes.

Speak to your manager or the People team to be sure that your relationship does not create a potential business conflict of any kind. Failure to disclose relevant information could lead to disciplinary action, up to and including termination of employment.



2.9 PERFORMANCE MANAGEMENT

2.9.1 Performance Management approach

Introduction

At Aptia, we are committed to fostering a culture of excellence, continuous improvement and professional growth. Our Performance Management Policy is designed to help colleagues achieve their full potential and to contribute to organisational success. This policy outlines the framework and expectations of performance management within Aptia.

Purpose

The purpose of this policy is to:



Performance Management Process

Eligibility

This policy applies to all colleagues, whether full-time, part-time or on a fixed-term contract. The performance of Contingent Workers will be measured against the Statement of Work within their contract.

Performance Appraisal Cycle

Aptia's performance year is aligned with the financial year, beginning 01 January and ending 31 December. The performance cycle includes initial goal setting, a mid-year review and a year-end performance appraisal, supported by continuous conversations and in-the-moment feedback throughout the year.

Goal Setting

At the beginning of each performance year, colleagues will agree and document, with their line managers, a number of clear, measurable and achievable performance goals that align with Aptia's strategic objectives, Functional and team goals. Performance goals are not necessarily aligned to the performance year and may start and / or end during the year or have an end date in the following performance year. If this is the case, there should be a milestone goal agreed to be aligned with the end of the performance year.

Continuous Conversations and In-The-Moment Feedback

Line managers will provide continuous feedback and coaching to colleagues to support their performance and development. This includes regular one-to-one meetings, where colleagues can discuss their progress, challenges and receive guidance and support.

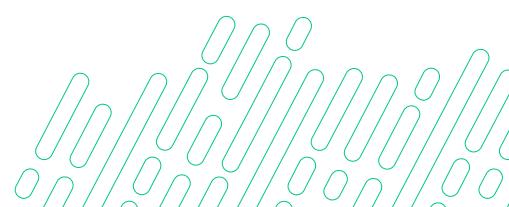
Mid-Year Review

A mid-year review will provide an opportunity for colleagues to discuss and document their progress towards performance goals, as well as the opportunity to make adjustments to their goals (with their line managers' agreement) and address any performance concerns.

Colleagues are recommended to prepare properly for all review meetings, including familiarising themselves with their team objectives and reflecting on their individual development areas that they are working towards. Both colleagues and their line managers should come prepared with notes to support their discussion and feedback on performance goals.

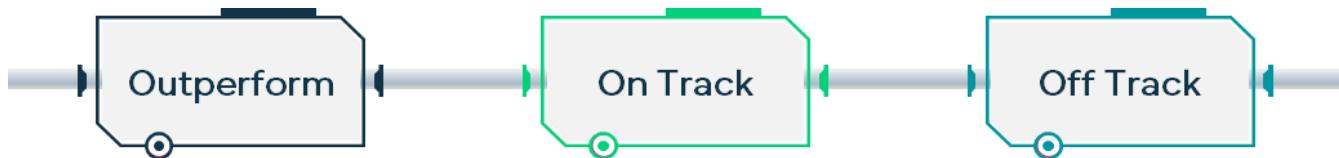
Year-End Performance Review

A formal year-end performance review will take place towards the end of the performance year. Line managers and team members will discuss performance against goals and expectations, acknowledge achievements and identify / discuss areas for development.



PERFORMANCE RATINGS

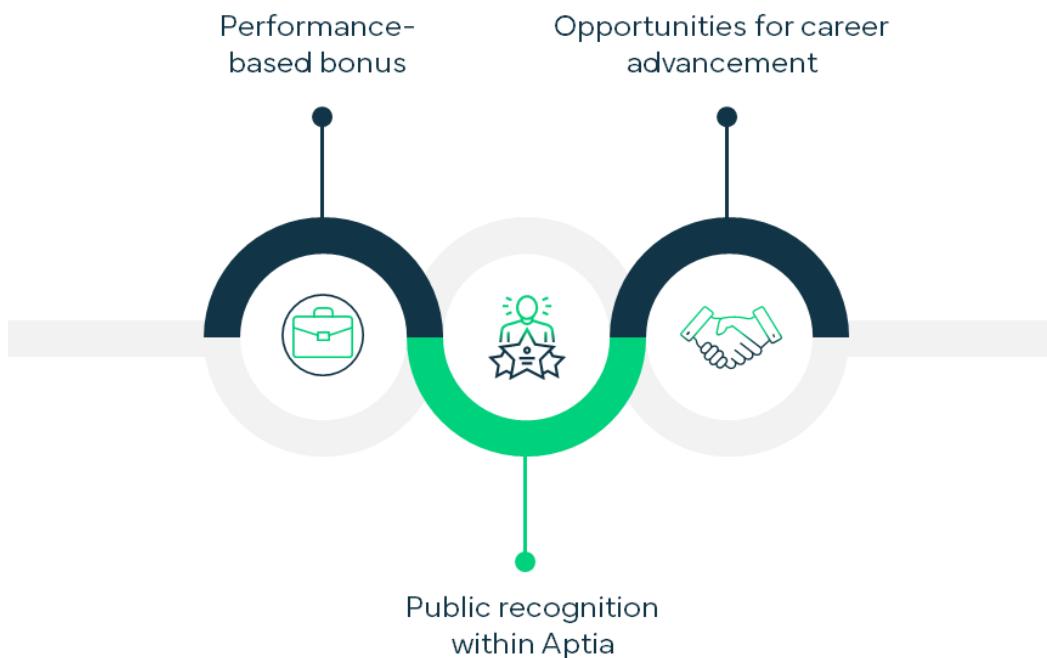
Performance rating are awarded to colleagues based on their overall performance during the performance year. Ratings are determined by the line manager and are based on the below three ratings:



The specific criteria for each rating will be communicated to colleagues as part of the performance management process.

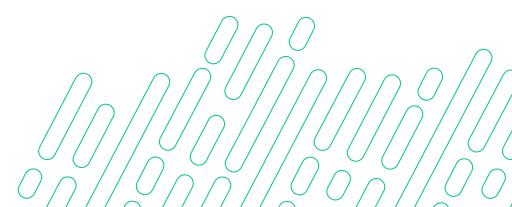
RECOGNITION AND REWARDS

Outstanding performance will be recognised and rewarded through various means, including but not limited to:



PERFORMANCE IMPROVEMENT

If a colleague's performance falls below expectations, e.g., performance goals are consistently not achieved, a Performance Improvement Plan (PIP) may be implemented by their line manager. The PIP will include specific and tangible goals, timelines and support mechanisms to help the colleague improve their performance. Colleagues are encouraged to seek assistance and take an active role in their improvement. Please see the Performance Improvement Process for further information.



CONFIDENTIALITY

All performance discussions and documents related to performance management will be treated as confidential and shared only with those directly involved in the process, in accordance with company policies and legal requirements.

REVIEW AND REVISION

This policy will be reviewed periodically to ensure it remains relevant and effective. Any revisions or updates will be communicated to all colleagues.

CONCLUSION

Effective performance management is essential in order to drive the high levels of organisational performance and success we are seeking. We encourage open communication, collaboration and ongoing development to support all colleagues in reaching their full potential and contribute to Aptia's growth and future success.

This Performance Management Policy is a guideline for all colleagues at Aptia and should be used in conjunction with the Performance Management Process and other company policies and procedures.

2.9.2 PERFORMANCE IMPROVEMENT PROGRAM

SUMMARY

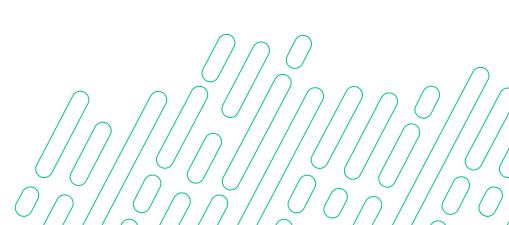
The Company is committed to creating a professional, productive work environment where all colleagues can perform to their highest potential. However, there may be occasions where colleagues are having difficulty meeting the Company's performance expectations. In these instances, Performance Counselling may be initiated by the colleague's manager/supervisor to assist the colleague in improving his/her performance through performance feedback and counselling. The Company encourages colleagues who have received this counselling to work with their manager/supervisor and the People Partner to improve their performance.

POLICY STATEMENT

Colleagues of the Company are expected to accept certain responsibilities, adhere to acceptable business principles in matters of personal conduct, and exhibit a high degree of personal integrity at all times at work. Adherence to Company standards, policies and acceptable job performance are basic requirements of all colleagues.

Performance counselling is intended to assist a colleague in improving performance or correcting other problems before they result in more serious consequences. This is to ensure we take a proactive approach to solving performance deficiencies. This process will be utilized only where the company, in its sole discretion, believes that a colleague is capable of improvement, has demonstrated a positive attitude about his/her work and the company, and has demonstrated a sincere desire to remain employed. The company's decision to utilize this process does not affect the rights of the company under the respective employment contract and/or under law, including the right to take disciplinary action.

The following are examples of issues that may require the initiation of Performance Counselling by a colleague's manager/supervisor. This list is not intended to be all-inclusive:



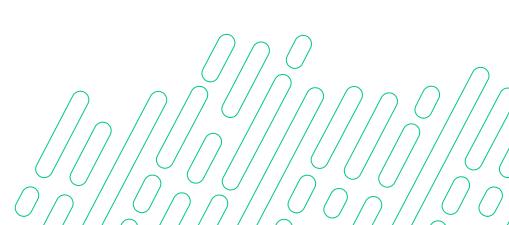
-  Failure to meet performance or behavior standards.
-  Failure to comply with the Aptia code of business conduct & ethics and/or other ethical standards;
-  Violation of company policies, practices and procedures; and
-  Inability to work with others.

The company's Performance Counselling process may consist of three (3) steps: verbal counselling, first written warning, and final warning. All counselling periods begin on the date the counselling is given and all written counselling are documented and placed in the colleague's personnel file. In most cases, any additional behaviour that warrants Performance Counselling will advance the individual to the next level of Performance Counselling.

If at any time during the counselling period, a colleague's conduct or behaviour problem becomes more severe or the colleague is not making an effort to improve, at the company's sole discretion, his/her manager/supervisor may skip steps in the process, including going directly to termination. Moreover, the company, at its sole discretion and without prior notice or warning, may terminate a colleague at any time when the company believes the colleague is not capable of improving his /her performance or behaviour or at any other time where the company deems such action appropriate.

As stated earlier, the Company's goal is to assist a colleague with his/her performance. However, there are certain situations when an individual's performance and/or behaviour might jeopardize his/her employment relationship with the Company.

Listed below are examples of behaviour that may result in immediate discipline or immediate termination. This list is not intended to be all-inclusive, and the Company reserves the right to take disciplinary action against a colleague or terminate an individual's employment for conduct not listed below:



- Violation of the Aptia Code of Business Conduct & Ethics;
- Gross negligence resulting in material harm to the Company;
- Being intoxicated or under the influence of illegal or non-prescription drugs or abusing prescription drugs on Company premises, on Company client sites, or on Company business subject to the terms of our policies;
- Dishonesty, including falsification of employment application, work/time records, expense records and/or Company business records;
- Harassing or endangering the safety of others; Sexual harassment and/or discriminatory treatment of fellow colleagues, clients or vendors;
- Retaliation for filing a complaint of discrimination/harassment or retaliation for participating in an investigation or administrative or judicial proceeding;
- Gross misuse of Company property;
- Willful violation of Company policies, practices and/or procedures;
- Unauthorized possession of firearms, illegal drugs or alcohol on Company premises, on Company client sites, or while on Company business;
- Failing to maintain the confidentiality of the Company's client and/or other confidential information of the Company;
- Fighting or using obscene, abusive or threatening language or gestures; Carrying or brandishing a firearm or other weapon on the Company's property or while engaged in the Company's business;

- Theft or inappropriate removal or possession of Company or other person's property;
- Repeated instances of unauthorized leave of absence or unauthorized extension of a leave of absence; and/or Any action or behaviour that violates the Company's policies or standards of conduct, or may subject the individual or the Company to civil or criminal liability.

2.10 LEARNING AND DEVELOPMENT

2.10.1 FINDING A DIFFERENT ROLE/ INTERNAL JOB POSTING – (IJP) INTRODUCTION

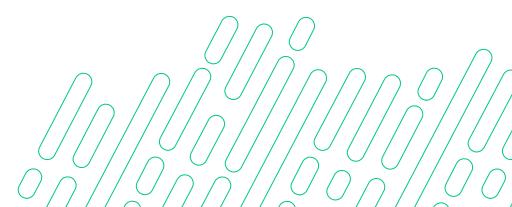
We believe in growth, of our people and of our business. We are committed to invest in people's learning and growth as we firmly believe that's what brings growth in the business. We encourage our colleagues to continue to learn and grow, through formal education or by increasing the depth and breadth by contributing in different roles. This Policy covers: Finding a different role, Continuing education, tuition assistance and Professional designation and associated reward.

Our goal is to give you the tools to manage your own career - and one of these tools is the ability to search for new roles within the company. Whenever possible, we help internal candidates who have the right qualifications to find roles that will expand their career experiences through lateral or promotional opportunities.

Most openings that require recruitment will be posted internally first for a period of ten calendar days, before being posted externally. Some roles are posted internally and externally simultaneously, due to internal and external talent demands. Where possible, it will be our preference to give the opportunity to our internal talent to learn and grow. This internal process is administered equitably and consistently.

To ensure it is right for you and for Aptia, there are a few eligibility criteria before you can apply for the internal opportunity:

- You must have a minimum of 12 months' experience in your current role and have successfully completed the probation period at least six months prior to applying. (any exceptions need to be approved by the People team and your business leader and may be considered for exceptional business reasons)
- You meet the minimum qualifications as outlined in the role description.
- You have received at least a satisfactory performance rating in the last performance cycle.
- You are not currently subject to disciplinary action or in a performance counselling / PIP programme.
- You are not currently in any other internal job movement process.
- For IJPs in level F and above additional requirements of overall experience, certifications, tenure in the role etc can be part of eligibility criteria based on business needs and job description.



Please note: Any colleague who applies for an IJP and does not clear either assessment/interviews is covered under the cool-off period of 3-months. In case the colleague withdrew the application prior to appearing for any assessment/interview, the cool-off period will not be applicable. At any given point, a colleague can apply for only one open IJP.

Colleagues impacted by organisational restructuring or position elimination can apply for open roles regardless of how long they have been in their current role. If an impacted and notified colleague wishes to pursue opportunities to stay with us and the job requires relocation, that colleague may be entitled to apply for a relocation allowance in accordance with Aptia's Relocation policies.

If you want to apply for a new role, you should:



Learn about and apply for open positions through the intranet.



Approach the internal opportunities as an external candidate would.

- Review the skills and qualifications and understand how your skills and experiences match.
- Research the department and the role.
- Complete the required recruiting process; this could include, for example, preparing a cover letter and resume and participating in a video conference or face-to-face interview.



Notify your current manager prior to your final interview with the new business group. You should not wait until you get an offer to complete this notification.

As part of the interview process, the hiring manager will speak with your current manager and the People team to gather performance feedback.

Internal transfers may be lateral and may not always result in a move to a higher grade or salary level. Each case will be considered based on the level of the job, as well as the level of the individual being considered. Moves from one job to another may result in a different compensation and benefits package.

The terms and conditions of any year-end discretionary bonus payments and future reimbursements (e.g., special payments, tuition reimbursements) must be disclosed by you and discussed prior to an offer being extended and will be considered on a case-by-case basis by the hiring manager and the People team. Where the internal move took place mid-year, the year-end rating will be a joint decision between the old and the new manager backed by evidence. The final rating and bonus will be the responsibility of the new manager.

Once an offer is extended, the hiring manager and your former manager will consult with the People team to discuss an appropriate transfer period. In many cases, the transfer date will be no less than two weeks and no more than four weeks from the time the internal transfer offer is extended. However, your outstanding commitments relating to your current role must be considered before a final transfer date is determined. You will be responsible for transition planning with your current team.

All open positions can be found on the intranet.

APPLICATION PROCESS & SCREENING

The following selection process will be used by the Recruitment Team to initiate and administer the IJP process:

Eligible colleagues apply via the “Job Opportunities” page by ensuring that they complete the application process by uploading their resume before the last date as mentioned against the open role. All applications are screened basis the eligibility criteria. Incomplete applications will not be considered.

If a colleague wishes to withdraw their application, they should reach out to the respective recruiter informing them of their decision to withdraw the candidature.

Please note that the recruiter may reach out to your manager to seek their feedback / recommendations for the new role. This will only be before the final round of discussions, if your application reaches the stage.

Exceptions

The following situations do not require an IJP to fill the position:

- Natural role progression, for example, movement from an Analyst to a Senior Analyst level.
- Any progression that requires either progression in a particular technology or expertise in a specific domain.
- Job code changes for administrative or organizational structural purposes.
- Openings or reassignments due to reorganization, merger or acquisition, process scale up or ramp down etc.
- Lateral moves/transfers in similar roles.
- Urgent requirement(s) to backfill a position, perhaps due to the nature of the vacancy. In such a case, the position may be opened to external recruiting.

EXCEPTION HANDLING

Any exception in the entire process is required to be approved by the Business Leader & People Business Partner.

2.10.2 CONTINUING EDUCATION

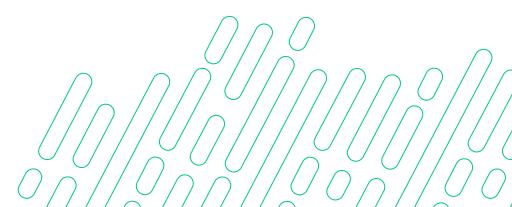
EDUCATION ASSISTANCE – TUITION EXPENSES REIMBURSEMENT POLICY

We are committed to assisting you with your professional development and encourage you to pursue non-degree continuing education programmes and professional certifications and licences. To participate, you must be a current colleague before, during and upon completion of any given course and at the time the fees are paid.

For licence and certification courses, we will pay 100% of preparatory examination courses and examinations associated with certification, licensing, and registrations. These programmes must relate to recognised professional standards and must be required in your current position.

ELIGIBILITY

Tuition Assistance is open to full-time colleagues with at least six months of continuous service based on their most recent hire date who are in good standing and have a satisfactory performance record during the last six months of their continuous service. The colleague should not be on warning letter for Performance or disciplinary concerns. Participants must be active colleagues and not have submitted their resignation before, during, and upon completion of all courses and when funds are paid.



Participation in Tuition Assistance doesn't oblige us to employ colleagues for any specified duration, and employment remains at will. The colleague would be allowed to undertake only one course at a time. The concerned colleague must not be availing financial assistance under this program for any other course at the time of making the application.

Preapproval is required before enrolment to any course. Any programs being pursued without pre- authorization would not be covered in the policy.

Interested colleagues must obtain their manager's approval and submit the required documentation to Finance to process the payment. Details and the application process is detailed below This policy document applies to all regular full-time colleagues of Aptia.

APPROVED COURSES

Any degree or diploma pursued must be directly related to the colleague's present responsibilities or support development in a new discipline to which the colleague may reasonably aspire within the Company.

Approved courses under this policy have been categorized as:

Part-time/ distance learning programs or courses including Post Graduate Degree/ Diploma programs, MBA programs or Technical programs related to a colleague's present or future career in the Company.

No full-time courses are funded under the ambit of this policy.

The list of approved courses & programs is mentioned in the section. This list will be reviewed periodically to include relevant programs. Any exceptions to the approved courses would be considered depending on relevance & suitability of the program with the approval of the Business Group Manager and Human Resources Leader.

AVAILABLE SEATS

In the beginning of the FY, the number of seats shall be determined on a quarterly and annual basis based on the available budget The applications from eligible colleagues will be reviewed on a 'first come first serve basis.

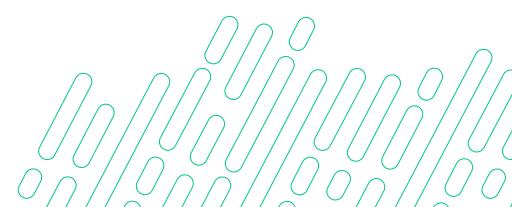
PROCEDURE OF APPLICATION

Any colleague who qualifies the minimum eligibility criteria would be eligible to apply for pre-authorization under the Education Assistance policy. In order to apply, the colleague would need to complete the pre-authorization form and enclose scanned copies of the following documents:

- Prospectus of the approved university/institute program
- Course details (contents, duration, degree awarded, grading etc)
- The fees structure/per year and frequency/dates of payment

The application for enrolment will come to the colleagues' Manager who will review it for completeness and to evaluate the request with the Delivery Group Manager on the following criteria:

- Relevance of the course to current or future Aptia Services - Aptia needs.
- The Institute/ Program must be part of the approved list of programs.
- Possible conflicts with work timings
- Performance level of the colleague and general feedback



If the Manager and the Delivery Group Manager would like to recommend the application for pre - authorization under the policy, they will contact aligned People Business Partner for processing of the pre-authorization request, else the Manager would revert to the colleague on reasons for declining the application.

Thereafter, based on the available seats, the application would be processed, and a final confirmation will be sent to the concerned colleague on e-mail with a copy to Manager.

If numbers of recommended applications are more than number of seats, the applications would be reviewed on a case-to-case basis in consultation with the Business Group Manager and People Business Partner.

Post obtaining the confirmation, colleagues who qualify the institute's selection criteria can go on to pursue the course of their choice and avail assistance under this Program which shall be subject to eligibility criteria, terms mentioned herein.

REIMBURSEMENT TERMS

Upon satisfactory completion of the approved part-time/distance learning program the Company will reimburse admission charges, eligible tuition fees and exam fees subject to actuals and upon production of receipts and other relevant documents. The maximum amount of reimbursement that a colleague can receive per year is capped at Rs 100,000 per year.

The reimbursement amounts would be determined as follows:

The above payments will be made against proof of incurrence of expense by the concerned colleague and will cover admission charges, eligible tuition fees and exam fees. Any other expense (except the above mentioned), directly or indirectly related with the course will not be paid by the Company.

In case a colleague has received payment either in part or in full and fails to successfully complete the course within maximum two attempts or fails to submit the proof of passing the final examination and /or completion of the course, any amounts paid will become immediately repayable/refundable in full by the concerned colleague to the Company.

If a colleague separates from the services of the Company due to any reason whatsoever before successful completion of the course, any amounts paid in the last 12 months will become immediately repayable/ refundable in full by the concerned colleague to the Company.

During the course of the program if the Company finds that the colleague is not appearing for the exams, the Company reserves the right to withdraw any further benefit extended to the colleague under this program. The amounts paid in the past for the program will become immediately repayable/ refundable in full by the concerned colleague to the Company.

GUIDELINES FOR SUBMISSION OF REIMBURSEMENT CLAIMS:

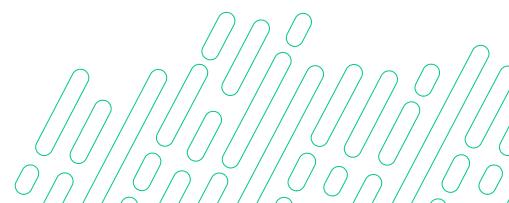
The colleague must submit his reimbursement request within 90 days of successful completion of the approved program.

The colleague should be in active employment and should not be serving notice of termination at the time of payout.

The colleague would need to complete the prescribed reimbursement claim form and attach the following:

Copy of the relevant semester mark sheet, course completion certificate, degree.

The Original mark sheet/Certificate (this will need to be physically validated) Original fee receipt issued by the institute.





A copy of the approval email sent by People Business Partner

The above will need to be submitted to People Business Partner for necessary approvals. Post approval, the form would be forwarded to finance for payment. The Finance department would then transfer the approved amount to the account of the Colleague.

OTHER TERMS AND CONDITIONS

The colleague will be entirely responsible for pursuing the course herein along with the completion of regular job responsibilities. The colleague will not be eligible for any additional study leave (paid or otherwise) or for any other concessions while pursuing the course.

To continue under this policy, all colleagues are expected to remain in active employment, with good conduct and to work towards improving/sustaining their performance rating.

Successful completion of a course under this policy will not imply any obligation / preference for any upward / lateral career move for the colleague.

This policy is being instituted at the sole discretion of the Company and does not in any way constitute / imply as creating any precedent or condition(s) of service, and this policy can be amended, modified or withdrawn at any time at the sole and absolute discretion of the company.

This policy will be administered at the sole discretion of the Company and any applications may be accepted / rejected at the Company's sole discretion.

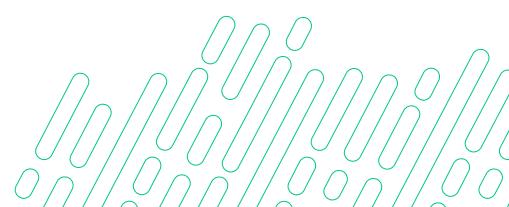
If the colleague leaves the employment of the company while still enrolled in a particular course, the company will not be liable to pay the tuition fee of the current semester/year or any future tuition fee for the course. The colleague will be solely responsible for meeting up the expenses of the course after leaving the Company.

In case a colleague is asked to leave the services of the organization, on grounds of performance issues, ethics issue or code of conduct violations etc; the treatment of the colleague's admission and course completion will be a management decision.

Any cases where a colleague gets transferred to another Aptia business outside Aptia Services, he/ she would fall under the purview of the policies of the new business. Such cases would be reviewed on a case to case basis and decision would be taken by Human Resources.

It is understood that the policy being for official purposes is not liable to tax in the hands of colleagues. However, any tax incidence, if at all, will be solely the responsibility of the colleague and the same shall be deductible from the payroll/payable by the colleague concerned.

Any exception to this policy must be approved by Business Group Manager and Human Resources Leader.



LIST OF APPROVED PROGRAMS & INSTITUTES

1. Courses offered by NIIT Imperia
2. Courses offered by Hughes Net Global Education
3. IMI-International Management Institute- Delhi
4. FORE school of Management
5. Symbiosis Centre for Distance Learning (SCDL), Pune, Maharashtra
6. IMI-International Management Institute- Delhi
7. Institute of Management Technology Ghaziabad
8. SP Jain institute of Management Studies
9. NMIMS University School of Distance Learning
10. Management Development Institute, Gurgaon
11. Jamnalal Bajaj Institute of Management Studies
12. Institute of Chartered Financial Analysts of India
13. Indian School of Business
14. Indian Institute of Foreign Trade
15. Indian Institute Management
16. Faculty of Management Studies, Delhi University
17. XLRI Jamshedpur
18. Xavier Institute of Social Sciences
19. Xavier Institute of Management, Bhubaneswar
20. Xavier Institute of Management & Research

Note: This list will be reviewed periodically & any exception from the current list would require People team's Leader & Business group Manager approval.

Reimbursement Limits

ANNEXURE FOR REIMBURSEMENT

- Colleagues can claim reimbursement for their education under this policy. The company covers the cost of exam and course fees, up to a limit of INR 1,00,000 per annum or actuals, whichever is lower.
- The policy covers Programs that entail a self-study / online / distance / Part – time courses including Post Graduate Degree/ Diploma programs, MBA programs or programs related to a colleague's present or future career in the Company.
- This covers the reimbursement of Exam Fees and Training Costs.
- For colleagues availing benefits under the policy, there is a claw-back clause of 12 months.
- Up to 2 attempts are reimbursed in case of exam-based certification (2nd attempt on clearance only)

2.10.3 EDUCATION ASSISTANCE PROGRAMME

The Education Assistance Program – for Investment Consulting applies to all colleagues working in processes defined as 'Investment Advise & Tools' at Aptia Services (henceforth referred to as 'Organization' in this document). The Education Assistance Program is effective from July 1, 2015 and modified as of June 01, 2018. This supersedes any other version of the policy released earlier.

INTRODUCTIONS

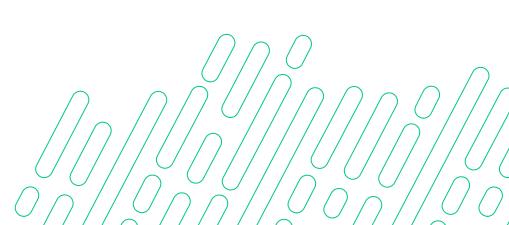
- Aptia recognizes the benefits of professional development for its colleagues and is committed to creating an enabling environment to enhance knowledge.
- This Education Assistance Program aims at providing information to colleagues pursuing Investment related studies about:
 - Firm sponsored study leave.
 - Support available to them for undertaking study to develop their knowledge and performance in form of reimbursement for study material/exam fees/subscription fee.
 - Types of financial rewards available

ELIGIBILITY

- To be an eligible candidate for the Education Assistance Program, a colleague must:
- Must be a full-time colleague for a period of 12 months or more.
- Shall be rated as 'Ontrack' or above in the immediate previous Performance cycle.
- In case of business criticality, a colleague not meeting the rating eligibility may be sponsored by BGM / Function Head
- Not undergoing any Performance Improvement Process or been issued any official disciplinary warning within the last six months from the date of application.
- Not serving his/her notice period

COLLEAGUE RESPONSIBILITIES

- The organization, in lieu of granting study leave to colleagues, has high expectations from them and expects them to make all efforts to study during allocated study leave and in their personal time.



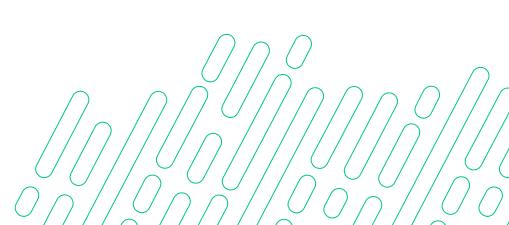
- Colleagues are expected to apply the principles/ learning achieved during their studies, in their professional responsibilities.
- Colleagues are expected to be flexible regarding study leave. It should be noted that deadline-driven projects will, at all times, take priority over colleagues' study leaves.
- Colleagues are expected to demonstrate commitment to their assigned job responsibilities and investments course. If a colleague does not meet organizational expectations jobwise or fails in making satisfactory progress through the examinations, the organization has the right to revoke study support to him/her.
- The organization recognizes that the Investments/Financial Studies syllabus is a rigorous one, requiring effort on the part of colleagues to clear various examinations. Keeping this in mind, the appropriateness of a colleague's continued participation in the program would be evaluated as a part of his/her annual performance review.

FINANCIAL AWARDS

- Upon successful clearing of each Level under Chartered Financial Analyst (CFA) studies, a colleague is eligible for the following one-time qualification bonus payout (on or after June 1, 2018)

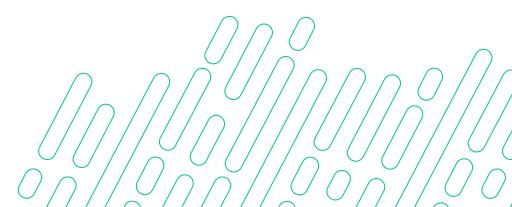
| Level | Qualification Bonus (one-time), (INR) |
|-----------------------------|---------------------------------------|
| CFA Module I | 30,000 |
| CFA Module II | 45,000 |
| CFA Module III | 70,000 |
| Charter Qualification (CFA) | 100,000 |

- The following process needs to be followed by managers in case a colleague is eligible for the above-mentioned one-time Bonus:
 - a. New colleague – Seek declaration of exams passed from Chartered Financial Analyst (CFA) Institute at the time of joining and collect exam history document available on CFA Institute website (as applicable). Additionally, for each of the CFA modules enrolled into, appeared in, and cleared by colleagues after joining Aptia, eligible colleagues shall be entitled to take benefits after completing their first year of service with Aptia. The reward will be given within one month from their first service anniversary with the organization. The exam/ enrolment completed before the joining date would not be reimbursed (retrospectively) within the boundary of this policy.
 - b. Existing colleague – Seek exam history document available on CFA Institute website for concerned colleague. In addition to this, a declaration on exams cleared and any unsuccessful attempts from CFA Institute needs to be made by colleague.
- The one-time bonus pay out for eligible colleague is subject to satisfactory fulfilment of the above exercise. Colleagues are required to furnish proof certifying their successful completion of examination(s) to their respective Business/ Delivery Group Manager (BGM/ DGM), who shall approve the one-time qualification bonus pay out.
- The colleague's one-time qualification bonus shall be paid in the payroll of the current month, provided the examination results are submitted before the payroll cut-off date (typically falling around the 15th of the month). In all other cases, the said pay-out would be made in the subsequent month. All such pay outs would be adjusted for tax liability of individual.
- The reimbursement will be made in the actuals spent in INR. Proof of the same will have to be submitted at the time of reimbursement. Fees shall be reimbursed for the amount equivalent to prevailing early registration period only. Any additional fees incurred due to delay in registration by colleagues after the early registration shall have to be borne by them.



- Colleagues can also participate in Chartered Alternative Investment Analyst (CAIA) program, a professional designation offered by the CAIA Association to investment professionals who complete a course of study and pass two examinations.
- In addition, the organization shall also support colleagues to appear in the Certificate in Investment Performance Measurement (CIPM), an international professional accreditation in the field of investment performance analysis. It includes investment performance measurement and attribution. It is offered by the CIPM Association which is a body associated with the CFA Institute.

| Program | No. of Levels | Fees Arrangement | Service Agreement | Recovery of Study Benefit Claims | Recovery Onetime Qualification Bonus |
|--|----------------------|-------------------------------------|----------------------------------|---|---|
| Chartered Financial Analyst (CFA) | 3 | 100% reimbursement on certification | 18 Months after claiming benefit | Full | Full |
| Chartered Alternative Investment Analyst (CAIA) | 2 | 100% reimbursement on certification | 18 Months after claiming benefit | Full | Full |
| Certificate in Investment Performance Measurement (CIPM) | 2 | 100% reimbursement on certification | 18 Months after claiming benefit | Full | Full |



STUDY LEAVE ENTITLEMENT

- CFA studies requires many hours for each of the three required exams. Aptia supports this professional development by providing CFA students with company-paid study time.

The study leave entitlement includes study days and the day(s) of writing the examinations, as depicted below:

| Level | Maximum Number of study days per subject |
|------------------|--|
| CFA Module I | 5 |
| CFA Module II | 5 |
| 5 CFA Module III | 5 |

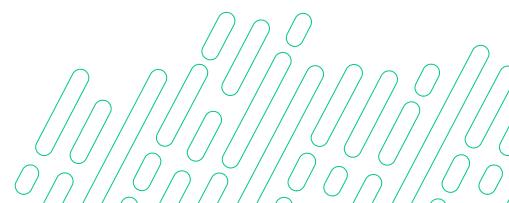
- The organization also supports colleagues with study leave entitlement for Chartered Alternative Investment Analyst (CAIA) which includes study days and the day(s) of writing the examinations, as depicted below.

| Exam/ Subject | Maximum Number of study days per Module |
|----------------|---|
| CAIA Module I | 2 |
| CAIA Module II | 2 |

- The organization also supports colleagues with study leave entitlement for Certificate in Investment Performance Measurement (CIPM) which includes study days and the day(s) of writing the examinations, as depicted below.

| Exam/ Subject | Maximum Number of study days |
|---------------|------------------------------|
| CIPM Exam | 2 |

- No study leave is entitled to colleagues for a second/ subsequent attempt for CAIA and/or CIPM exams. The colleagues will have to manage the study time from their personal hours and leave quota.
- Leave entitlement outlined in the table above applies only for the first attempt. This shall be reduced to 2 Days for the second attempt in case of CFA program only. There shall be no entitlement for subsequent attempts.
- If a colleague does not pass an examination, any unused study leave is permitted to be carried forward provided the colleague writes the same examination in the same calendar year. Unused study leave cannot be carried forward to the following calendar year/s.
- The leave quota cannot be distributed per year as the colleague can appear for only one CFA module in a calendar year and cannot appear for multiple modules at one go.
- Colleagues may not avail more than one full workday of study leave in a week except during the week of the examination, in which case a maximum of five consecutive days, including the days of the examination, can be availed.
- In a given calendar year, a colleague is permitted to write only one examination during the peak business cycle.
- Leave plans for each session and subject must be agreed with the immediate supervisor/manager at least four months in advance. The BGM reserves the right to make amendments to the leave plan in case of business exigencies. The colleague and the organization will remain flexible regarding study leave. It is to be noted that deadline-driven projects will, at all times, take priority over the colleague's study leave. The organization will, however, provide sufficient opportunities so that the colleague can compensate his/her time before the examination.
- The Education Assistance Program has been devised to support deserving and eligible colleagues to become subject matter experts in their respective fields. Increments are not included in the purview of this policy and will continue to be a part of the year- end appraisal process.



- The maximum number of study leaves which can be requested for in a given calendar year shall be 7 days, subject to business considerations.

- Colleagues can apply for study leave on Workday, after duly discussing the same with their immediate manager.

Note: These are special leave for eligible investment/financial studies examinations and are over and above the leave provided under the leave policy. These are only applicable to colleagues working in 'Investment Consulting' processes and cannot be encashed.

SUPPORT COST & CLAIM PROCESS

The Education Assistance Program also allows reimbursement of the following examination-related expenses:

- One-time Enrolment fees – The organization will reimburse the enrolment fee @ early registration for CFA program if colleagues are eligible to participate under the education assistance program.
- Study Material Cost – The organization would reimburse expenses for online study material only purchased by eligible colleagues from the CFA Institute and/or CAIA Association and/or the CIPM Association for examinations appeared and passed.
- Examination Fees – The organization will reimburse the CFA Institute and/or CAIA Association and/or the CIPM Association for examination fee (only up to amount for early registration or actual whichever is lower) for eligible colleagues for examinations appeared and passed. The points below should be noted:
 - Original receipts are required for reimbursement of support costs.
 - The organization would not reimburse or sponsor any late or exemption fees.
- Claim Process - Colleagues must submit reimbursement claims through for all expenses incurred (examination fee, online study material cost and enrolment fee, as applicable) within one month of the declared result. Colleagues must show their manager the receipts for their online study materials and exam fees and have them verified that it is valid (under the correct institute and syllabus). They should also provide a copy of their passing slip with a claim form duly attested by their manager to the People Business Partner.

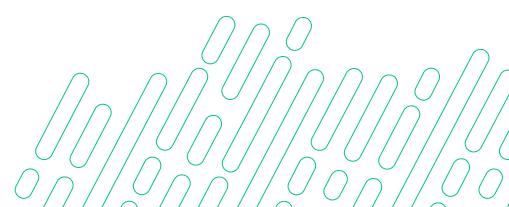
RECOVERY ON SEPARATION

- In the event of a colleague's separation from the organization, the organization would recover the following costs in full.
- All expenses incurred towards enrolment/ registration, examination fees and one time qualification bonus (as applicable) paid eighteen months prior to the colleague's date of resignation.

AMENDMENTS, INTERPRETATIONS AND EXCEPTIONS

- The organization reserves the right to amend or withdraw any or all clauses of this Program at any time due to business reasons. Human Resources would interpret the contents of this Program.

Any exception must have an approval from the India Country Lead and the People Business Partner.



2.11 REWARD AND RECOGNITION

OBJECTIVES OF THE PROGRAM

The objective if this programme is to recognise the contribution of our colleagues and reward them appropriately. This also helps make it an exemplar behaviour. Under this programme, we aim to recognise the contributions to the organisation, reinforce desired behaviours and Aptia Values, encourage, engage and motivate our colleagues and have a consistent way of recognising our colleagues.

Categories of Awards

Individual awards

| Award Name | Strategic Imperative | Principles of Operations Excellence | Eligibility | Frequency |
|---|---|---|---|-------------|
| Rising Star | Achieve operational excellence | Be process driven Deliver high quality | Level B,C & D colleagues Min tenure: completed 3 months in the service; maximum tenure: 9 months in the service | Quarterly |
| Star of the Month | Achieve operational excellence | Be process driven Be customer centric Continuously improve Deliver high quality | Grade 1, 2, and 3 | Monthly |
| Maestro | Deliver profitable growth Broaden client relationships Achieve operational excellence Invest in our people | Be customer centric Continuously improve Deliver high quality Manage risk | Grade 3, 4 and 5 | Quarterly |
| Business Leader's Award for Managerial Excellence | Broaden client relationships Deliver profitable growth Invest in our people Achieve operational excellence | Be customer centric Be process driven Continuously improve Deliver high quality Manage risk | All Levels | Bi-Annual |
| Customer Success Award | Achieve operational excellence | Be customer centric | All levels | As and when |
| Spot Awards (Coffee session with Managers) | Achieve operational excellence | Be customer centric Be process driven Continuously improve | All levels | As and when |

Deliver high quality

Long Service Awards

| Years of service | 5 Years | 10 Years | 15 Years | 20 Years |
|------------------|------------------------------------|-------------------------------------|-------------------------------------|--------------------------------------|
| Awards | INR 7,500 1 day leave Plaque | INR 15,000 3 day leave Plaque | INR 30,000 5 day leave Plaque | INR 50,000 10 day leave Plaque |

TEAM MANAGEMENT AWARDS

| Award Name | Strategic Imperative | Principles of Operations Excellence | Eligibility | Frequency |
|---------------------|---|--|-------------|-------------|
| Team of the Quarter | <ul style="list-style-type: none"> Deliver profitable growth Achieve operational excellence | <ul style="list-style-type: none"> Be process driven Be customer centric Continuously improve | All levels | Quarterly |
| Champions | <ul style="list-style-type: none"> Build broader client relationships Deliver profitable growth Achieve operational excellence | <ul style="list-style-type: none"> Be process driven Be customer centric Continuously improve Deliver high quality | All levels | As and when |

HOW WE SUPPORT YOU?

2.12 A SAFE PLACE TO WORK

2.12.1 GRIEVANCE POLICY

The Company encourages open communication between colleagues and managers/supervisors and fosters an atmosphere of openness and collaboration.

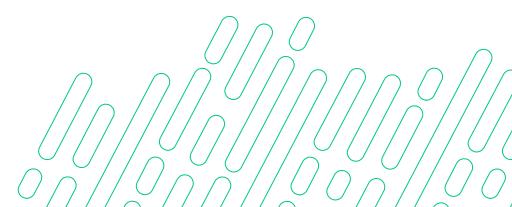
POLICY STATEMENT

The Company is committed to administering policies and procedures fairly and encourages colleagues to meet with their manager/supervisor about any problem that affects their work.

GRIEVANCE PROCEDURE

You may have a grievance or query, relating to your employment at the company, that you wish to discuss in a formal manner. We will deal with work-related problems fairly and justly by trying to resolve any problem that may arise promptly and in confidence.

It is the responsibility of managers/supervisors to foster an atmosphere of open communication where complaints can be resolved fairly, consistently, and objectively. You should therefore approach your manager/supervisor in the first instance about any work-related problem. If the matter concerns your manager/supervisor or is of a personal



nature, you may contact your People Business Partner directly. If an issue fails to be concluded satisfactorily, it will be referred to a more senior manager/supervisor for reconsideration. This will be the final stage of the procedure.

Of course, issues regarding any form of discrimination or harassment should be handled in accordance with the Company's procedure for investigating and resolving such complaints. Prohibited Discrimination, Harassment and Victimation

The Company is committed to creating a professional and productive work environment where colleagues are treated with respect and dignity. The Company prohibits conduct of any kind that disrupts or interferes with another person's work performance and/or work environment, especially where that conduct could constitute discrimination or harassment.

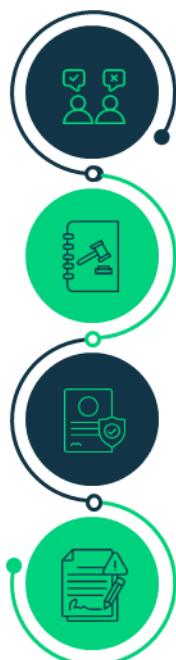
Harassment and/or discrimination of an individual or group on the basis of race, colour, religion, creed, sex, sexual orientation, gender identity, national origin, age, marital status, citizenship, caste, real or perceived disability or handicap, genetic predisposition, or any other legally protected status is prohibited at the Company.

2.12.2 DISCIPLINARY POLICY

Adherence to company standards, policies and conduct are basic requirements of all colleagues. However, there may be occasions when colleagues are having difficulty meeting expectations with regard to their conduct. In that case, a colleague's manager may initiate a process to help them improve.

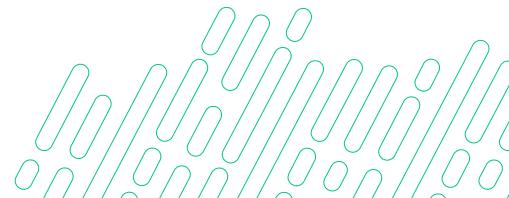
OVERVIEW

Taking a proactive approach to solving conduct issues is intended to help improve conduct or correct issues before they result in more serious consequences. In most cases, you and your manager can work through minor issues informally. However, this may not resolve the concerns. Some examples of issues that may require the initiation of the formal Disciplinary Process by your manager, and which may result in a disciplinary sanction up to and including the possible termination of your employment with or without notice or pay in lieu of notice, are below. This list is not exhaustive.



- ▶ Failure to meet behaviour standards.
- ▶ Failure to comply with Aptia's Code of Conduct, The Greater Good and/or other ethical standards.
- ▶ Violation of company policies, practices and procedures.
- ▶ Not meeting contractual obligations.

Each Disciplinary Process is tailored to address a colleague's particular conduct issue(s). Any penalty imposed on another colleague for similar misconduct will usually be taken into account, but will not be treated as a precedent. Each matter will be assessed on its own merits.



We will ensure that all colleagues are treated fairly and that appropriate steps are taken to establish the facts. No disciplinary sanction will ever be imposed without you being given an opportunity to respond to the allegations against you.

In most cases, a colleague will begin at the first stage of the Disciplinary Process but in some cases, that may not be appropriate, and the specific stage selected will reflect the nature and severity of the conduct, and any previous warning given to the colleague. Additional misconduct may advance a colleague to the next stage. We may invoke the appropriate procedure at any stage, depending on the circumstances of the case. If you resign during any step in this policy, the process may continue whilst you remain employed by us.

INFORMAL PROCESS

In the first instance, where appropriate, conduct issues should normally be dealt with informally between you and your manager.

Informal discussions may help to identify areas of concern, clarify the required standards and establish the likely causes of poor conduct.

Your manager may give you feedback or may feel that an informal verbal warning is appropriate. Any informal warning will not become part of your personnel file.

DISCIPLINARY PROCESS

The following explains the steps in the formal Disciplinary Process. We may adapt or choose not to follow the Disciplinary Process for colleagues who are in their Probationary Period.

Investigation

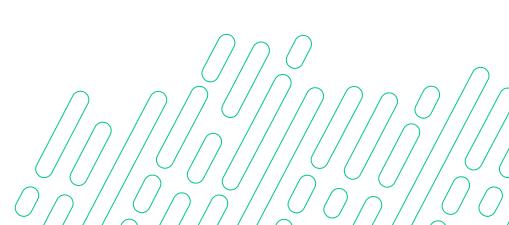
As a first step in determining whether formal disciplinary action may be appropriate, generally, an investigation may be conducted. We will appoint an investigating manager, usually your manager, who may hold an investigation meeting with you to learn and understand the facts and circumstances around the conduct or event at issue. The investigating manager may also speak to other individuals and review any relevant documents.

Investigations are solely for the purpose of fact-finding and the extent of investigation required will depend on the nature of the allegation(s) and will vary from case to case.

You are expected to co-operate fully and promptly in any investigation that is carried out. If necessary, the investigating manager may ask you to meet again to clarify any outstanding items or answer any additional questions.

Human Resources will give you a copy of the notes taken at the investigation meeting. You will usually have 72 hours to review the notes and return your comments, if any, to Human Resources. The notes and your comments, if any, will be given to the investigation manager to review as part of their consideration of the issues.

There is no right to be accompanied at an investigation meeting.



Disciplinary Meeting

If it is deemed that there are grounds for disciplinary action, the process will proceed to the next stage, and you will be invited to attend a disciplinary meeting. You will receive a written invitation via email to this meeting as soon as reasonably possible but at least 48 hours before the meeting is to occur.

You will be informed in writing of the allegations against you, the basis for those allegations, and what the likely range of consequences are if the allegations are considered to be well-founded. You will also be given a summary of the information on which the company intends to rely in the disciplinary meeting. You will normally be told the names of any witnesses whose evidence the company will rely on, unless we believe their identity needs to remain confidential. If that is the case, you will be given as much information as possible while maintaining their anonymity. You must treat as confidential all of the information you receive through this process.

We will assign a manager who was not involved in the investigation to conduct the disciplinary meeting. A member of Human Resources will generally also be present.

During the disciplinary meeting, the disciplinary manager will discuss and ask you questions about the allegations being presented. You will be able to respond to the allegations and present information of your own to the disciplinary manager.

In some instances, the disciplinary manager may adjourn the meeting if they require any further investigation (e.g., if any new points have been raised). You will be given a reasonable opportunity to consider any new information obtained from any further investigation before the hearing is reconvened.

Human Resources will give you a copy of the notes taken at the disciplinary meeting. You will usually have 72 hours to review the notes and return your comments, if any, to Human Resources. The notes and your comments, if any, will be given to the disciplinary manager to review as part of their consideration of the allegations and the issues.

Right to be Accompanied

You may be accompanied at any disciplinary meeting. Your chosen companion may be a fellow colleague or a trade union representative. In exceptional circumstances, we may permit you to be accompanied by someone else. You will need to let Human Resources know the name of your intended companion ahead of the meeting. You may be asked to choose a different companion if we deem your choice of companion to be inappropriate.

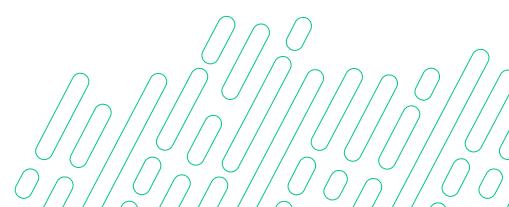
Acting as a companion is voluntary. If a colleague agrees to accompany you, they will be able to take reasonable time off from work to attend the meeting, without loss of pay or benefits.

You and your companion must make every effort to attend all meetings. If you or your companion cannot attend a meeting at the scheduled time with good reason, you may request that it be rescheduled, preferably within no more than five working days. Repeated rescheduling of meetings is not generally permitted.

With your permission, your companion may speak during the meeting in order to present or summarise your case. They may also respond on your behalf to any views expressed during the meeting. However, your companion may not answer questions that are put directly to you, and may not prevent anyone else at the meeting from explaining their position. You may confer privately with your companion at any time during the meeting.

Suspension

In some circumstances, a colleague may be suspended from work with pay while the investigatory and disciplinary processes are proceeding.



Suspension is not a disciplinary penalty and does not imply that any decision has already been made about pending allegations.

If you are suspended, you will be given or sent a letter confirming the grounds for your suspension, what is expected from you during the suspension (e.g., you are not to return to the office), and advise you of what will happen next. You will be paid 50% of your normal salary during any period of suspension but you should not undertake any work duties or have contact with our clients, vendors or other colleagues.

If requested, you must promptly surrender any company property (including any electronic device such as your work laptop or mobile phone) in your possession or under your control, to allow the company to inspect the same.

DISCIPLINARY SANCTION

After the disciplinary meeting and the conclusion of any further investigation, you will be given the written outcome of the disciplinary meeting and the reasons for any disciplinary sanction imposed.

Overview

If the appropriate disciplinary sanction is deemed to be a First Written Warning or a Final Written Warning, you will receive a written warning letter.

Written warnings will set out the nature of the misconduct, the improvements required, the period for which the warning will remain active, and the likely consequences of further misconduct in that active period. A copy of the warning letter will be kept in your personnel file.

After the active period has ended, the written warning will remain permanently in your personnel file but will be disregarded in any future disciplinary proceedings once the active period has ended.

An active written warning may impact your next salary review and/or applicable bonus decision.

In general, disciplinary sanctions may consist of the following three steps:

Stage 1 – First Written Warning

This step will usually be appropriate when an informal warning has already been given, or for misconduct which is considered sufficiently serious to warrant a First Written Warning. A copy of the warning letter will be kept in the colleague's personnel record and will usually remain active for six months.

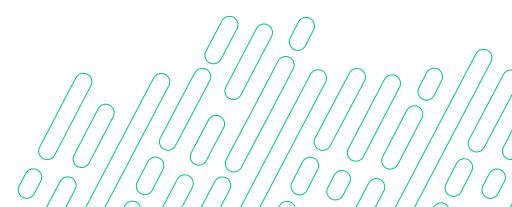
Stage 2 – Final Written Warning

This step will usually be appropriate for misconduct where there is already an active First Written Warning or for misconduct which is considered sufficiently serious to warrant a Final Written Warning even though there are no other active First Written Warnings in a colleague's record. A copy of the warning will be kept in the colleague's personnel record and will usually remain active for 12 months.

Stage 3 – Dismissal

Dismissal will usually only be appropriate for any misconduct during a colleague's Probationary Period, for any further misconduct where there is an active Final Written Warning in a colleague's record, or for any gross misconduct regardless of whether there are active warnings in a colleague's record.

Gross misconduct will usually result in immediate dismissal without notice or payment in lieu of notice (summary dismissal).



Dismissal either with or without notice or payment in lieu of notice is appropriate in some situations. In some cases, alternatives to dismissal may be considered, and if appropriate, will usually be accompanied by a Final Written Warning.

These alternatives include demotion, redeployment to another department or job, suspension without pay, loss of seniority, reduction in pay, loss of future pay increment or bonus, and/or loss of overtime.

Any letters in your personnel file confirming dismissal may be referenced in response to requests for a reference from a new employer or any regulatory body.

APPEALS

You have the right to appeal against any disciplinary action taken against you.

To begin an appeal, you need to prepare a brief written explanation of the reasons you are appealing, and why you disagree with the decision reached. You should send this to the person identified in your outcome letter as the person to receive the appeal within five working days of receiving the written outcome.

Human Resources will assign a manager who was not involved in the original process to review your appeal and provide an outcome.

Appeal Meeting

The appeal manager will meet with you so that you can fully explain and discuss the basis for your appeal. You will receive a written invitation via email to this appeal meeting as soon as reasonably possible and at least 48 hours before the meeting is to occur.

The purpose of the appeal process is to consider the fairness of the original decision in light of the procedure that was followed and any new information that may have come to light.

Right to be Accompanied

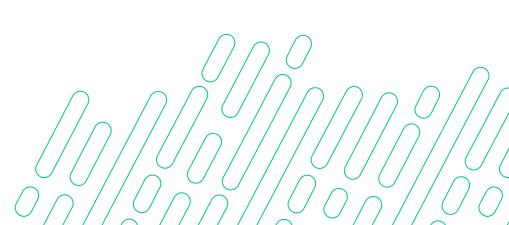
You may be accompanied at the appeal meeting, on the same basis as set out above. You and your companion must make every effort to attend the appeal meeting. If you or your companion cannot attend a meeting at the scheduled time with good reason, you may request that it be rescheduled, preferably within no more than five working days. Repeated rescheduling of meetings is not generally permitted.

Investigation

If you raise new matters as part of your appeal, it may be necessary to carry out further investigation. We will provide you with a summary of any new information which comes to light, and you will have a reasonable opportunity to consider and comment on the new information.

Written Outcome

When the appeal manager has decided on the appropriate outcome, you will be notified in writing of their decision. The appeal manager may uphold the original disciplinary sanction, revoke the original disciplinary sanction, or substitute a different disciplinary sanction. The decision of the appeal manager is final and there is no further right to appeal their decision.



CRIMINAL CHARGES

You must notify your line manager immediately if you are subject to any criminal investigation, arrest, charge, or conviction.

Depending on the circumstances, we may initiate our own investigation into matters to determine whether formal disciplinary action may be warranted. We are not obliged to wait for the outcome of any criminal investigation or prosecution before commencing our own investigation and deciding what action, if any, to take.

Where you are unable or have been advised not to attend a disciplinary meeting or not to say anything about a pending criminal matter, we may need to take action based on the available evidence.

A criminal investigation, charge, or conviction relating to conduct outside of work may be treated as a disciplinary matter if we view it as inconsistent with your continued employment or if it harms our reputation.

GROSS MISCONDUCT

There are some circumstances when the misconduct is so serious that we may have to consider dismissal with or without notice or payment in lieu of notice. Examples of acts which we regard as gross misconduct include, but are not limited to the following:

- Willful violation of company policies, practices and/or procedures.
- Gross negligence resulting in material harm to the company.
- Gross misuse of company property.
- Theft or inappropriate removal or possession of company property.
- Dishonesty, including falsification of employment application, work/time records, expense records and/or company business records.
- Victimisation or retaliation for filing a complaint of discrimination/harassment or retaliation for participating in an investigation or administrative or judicial proceeding.
- Insubordination.
- Unauthorised possession of illegal drugs or alcohol on company premises, on client sites, or while on company business.
- Being intoxicated or under the influence of illegal or non-prescription drugs or abusing prescription drugs on company premises, on company client sites, or on company business, subject to the terms of our policies.
- Failing to maintain the confidentiality of our business, client and colleague information, including unauthorised use or disclosure of such information.
- Unauthorised leave of absence or extension of a leave of absence.
- Any action or behaviour that violates our policies or standards of conduct, or may subject the individual or the company to civil or criminal liability.

ROLE OF HUMAN RESOURCES

Human Resources may attend any meetings in order to advise on the process and provide support. Human Resources will not make any decisions on outcomes, unless they have been specifically appointed to do so, and if that is the case, you will be informed.

RECORDING OF MEETINGS

Neither you nor anyone acting on your behalf is permitted to electronically record any meeting unless this has been expressly agreed by all attendees in advance. It is not our practice to electronically record disciplinary meetings unless there is good reason (e.g., as a reasonable adjustment). If it is subsequently discovered that the meeting was recorded by you or your companion without permission, this will likely result in disciplinary action.

ADJUSTMENTS

If you experience any difficulty at any stage of the Disciplinary Process because of a health condition because English is not your first language, or for another reason, you should discuss the situation with Human Resources, who will be able to assist you further.

2.12.3 DISCRIMINATION POLICY

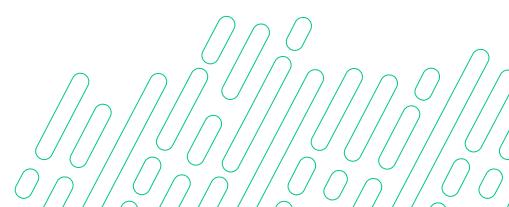
The Company expressly prohibits any form of unlawful colleague discrimination and/or harassment discrimination based on race, color, religion, creed, sex, sexual orientation, gender identity, national origin, age, marital status, citizenship, caste, real or perceived disability or handicap, genetic predisposition, or protected status in accordance with applicable federal, state and local laws.

This policy applies to all persons involved in the operations of the Company and prohibits discrimination and/or harassment by any colleague of the Company. The Company's policy also prohibits discrimination and/or harassment by vendors or clients, and prohibits Company colleagues from discriminating against and/or harassing vendors or clients. If discrimination and/or harassment occur on the job, whether on or off the premises or by someone not employed by the Company, the procedures in this policy should be followed as if the discriminator/harasser were an colleague of the Company.

Prohibited discrimination and/or harassment by colleagues or others include(s) behaviour such as:

- Verbal conduct such as epithets, derogatory comments, jokes or slurs based on an individual's membership in a protected category;
- Visual conduct such as derogatory posters, photography, cartoons, screensavers, drawings, or gestures based on an individual's membership in a protected category;
- Visiting Internet sites that could be deemed inappropriate by fellow colleagues. Examples of sites in this category would be ones that contain offensive comments, jokes and/or radical political viewpoints based on a protected category;
- Sending e-mails that contain discriminatory and/or harassing content based on a protected category; and/or
- Retaliation for making discrimination and/or harassment reports or threatening to report discrimination and/or harassment

2.12.4 PREVENTION & REDRESSAL OF COMPLAINTS ON SEXUAL HARASSMENT AT WORK-PLACE



Aptia is committed to providing a work environment that respects the dignity of all colleagues and is free of any kind of sexual harassment violating basic human rights. Aptia's Prevention & Redressal of Complaints on Sexual Harassment at Workplace Policy applies to every employee and stakeholder associated directly or indirectly.

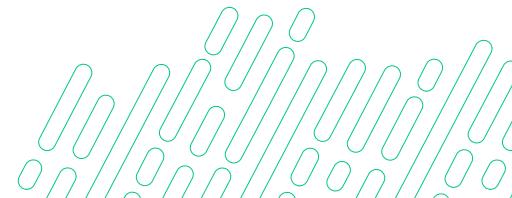
DEFINITIONS

"Sexual Harassment" is defined physical contact and advances or a demand or request for sexual favors or making sexually coloured remarks or showing pornography or any other unwelcome physical, verbal or nonverbal conduct of sexual nature. Any of the following circumstances, among other circumstances, if it occurs or is present in relation to or connected with any act or behaviour of sexual harassment may amount to sexual harassment:

- implied or explicit promise of preferential treatment in employment or
- implied or explicit threat of detrimental treatment in employment or
- implied or explicit threat about present or future employment status or
- interference with work or creating an intimidating or offensive or hostile work environment or
- humiliating treatment likely to affect health or safety

The behaviours associated with Sexual Harassment are explained in greater detail in The Greater Good. To summarize, these can be:

- unwelcome sexual advances
- offering employment benefits in exchange for sexual favors
- making or threatening reprisals after a negative response to sexual advances
- visual conduct: leering, making sexual gestures, and/or displaying sexually suggestive objects, pictures, cartoons or posters
- verbal conduct: making or using derogatory comments, epithets, slurs, sexually explicit jokes
- comments about an employee's body or dress
- verbal sexual advances or propositions
- verbal abuse of a sexual nature, graphic verbal commentary about an individual's body, sexually degrading words to describe an individual, suggestive or obscene letters, notes or invitations or sexually or otherwise offensive emails
- touching, such as rubbing or massaging an individual's neck or shoulders, stroking someone's hair, or brushing against another's body
- repeated requests for dates
- sexually suggestive touching
- grabbing, groping, kissing, fondling
- sitting or gesturing sexually
- offensive voice-mail messages, E-mail messages or other electronic communications
- visiting sites that could be deemed inappropriate to fellow employees, such as sites that depict pornographic and/or materials of a sexual nature
- questions about one's sex life or experiences
- physical conduct: touching, assault, impeding or blocking movements
- humiliating treatment likely to affect one's health or safety



- retaliation for making sexual harassment reports or threatening to report sexual harassment; and/or
- any other conduct or behaviour deemed inappropriate by the Company

Prohibited discrimination and/or harassment by employees or others include(s) behavior such as:

- Verbal conduct such as epithets, derogatory comments, jokes or slurs based on an individual's membership in a protected category;
- Visual conduct such as derogatory posters, photography, cartoons, screensavers, drawings, or gestures based on an individual's membership in a protected category;
- Visiting Internet sites that could be deemed inappropriate by fellow employees. Examples of sites in this category would be ones that contain offensive comments, jokes and/or radical political viewpoints based on a protected category, vulgar or obscene contents.
- Sending E-mails or other electronic communications that contain discriminatory and/or harassing content based on a protected category;
- Using social media (e.g. Facebook, Twitter) to discriminate and/or harass an employee, vendor or client; and/or.
- Retaliation for making discrimination and/or harassment reports or threatening to report discrimination and/or harassment.

“Aggrieved Employee” is defined as any existing or former employee of Aptia who alleges being subjected to any act of sexual harassment by the respondent at workplace.

“Respondent” means a person against whom the aggrieved employee has made a complaint as per the requirements of this policy

“Employee” means a person employed with workplace for any work on regular, temporary, ad hoc or daily wages basis, either directly or through an agent, including a contractor, with or, without the knowledge of the Principal employer, whether for remuneration or not, or working on a voluntary basis or otherwise, whether the terms of employment are express or implied and includes a co-worker, a contract worker, probationer, trainee, apprentice or called by any other such name.

“Internal Complaints Committee” (ICC) is the Committee constituted at Aptia

Workplaces include the Aptia premises and any place visited by the employee arising out of or during the course of employment including virtual systems of working, work from home and transportation provided by Aptia for undertaking such journey.

APPLICABILITY

These guidelines are applicable to every employee.

OBJECTIVE

Provide protection against sexual harassment of employees at the workplace, prevention and redressal of complaints of and for matters connected therewith or incidents thereto.

Prevention of any violation of the fundamental rights of an employee to equality and his/her right to life and dignity which includes a right to a safe environment, free from sexual harassment.

INTERNAL COMPLAINTS COMMITTEE (“ICC”)

A cross-functional ICC has been constituted to hear and address complaints of sexual harassment.

The ICC would be headed by a senior woman colleague in the role of a Presiding Officer

Not less than half of the ICC would comprise of women senior colleagues

One member from the ICC would be amongst non-governmental organisations or external associations committed to the cause of women or a person familiar with the issues relating to sexual harassment:

Lists with names and details of all the ICC members (Annexure 1) are displayed at conspicuous places in the various facilities, along with the penal consequences of sexual harassment so that these are easily accessible to employees.

SALIENT FEATURES OF POLICY

An “Aggrieved employee” may file a written complaint of sexual harassment within a period of three months from the date of incident and in case of a series of incidents, within a period of three months from the date of last incident. This limit may be extended to another three months if the aggrieved employee can prove that grave circumstances prevented him/her from filing a complaint previously.

An aggrieved employee may request for conciliation if he/she wishes.

The ICC can take steps to settle the matter between the aggrieved employee and the respondent. Monetary settlement shall not be made a basis of conciliation.

During the course of the inquiry, the aggrieved employee and the respondent shall be called separately to ensure freedom of expression and an atmosphere that is free of intimidation.

The ICC is required to complete the inquiry within a time period of 90 days.

People Team’s Leader will take action on the report within 60 days of the ICC submitting its report.

If anyone found guilty of the sexual harassment act the same may be taken into account and the penalty imposed on the offender as per Conduct Rules or as recommended by ICC

The Committee can also recommend deduction of an appropriate sum from the salary of the respondent or ask the respondent to pay the sum.

In case the respondent fails to pay the sum, appropriate government authorities may be asked to recover such sum.

In case of malicious or false complaint and false evidence an appropriate action will be taken against the complainant.

Where such sexual harassment conduct amounts to a specific offence under the Indian Penal Code or under any other law, the employer shall initiate appropriate action in accordance with law by making complaint with the appropriate authority.

RESPONSIBILITIES OF ICC

Ensure that the mechanism for registering complaints and redressal is safe, confidential, accessible and sensitive.

Be alert to complaints of sexual harassment, conduct inquiries, provide assistance and redressal to the victims, recommend penalties and initiate action against the harasser.

Ensure that both parties are given an opportunity to be heard during the course of the inquiry. The Committee is also required to make a copy of the findings available to both the parties to enable them to make representation against the findings before the Committee.

Share recommendations with People team's Leaders to initiate follow-up action and monitor the same.

Advise the People team's Leader to issue warnings.

Make arrangements for appropriate psychological, emotional and physical support (in the form of counselling, security and other assistance) to the victim if she/he so desires.

Summon witnesses or call for documents or any information for the purposes of an inquiry.

Where information is recorded or stored by means of a mechanical, electronic or other device, the ICC shall call for the same to aid in the investigations

Where the documents or information are produced before the ICC, the Committee may:

- Take possession of the documents and make copies or take extracts there from.
- Retain the possession of the documents for such period as may be deemed necessary for the inquiry.

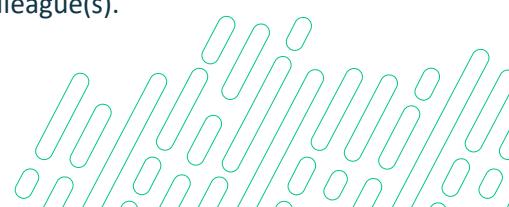
In the case of a pending inquiry, the ICC, on a request made by the aggrieved employee, may recommend to the People team's Leader to:

- Transfer the aggrieved employee or the respondent to any other shift or any other workplace • Grant leave to the aggrieved employee up to a period of three (3) months if deemed required These leaves will be additional leaves to the eligible quota of leaves.
- Grant such other relief to the aggrieved employee as may be prescribed.
- To restrain the respondent from reporting on the work performance of the aggrieved woman and assign the same to another officer

The ICC would need to furnish to Management an Annual Report of all the cases investigated and the sanctions recommended if any.

REDRESSAL MECHANISM

The aggrieved employee must notify the ICC about the incident as per clause 5.1 through a complaint, directly or through his/her supervisor / colleague / HRPP/HRM. The aggrieved employee shall submit a written complaint along with supporting documents and names and addresses of witnesses and colleague(s).

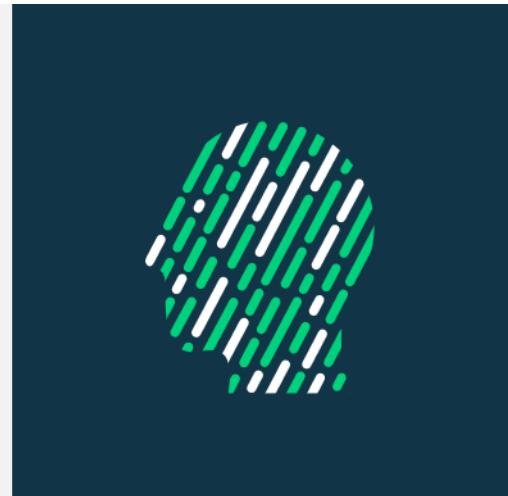


Aggrieved Employees who may be unwilling to register a complaint would be advised by the ICC to write a complaint. The aggrieved employee must understand that Aptia prohibits retaliation against anyone registering such a complaint.

The secretary of the ICC would set up an inquiry panel after discussions with the Presiding officer and Employee Relations,

The inquiry panel will be members of ICC and would comprise of

- The Presiding Officer.
- The External Member.
- At least 2 other members.
- The ICC committee formed to investigate the case, should be not have less than 50% woman members.



On receipt of the complaint, the Committee must send a copy of complaint received from the aggrieved employee to the respondent within 7 working days.

The respondent shall file his/her reply to the complaint within a period of 10 working days from the date of receipt of copy of complaints along with list of documents and names and addresses of witnesses and colleague(s). The respondent shall be provided fair opportunity to participate in the inquiry and defend self.

The ICC will gather evidence, proofs, and record statements of the witnesses. In case the ICC deems the issue fit for maintaining confidentiality, it may meet outside the office premises.

The committee shall complete the inquiry within 90 days. The ICC shall make enquiry into the complaint in accordance with the principle of natural justice.

On completion of the inquiry, the ICC will prepare the Investigation report, along with findings and thereby the recommendations,

Upon completion of the investigation, both parties will be notified about of the results of the investigation and copy of the Investigation Report shared with both.

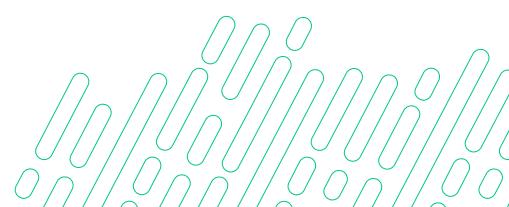
A Copy of the investigation report would be shared with Management for further execution and records

Records must be maintained of all the reported and investigated cases. These should be with the secretary and filed with the HR.

EMPLOYEE RESPONSIBILITIES

Any aggrieved employee must register his/her complaint with the ICC as per clause 5.1.

In a situation where the aggrieved employee cannot register a complaint, any member of the ICC shall render all reasonable assistance to the aggrieved employee for registering the complaint.



In a situation where the aggrieved employee is unable to register a complaint on account of his/her physical or mental incapacity or death or otherwise, his/her legal heir or such other person as may be prescribed may register a complaint under this section.

Ensure non-disclosure of the identity and addresses of the respondent and witnesses and maintain confidentiality.

Aggrieved Employees may reach out to any of the ICC members through email, phone or in person. Alternatively, the aggrieved employee may also reach out to his/her People Partner or Secretary.

SUPERVISOR RESPONSIBILITIES

The supervisor of the employee reporting any kind of sexual harassment should immediately bring the matter to the notice of the ICC.

The supervisor should maintain confidentiality and provide all possible support to the subsequent investigation.

GOVERNANCE AT APTIA

Adherence to Guidelines

| Mandate | Compliance at APTIA |
|--|---|
| Constitution of ICC | Complaints Committee in place as per statute and guidelines prescribed |
| Submit inquiry reports to the employer, who in turn will submit to the district officer | Quarterly Committee meetings organized for reporting to appropriate authorities |
| Workshop and awareness programs for sensitizing employees about the provisions of this legislation | Sensitization to be achieved through Do You Know sessions and seminars / workshops by eminent personalities from the field of female empowerment or NGOs working for the welfare of women |
| Display notices regarding the constitution of ICC (names, designation and contact details) penal consequences of sexual harassment | To be placed at conspicuous place at all offices of Aptia Consulting (India) Private Limited |

ICC will be constituted and notified in Aptia India by Feb 2024.

2.12.5 WORKPLACE VIOLENCE PREVENTION

We are committed to a workplace that is free from violent or threatening behaviour. We will not tolerate any acts or threats of violence against our colleagues, clients, vendors, or visitors either on our premises or through our communications channels. No act or threat of violence by a colleague while doing business on behalf of us will be tolerated. This policy extends to any activity that reflects negatively upon the company, is inconsistent with the conduct that is expected of you, or is adverse to our legitimate business interests. If such behaviour occurs, we will take immediate and appropriate steps to correct the situation.

We expressly prohibit disruptive, threatening, intimidating, or bullying behaviour and any acts or threats of violence that involve or affect any person at any time. Acts or threats of violence include but are not limited to:

- Conduct against persons or property that is sufficiently severe, offensive, or threatening as to give an individual reasonable cause to believe that they or others are at risk of injury; or
- Conduct that creates a hostile, abusive, or intimidating work environment

We prohibit the possession of dangerous or deadly weapons, real or simulated, while on our property or engaged in company business. Weapons include knives, explosives, and any other object designed to cause bodily harm as

defined by applicable laws. This prohibition includes keeping or transporting a weapon in a vehicle in a parking area provided by us. The sole exception to this prohibition is for those personnel, designated and expressly approved by the Aptia Companies Global Security Department, whose possession of a weapon is deemed as necessary for the performance of their duties.

Our prohibition against threats and acts of violence as described above applies to all persons, including but not limited to, company personnel, contract and temporary workers, employees of outsourced services, clients, customers, and family members/domestic partners.

We will take immediate and appropriate action to protect our people and ensure a safe and secure workplace. This may include disciplinary action consistent with applicable law against any colleague who violates this policy, up to and including termination of employment.

Specific examples of conduct by colleagues and others that are prohibited under this policy include, but are not limited to, the following:

- Hitting, pushing, physical assault or other physically aggressive acts directed against other individuals or property.
- Confrontations threatening to harm an individual or their family, friends, associates, or their property.
- Intimidating, menacing, or frightening behaviour, either verbal or physical, toward other individuals.
- Making or sending harassing or threatening telephone calls, voicemail messages, email messages, threatening letters, or other forms of written or electronic communication.
- Intimidating or attempting to coerce an individual to commit wrongful acts as defined by applicable law, administrative rule, or to violate company policy.
- The willful, malicious and repeated following or stalking of another person and making of a credible threat with the intent of placing another individual in reasonable fear for their safety.
- The intentional destruction of or threat of damage or destruction to property owned, operated, or controlled by the company.
- Conduct or remarks that could cause the person to reasonably believe that they are under threat of harm.

If you are aware of hostile behaviour, you must report it to your manager, company security personnel, or a member of Human Resources. In an emergency, notify local law enforcement or the police immediately.

You must notify Human Resources or security personnel of any protective or restraining orders that may affect the workplace so that assistance can be offered and appropriate security measures taken.

You must report any arrests or convictions for any criminal offence to Human Resources. We will evaluate this in light of applicable law.

To report any incidents or concerns, contact the People Team. We will undertake a prompt investigation of any violation of this policy, maintaining confidentiality to the greatest possible extent.

We expressly prohibit any form of retaliatory action against individuals who make reports in good faith under this policy.

2.13 GLOBAL MOBILITY

2.13.1 REGISTRATION OF GLOBAL COLLEAGUES TRAVELLING TO INDIA – PROCESS & GUIDELINES

GUIDELINES

All Global colleagues of Aptia (Foreign Nationals, including those of Indian Origin) travelling to India for assignments need to get themselves registered within 14 days from the date of arrival.

The registration needs to be done with the FRRO/FRO concerned, having jurisdiction over the place where the colleague intends to stay.

Personal presence of the colleague at the FRRO/FRO office is mandatory for registration. Medical patients may be exempted from appearing in person for the registration.

Registration is also required in the case of visa less than 180 days and if there is a special endorsement ‘for registration required’.

Colleagues have to get the registration done in their respective city of residence. The city wise details of the FRRO office is given below:

- **Gurgaon Address:** Mini Secretariat, Rajeev Chowk, Gurgaon.
- **Noida Address:** SSP Office, Sector 14, Noida.
- **Delhi Address:** In charge Foreigner's Registration Office (F&R branch), East Block 8, Level 2, Sector 1, R.K Puram, New Delhi 110066.



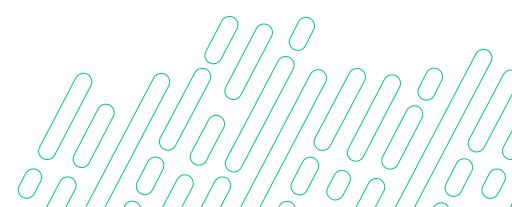
Colleagues entering on Business visa valid for more than 180 days are required to register with the FRRO, FRO if they continuously intend to stay for more than 6 months, i.e., more than 180 days on each visit. (Visa bearing endorsement as ‘Stay not to exceed 180 days, hence no registration required, is exempted from this clause).

Usually, the registration process may be completed on the same day, but it may vary in those cases where field enquiry/other checks are required to be done by the Registration Officer.

Registration facilities are not provided at the airport and are carried out in the office of FRROs or District Superintendents of Police (FROs).

No fee is charged for registration, however in case of late registration a penalty in INR is charged.

If at any time a colleague proposes to be absent from one's registered address for a continuous period of eight weeks or more or one is changing his registered address, then the colleague is required to inform in person or through an authorized representative or by registered post to his Registration Officer of his intention to leave either temporarily or permanently the jurisdiction of the Registration Officer.



In case of return, the colleague should inform the Registration Officer of the date of return and in the case the colleague is moving away, the change of address. Any changes made subsequently should also be intimated to the Registration Officer.

Every colleague, who stays for a period of more than eight weeks at any place in any district other than the district in which registered address is situated, shall inform the Registration Officer of that district of his presence. This can be made in writing and the requirements deemed to have been fulfilled if, prior to arrival the colleague furnishes to the Registration Officer of the said district intimating the dates of his proposed arrival and departure from the district.

Every colleague who is about to depart finally from India shall surrender his certificate of registration either to the Registration Officer of the place where he is registered or of the place from where he intends to depart or to the Immigration Officer at the Port/Check post of exit at the time of final departure from India. If the certificate is surrendered other than to the Immigration Officer of the port or check post of exit, a receipt indicating such surrender of the document may be obtained and shown to the Immigration Officer at the time of final departure.

If any certificate of registration, issued under these rules is lost or destroyed, the colleague to whom it was issued, shall make or send to the Registration Officer of the district of his registered address a report of circumstances in which it was so lost or destroyed together with an application in writing a copy of police report in order to issue a duplicate copy of the certificate of registration.

Every colleague shall within twenty-four hours of demand being made of him by any Registration Officer, magistrate or police officer, not below the rank of a head constable, which can be extended in case of sufficient cause shown by the colleague, shall produce, at such place as may be specified, his passport or such other proof of his identity.

Every colleague entering India shall, on demand by the Registration Officer, deliver his passport or other proof of identity to that officer and shall thereafter attend at such time and place as the Registration Officer may direct for the purpose of receiving back his passport and shall be entitled to receive a receipt for it from the Registration Officer.

DOCUMENTS REQUIRED FOR SUBMISSION

6 signed copies of the form. For FRRO Gurgaon, the form will be available online at <http://www.immigrationindia.nic.in> (Mandatory). For FRRO Noida, the physical copies of the form are available with the HR Business Partners as they have not been uploaded on the site <http://www.immigrationindia.nic.in> yet.

6 Photographs (to be pasted on all 6 forms)

Photocopy of visa & Passport of the colleague

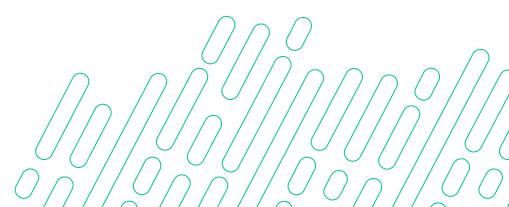
Request letter from the colleague for Registration – HR BP to provide this

Income tax undertaking document - HR BP to provide this

Assignment Letter/Job contract agreement from employer – HR BP/Global Mobility team to provide this

Undertaking from Company on Company letterhead, duly signed and stamped by an authorized signatory – HR BP to provide this

Copy of Company incorporation certificate - HR BP to provide this



Address proof for the applicant (Colleague) in India – A copy of valid notarized Lease/Rent agreement from the landlord or copy of Cform from the Hotel

PROCESS

The colleague/applicant needs to keep all documents ready before travelling to the FRO office.

The timings for the Gurgaon offices are 9:30 am – 2:00 pm, Monday to Friday. So, the ideal time to reach the office should be between 10:00 am and 11:00 am.

Only one registration form needs to be filled and 5 copies taken.

The photographs need to be pasted on all the 6 copies.

The signatures on all 6 forms need to be original.

All documents need to be submitted and a tentative confirmation to be obtained on the collection of the registration document (Noida). In case of Gurgaon immediate confirmation is provided.

The final step would be to collect the registration certificate from the officer.

Personal presence of colleague in the Registration office is mandatory at the time of collection of registration certificate. If, however, he/she is not able to go, an authority letter/passport of the colleague needs to be given to the HR Business partner for collection of registration certificate.

Please contact the respective HR Business Partners in case you have any questions.

2.13.2 LOCAL CONVEYANCE EXPENSE REIMBURSEMENT FOR TRAVEL BETWEEN APTIA SERVICES CENTRES

OBJECTIVE

The purpose of this document is to establish local conveyance expense reimbursement for Aptia Services colleagues travelling on official work from one Aptia Services centre to the other (Gurgaon to Noida and vice versa). The document also clarifies any queries upon expense reimbursement claims for different vehicle types.

HIGHLIGHTS

Colleagues who are required to travel from one Aptia Services centre to the other or from home to the other centre are expected to primarily avail company transport facilities.

It is the responsibility of colleagues to notify the transport department well in advance for the necessary travel arrangements to be made.

The Company may introduce a shuttle service to run between the two Aptia Services centres at designated timings. Colleagues should keep themselves informed about this schedule and avail this facility accordingly.

In the eventuality of unavailability of company transport, colleagues may use their personal vehicle or employ the services of a taxi or auto rickshaw to travel to the required centre. A colleague who wishes to use a personal vehicle to travel to the other centre will be required to obtain approval from no less than a Delivery Group Manager (DGM)

Colleagues can submit reimbursement claims for use of their personal vehicles, as per local conveyance stipulations, i.e., @Rupees 8/km (for four wheelers) and @Rupees 3.50/km (for two wheelers). They can claim reimbursement for expenses incurred on taxi or auto rickshaw, by submitting the requisite bills/receipts.

Colleagues can also claim toll charges levied on the Gurgaon/Noida expressway, by submitting the necessary receipts in their expense reimbursement claim.

All travel expense reimbursement claims are required to be approved by the approving authority.

GENERAL

The Company provides transport facility to colleagues to travel from home to the Aptia Services centre where they are posted. Therefore, colleagues cannot claim reimbursement for any costs incurred on personal vehicle or otherwise for travel between their homes and their centre and back. Colleagues can claim reimbursement for use of their personal vehicles only if their travel route is one of the following:

- Office to other centre and back to office.
- Office to other centre and returning home from the other centre.
- Home to other centre and returning home from the same.
- Home to other centre and reaching centre where they are posted.



Colleagues who commute to work by their personal vehicles and who travel to the other centre for work during a day, are expected to only claim reimbursement for the extra kilometres travelled over and above their normally covered distance for a day.

Any changes to the workplace/place of posting (i.e. changes in centre location) of a colleague will become applicable only after formal confirmation by the Human Resources (HR) department.

Colleagues are expected to keep safety and security aspects in mind and avoid travelling alone in personal vehicles at very early or late hours.

Colleagues are expected to follow all traffic and police directives while travelling in personal vehicles. Any expenses incurred on fines/challans/flouting traffic rules will be borne by the colleague and not reimbursed by the Company.

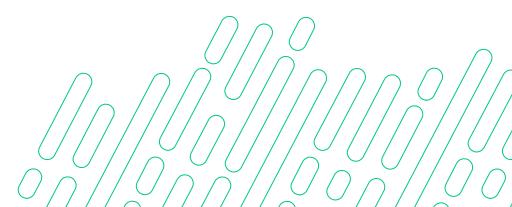
Colleagues are expected to cover their personal vehicles under comprehensive insurance policies. Any expenses incurred on damages occurred during driving should be claimed from the vehicle insurance provider or borne by the colleague himself/herself.

Colleagues travelling by personal vehicles need to ensure parking of their vehicles in company premises by coordinating with the facilities team atleast one day in advance. In case colleagues fail to coordinate as per the timelines & a parking spot is not recognized then the colleague needs to park the vehicle at his / her own risk. Reimbursement in such cases shall not be entertained.

EXCEPTIONS/AMENDMENTS

Any exception to the above clauses will require an approval from the Operations Leader or the respective Function Leader

The management reserves the right to modify any of the above terms, as and when it deems necessary.



LOCAL CONVEYANCE EXPENSE REIMBURSEMENT FORM

The local conveyance expense reimbursement claim form is attached in this document. Colleagues are required to submit their expense reimbursement claims. Colleagues are required to fill all necessary fields in this form, attach supporting receipts/bills and subsequently submit them to Finance for processing in the normal claim process.

RELOCATION POLICY

INTRODUCTION

We believe in learning and growing together, and this can come in many ways, including moving to a new city/state/country with a new role or as part of the same role with increased responsibility or even with the same role but a new geography. This policy sets the guidelines to provide assistance in the process of relocation.

OBJECTIVE

To provide relocation assistance to existing and newly hired colleagues residing beyond reasonable commuting distance from the newly assigned location.

ELIGIBILITY

- All New hires shall be eligible for the relocation subject to terms agreed by the Talent Acquisition team during the hiring process.
- A colleague getting relocating from the current work location to a new work location as a consequence of location transfer shall be eligible to receive the benefits of these relocation guidelines provided the distance between his new work location and current residence is beyond the permissible commuting distance i.e. distance between work location and home location is 80 kms and above (one way)

Note: All such colleagues who have relocated on their personal request shall not be eligible under the scope of these guidelines.

RELOCATION

- Travel Assistance: The Company will provide one way air/train fare as per the table given below. Travel assistance shall be provided to self, spouse and children for a one-time and one way air/train fare. Company will reimburse the amount subject to the family moving within six months of the date of joining or as agreed with talent management team.

Expenses Covered

Economy Class Air fare or AC 2 train fare for Self, spouse & children

- Accommodation Assistance – The Company will provide all colleagues relocating to a new location with a company specified Hotel accommodation for a maximum of 15 calendar days. The accommodation assistance will include only the lodging expenses and breakfast. The expenses incurred for the accommodation will be settled with the Hotel directly by the colleague which can be claimed as reimbursement.
- Relocation of Household Goods including relocation of vehicle – A relocating colleague will be entitled for relocation of household goods up to one truck load of goods and a 4 wheeler at the time of relocation. This assistance includes packing, unpacking, transport, insurance and registration of vehicle in the new location.

| Expenses Covered | 1/2 Grade | 3/4/5 Grade | 6+ Grade |
|------------------|-----------|-------------|----------|
|------------------|-----------|-------------|----------|

| | | | |
|---|------------|------------|------------|
| Relocation Amount for house hold (Incl Vehicle) | INR 25,000 | INR 45,000 | INR 80,000 |
|---|------------|------------|------------|

The maximum reimbursable limit is as per the table given above.

RELOCATION PROCEDURE

The relocation arrangement would be facilitated by the colleague. The colleague shall book travel tickets on his/her own and get the tickets reimbursed after his/her joining (subject to producing the original ticket/boarding pass). Colleague will organize the booking of accommodation in the company specified hotel after receiving the joining confirmation from the Talent Acquisition team. Colleague shall complete and submit the expense report no later than six months from the date of the moving into the new residence. Relocation costs paid by the colleague shall be listed on a separate expense report clearly labelled as “relocation” along with original receipts as supporting documentation. Relocation allowances are generally paid after the transferee/ new joiner reports to work at the new location and has signed a Relocation Agreement. (Relocation agreement form)

REIMBURSEMENT

Expenses will be reimbursed upon submission of bills. To obtain reimbursement, the transferee / new joiner must submit documentation supporting the costs to the Finance Team. Finance Team will have forms available to assist with this process. Relocation allowances are generally paid after the transferee / new joiner reports to work at the new location and has signed a Relocation Agreement.

APPROVALS

All relocations must be approved in advance by the Business Leader and the Talent Acquisition Leader. Copies of all approvals will be retained by People Team.

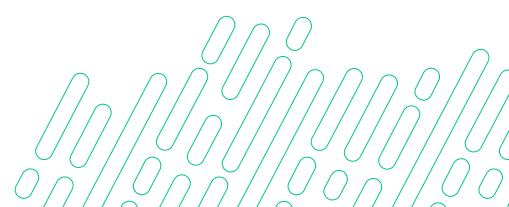
EXCEPTIONS

Any exceptions to the policy to be approved by the HR Leader. Generally, all relocation expenses will be charged to the transferee's destination unit.

RELOCATION AGREEMENT

Just as Aptia makes a significant commitment to the transferee /new joiner by providing substantial financial assistance, Aptia expects an equivalent job commitment from the transferee. Therefore, the transferee / new joiner must sign a Relocation Agreement which provides Aptia with the means to recover the entire relocation expense should a relocating colleague leave the company within one year of the effective date of hire or transfer.

Relocation Expenses cover the following:



Travel Assistance.

Accommodation Assistance.

Relocation of Household Goods (including relocation of vehicle).

No relocation expenses will be reimbursed without completion of a Relocation Agreement.

2.14 EMPLOYMENT AND SALARY VERIFICATION AND REFERENCES

2.14.1 EMPLOYMENT AND SALARY VERIFICATION

There are many instances where a current or former colleague of the company may require verification of their employment status or information for a financial institution or a potential employer.

We only give out a colleague's last position held and dates of employment, and do not give information about base salary without your written authorisation. Any verification given will be in complete confidence and in good faith, without accepting any legal liability.

If you need an employment or salary verification letter, contact the People Support team .

2.14.2 REFERENCES

Managers may not give work-related references for current or former colleagues.

This policy applies to any reference or recommendation, whether written, by telephone or via social media platforms such as LinkedIn (including skills endorsements).

Managers may provide personal references for a colleague on their own behalf and cannot use any materials relating to the company (e.g., logo, position title, letterhead) or send it from their company email. Managers should let the colleague know that any reference will be based on their personal, not professional, interactions.

2.15 ALCOHOL, TOBACCO, AND DRUG USE

CONSUMPTION OF ALCOHOL

You should limit your work-related consumption of alcohol, and either abstain from the consumption of alcohol while working or drink only in moderation.

The consumption of alcohol on our premises, at any hour, is prohibited except for moderate and appropriate use during company-sponsored or catered functions, events, or meals.

The consumption of alcohol on or away from our premises in such a way that it interferes with your job performance is also prohibited. This includes becoming unfit to perform assigned job duties, creating potential safety risks to others or property or harming our reputation.

TOBACCO

We have a tobacco-free environment in all our facilities. Smoking, including electronic cigarettes, and smokeless tobacco are strictly prohibited anywhere on our premises; this applies to everyone who visits our facilities.

DRUG USE

The use of controlled substances is inconsistent with the behaviour expected of you, subjects others to unacceptable safety risks, and undermines our ability to operate effectively and efficiently. Further, the unlawful manufacture, distribution, dispensation, possession, sale, or use of a controlled substance in the workplace or while engaged in our business away from our premises is strictly prohibited.

This type of conduct is also prohibited during non-working time to the extent that, in our opinion, it impairs your ability to perform on the job or threatens our reputation and integrity.

If you violate this policy, we may require you to successfully complete a drug abuse assistance or rehabilitation programme as a condition of continued employment. We may require colleagues suspected of violating this policy to submit to chemical or other tests administered by qualified physicians or laboratories of our choice. We also reserve the right to search all areas of the premises as well as colleagues and their personal property brought onto the premises.

If you are convicted of controlled substance-related violations, you must inform your manager or Human Resources within five days of the conviction.

2.16 WORKPLACE SAFETY AND SECURITY

Office Security

The Company is committed to the safety and security of its colleagues. For security purposes, only authorized individuals are permitted on the Company premises. Further, the Company reserves the right to search or check one's belongings at the Company's entrance and/or other places as the case may be for security reasons.

Colleagues are expected to conduct themselves in a manner that will not endanger them, other colleagues, or visitors.

Colleagues should be mindful of potential hazards in the workplace, and report anything that could put themselves or others in harm's way.

Every colleague's work area should be kept free of all obstructions that might cause injury to the colleague, other colleagues, visitors, or other individuals on the premises.

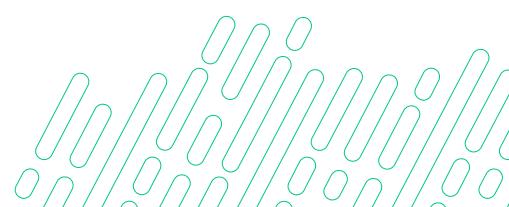
Firearms, explosives, and other potentially lethal weapons are strictly prohibited on the Company's premises and property. Colleagues cannot possess weapons while engaged in the Company's business, including visits to client locations, unless part of their job requirements: e.g. security personnel.

If a colleague sees anyone acting in a suspicious manner, he/she should contact a supervisor, Facilities manager, or security immediately.

Any colleague who has a complaint regarding a violation of this policy should contact his/her manager/supervisor or a member of Human Resources.

Visitors in the Workplace

The Company is committed to the safety and security of its colleagues and asks them to be vigilant in allowing only authorized individuals on Company premises.



To maintain safety standards, protect against theft, and ensure security of equipment and confidential information, colleagues should receive all visitors at a reception area and escort them to their destination.

The Company, however, reserves the right to restrict/prohibit the entry of any visitor in the Company premises.

At no time should personal visitors be allowed in the workspace.

Colleague Responsibilities

Colleagues are responsible for the conduct and safety of their personal and business visitors inside the Company premises, and visitors should not be left unaccompanied. If an unauthorized individual is observed on the premises, colleagues should direct him/her to the reception area and, if necessary, notify their manager/supervisor or a security guard.

Identity Cards

For the purposes of security, Colleagues will be issued with a Company identity card which will also be your access card that you should wear in the office premises at all times.

Identity cards/access cards will allow colleagues to access the building and therefore it is important that you keep these items safe and not shared with others.

Responsibility for the care of the identity card rests with the individual colleague and if there is a permanent loss of card, then you will be expected to pay 200 INR to get a replacement. A colleague should immediately notify the manager/HR manager in writing of the loss of the card including the time and the place where the loss occurred.

Identity cards are not assignable by the colleagues and should not be used for tailgating or any unauthorised use by colleagues.

Emergencies

Emergencies, by definition, are unexpected events. The Company takes prudent steps to minimize their impact by anticipating the most common emergencies before they happen.

In case of a fire, it is important that every colleague knows what to do, including how and to whom to report the fire, as well as the location of the nearest fire exit. Fire drills are held periodically to ensure that colleagues know the proper procedures to follow. Fire Safety instructions where displayed should be followed.

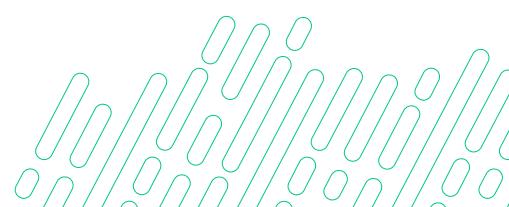
2.16.1 Health & Safety

Introduction

We at Aptia, are committed to provide safe and healthy working environment, ensuring good health, and wellness of colleagues and the prevention of work-related injuries and ill-health. A safe and conducive work environment encourages productivity and enhances the efficiency of colleagues. This policy has thus been documented to underline our commitment to colleagues' wellness and safety.

Scope

This policy would be applicable to all Aptia colleagues, vendors, customers and to any visitors at our office premises.



Approach and guiding principles

Aptia is committed:

- to maintain and continually improve our management systems to eliminate hazards and reduce health & safety risks to all our stakeholders.
- to promote a safe and healthy workplace by implementing appropriate management practices and technology.
- to identify, classify, prioritize, and measure risks in our day-to-day operations to ensure adequate safety measures are in place.
- to track any safety incidents, work related injuries or illnesses noted within the company.
- to build our emergency response practices for being better equipped in case of any threats, vulnerabilities, or natural disasters.
- to have adequate post incident response and recovery measures in place.
- to ensure adequate medical assistance is available for all employees at all office sites.
- to monitor and measure our performance and comply with all applicable laws to maintain our status as a responsible member of the corporate community in all locations in which we operate.
- to review our policies, procedures, and practices at regular and periodic intervals to address the changing circumstances.
- to promote this policy amongst our colleagues, consultants, vendors, customers, and every individual who is associated with or does business with us.
- to create a work environment and culture that is conducive and supportive for each one of our colleagues, consultants, vendors, customers to work together towards the health and safety of all.
- to encourage our employees to maintain work life balance.
- to promote mental, emotional, and physical wellbeing of all our employees and to provide adequate related support as needed.
- to promote employee engagement and invite feedback for better safety performance.
- to conduct periodic internal and external reviews to ensure adherence to safety practices and norms.

Policy review

This policy shall be reviewed at least annually by our HR Team. The review findings shall be documented. The policy shall be reviewed considering cases of influencing changes, such as change in technology, changes in business

model, changes in management structure, changes in law, etc. The policy shall be appropriately modified & documented to meet our business requirements.

2.17 Company Property and Premises

The security of our business information and the systems that store and transport it is of paramount importance, and we protect these assets.

We reserve the right to inspect and search anyone and their belongings that have been brought onto our property. We reserve the right to remove or recover, without notice, any of our property, intellectual or otherwise, including all documents and devices in which we hold a proprietary, copyright, trade-secret or confidential commercial interest. This covers any intellectual or company property that has been provided to or for colleagues, or was created or developed by colleagues during their employment, including the contents of electronic messaging systems and voicemail messages.

Our email system, company intranet and the internet are to be used for business related purposes.

No one is permitted to use the company's computer facilities to send, post, store, or download discriminatory, harassing (sexual or otherwise), or threatening messages, electronic or otherwise, to anyone, anywhere, or to visit internet websites that contain sexual or discriminatory content.

It is a violation to visit pornographic internet websites or any site that could be deemed inappropriate to fellow colleagues at work or otherwise while using company equipment.

We reserve the right to download, print and examine email and other messages without notice and reserve the right to use automated monitoring tools without notice to search for words or patterns that may indicate abuse.

The term "company property" means all property that is owned, leased, rented, or has been otherwise paid for or furnished by us.

While we recognise that you may need to conduct personal business during work hours, personal use of company property should be minimal. We also expect you to limit use of the internet for personal matters and we reserve the right to restrict all personal usage for colleagues who abuse this privilege.

When you leave the company, you must return promptly all company property including company issued portable electronic devices, equipment, ID/access cards, work product, keys and credit cards in your possession or control.

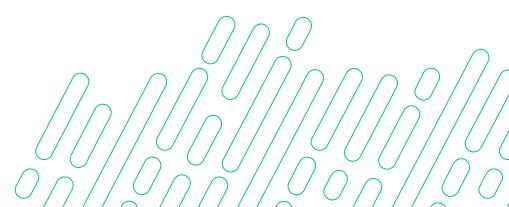
2.18 CONFIDENTIAL INFORMATION

The nature of our work is highly confidential, and you have access to highly confidential and sensitive information about us, our businesses and our clients.

Confidential information includes, among other things:

- any and all non-public information relating to any client or prospective client
- any and all non-public information in whatever form relating to us and our operation of the business
- any information subject to a restriction on disclosure or which a colleague knows or should have known is considered by us or our clients or prospective clients to be confidential, sensitive, proprietary or a trade secret or is not readily available to the public

In the course of your work, you may have access to information and data that relates to the company, its business, clients, vendors, finances, marketing or business strategies, systems applications and other information that is strictly confidential and proprietary to the company. All information or data pertaining to our business should be held in confidence and treated accordingly, except as required by law.



If you have a question about whether any information or data is confidential, you should treat it as confidential information.

You may also have access to our computer-based information network and the files, data, and other confidential information available through the network. Any and all information to which you have access through the network will be treated as confidential. As a colleague, you agree to preserve and protect the confidentiality of all such confidential information.

Throughout and subsequent to your employment with us, except as required to perform your assigned duties, you may not use, reproduce or disclose to anyone for any purpose the confidential information/software that you receive or to which you have access.

You may not use or disclose confidential information to any person for any reason both during and after your employment with us, except to the extent required to carry out your responsibilities or as required by law.

When you leave the company, you must immediately return any confidential information in your possession to us and irretrievably delete any confidential information from your home computer. Likewise, after termination of employment, you may not, for any purpose whatsoever, use or disclose confidential information.

2.19 PRIVACY AND WORKPLACE MONITORING

Due to the confidential and proprietary nature of our business, the Company has the right to monitor workplace activities. In addition, the Company does not allow taping or otherwise recording conversations in the workplace without prior authorization.

PERSONAL PRIVACY POLICY

Except as the law may otherwise provide, colleagues do not have a right to privacy while working on the Company's premises, engaged in Company business off premises, or using any materials, equipment, space, or systems provided by or owned by the Company. Additionally, the Company reserves the right to monitor a colleague's work or work product as well as all means of communication, internal or external, including telephonic, voice-mail, intra-Company paper mail, and mail processing through the Company's facilities and electronic systems, including the Internet, e-mail and tele transmissions.

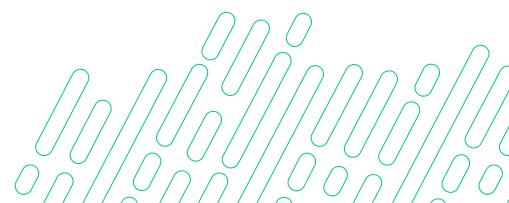
PROFESSIONAL PRIVACY POLICY

While encouraging open communication, the Company must prevent the potentially damaging effects of taping, secretly recording, or surreptitiously listening to any conversation or communication, thereby ensuring compliance with applicable federal, state, and local wiretapping, eavesdropping, and privacy laws.

This policy also applies to conversations and communications with any other third parties unrelated to the Company including outside legal counsel, auditors, and regulatory officials.

"Taping and Recording" under this policy includes any conversation or communication whether in person, over the telephone, or via any other communication device or equipment. All methods used to tape or record are included (e.g., tape recorder, video recorder, mechanical recording or wiretapping equipment), regardless of where the conversation or communication takes place (i.e., whether on or off the Company's premises).

"Taping and Recording" restrictions do not cover any lawful taping and recording on the colleague's own time, with the colleague's own equipment, away from the Company's place of business. These activities are beyond the scope of the policy as long as they do not involve in any manner whatsoever, directly or indirectly, the business or activities of the Company or any of its colleagues.





No colleague may eavesdrop on the conversations or communications of other colleagues or non-colleagues in keeping with the same standards described above.

The Company at its discretion may tape, record, videotape or otherwise monitor conversations or other communications between colleagues and/or between colleagues and non-colleagues. This is done for legitimate business purposes such as training and protecting the integrity of certain business transactions (e.g., sales orders taken over the telephone), security purposes, etc. Generally, colleagues will be notified when such taping or recording occurs, in compliance with applicable laws. Under certain circumstances, however, notice may not be given. For example, the Company may be conducting an investigation into allegedly unlawful or unethical activities in conjunction with regulatory or other enforcement authorities.

Violations of this policy may result in disciplinary action up to and including termination of employment. When the conduct is illegal, violators may also be subject to prosecution under state, or local laws.

COLLEAGUE RESPONSIBILITIES

Colleagues with questions or concerns regarding contemplated taping or recording should discuss the matter with the HR Department before undertaking any such activities.

DATA PRIVACY

The Company is committed to maintaining confidentiality with respect to Company and client information, and requires that colleagues be vigilant and protective of such information.

The nature of the Company's work is highly confidential, and colleagues have access to highly confidential and sensitive information about the Company and its clients.

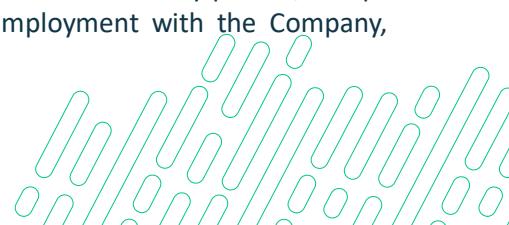
Confidential information includes, among other things, any and all information relating to any client or prospective client of the Company, any and all information in whatever form relating to the Company and the operation of its business, any information subject to a restriction on disclosure or which a colleague knows or should have known is considered by the Company or the Company's clients or prospective clients to be confidential, sensitive, proprietary or a trade secret or is not readily available to the public.

In the course of performing service for the Company, colleagues will receive or otherwise have access to information and data that relates to the Company, its business, clients, vendors, finances, marketing or business strategies, systems applications, and other information that is strictly confidential and proprietary to the Company. All information or data pertaining to the Company's business should be held in confidence and treated accordingly, except as required by law. If colleagues have a question about whether any information or data is confidential, they should treat it as confidential information. Colleagues may also have access to the Company's computer-based information network and the files, data, and other confidential information available through the network. Any and all information to which colleagues have access through the network will be treated as confidential. Colleagues agree to preserve and protect the confidentiality of all such confidential information.

Throughout and subsequent to their employment with the Company, except as required to perform their assigned duties for the Company, colleagues may not use, reproduce, or disclose to anyone for any purpose the confidential information/software that they receive or to which they have access.

Colleague Responsibility

Colleagues may not, for any purpose whatsoever, use, or disclose confidential information to any person, except to the extent required to carry out their duties. Upon the termination of employment with the Company,



colleagues must return any confidential information in their possession, including data, files, books, reports, documents, manuals, audio and video tapes, floppies, discs and other knowledge databases that came to him/her or were entrusted to him/her during his/her employment, to the Company immediately and delete any confidential information from his/her home computer and should not retain any copies thereof in any form.

Likewise, after termination of employment, colleagues may not, for any purpose whatsoever, use or disclose confidential information.

2.20 USE OF E-MAIL AND COMPUTER SOFTWARE, HARDWARE & NETWORKS

SUMMARY

In the course of performing their jobs, colleagues may be provided access to Company computer software, hardware, e-mail and networking systems. Colleagues must conduct themselves in a professional manner when using these messaging and computer systems, and must refrain from excessive personal use of these resources.

Colleagues should not use the Company internet for any illegal activities or to access websites with adult content. This is an act that could lead to disciplinary action as it is deemed in violation of the APTIA Code of conduct.

POLICY STATEMENT

As colleagues of the Company, individuals may receive access to the Company's computer network. All communication services, equipment, and personal computers are the sole property of the Company. By accepting access to the Company's network and computers, colleagues acknowledge and agree to comply with the following guidelines.

SOFTWARE/HARDWARE

The Company licenses the use of personal computer software from numerous sources.

The Company prohibits the unauthorized duplication or use of any such software. Company colleagues learning of any misuse of any software, the network, or personal computers within the Company should immediately inform their department manager or a member of the appropriate technology department.

The Company prohibits the installation of either licensed or unlicensed entertainment or other software on computers or file servers belonging to the Company. Colleagues may not install software that has not been obtained through and approved by the Company.

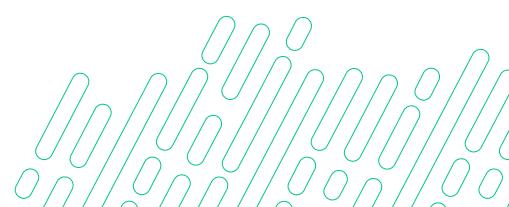
E-MAIL AND INTER/INTRA-NET

The Company e-mail system, Company Intranet, and the Internet are to be used for business-related purposes.

APTIA'S STANDARD FOR DIGITAL COMMUNICATION- TREATING E-MAIL PROFESSIONALLY APTIA PROFESSIONAL STANDARD

Communications sent via e-mail must be written with the same degree of care and professionalism as any other written communication delivered by more traditional means (for example, regular mail or fax).

Generally, for all substantive client communications, the e-mail message itself should be treated as the "envelope" (containing the address and noting the subject), to which the substantive client communication is attached a Word document, an Excel file or similar attachment, for example in .PDF format.



Sensitive material should be encrypted, password protected or sent to the client by courier.

The attachment should take the same form as would be used when sending a paper communication to the client. The appropriate Aptia logo should be incorporated in the Word document. This is easily accomplished through use of the standard Aptia document templates.

Any substantive document sent to a client by e-mail is subject to the same peer review requirements that apply to communications delivered by other means. And peer review must be documented either through the use of Aptia's computer-based The Peer Review System (PRS) must be used to create and maintain the evidence of peer review unless the global business' peer review protocols authorize an alternative approach

http://home.Aptia.com/aboutglobalpa/e-communication/ec-email_guidelines.asp

2.21 PROTECTION AND PROPER USE OF COMPANY ASSETS

The Company is committed to the safety and security of both its physical and intellectual property and reserves the right to protect these assets.

POLICY STATEMENT

The Company reserves the right to inspect and search colleagues and their belongings that have been brought onto its property. The Company reserves the right to remove or recover, without notice, any of its property, intellectual or otherwise, including all documents and devices in which it holds a proprietary, copyright, trade-secret or confidential commercial interest. This covers any intellectual or Company property that has been provided to or for colleagues or was created or developed by colleagues during their employment, including the contents of electronic messaging systems and voice-mail messages.

For this purpose, "Company property" means all property that is owned, leased, rented, or has been otherwise paid for or furnished by the Company. Examples include:

Offices and office contents, such as desks, files (electronic and paper), art work, and other furniture;

Computers, computer hardware and software, cellular telephones, the contents of electronic storage and memory devices and the devices themselves;

Books, manuals, procedures, standards, guides and other documents relating to the company, its clients and colleagues, or the manner in which it conducts its business;

Automobiles owned or leased by the company; and/or

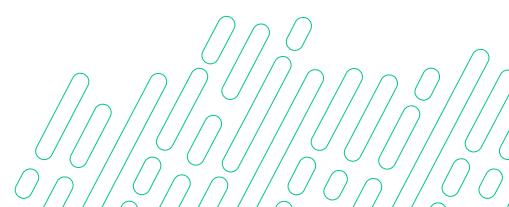
The spaces, places or things used to transact or conduct business or business-related activities, such as meetings or entertaining, or any other facilities including halls, dining rooms, planes and training or educational venues.

USE OF COMPANY PROPERTY

While the Company realizes that colleagues may need to conduct personal work during office hours, any use of Company property should be minimal.

POLICY STATEMENT

Company telephone, fax, stamp machines, office equipment, cellular allowances, computers, and other Company property are generally available to colleagues to use for business-related purposes only. Personal use of Company property should be minimal; excessive use is not acceptable.



PROTECTION OF PERSONAL PROPERTY

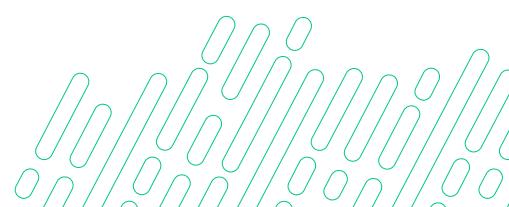
The Company accepts no liability for the security of colleagues' personal property: lockable drawers are available in which to secure personal belongings.

Colleagues should take all reasonable steps to secure their personal belongings brought into the Company premises.

OTHER RESOURCES

The following policies will be shared with you shortly.

- 2.21.1 Whistleblowing Policy
- 2.21.2 Code of Conduct
- 2.21.3 Business Continuity
- 2.21.4 Communication (Mobile & Data usage) Policy
- 2.21.5 Communication Device Usage and Maintenance



2.22 SERVICE AGREEMENT POLICY

PURPOSE

Aptia does substantial investments in furthering its colleagues' career aspirations. Consequently, colleagues are expected to assume ownership for their assigned responsibilities, demonstrating a certain level of stability and serving the Company for a longer duration.

A colleague, on whom substantial training and business knowledge investments have been incurred, might decide to leave Aptia before the Company obtains an appropriate return on investment from him/her. This guideline is designed to protect Aptia's interests for such instances.

This service agreement guideline will be in effect from the date this agreement is signed by Aptia and the colleague.

CATEGORIES

Onshore Travel – On certain occasions, Aptia colleagues may be required to travel overseas for acquiring specialized technical skills, training, knowledge and business expertise to perform their duties and responsibilities. It is mandatory for all colleagues who travel overseas for these business reasons to sign the service agreement.

Freshers (Fresh university students or colleagues with less than eleven months of work experience) – Aptia invests in considerable company specific and technical training for freshers. This includes induction/orientation training, process-specific technical classroom and on-the-job training. It is mandatory for all freshers to sign the service agreement at the time of joining Aptia.

Technical Certifications & Training Programs – Aptia may sponsor a colleague for certain approved professional certifications and training programs that add value to the business and the colleague's professional growth. Some of these certifications/training programs may require the colleague to sign a service agreement with the Company for a stipulated period. It is Aptia's sole discretion to determine these cases, based on the skills involved in the certification/training program. The colleague would be informed about such a condition during the pre-approval process.

SIGNATORIES

The service agreement is required to be signed by the colleague and one surety.

The surety can be any earning member from the colleague's family, including his/her spouse, parent or sibling.

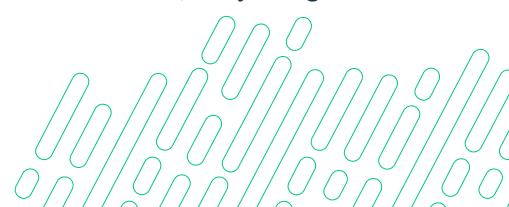
For freshers, the surety can be an earning parent only. The fresher's service agreement is required to be accompanied by an address proof of the parent, duly attested by a gazetted officer.

The surety is required to assure and provide guarantee to the Company for the colleague's satisfactory fulfillment of his/her obligations, assigned responsibilities and acceptable levels of performance.

In the eventuality of a colleague failing to fulfill his/her assigned responsibilities/acceptable performance levels, and an inability to make good the losses suffered by the Company, the surety is liable for compensating for the same.

TERMS OF THE SERVICE AGREEMENT

Freshers – A colleague is expected to serve a term of 1.5 years commencing from the date of his/her joining.



Other colleagues proceeding for on shore training – A colleague is expected to serve a term of 1.5 years, commencing from the date of re-joining office after completion of the onshore assignment. He/she is expected to check with the Human Resources (HR) Business partner for the exact terms applicable

- In the event of the colleague returning on a weekend, the date of commencement of the service agreement would be the date the colleague returns and rejoins office.
- In the event of a colleague proceeding on planned/approved leaves immediately after returning from the onshore location, the date of commencement of the service agreement would be the date the colleague proceeds on leaves.
- In the event of a colleague proceeding on unplanned/unapproved leaves immediately after returning from the onshore location, the date of commencement of the service agreement would be the date the colleague returns and rejoins office.

Technical Certifications & Company sponsored Training Programs – The service agreement in technical certifications & company sponsored training programs will be governed by the respective certification policy.

RECOVERY CLAUSE

In case of an Onshore Travel agreement, a colleague who resigns from the services of Aptia before completion of the aforementioned term(s) is liable to pay the Company a sum of actual costs (cost of tickets, local commute, per diem, etc) or as per the grid mentioned below; whichever is lower:

- 1 & 2 level – Rupees 1,50,000 (Rupees One Lac Fifty Thousand)
- 3 & above levels – Rupees 2,50,000 (Rupees Two Lac Fifty Thousand)

In case of a Fresher's agreement, a colleague who resigns from the services of Aptia before completion of the aforementioned term(s) is liable to pay the Company a sum of Rupees 1,00,000 (Rupees One Lac).

If a colleague leaves before completing his/her agreed-upon tenure with Aptia, he/she shall be liable to pay the Company the complete recovery amount.

In the event of the colleague's separation from Aptia on performance or behavioural grounds, recovery of the outstanding amount is as per the discretion of the Management.

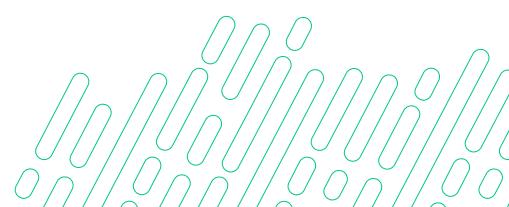
PROCESS

FRESHER SERVICE AGREEMENT

- The People Recruitment team prints and issues the service agreement to the fresher along with the offer documents.
- The People Recruitment team collects the duly signed service agreements before the joining date of the candidate along with the attested copy of the signatory's address proof document.

ONSHORE TRAVEL SERVICE AGREEMENT

- The business decides on the date of travel and communicates the onshore travel plan with the colleague.
- Upon sharing the onshore travel plan with the colleague, the immediate manager needs to communicate the exact dates of travel (including the colleague's return date) to the Facilities team.
- The Facilities team will book tickets and subsequently contact People with details of the dates of travel.



- The People Ops team will prepare and print the service agreement document and get the same signed by the colleague.
- Once the signed copy is submitted, the Facilities team will release the travel tickets.
- A copy of the service agreement is placed in the personal file of the colleague by the People Operations team.

COLLEAGUE RESPONSIBILITIES

A colleague selected for overseas travel is required to inform People team well in advance about his/her overseas travel dates. The colleague and the surety are also required to sign the service agreement before the colleague commences on travel.

Colleagues can reach out to their People Business Partner or the People Operations team for any queries they may have related to the service agreement guidelines.

If the colleague is travelling onshore for acquiring specialized technical skills, training, knowledge and business expertise then he/she is not required to log in working hours on the system.

PEOPLE TEAM RESPONSIBILITIES

The Recruitment team is responsible for getting the service agreement signed from colleague at the time of joining in case of a Fresher.

The Recruitment team is also responsible for ensuring that candidates submit the duly signed service agreements before their joining dates as well as the attested copy of the surety's address proof document.

Any delay in signing of the service agreement by the candidate will result in a delay in his/her joining the organization.

The People Operations team will lead the recovery process.

Till the recoveries are settled, the exiting colleague would not be issued any experience certificate and for any background verification request, People team may reveal the unsettled dues.

The People team will file all duly signed service agreements in the colleague personal files.

IMMEDIATE MANAGER RESPONSIBILITIES

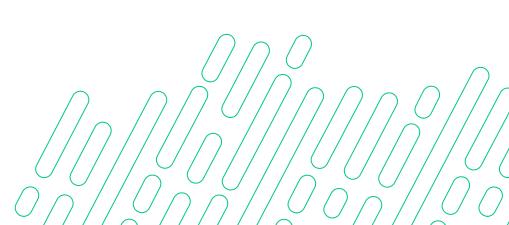
Immediate managers are expected to keep track that all new hires have signed the appropriate service agreements.

The immediate manager is expected to provide the correct dates of travel to the Facilities and HR departments to ensure better coordination for tickets and other travel related arrangement.

Immediate managers are expected to ensure that a colleague, before commencing upon his/her travel, has collected and submitted the service agreement, duly signed by him/her and the surety, to the People team.

Immediate managers are required to promptly communicate any change in travel plans to Facilities and People team.

Immediate managers need to ensure that they are in constant touch with the colleagues while the colleagues are onshore.





If a colleague decides to leave the Company before completion of his/her agreed upon tenure, the immediate manager is required to communicate the same promptly to the People Business Partner or the HR Operations team.

If a colleague goes absconding from work during the term, the immediate manager is required to intimate the People Team Business Partner immediately about his/her absence and initiate the recovery process.

If a colleague indulges in any act of indiscipline during his/her tenure, which requires Aptia to take disciplinary steps against him/her, the immediate manager is required to involve the People Business Partner.

FACILITIES RESPONSIBILITIES

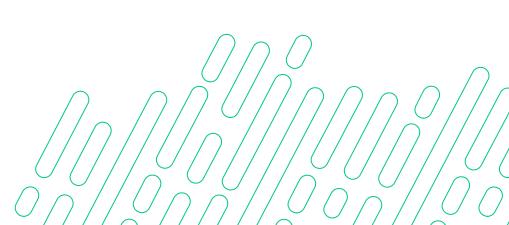
The Facilities team will release travel tickets to the colleague only after the service agreement policy has been duly signed and submitted to the People Ops team Coordinator and post receiving email confirmation from the People Team for releasing the tickets.

EXCEPTIONS AND AMENDMENTS

Any exception to this policy requires approval from the Business Ops Leader and India CPO.

Aptia reserves the right to modify the terms of this policy, as and when it deems necessary.

A revised version of this policy will supersede all prior representations relating to its subject matter, whether verbal or in writing.





We hope your time at Aptia is long and fulfilling.

We understand that sometimes for the benefit of your career, it's time to move on and explore pastures new. This section will help to make leaving as easy and positive an experience, as possible.

3 LEAVING US

We recognize that there may be circumstances under which a colleague's relationship with Aptia may end. When a colleague's employment with APTIA comes to an end, there are specific responsibilities which the colleague must complete.

3.1 RESIGNATION PROCESS

When a colleague expresses his/her intention of resigning he/she needs to send the resignation intimation in writing.

There is no specific format of a resignation letter. A colleague needs to put in a resignation letter or email addressed to the immediate supervisor. The resignation letter is required to have the following information-

- Date of resignation.
- Reason of resignation.
- Last working day as per the individual contract.

Once a colleague has taken the final decision to quit employment post discussion with his/her manager, a mutually agreeable date of separation needs to be finalized.

Colleagues serving notice period are not encouraged to avail any leaves during the notice period. Managers may not allow colleagues to avail leaves during the notice period on account of transition of responsibilities, handover formalities and discharge of responsibilities till the last working day.

The colleague is required to accurately record his/her attendance during the notice period and has to submit his/her clearance form (duly signed by all teams) to the People Operations team on the last working day.

Colleagues while serving notice period are expected to meet all the performance and behavior requirements of regular colleagues. In case where a colleague fails to meet the performance and behavior requirements during notice period, disciplinary action may be initiated against the colleague in consultation with People Partner.

All colleagues serving notice will get a link to fill up an online exit survey form. However, colleagues who are not serving adequate notice period might not get the link for the survey. Colleagues are expected to provide honest feedback on their experience with Aptia in the Exit Survey. The responses of the colleagues are confidential.

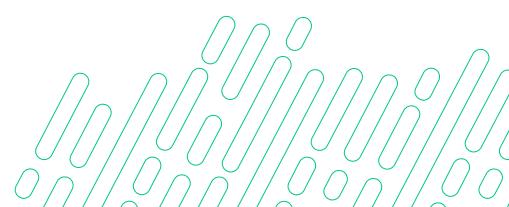
GENERAL GUIDELINES

NOTICE PERIOD

- Should a colleague decide to voluntarily leave his/her position with Aptia during their probationary period, he/she should provide a one-month advance notice and a written resignation letter.
- The terms of the employment contract with Aptia, would supersede the amount of notice period to be served.
- The appointment shall be terminable on the expiry of the required notice as per the employment contract, subject to the terms of the employment contract with Aptia, which would supersede. However, Aptia management may exercise their discretion and can terminate employment without notice by paying salary in lieu of the notice period as applicable.
- Aptia reserves the right to terminate employment of a colleague without notice or payment in lieu of notice should he/she is guilty of misconduct or negligence in their duties.
- If a colleague undertakes employment for remuneration outside the Company without prior permission from the Company, he/she may be liable for dismissal without notice and full and final settlement of accounts.
- All colleagues are expected to serve the full notice period as per their appointment letter or any other subsequent document highlighting the revised notice period. Individuals are required to serve the notice period to ensure work continuity, ensure transition and handover of work responsibilities etc. Un-availed Privilege Leaves are encashed while processing the full and final settlement.
- In case a colleague has been granted leaves while on notice period due to unavoidable circumstances, the colleague can be asked to extend the notice period to enable a proper transition.
- Colleagues can refer to their appointment letters or any subsequent communication to know their due notice period or connect with their immediate supervisors/ People partners in case of any further queries.

FULL AND FINAL SETTLEMENT

- The Full and Final settlement is processed once a colleague / Manager submits the completed clearance form to the HR operations team and a , resignation acceptance letter is issued by People team.
- If the last working day of a colleague is earlier than 10th of the next month, the salary will get processed & will be put on hold. This will be released along with the full & final settlement. However, if the last working day of a colleague is later than 10th of the next month then the salary will get released for the current month.
- In case there are other outstanding dues, such as service agreement amount; salary advance; any exam or certification reimbursement, etc. then the dues are recovered from the colleague.
- On separation of employment, pay out of any benefits and entitlements like any incentive plans, leave encashment, gratuity, etc. will be subject to the applicable rules and regulations as may be in force at that time.
- The full and final settlement shall be processed by the People Operations team within 45 days of receiving the completed exit clearance form.
- In case of any pending dues, the full and final statement along with recovery letter shall be mailed to the colleague for the clearance of dues.
- In case of no recovery, the experience letter shall be mailed to the colleague on his or her personal email ID. The F&F settlement amount is transferred to the colleague's salary account.



3.2 GRATUITY PAYMENTS

Gratuity is an award for long service, payable by the Company to a colleague on his retirement or termination of service as per the Payment of Gratuity Act, 1972.

Gratuity is payable after a minimum of 4 years and 190 days of continuous service in the Company, without any breaks.

It is payable at 15 days salary (last drawn basic) for every year of service rendered.

In case of services of a colleague who is terminated due to death or disablement, the accrued gratuity amount is payable to the nominees/heirs of the colleague. In such an event, the condition of having been in 4 years and 190 days of continuous employment is not applicable.

The calculation of Gratuity due at the time of termination shall be shared with the colleague within 30 days of the colleague leaving the organization.

3.3 RETIREMENT

Subject to an earlier termination of this engagement, you shall retire on your 60th birthday or the day immediately preceding such date, if your birthday does not fall on a working day.

We will invest in our colleagues from day one

Colleagues will be at the heart of our business and will be the key factor in delivering the service that our clients expect. We will create reward mechanisms that offer everyone the opportunity to share in our success and in the long-term growth of the business. We will grow the business through a combination of our strategic mindset and an entrepreneurial spirit, underpinned by strong competence of our people in our chosen areas of specialism.

Fast facts



Specialist administration business focussed on delivering next generation client solutions by continued investments in technology and specialists.



Truly global presence across 4 locations.



Revenues of \$300m as at Day 1.



Scaled business starting on a firm foundation of 3,500 colleagues on 1 Jan 2024 across the UK, US, Portugal and India.



Benefits Administration in the US and Pensions Administration in the UK have a total addressable Market in excess of \$7B and is growing at 6-8% p.a.

For more information, click here: [Welcome to Aptia](#)

Aptia will focus exclusively on employee benefits administration and specialist pension administration delivered by experts and enabled by technology. Aptia will seek to create a genuinely differentiated and highly responsive client experience that will resonate strongly in the marketplace”.

Bala Viswanathan, Founder & Group Chief Executive Officer, Aptia



Aptia Group India

A Wing, Unit 102,
1st Floor Kensington,
Downtown Powai, Central Avenue,
Powai, Mumbai – 400076
Maharashtra,
India

APTIA GROUP

SALARY STATEMENT FOR APRIL 2024

| EMP_NO : | 1159013 | BANK ACNO : | 50100238535311 | | | |
|--|--|------------------------------|-------------------------------|-----------------------------|--|---------------|
| EMP_NAME : | Ankit Sharma | IFSC CODE : | HDFC0000929 | | | |
| DOB : | 02/02/1995 | DOJ : | 01/03/2024 | | | |
| LOCATION : | Gurgaon | PAN : | FSZPS6620E | | | |
| DESIGNATION: | Senior Specialist - Implementation Services | UAN : | 101330043247 | | | |
| | | DOJ : | 09/07/2018 | | | |
| Standard Days:30 | Payable Days:30.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 | Arrear Days:0.00 | | |
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) | TOTAL | DEDUCTIONS | TOTAL |
| BASIC | 36,780 | 36,780 | 0 | 36,780 | P.F. | 4,414 |
| HRA | 18,390 | 18,390 | 0 | 18,390 | INCOME TAX DEDUCTION | 3,457 |
| SPECIAL ALLOWANCE | 32,358 | 32,358 | 0 | 32,358 | LABOUR WELFARE FUND PARENTS MEDICLAIM | 31 7,382 |
| GROSS EARNINGS | 87,528 | 87,528 | 0 | 87,528 | TOTAL DEDUCTIONS | 15,284 |
| NET PAY (RUPEES SEVENTY TWO THOUSAND TWO HUNDRED FORTY FOUR ONLY) | | | | | | 72,244 |
| SUMMARY OF TAX COMPUTATION AS PER OLD REGIME | | | LOP DETAILS | LOP REVERSAL DETAILS | | |
| GROSS SALARY (EXCL. REIMBURSEMENT) | | 10,50,336 | | | | |
| ADD : PERQUISITES AND OTHER INCOME | | 0 | | | | |
| LESS : EXEMPT REIMBURSEMENT | | 0 | | | | |
| LESS : DEDUCTION U/s 10 | | 0 | | | | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | | 50,000 | | | | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | | 2,00,000 | | | | |
| LESS : DEDUCTION U/s CHAPTER VIA | | 1,63,405 | | | | |
| NET TAXABLE INCOME | | 6,36,931 | | | | |
| TOTAL TAX PAYABLE | | 41,483 | | | | |
| TOTAL TAX RECOVERED (INCL. CURR MONTH) | | 3,457 | | | | |
| BALANCE TAX RECOVERABLE | | 38,026 | | | | |

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

APTIA GROUP

SALARY STATEMENT FOR MARCH 2024

| NAME | Ankit Sharma | EMP NO | 1159013 | | | |
|--|---------------------------------|-----------------------|------------------------|---------------|-------------------------|---------------|
| EMP PAN | FSZPS6620E | EMP DOB | 02/02/1995 | | | |
| PF NO | | EMP DOJ | 09/07/2018 | | | |
| A/C NO | 50100238535311 | GENDER | M | | | |
| BANK | BANK OF INDIA | GRADE | | | | |
| DESIG | Implementation Services Analyst | UAN | | | | |
| Standard Days:31 | Payable Days:62.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 | | | |
| Arrear Days:31.00 | | | | | | |
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) | TOTAL | DEDUCTIONS | TOTAL |
| BASIC | 33,060 | 33,060 | 0 | 33,060 | P.F. | 3,967 |
| HRA | 16,530 | 16,530 | 0 | 16,530 | INCOME TAX DEDUCTION | 15,077 |
| SPECIAL ALLOWANCE | 29,085 | 29,085 | 0 | 29,085 | LABOUR WELFARE FUND | 31 |
| GROSS EARNINGS | 78,675 | 78,675 | 0 | 78,675 | TOTAL DEDUCTIONS | 19,075 |
| NET PAY (RUPEES FIFTY NINE THOUSAND SIX HUNDRED ONLY) | | | | | | 59,600 |

| SUMMARY OF TAX COMPUTATION AS PER OLD REGIME | LOP DETAILS | LOP REVERSAL DETAILS |
|---|--------------------|-----------------------------|
| GROSS SALARY (EXCL. REIMBURSEMENT) | 78,675 | |
| ADD : PERQUISITES AND OTHER INCOME | 11,14,402 | |
| LESS : EXEMPT REIMBURSEMENT | 0 | |
| LESS : DEDUCTION U/s 10 | 0 | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 2,00,000 | |
| LESS : DEDUCTION U/s CHAPTER VIA | 1,35,564 | |
| NET TAXABLE INCOME | 8,07,513 | |
| TOTAL TAX PAYABLE | 76,964 | |
| TOTAL TAX RECOVERED (INCL. CURR MONTH) | 15,077 | |
| LESS : TDS - OTHERS | 61,887 | |
| BALANCE TAX RECOVERABLE | 0 | |

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APTIA GROUP

SALARY STATEMENT FOR MAY 2024

| | | | | | | |
|--|---|-----------------------|------------------------|--------------------|--|-----------------------------|
| EMP_NO : | 1159013 | BANK ACNO : | 50100238535311 | | | |
| EMP_NAME : | Ankit Sharma | IFSC CODE : | HDFC0000929 | | | |
| DOB : | 02/02/1995 | DOJ : | 01/03/2024 | | | |
| LOCATION : | Gurgaon | PAN : | FSZPS6620E | | | |
| DESIGNATION: | Senior Specialist - Implementation Services | UAN : | 101330043247 | | | |
| | | DOJ : | 09/07/2018 | | | |
| Standard Days:31 | Payable Days:31.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 | | | |
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) | TOTAL | DEDUCTIONS | TOTAL |
| BASIC | 36,780 | 36,780 | 0 | 36,780 | P.F. | 4,414 |
| HRA | 18,390 | 18,390 | 0 | 18,390 | INCOME TAX DEDUCTION | 3,457 |
| SPECIAL ALLOWANCE | 32,358 | 32,358 | 0 | 32,358 | LABOUR WELFARE FUND PARENTS MEDICLAIM | 31 7,381 |
| GROSS EARNINGS | 87,528 | 87,528 | 0 | 87,528 | TOTAL DEDUCTIONS | 15,283 |
| NET PAY (RUPEES SEVENTY TWO THOUSAND TWO HUNDRED FORTY FIVE ONLY) | | | | | | 72,245 |
| SUMMARY OF TAX COMPUTATION AS PER OLD REGIME | | | | LOP DETAILS | | LOP REVERSAL DETAILS |
| GROSS SALARY (EXCL. REIMBURSEMENT) | | 10,50,336 | | | | |
| ADD : PERQUISITES AND OTHER INCOME | | 0 | | | | |
| LESS : EXEMPT REIMBURSEMENT | | 0 | | | | |
| LESS : DEDUCTION U/s 10 | | 0 | | | | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | | 50,000 | | | | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | | 2,00,000 | | | | |
| LESS : DEDUCTION U/s CHAPTER VIA | | 1,63,405 | | | | |
| NET TAXABLE INCOME | | 6,36,931 | | | | |
| TOTAL TAX PAYABLE | | 41,483 | | | | |
| TOTAL TAX RECOVERED (INCL. CURR MONTH) | | 6,914 | | | | |
| BALANCE TAX RECOVERABLE | | 34,569 | | | | |
| TOTAL TAX FOR THE MONTH | | 3,457 | | | | |
| NATIONAL PENSION SCHEME MONTHLY RATE : 0 | | | | | | |
| NATIONAL PENSION SCHEME CURRENT MONTH : 0 | | | | | | |

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

APTIA GROUP

SALARY STATEMENT FOR MARCH 2024

| | | | |
|--|---------------------------------|-----------------------|------------------------|
| NAME | Ankit Sharma | EMP NO | 1159013 |
| EMP PAN | FSZPS6620E | EMP DOB | 02/02/1995 |
| PF NO | | EMP DOJ | 09/07/2018 |
| A/C NO | 50100238535311 | GENDER | M |
| BANK | BANK OF INDIA | GRADE | |
| DESIG | Implementation Services Analyst | UAN | |
| Standard Days:31 | Payable Days:31.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 |
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) |
| BASIC | 33,060 | 33,060 | 0 |
| HRA | 16,530 | 16,530 | 0 |
| SPECIAL ALLOWANCE | 29,085 | 29,085 | 0 |
| GROSS EARNINGS | 78,675 | 78,675 | 0 |
| NET PAY | | | 54,291 |
| (RUPEES FIFTY FOUR THOUSAND TWO HUNDRED NINETY ONE ONLY) | | | |

| SUMMARY OF TAX COMPUTATION AS PER OLD REGIME | LOP DETAILS | LOP REVERSAL DETAILS |
|---|--------------------|-----------------------------|
| GROSS SALARY (EXCL. REIMBURSEMENT) | 78,675 | |
| ADD : PERQUISITES AND OTHER INCOME | 11,14,402 | |
| LESS : EXEMPT REIMBURSEMENT | 0 | |
| LESS : DEDUCTION U/s 10 | 0 | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 2,00,000 | |
| LESS : DEDUCTION U/s CHAPTER VIA | 1,10,040 | |
| NET TAXABLE INCOME | 8,33,037 | |
| TOTAL TAX PAYABLE | 82,273 | |
| TOTAL TAX RECOVERED (INCL. CURR MONTH) | 20,386 | |
| LESS : TDS - OTHERS | 61,887 | |
| BALANCE TAX RECOVERABLE | 0 | |

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TAX INVOICE



Excitel Broadband Pvt. Ltd.

B1/53, Sector 50, Noida, Gautam Buddha Nagar, Uttar Pradesh- 201301

Invoice No.:

9-
UPINV/2532464

PAN No: AADCE9043K

Invoice Date:

02/04/2024

GSTIN No: 09AADCE9043K1ZB

CIN: U63090DL2015PTC277612

ANKIT SHARMA

48/1145 Shiv Ganga Apartment Vasundhara Ghaziabad UP

User ID:

ankit14b@1145

Ghaziabad-201012

Service Start Date:

02/04/2024

Uttar Pradesh,

Service End Date:

02/05/2024

GSTIN No:

Place of service: Uttar Pradesh

GST QR Code:

| HSN/SAC code | Description of Goods | Base Price | Net Taxable Value | CGST Rate | CGST Amount | SGST Rate | SGST Amount | IGST Rate | IGST Amount | Total Amount |
|---------------------------------|-------------------------|------------|-------------------|-----------|-------------|-----------|-------------|-----------|-------------|---|
| 998422 | Excitel Fiber I 300 899 | 1060.82 | 899.00 | 9.00 % | 80.91 | 9.00 % | 80.91 | | | 1060.82 |
| TOTAL | | | | | | | | | | 1060.82 |
| Total Invoice value (in figure) | | | | | | | | | | 1060.82 |
| Discount Including GST | | | | | | | | | | 0.00 |
| Total Plan MRP | | | | | | | | | | 1060.82 |
| Total Invoice value (in words) | | | | | | | | | | Rupees One Thousand Sixty and Eighty Two Paise Only |

Thank you for choosing Excitel

www.excitel.com | phone (011) 69-65-69-65

This is a computer generated invoice. Signature and stamp are not required.

TAX INVOICE



Excitel Broadband Pvt. Ltd.

B1/53, Sector 50, Noida, Gautam Buddha Nagar, Uttar Pradesh- 201301

Invoice No.:

9-
UPINV/2532464

PAN No: AADCE9043K

Invoice Date:

02/04/2024

GSTIN No: 09AADCE9043K1ZB

CIN: U63090DL2015PTC277612

ANKIT SHARMA

4B/1145 Shiv Ganga Apartment Vasundhara Ghaziabad UP
Ghaziabad-201012
Uttar Pradesh,
GSTIN No:

User ID: ankit4b@1145
Service Start Date: 02/04/2024
Service End Date: 02/05/2024

Place of service: Uttar Pradesh

GST QR Code:

| HSN/SAC code | Description of Goods | Base Price | Net Taxable Value | CGST Rate | CGST Amount | SGST Rate | SGST Amount | IGST Rate | IGST Amount | Total Amount |
|---------------------------------|-------------------------|------------|-------------------|-----------|-------------|-----------|-------------|-----------|-------------|---|
| 998422 | Excitel Fiber I 300 899 | 1060.82 | 899.00 | 9.00 % | 80.91 | 9.00 % | 80.91 | | | 1060.82 |
| TOTAL | | | | | | | | | | 1060.82 |
| Total Invoice value (in figure) | | | | | | | | | | 1060.82 |
| Discount Including GST | | | | | | | | | | 0.00 |
| Total Plan MRP | | | | | | | | | | 1060.82 |
| Total Invoice value (in words) | | | | | | | | | | Rupees One Thousand Sixty and Eighty Two Paise Only |

Thank you for choosing Excitel!

www.excitel.com | phone (011) 69-65-69-65

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TAX INVOICE



Excitel Broadband Pvt. Ltd.

B1/53, Sector 50, Noida, Gautam Buddha Nagar, Uttar Pradesh- 201301

Invoice No.:

9-
UPINV/2739722

PAN No: AADCE9043K

Invoice Date:

01/08/2024

GSTIN No: 09AADCE9043K1ZB

CIN: U63090DL2015PTC277612

ANKIT SHARMA

4B/1145 Shiv Ganga Apartment Vasundhara Ghaziabad UP
Ghaziabad-201012
Uttar Pradesh,
GSTIN No:

User ID: ankit4b@1145
Service Start Date: 01/08/2024
Service End Date: 30/08/2024

Place of service: Uttar Pradesh

GST QR Code:

| HSN/SAC code | Description of Goods | Base Price | Net Taxable Value | CGST Rate | CGST Amount | SGST Rate | SGST Amount | IGST Rate | IGST Amount | Total Amount |
|---------------------------------|-------------------------|------------|-------------------|-----------|-------------|-----------|-------------|-----------|-------------|---|
| 998422 | Excitel Fiber I 300 899 | 1060.82 | 899.00 | 9.00 % | 80.91 | 9.00 % | 80.91 | | | 1060.82 |
| TOTAL | | | | | | | | | | 1060.82 |
| Total Invoice value (in figure) | | | | | | | | | | 1060.82 |
| Discount Including GST | | | | | | | | | | 0.00 |
| Total Plan MRP | | | | | | | | | | 1060.82 |
| Total Invoice value (in words) | | | | | | | | | | Rupees One Thousand Sixty and Eighty Two Paise Only |

Thank you for choosing Excitel!

www.excitel.com | phone (011) 69-65-69-65

This is a computer generated invoice. Signature and stamp are not required.

TAX INVOICE



Excitel Broadband Pvt. Ltd.

B1/53, Sector 50, Noida, Gautam Buddha Nagar, Uttar Pradesh- 201301
PAN No: AADCE9043K
GSTIN No: 09AADCE9043K1ZB
CIN: U63090DL2015PTC277612

Invoice No.: 9-
UPINV/2739722
Invoice Date: 01/08/2024

ANKIT SHARMA
4B/1145 Shiv Ganga Apartment Vasundhara Ghaziabad UP
Ghaziabad-201012
Uttar Pradesh,
GSTIN No:

User ID: ankit4b@1145
Service Start Date: 01/08/2024
Service End Date: 30/08/2024

Place of service: Uttar Pradesh

GST QR Code:

| HSN/SAC code | Description of Goods | Base Price | Net Taxable Value | CGST Rate | CGST Amount | SGST Rate | SGST Amount | IGST Rate | IGST Amount | Total Amount |
|--------------|---------------------------------|------------|-------------------|-----------|-------------|-----------|-------------|-----------|-------------|---|
| 998422 | Excitel Fiber I 300 899 | 1060.82 | 899.00 | 9.00 % | 80.91 | 9.00 % | 80.91 | | | 1060.82 |
| | TOTAL | | | | | | | | | 1060.82 |
| | Total Invoice value (in figure) | | | | | | | | | 1060.82 |
| | Discount Including GST | | | | | | | | | 0.00 |
| | Total Plan MRP | | | | | | | | | 1060.82 |
| | Total Invoice value (in words) | | | | | | | | | Rupees One Thousand Sixty and Eighty Two Paise Only |

Thank you for choosing Excitel!

www.excitel.com | phone (011) 69-65-69-65

This is a computer generated invoice. Signature and stamp are not required.

TAX INVOICE



Excitel Broadband Pvt. Ltd.

B1/53, Sector 50, Noida, Gautam Buddha Nagar, Uttar Pradesh- 201301

Invoice No.:

9-
UPINV/2733044

PAN No: AADCE9043K

Invoice Date:

03/07/2024

GSTIN No: 09AADCE9043K1ZB

CIN: U63090DL2015PTC277612

ANKIT SHARMA

4B/1145 Shiv Ganga Apartment Vasundhara Ghaziabad UP
Ghaziabad-201012
Uttar Pradesh,
GSTIN No:

User ID: ankit4b@1145
Service Start Date: 03/07/2024
Service End Date: 01/08/2024

Place of service: Uttar Pradesh

GST QR Code:

| HSN/SAC code | Description of Goods | Base Price | Net Taxable Value | CGST Rate | CGST Amount | SGST Rate | SGST Amount | IGST Rate | IGST Amount | Total Amount |
|---------------------------------|-------------------------|------------|-------------------|-----------|-------------|-----------|-------------|-----------|-------------|---|
| 998422 | Excitel Fiber I 300 899 | 1060.82 | 899.00 | 9.00 % | 80.91 | 9.00 % | 80.91 | | | 1060.82 |
| TOTAL | | | | | | | | | | 1060.82 |
| Total Invoice value (in figure) | | | | | | | | | | 1060.82 |
| Discount Including GST | | | | | | | | | | 0.00 |
| Total Plan MRP | | | | | | | | | | 1060.82 |
| Total Invoice value (in words) | | | | | | | | | | Rupees One Thousand Sixty and Eighty Two Paise Only |

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TAX INVOICE



Excitel Broadband Pvt. Ltd.

B1/53, Sector 50, Noida, Gautam Buddha Nagar, Uttar Pradesh- 201301
PAN No: AADCE9043K
GSTIN No: 09AADCE9043K1ZB
CIN: U63090DL2015PTC277612

Invoice No.: 9-
UPINV/2733044
Invoice Date: 03/07/2024

ANKIT SHARMA
4B/1145 Shiv Ganga Apartment Vasundhara Ghaziabad UP
Ghaziabad-201012
Uttar Pradesh,
GSTIN No:

User ID: ankit4b@1145
Service Start Date: 03/07/2024
Service End Date: 01/08/2024

Place of service: Uttar Pradesh

GST QR Code:

| HSN/SAC code | Description of Goods | Base Price | Net Taxable Value | CGST Rate | CGST Amount | SGST Rate | SGST Amount | IGST Rate | IGST Amount | Total Amount |
|--------------|---------------------------------|------------|-------------------|-----------|-------------|-----------|-------------|-----------|-------------|---|
| 998422 | Excitel Fiber I 300 899 | 1060.82 | 899.00 | 9.00 % | 80.91 | 9.00 % | 80.91 | | | 1060.82 |
| | TOTAL | | | | | | | | | 1060.82 |
| | Total Invoice value (in figure) | | | | | | | | | 1060.82 |
| | Discount Including GST | | | | | | | | | 0.00 |
| | Total Plan MRP | | | | | | | | | 1060.82 |
| | Total Invoice value (in words) | | | | | | | | | Rupees One Thousand Sixty and Eighty Two Paise Only |

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TAX INVOICE



Excitel Broadband Pvt. Ltd.

B1/53, Sector 50, Noida, Gautam Buddha Nagar, Uttar Pradesh- 201301

Invoice No.:

9-
UPINV/2723445

PAN No: AADCE9043K

Invoice Date:

03/06/2024

GSTIN No: 09AADCE9043K1ZB

CIN: U63090DL2015PTC277612

ANKIT SHARMA

4B/1145 Shiv Ganga Apartment Vasundhara Ghaziabad UP
Ghaziabad-201012
Uttar Pradesh,
GSTIN No:

User ID: ankit4b@1145
Service Start Date: 03/06/2024
Service End Date: 02/07/2024

Place of service: Uttar Pradesh

GST QR Code:

| HSN/SAC code | Description of Goods | Base Price | Net Taxable Value | CGST Rate | CGST Amount | SGST Rate | SGST Amount | IGST Rate | IGST Amount | Total Amount |
|---------------------------------|-------------------------|------------|-------------------|-----------|-------------|-----------|-------------|-----------|-------------|---|
| 998422 | Excitel Fiber I 300 899 | 1060.82 | 899.00 | 9.00 % | 80.91 | 9.00 % | 80.91 | | | 1060.82 |
| TOTAL | | | | | | | | | | 1060.82 |
| Total Invoice value (in figure) | | | | | | | | | | 1060.82 |
| Discount Including GST | | | | | | | | | | 0.00 |
| Total Plan MRP | | | | | | | | | | 1060.82 |
| Total Invoice value (in words) | | | | | | | | | | Rupees One Thousand Sixty and Eighty Two Paise Only |

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TAX INVOICE

**Excitel Broadband Pvt. Ltd.**

B1/53, Sector 50, Noida, Gautam Buddha Nagar, Uttar Pradesh- 201301
 PAN No: AADCE9043K
 GSTIN No: 09AADCE9043K1ZB
 CIN: U63090DL2015PTC277612

Invoice No.: 9-
 UPINV/2723445
 Invoice Date: 03/06/2024

ANKIT SHARMA
 4B/1145 Shiv Ganga Apartment Vasundhara Ghaziabad UP
 Ghaziabad-201012
 Uttar Pradesh,
 GSTIN No:

User ID: ankit4b@1145
 Service Start Date: 03/06/2024
 Service End Date: 02/07/2024

Place of service: Uttar Pradesh

GST QR Code:

| HSN/SAC code | Description of Goods | Base Price | Net Taxable Value | CGST Rate | CGST Amount | SGST Rate | SGST Amount | IGST Rate | IGST Amount | Total Amount |
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| 998422 | Excitel Fiber I 300 899 | 1060.82 | 899.00 | 9.00 % | 80.91 | 9.00 % | 80.91 | | | 1060.82 |
| TOTAL | | | | | | | | | | 1060.82 |
| Total Invoice value (in figure) | | | | | | | | | | 1060.82 |
| Discount Including GST | | | | | | | | | | 0.00 |
| Total Plan MRP | | | | | | | | | | 1060.82 |
| Total Invoice value (in words) | | | | | | | | | | Rupees One Thousand Sixty and Eighty Two Paise Only |

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TAX INVOICE



Excitel Broadband Pvt. Ltd.

B1/53, Sector 50, Noida, Gautam Buddha Nagar, Uttar Pradesh- 201301
PAN No: AADCE9043K
GSTIN No: 09AADCE9043K1ZB
CIN: U63090DL2015PTC277612

Invoice No.: 9-
UPINV/2532464
Invoice Date: 02/05/2024

ANKIT SHARMA
48/1145 Shiv Ganga Apartment Vasundhara Ghaziabad UP
Ghaziabad-201012
Uttar Pradesh,
GSTIN No:

User ID: ankit14b@1145
Service Start Date: 02/05/2024
Service End Date: 02/06/2024

Place of service: Uttar Pradesh

GST QR Code:

| HSN/SAC code | Description of Goods | Base Price | Net Taxable Value | CGST Rate | CGST Amount | SGST Rate | SGST Amount | IGST Rate | IGST Amount | Total Amount |
|---------------------------------|-------------------------|------------|-------------------|-----------|-------------|-----------|-------------|-----------|-------------|---|
| 998422 | Excitel Fiber I 300 899 | 1060.82 | 899.00 | 9.00 % | 80.91 | 9.00 % | 80.91 | | | 1060.82 |
| TOTAL | | | | | | | | | | 1060.82 |
| Total Invoice value (in figure) | | | | | | | | | | 1060.82 |
| Discount Including GST | | | | | | | | | | 0.00 |
| Total Plan MRP | | | | | | | | | | 1060.82 |
| Total Invoice value (in words) | | | | | | | | | | Rupees One Thousand Sixty and Eighty Two Paise Only |

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TAX INVOICE



Excitel Broadband Pvt. Ltd.

B1/53, Sector 50, Noida, Gautam Buddha Nagar, Uttar Pradesh- 201301

Invoice No.:

9-
UPINV/2532464

PAN No: AADCE9043K

Invoice Date:

02/05/2024

GSTIN No: 09AADCE9043K1ZB

CIN: U63090DL2015PTC277612

ANKIT SHARMA

4B/1145 Shiv Ganga Apartment Vasundhara Ghaziabad UP
Ghaziabad-201012
Uttar Pradesh,
GSTIN No:

User ID: ankit4b@1145
Service Start Date: 02/05/2024
Service End Date: 02/06/2024

Place of service: Uttar Pradesh

GST QR Code:

| HSN/SAC code | Description of Goods | Base Price | Net Taxable Value | CGST Rate | CGST Amount | SGST Rate | SGST Amount | IGST Rate | IGST Amount | Total Amount |
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| TOTAL | | | | | | | | | | 1060.82 |
| Total Invoice value (in figure) | | | | | | | | | | 1060.82 |
| Discount Including GST | | | | | | | | | | 0.00 |
| Total Plan MRP | | | | | | | | | | 1060.82 |
| Total Invoice value (in words) | | | | | | | | | | Rupees One Thousand Sixty and Eighty Two Paise Only |

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www.excitel.com | phone (011) 69-65-69-65

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TAX INVOICE

**Excitel Broadband Pvt. Ltd.**

B1/53, Sector 50, Noida, Gautam Buddha Nagar, Uttar Pradesh- 201301

Invoice No.:

9-
UPINV/2748786

PAN No: AADCE9043K

Invoice Date:

01/10/2024

GSTIN No: 09AADCE9043K1ZB

CIN: U63090DL2015PTC277612

ANKIT SHARMA

4B/1145 Shiv Ganga Apartment Vasundhara Ghaziabad UP

UserID: ankit4b@1145

Ghaziabad-201012

Service Start Date: 01/10/2024

Uttar Pradesh,

Service End Date: 30/10/2024

GSTIN No:

Place of service: Uttar Pradesh

GST QR Code:

| HSN/SAC code | Description of Goods | Base Price | Net Taxable Value | CGST Rate | CGST Amount | SGST Rate | SGST Amount | IGST Rate | IGST Amount | Total Amount |
|--------------|-------------------------|------------|-------------------|-----------|-------------|-----------|-------------|-----------|-------------|----------------|
| 998422 | Excitel Fiber I 300 899 | 1060.82 | 899.00 | 9.00 % | 80.91 | 9.00 % | 80.91 | | | 1060.82 |
| TOTAL | | | | | | | | | | 1060.82 |

| | |
|---------------------------------|---|
| Total Invoice value (in figure) | 1060.82 |
| Discount Including GST | 0.00 |
| Total Plan MRP | 1060.82 |
| Total Invoice value (in words) | Rupees One Thousand Sixty and Eighty Two Paise Only |

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www.excitel.com | phone (011) 69-65-69-65

TAX INVOICE



Excitel Broadband Pvt. Ltd.

B1/53, Sector 50, Noida, Gautam Buddha Nagar, Uttar Pradesh- 201301

Invoice No.:

9-
UPINV/2748786

PAN No: AADCE9043K

Invoice Date:

01/10/2024

GSTIN No: 09AADCE9043K1ZB

CIN: U63090DL2015PTC277612

ANKIT SHARMA

4B/1145 Shiv Ganga Apartment Vasundhara Ghaziabad UP

User ID: ankit4b@1145

Ghaziabad-201012

Service Start Date: 01/10/2024

Uttar Pradesh,

Service End Date: 30/10/2024

GSTIN No:

Place of service: Uttar Pradesh

GST QR Code:

| HSN/SAC code | Description of Goods | Base Price | Net Taxable Value | CGST Rate | CGST Amount | SGST Rate | SGST Amount | IGST Rate | IGST Amount | Total Amount |
|---------------------------------|-------------------------|------------|-------------------|-----------|-------------|-----------|-------------|-----------|-------------|---|
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| TOTAL | | | | | | | | | | 1060.82 |
| Total Invoice value (in figure) | | | | | | | | | | 1060.82 |
| Discount Including GST | | | | | | | | | | 0.00 |
| Total Plan MRP | | | | | | | | | | 1060.82 |
| Total Invoice value (in words) | | | | | | | | | | Rupees One Thousand Sixty and Eighty Two Paise Only |

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www.excitel.com | phone (011) 69-65-69-65

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TAX INVOICE

**Excitel Broadband Pvt. Ltd.**

B1/53, Sector 50, Noida, Gautam Buddha Nagar, Uttar Pradesh- 201301
 PAN No: AADCE9043K
 GSTIN No: 09AADCE9043K1ZB
 CIN: U63090DL2015PTC277612

Invoice No.: 9-
 UPINV/2741212
 Invoice Date: 01/09/2024

ANKIT SHARMA
 4B/1145 Shiv Ganga Apartment Vasundhara Ghaziabad UP
 Ghaziabad-201012
 Uttar Pradesh,
 GSTIN No:

User ID: ankit4b@1145
 Service Start Date: 01/09/2024
 Service End Date: 30/09/2024

Place of service: Uttar Pradesh

GST QR Code:

| HSN/SAC code | Description of Goods | Base Price | Net Taxable Value | CGST Rate | CGST Amount | SGST Rate | SGST Amount | IGST Rate | IGST Amount | Total Amount |
|---------------------------------|-------------------------|------------|-------------------|-----------|-------------|-----------|-------------|-----------|-------------|---|
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| TOTAL | | | | | | | | | | 1060.82 |
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| Discount Including GST | | | | | | | | | | 0.00 |
| Total Plan MRP | | | | | | | | | | 1060.82 |
| Total Invoice value (in words) | | | | | | | | | | Rupees One Thousand Sixty and Eighty Two Paise Only |

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TAX INVOICE



Excitel Broadband Pvt. Ltd.

B1/53, Sector 50, Noida, Gautam Buddha Nagar, Uttar Pradesh- 201301

Invoice No.:

9-
UPINV/2741212

PAN No: AADCE9043K

Invoice Date:

01/09/2024

GSTIN No: 09AADCE9043K1ZB

CIN: U63090DL2015PTC277612

ANKIT SHARMA

4B/1145 Shiv Ganga Apartment Vasundhara Ghaziabad UP

User ID: ankit4b@1145

Ghaziabad-201012

Service Start Date: 01/09/2024

Uttar Pradesh,

Service End Date: 30/09/2024

GSTIN No:

Place of service: Uttar Pradesh

GST QR Code:

| HSN/SAC code | Description of Goods | Base Price | Net Taxable Value | CGST Rate | CGST Amount | SGST Rate | SGST Amount | IGST Rate | IGST Amount | Total Amount |
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| Discount Including GST | | | | | | | | | | 0.00 |
| Total Plan MRP | | | | | | | | | | 1060.82 |
| Total Invoice value (in words) | | | | | | | | | | Rupees One Thousand Sixty and Eighty Two Paise Only |

Thank you for choosing Excitel!

www.excitel.com | phone (011) 69-65-69-65

This is a computer generated invoice. Signature and stamp are not required.

WELCOME TO APTIA



Dear Ankit,

I am delighted to welcome you to Aptia in India. The leadership team is excited to have you join our team and contribute to our shared success.

At Aptia, we are committed to fostering a culture of collaboration, innovation, and excellence. Together, we will work towards achieving our goals and making a positive impact in the industry.

As you embark on this new journey with us, I encourage you to embrace our values and principles, and to leverage your skills and experiences to drive our organization forward.

Please find details of your compensation statement overleaf.

Welcome Aboard!

Best Regards,

*RK Rangan
Chairman and President – Aptia India*

**2023 - 2024
COMPENSATION STATEMENT**



Dear Ankit,

Thank you for your tremendous efforts in 2023. We have fantastic support from clients and our prospects list is growing every day. Focusing on clients, delivering excellence in our processes, and maintaining member satisfaction will ensure our success. I look forward to building a successful business with your support.

Please find your compensation statement below.

*Best wishes,
Bala Viswanathan
Founder & CEO, Aptia Group*

| PERSONAL INFORMATION | | | |
|--|--|----------------------|------------|
| NAME | Ankit Sharma | EMPLOYEE NUMBER | 1159013 |
| CURRENT BUSINESS TITLE | SENIOR SPECIALIST - IMPLEMENTATION SERVICES | CURRENT GRADE | 2 |
| 2024 AIP TARGET PERCENTAGE ³ | | | |
| TARGET AIP | | | 10% |
| TOTAL GUARANTEED COMPENSATION SUMMARY | | | |
| 2022-2023 ¹ (INR) | | 2023 – 2024 (INR) | % CHANGE |
| FTE% | | 100% | - |
| GUARANTEED TOTAL COMPENSATION² | | 9,91,700 | 11,03,300 |
| COMPENSATION SUMMARY | | | |

1.The 2023 rating is awarded and calibrated by Marsh McLennan. Your 2024 performance will be assessed against the goals agreed and documented between you and your manager. Please refer to the Aptia Performance Management Policy for details of the Aptia performance management process.

2. Your Annual Guaranteed Total Compensation (GTC) for 2022/2023 are as on 31 December 2023.

AGTC increases are awarded by Aptia and effective 01 April 2024. Any impact on allowances like LTA, Special Allowance, retiral will be automatically calculated, and you will be able to see the changes in the payroll portal (HGS) from the end of April 2024.

3.Bonus awarded by Marsh McLennan for the 2023 performance year are against the rules of the scheme relevant to you. For details of the Aptia bonus plans for the 2024 bonus year, please refer to the relevant plan details on Workday Help.

Target AIP bonus percentage will remain as per AIP policy for your grade and will be applied on your revised GTC. Details will be uploaded on Workday on 1st April 2024.

In addition to providing a competitive compensation package, Aptia offer a range of employee benefits to colleagues and their families, depending on location. Details of applicable benefits can be found in your benefits portal 'Benefits You' which can be accessed through MyAptia.

If you have any queries regarding this Compensation Statement, please speak to your line manager or raise a ticket on People support portal on MyAptia Home Page, Workday.



AptiaSM

Aptia Group India Private Limited

Mumbai, India

1159013

Ankit Sharma

ankit.sharma8@mercer.com

18th December 2023

Dear Ankit,



Re: Offer Letter and Employment Agreement

I am pleased to confirm the terms of our offer to you to join **Aptia Group India Private Limited** (hereinafter referred to as "Aptia" or the "Company") and we look forward to you joining on 1st March 2024. Your employment with Mercer India Private Limited, which commenced on 9th July 2018 will be recognized as your original hire date, for employment continuity purposes.

Your role will be Senior Specialist - Implementation Services within Implementation Services. Your normal place of work will be Gurugram Office at Block D & E ASF Grand Canyon Building, 122003, Gurugram. You may be deputed to various client sites from time to time within the city limits of your office location and you understand that this is part of your job requirement.

The grade for your role is classified as Grade 2 and is eligible for Overtime pay. The Overtime Policy is detailed within the Colleague Guide, which will be provided to you in advance of commencing employment with us. Your annual fixed remuneration for this position is INR 991,700 payable over 12 months, which includes the Company's contribution to the Employees' Provident Fund and any other applicable social security benefits. A full breakdown of your remuneration is provided in Appendix A.

Your fixed remuneration will be reviewed annually, and any salary increment will be made with effect from 01 April.

The Company shall be entitled to deduct and withhold any and all taxes and imposts as required by law. You will solely and personally be liable for declaring and paying all taxes and imposts relating to your employment as required by law except any taxes or imposts required to be deposited by the Company to tax authorities on your behalf in accordance with applicable law.

Office Hours and Dress

You will be required to work 40 hours per week excluding breaks, for 5 days a week. Your normal working hours will be shared with you by your Line Manager. You may be required to work additional hours as are reasonably necessary to complete your duties, with additional remuneration in accordance with your overtime entitlement. In addition, you may be required to work or travel to different locations both within and outside India on an ad hoc or temporary or permanent basis in the performance of your duties.

As you think about joining us, please note that Aptia has adopted a year-round "Appropriate Dress" policy. This policy is designed to allow you to select between Business Casual Dress or Business Dress; whichever is appropriate for your work on a given day and details are available in the Colleague Guide.

Leave Entitlement

You will be entitled to leave entitlement as stipulated in the Company's leave policy as detailed in the Colleague Handbook. If your employment starts or finishes part way through the holiday year your entitlement during that year will be calculated on a pro rata basis.

Probationary Period

If you have completed your probationary period, this clause does not apply to you.

If you are still serving your probationary period, the balance of your probation will continue with Aptia Group India Private Limited, during which time your notice period will be one (1) month. During this period of probation, your performance will be reviewed and if found satisfactory, your appointment will be confirmed on completion of the probationary period. No formal confirmation letter will be issued.

During your period of probation and as your probation is coming to an end, if your performance is not satisfactory, the Company reserves the right to place you on a performance improvement plan, to extend your period of probation by up to a further 3 months, or to terminate your employment.

Termination of Employment

For colleagues who have completed their Probation Period, notice period will be three (3) months.

Benefits

Aptia's rewards philosophy aims to align employee contributions with business goals to maximize individual, team and Company performance. Our rewards philosophy is designed to attract and retain the best individuals, reward competitively and motivate employees to deliver their best at work. Your benefits are detailed in this Employment Agreement and within the Colleague Handbook.

Change in Personal Details

It is your responsibility to ensure Aptia always holds the correct personal information on file. Any changes in your personal details or information, be that an address, telephone numbers, bank details, family status etc. must be updated by you in, Workday. If you are not familiar with the system, you will receive guidance on how to update Workday.

All communications sent to you by the Company at your last given address shall be deemed to have been received by you at your current address. You should also provide all phone / mobile / email or any other personal contact details for record and communication purposes.

We are looking forward to welcoming you to Aptia. If you have any questions regarding the contents of this offer letter and Employment Agreement, please do not hesitate to contact the undersigned.

Yours sincerely

RK Rangan
Chairman & President, India
Aptia Group India Private Limited

Date: 18th December 2023

By signing this letter, you are confirming you have read, understood and agree to abide by the requirements contained in this offer letter and Employment Agreement attached herewith.

Colleague Signature: DocuSigned by:
Ankit Sharma
7C51DEF2AD4B497...

Date: 22-Dec-2023 | 21:02 IST

Colleague Name: Ankit Sharma

EMPLOYMENT AGREEMENT

1. Benefits

You will be eligible to participate in Aptia's comprehensive package of benefit plans as applicable to employees and these are provided in Appendix A. The Company reserves the right to revise any and all benefit plans as necessary, and any changes will be communicated with you.

1.1. Annual Incentive Plan (AIP)

- 1.1.1. You will be eligible to participate in the Aptia Annual Incentive Plan ("AIP"), which is governed by the AIP Plan document. AIP bonuses are non-contractual and discretionary and based on your grade level and the attainment of performance goals by both the Company and you.
- 1.1.2. To be eligible to receive an AIP bonus, you will have to remain continuously and actively employed, and not working any period of notice, whether issued by you or the Company, on the day the bonus payment is made, not be under any performance improvement plan or subject to any disciplinary proceedings.
- 1.1.3. Where employment has commenced during the performance year (1 January to 31 December), bonus eligibility will be pro-rated for that year, with the exception of 2024, where if you are employed by Mercer India Private Limited on 01 January 2024 and remain employed and comply with the terms of the AIP Plan at Aptia, your bonus will not be pro-rated.
- 1.1.4. For your grade level, the Target opportunity for a non-contractual and discretionary AIP payment is 10% of your annual salary. The Target opportunity represents the mid-point on a bonus range, which is explained in the AIP Plan document, a copy of which is available online.
- 1.1.5. AIP bonuses are payable no later than the 31st March of the year following the performance year for which the performance is assessed. Any AIP bonus award is subject to statutory deductions and will not be pensionable nor will it be included in the calculation for any benefit payments.

1.2. Insured Benefits

1.2.1. In addition to the benefits set out elsewhere in this agreement, the Employee shall be entitled to participate in other insurance based benefits from 01 March 2024, (including a health plan, accident cover and life insurance) during their employment as communicated to them from time to time and subject to any rules applicable to the relevant benefits from time to time in force and conditional on the Employee satisfying any applicable requirements of the insurer and being accepted at normal rates of premium.

1.2.2. The Company shall have no liability to pay any benefit to the Employee unless it receives payment from the insurer.

1.2.3. The Company may replace or withdraw any such benefits, or amend the terms of such benefits, without compensation, at any time after the completion of one year from the date of acceptance of this offer and provide reasonable notice to the Employee.

1.2.4. The Employee will be entitled to participate in:

1.2.4.1. the Company's Health Plan which is applicable for self, spouse and dependent children; a separate voluntary group parental medical cover; and

1.2.4.2. under the Company's Accident and Life Insurance Plan. You will be asked for details on joining to ensure the benefit cover is in place; and

1.2.4.3. the Company's Provident Fund Scheme. The Company's contribution to the Provident Fund Scheme will be included in the annual remuneration applicable to you.

1.3. Long Term Incentive Plans

1.3.1. You will be entitled to participate in the success of the business through a stake in its Equity participation ("ESOP") or Stock Appreciation Rights ("SAR") or similar scheme. The details of this will be shared in due course. All payments made will be subject to deduction of tax at source

as applicable under the Income Tax Act, 1961.

2. Termination of Employment

- 2.1. Your notice period during your Probation Period (where applicable) and following the successful completion of your Probation Period are detailed in the offer letter. All notice of termination of employment must be delivered in writing on either side, delivered in person or by email or by post or by courier addressed to the last known address of either party. The Company may terminate your employment without notice by paying salary in lieu of the notice, for the entire part of the notice period or may require you to work for part of the notice period and pay you salary in lieu for the remaining part of the notice period.
- 2.2. If you ask for a part or complete waiver of the notice period, the Company may at its entire discretion agree to such a request in full or part or decline such request, without providing any reasons. Should the Company agree to a part or complete waiver of notice, it reserves the right to adjust your final salary payment in line with your amended Termination Date, require you to re-pay the Company salary for any periods paid but not worked and / or waive or adjust your accumulated earned leaves to cover this period.
- 2.3. The Company reserves the right to terminate your employment without notice or payment in lieu of notice should you be found guilty of misconduct or negligent in your duties. Furthermore, if you undertake employment for remuneration outside the Company without prior permission from the Company, you may be liable for dismissal without notice.
- 2.4. In the event of your continuous absence for a period of 5 consecutive working days or more, without permission from management for the same, you shall be deemed, without prejudice to the Company's rights and remedies, to have abandoned your employment with the Company. Such abandonment of the contract of employment shall be deemed as repudiation of the contract of employment by you, and not as a termination of the service by the Company.
- 2.5. Resignation from the Company is a sensitive matter. Should a situation arise when you decide to part ways, we strongly encourage you to first discuss the decision with your immediate manager. It is also important that you treat the intent of your separation confidentially between your immediate manager, the People Team and yourself. While it may not be your intent, but public information of your resignation before the Company has had a chance to plan an alternative can be detrimental to the business and your colleagues. Keeping your intent to resign confidential alleviates the impact on Company business.
- 2.6. Upon the termination of your employment or resignation, you will return to the Company all documents / information / literature in your possession relating to business of the Company. You will also return any property of the Company in your possession.
- 2.7. Salaries are confidential in Aptia and the Company expects you not to discuss the same with colleagues. The Company reserves the right to terminate your employment without notice or payment in lieu of notice should you be found guilty of discussing or divulging your salary details with anyone other than your business leader or the People Team.

3. Place of work

- 3.1. At commencement, your normal place of work will be as stated in your offer letter. However, the Company reserves the right to change or amend your office location, including deputing you to offices of clients / customers from time to time as per the needs of the business.

4. Transferability

- 4.1. You shall be liable to be transferred not only to any shift, section, department or location as per service practice but also to any of our sister companies existing or to be started newly at any place throughout India or abroad.
- 4.2. In case of such transfer, you will abide by the working hours of the shift, department, office or establishment etc., concerned without demanding any compensation or extra remuneration and you shall be governed by the conditions of service or rules and regulations that may be prevailing in the place to which you may be transferred.

5. Compliance and Mandatory Training

- 5.1. As a condition of our offer of employment, as well as your continued employment by the Company, you must read, understand and abide by all applicable Aptia compliance, IT and People policies found on the Aptia Group website or when made available, as updated from time to time, including but not limited to Aptia Code of Conduct, Data Privacy Policy, Acceptable Use Policy. You must complete any required online compliance training for your position within 30 days of your start date or within 30 days after it becomes available. You must also complete any and all mandatory compliance training that Aptia determines is appropriate for your position within the timeframe established by Aptia during the course of your employment.
- 5.2. We will discuss these training programs with you soon after your commencement with us, where possible during your initial induction into the Company. However, if you fail to complete the online programs in due time, your employment status with Aptia will be reviewed. Please contact your local People representative if you have questions or need further information on the programs.

6. Disclosure of Information

- 6.1. During the term of your employment with the Company, you are required to disclose all material and relevant information, which may either affect your employment with the Company currently or in the future or may be in conflict with the terms of your employment with the Company, either directly or indirectly, including but not limited to any and all agreements relating to your current or prior employment that may affect your eligibility to be employed by the Company or limit the manner in which you may be employed. It is the Company's understanding that any such agreements or information will not prevent you from performing the duties of your position and you represent that such is the case.

7. Proprietary information

- 7.1. By accepting this offer, you are also acknowledging your continuing obligations to Aptia with respect to confidential or proprietary information and trade secrets to which you may have access, and work product that may be developed, in connection with your employment with Aptia. This would include, but not be limited to, information as to the identity of Aptia's personnel and their rates of compensation, identities of Aptia's clients and prospects and their consulting needs and Aptia's specialized methods and other similar items.
- 7.2. You hereby assign to Aptia any and all ownership rights, including all intellectual property rights you may have (whether pursuant to applicable law or otherwise) in all deliverables (including all work, advice, draft, customer database, final reports, systems and analyses, or other materials arising from or in connection with your employment) (collectively, "Work Product").
- 7.3. All ownership and other rights in all Work Product created, discovered or coming into existence specifically for or in connection with your employment with Aptia shall vest solely in Aptia and you thereof shall have no rights in such Work Product.

8. Data

- 8.1. In connection with your employment, we may receive personal data and/or sensitive personal data, relating to you or third parties associated with you, such as your legal dependents. The term "data" includes information and other related terms as well. This data may be received directly from you or from other sources, and some limited personal data may be recorded directly or indirectly by internal security systems or by other means. Subject to the applicable laws in India, you agree that we may process and/or share this personal data and/or sensitive personal data without obtaining prior consent from you. This type of sharing may only occur with Government agencies mandated under the law to obtain information including sensitive personal data or information for the purpose of verification of identity, or for prevention, detection, investigation including cyber incidents, prosecution, and punishment of offences or any other legal obligations.
- 8.2. You willfully and knowingly consent to the following, subject to the compliance of provisions of laws applicable to you and to the Company:
 - 8.2.1. the processing of your personal data by us;
 - 8.2.2. the collection and processing of your sensitive personal data for purposes relating to your

employment, such as legal, personnel, administrative, and management purposes, and, in particular, to the processing of any data relating to you that qualifies as 'Sensitive Personal Data or Information' and/or 'Personal Information' as defined in the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data of Information) Rules, 2011), or any other future legislation in India;

- 8.2.3. the transfer of your personal or sensitive personal data by us to other colleagues and offices of the Aptia Group worldwide and to third parties where disclosure to the third parties is required in the normal course of business or in connection to employment, or under applicable laws; and use of your personal images and voices in marketing material, videos and the like;
- 8.2.4. treating any personal or sensitive personal data to which you have access in the course of your employment strictly in accordance with our policies and procedures and not using any such data for any other purpose, other than in connection with and except to the extent necessary for the purposes for which it was disclosed to you.
- 8.2.5. For the sake of clarity, the rights described above which you have granted to the Company under this provision will be construed as your consent to allow us to possess, process, collect and transfer your personal data or sensitive personal data (the term 'personal data' or "sensitive personal data" used herein shall be interpreted in the widest sense allowed under applicable and future laws) in the manner prescribed under any new law which may apply to you and the Company in the future.

9. Confidentiality and Non-Disclosure

- 9.1. As part of your normal duties you will obtain, or have access to, confidential information concerning the Company. It will be your duty to keep all information, business secrets, knowledge etc. that may come to you through your duty, as an employee of the Company, as strictly confidential. Under no circumstances is any use to be made of this information except for purposes directly related to furthering the business objectives of the Company, as provided within the terms of your delegated authority. In the event of your leaving the Company, all confidential information and material in your possession must be returned to the Company and continued confidentiality maintained. If you have any doubt as to whether information is confidential, please obtain your Manager's approval prior to disclosure.
- 9.2. You agree to indemnify the Company from and against all claims, liabilities, damages, losses, loss of profit, attorney's fees, court costs, and expenses which arise out of or are related to your violation of any of the terms of your employment, before, during or after the termination of your employment. This is especially applicable with respect to any violation of the secrecy clause and the obligation on your part to not disclose any confidential information of the Company including but not limited to the nature of business of the Company, name and details of clients of the Company, quotations, etc.

10. Non-Solicitation

- 10.1. During the course of your employment with the Company and for a period of 12 (twelve) months thereafter, you shall not solicit, cause to solicit or assist anyone to employ any employee of the Company who is in the employment of the Company or was in the employment of the company at any time during the preceding 12 (twelve) calendar months.

11. Dispute Resolution & Arbitration

- 11.1. You agree that the interpretation and enforcement of this Agreement shall be governed by the laws of India and all disputes under this Agreement shall be governed by the provisions of the Indian Arbitration and Conciliation Act, 1996. The venue for arbitration will be Gurugram, Haryana.

12. Assignment of this Agreement

- 12.1. This offer letter is personal to you and shall not be assignable by you without the prior written consent of the Company. This offer letter shall inure to the benefit of and be binding upon the Company and its successors and assigns. The Company may assign this offer letter, without your consent, to any member of its Affiliated Groups, which means Aptia and any corporation, partnership, joint venture, limited liability Company, or other entity in which Aptia has a 10% or greater direct or indirect interest, or to any other respective successor (whether directly or

indirectly, by agreement, purchase, merger, consolidation, operation of law or otherwise) to all, substantially all, or a substantial portion of the business and/or assets of the Company, as applicable. If and to the extent that this offer letter is so assigned, the "Company" as used throughout this offer letter shall mean the Company as hereinbefore defined and any successor to, or assignee of, its business and/or assets.

13. Merger of Terms

- 13.1. This offer letter supersedes all prior discussions and agreements between you and the Company with respect to the subject matters covered herein.
- 13.2. Your employment with the Company is entered into voluntarily and is subject to the notice period requirements, You and the Company have the option of terminating the relationship at any time, with or without cause.

Next steps: Please e-sign below at the designated place by 28th December 2023 to confirm your understanding and acceptance of the terms of employment detailed in this Offer Letter.

We are looking forward to your acceptance of this offer and welcoming you to the Aptia team. If you have any questions about this offer, please email PEO-IN-Team@aptia-group.com.

Signed by:

Date: 18th December 2023

RK Rangan

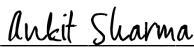


For and on behalf of

Aptia Group India Private Limited

DocuSigned by:

Colleague Signature:



Ankit Sharma

7C51DEF2AD4B497...

Colleague Name:

Ankit Sharma

Date:

22-Dec-2023 | 21:02 IST

APPENDIX A
SUMMARY OF REMUNERATION AND BENEFITS

| | Annual Amount |
|--|----------------------|
| <i>Basic Salary</i> | INR 396,720 |
| <i>House Rent Allowance</i> | INR 198,360 |
| <i>Special Allowance</i> | INR 349,020 |
| <i>Provident Fund (Employer's contribution)</i> | INR 47,604 |
| <i>Gross Salary</i> | INR 991,704 |
| <i>ANNUAL GUARANTEED TOTAL COMPENSATION</i> | INR 991,700 |

In addition to the Guaranteed Total Compensation, you will also be entitled to the following benefits:

| Benefits | Coverage |
|---|---|
| Annual Leave | As per Colleague Handbook |
| Gratuity | Payable as per law |
| Group Insurance Schemes | You will be covered under the following group insurance schemes, as per the Company policy: |
| Group Mediclaim Policy | <ul style="list-style-type: none"> Self and Family (for a sum insured of INR 5 Lakhs) |
| Voluntary Group Parental Mediclaim Policy | <ul style="list-style-type: none"> Base Sum insured of INR 3 Lacs with 50% co-sharing of premium by the Company. Options of INR 5 lacs & 7 Lacs also available |
| Group Term Life Policy | <ul style="list-style-type: none"> Self (for a Capital sum insured of 3 times Annual Fixed Compensation) |
| Personal Accident Policy | <ul style="list-style-type: none"> Self (for a Capital sum insured of 5 times Annual Fixed Compensation) |

APPENDIX A Contd.

From your Special Allowance - The following are the components available under the Flexible Allowance Basket to choose from as per applicability and stipulated limits.

| Special Allowance | Amount (Limit) Per Annum (INR) |
|--|--|
| <i>Flexible component which can be voluntarily allocated towards the below components. Balance amount will remain under Special Allowance</i> | |
| Leave Travel Allowance (LTA) | Up to INR 1,50,000 |
| Fuel Reimbursement (<i>for colleagues using their own cars</i>) | Up to INR 21,600 - Below 1,600 cc Up to INR 28,800 - Above 1,600 cc |
| National Pension Scheme (NPS) | Up to 10% of Basic |
| Meal Allowance | Up to INR 21,600 |
| Professional Development Allowance (books and periodicals) | Up to INR 75,000 |

Notes:

1. The contents contained herein including your salary particulars are confidential.
2. The above-mentioned salary components or the structure thereof are subject to change to align to any change in statutory/regulatory guidelines or any other reasons for which the Company may deem fit to change the salary components or the structure thereof. Any changes will be intimated in advance.
3. The Provident Fund provides for an employer contribution as required by the governing Statutory law. You will also be required to make an equivalent contribution which will be deducted from your salary.
4. Applicable taxes including surcharges and cess, and social security contributions will be deducted.
5. Subject to applicable laws, existing benefits may be restructured or modified as per the Company policy without the need of seeking any consent. Additional benefits which may be announced from time to time and where eligible will be included in the compensation structure.

APPENDIX B

CANDIDATE DECLARATION

We understand that you may have previously signed the below declaration as part of your onboarding at Marsh McLennan. However, to ensure that the information held by Aptia remains up to date, we would ask that you would review and provide your signature below to reconfirm.

I hereby declare that I have carefully read and clearly understand and agree that:

My Profile:

- I have declared if I am pursuing any professional education/courses, (such as but not limited to CA/CA Inter, MCA, MBA, CS, ICWA, CFP, CFA etc.) at the moment.
- I have not participated in any of the competitive exams (Bank POs, Government Jobs, and Defense Services etc.) in the last three months.

Job Profile:

- The role and responsibilities that I am required to perform have been shared and explained to me.
- I understand and agree that I may be moved within or to other processes as per business requirement.

Work Timings:

- I understand that the processes support work across various global time zones and my shift timings could change as per business / process requirements. I agree to work in any Shift Timings including night shifts.

Leave/ Attendance:

- Leave taken during the first 3 months of the employment are not encouraged as this can affect the training / performance.
- Any leaves need to be taken in consultation and with prior approval of the reporting manager.

Career Progression:

- Career Progression enables qualified employees to find enriched roles and career advancement within the organization purely based on the performance and conduct.

General:

- It is my responsibility to familiarize myself with Company policies (including the Aptia Disciplinary Policy) by going through the Colleague Handbook and reading any additional policies or completing mandatory training shared with me and clarifying any doubts with my reporting manager or the People Support Team.

Disciplinary:

- I understand the following actions and behaviours may be considered acts of gross misconduct under the Disciplinary Policy (the list is not exhaustive), which may result in dismissal:
 - Concealment of internal information and misrepresentation of material facts.
 - Theft of property belonging to the Company, its employees or clients.
 - Fraud against the Company or its clients.
 - The receipt or use of funds or other assets in exchange for confidential information, or the performance of illegal acts.
 - Disloyalty or serious breach of confidentiality or security.
 - Any action, which could lead to the loss of the employee's individual registration status with a financial regulatory body.
 - Misuse of Company computer systems, e.g. excessive access of non-work related Internet sites.
 - Verbal or physical abuse of employees of the Company or its clients.
 - Willful damage to property belonging to the Company or its clients.
 - Serious breach of the Company's code of ethics.
 - Serious act of insubordination.
 - Undertaking secondary or additional employment, which conflicts with the work of the Company.
 - Deliberate tampering with or unauthorized use of computer hardware or software.
 - Serious negligence, which causes unacceptable loss, damage or injury.
 - Harassment on the grounds of sex, race, caste, religion, or disability of fellow employees, or any other person whilst on Company business.
 - Willful disregard of health and safety rules.
 - Failure to follow procedures established by the Company to guard against theft, fraud or the commission of other unlawful or grossly negligent acts (including serious breaches of compliance procedures).

- Conviction by a court of law for a serious criminal offence, which brings the Company into disrepute.
- Benefiting directly, or indirectly, from secret/illegitimate profit arising out of Company business/interests.
- Unauthorized use or sale of alcohol or drugs on Company property.
- Any action, which could adversely affect the image or reputation of the Company.

Transportation / Cab Facility/ Cafeteria

I understand & agree that Transport/ Cab facility/ Cafeteria services will be provided by Aptia, as is currently provided to me in Mercer India Private Limited at my work location.

The above-mentioned guidelines are subject to change at the sole discretion of the management.

I declare that all information given by me is accurate and complete to the best of my knowledge. I understand that in the event of the information being found to be false, misleading or incomplete anytime in the future, it could lead to immediate dismissal of my services.

Colleague Name: Ankit Sharma

Signature:  _____

DocuSigned by:

Ankit Sharma

7C51DEF2AD4B497...

Date: 22-Dec-2023 | 21:02 IST



Composite Declaration Form - 11
(To be retained by the employer for future reference)

EMPLOYEES' PROVIDENT FUND ORGANISATION

Employees' Provident Funds Scheme, 1952 (Paragraph 34 & 57) &

Employees' Pension Scheme, 1995 (Paragraph 24)

(Declaration by a person taking up employment in any establishment on which EPF Scheme, 1952 and /or EPS, 1995 is applicable)

| | | | | | | | | |
|----|---|---|---|---------------------------------|------------------------------|---------------------------------------|------------------------------------|------------------------------------|
| 1 | Name of the member (As Per Aadhaar Card) | | | | | | | |
| 2 | Father's Name | <input checked="" type="checkbox"/> | ANKIT SHARMA | | | | | |
| | Spouse's Name (Please tick whichever is applicable) | <input type="checkbox"/> | AMRIT LAL SHARMA | | | | | |
| 3 | Date of Birth: (DD / MM / YYYY) (As Per Aadhaar Card) | | 02/02/1995 | | | | | |
| 4 | Gender: (Male/Female/Transgender) | | Male | | | | | |
| 5 | Marital Status: (Married/Unmarried/Widow/Widower/Divorcee) | | Unmarried | | | | | |
| 6 | (a) Email ID: | erankit.sharma95@gmail.com | | | | | | |
| | (b) Mobile No.: | 9717419467 | | | | | | |
| 7 | Present employment details: Date of joining in the current establishment (DD/MM/YYYY) | | 01/03/2024 | | | | | |
| | KYC Details: (attach self-attested copies of following KYCs) | | | | | | | |
| 8 | Name as Per Bank Account No. :- | ANKIT SHARMA 50100238535311 HDFC0000939 | | | | | | |
| a) | Bank Account No. | :- | | | | | | |
| b) | IFS Code of the branch | :- | | | | | | |
| c) | Name as Per Aadhar Card | ANKIT SHARMA 670186260232 | | | | | | |
| d) | AADHAR Number | :- | | | | | | |
| | Name as Per PAN Card | ANKIT SHARMA | | | | | | |
| | Permanent Account Number (PAN), if available | 670186260232 | | | | | | |
| 9 | Whether earlier a member of Employees' Provident Fund Scheme, 1952 | | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> | | | | | |
| 10 | Whether earlier a member of Employees' Pension Scheme, 1995 | | Yes <input type="checkbox"/> / No <input checked="" type="checkbox"/> | | | | | |
| | Previous employment details: [If Yes to 9 AND/OR 10 above]- Un-exempted | | | | | | | |
| 11 | Establishment Name & Address | Universal Account Number | PF Account Number | Date of Joining (DD/MM/YYYY) | Date of Exit (DD/MM/YYYY) | Scheme Certificate no. (If Issued) | PPO Number (If Issued) | Non-Contributory Period (NCP) days |
| | Mercer Consulting Building 14, Cyber City, Gurugram | 101330043247 | GN GQN 00294 36 00000 178 71 | 09/07/2018 | 29/02/2024 | | | |
| | Previous employment details: [If Yes to 9 AND/OR 10 above]- For Exempted Trusts | | | | | | | |
| 12 | Name & Address of the Trust | Universal Account Number | Member EPS A/c Number | Date of Joining (DD/MM/YYYY) | Date of Exit (DD/MM/YYYY) | Scheme Certificate no. (If Issued) | Non-Contributory Period (NCP) days | |
| 13 | (a) International Worker: | Yes <input type="checkbox"/> / No <input checked="" type="checkbox"/> | | | | | | |
| | (b) If yes, state country of origin (India/Name of other country) | | | | | | | |
| | (c) Passport No. | | | | | | | |
| | (d) Validity of Passport [(DD/MM/YYYY) to (DD/MM/YYYY)] | | | | | | | |

| | | |
|---|--|---|
| * | Whether You Have Withdrawn Your Previous EPF (Employees' Provident Fund Scheme, 1952) Fund | Yes <input checked="" type="checkbox"/> / No <input type="checkbox"/> |
| | Whether You Have Withdrawn Your Previous EPS (Employees' Pension Scheme, 1995) Fund | Yes <input type="checkbox"/> / No <input checked="" type="checkbox"/> |

UNDERTAKING

- 1) Certified that the particulars are true to the best of my knowledge.
- 2) I authorize EPFO to use my AADHAR for verification/authentication/e-KYC purpose for service delivery.
- 3) Kindly transfer the funds and service details, if applicable, from the previous PF account as declared above to the present P.F. Account as I am an Aadhar verified employee in my previous PF Account. *
- 4) In case of changes in above details, the same will be intimated to employer at the earliest.

Date: 01/03/2024

Place: Ghaziabad



Ankit

Signature of Member

DECLARATION BY PRESENT EMPLOYER

A. The member Mr./Ms./Mrs.

has joined on and has been allotted PF Number and
UAN

B. In case the person was earlier not a member of EPF Scheme, 1952 and EPS, 1995:

* **Please Tick the Appropriate Option:**

The KYC details of the above member in the UAN database

- Have not been uploaded
- Have been uploaded but not approved
- Have been uploaded and approved with DSC/e-sign.

C. In case the person was earlier a member of EPF Scheme, 1952 and EPS, 1995:

* **Please Tick the Appropriate Option:**

- The KYC details of the above member in the UAN database have been approved with E-sign/Digital Signature Certificate and transfer request has been generated on portal.
- The previous Account of the member is not Aadhar verified and hence physical transfer form shall be initiated.

Date:

Signature of Employer with Seal of
Establishment

* Auto transfer of previous PF account would be possible in respect of Aadhar verified employees only. Other employees are requested to file physical claim (Form -13) for transfer of account from the previous establishment.

FORM - 2 (Revised)
NOMINATION AND DECLARATION FORM
For Unexempted/Exempted Establishment

Employee Code:- _____

Declaration and Nomination Form under the Employee's Provident Fund & Employees' Pension Scheme
(Paragraph 33 & 61(1) of the Employees' Provident Fund Scheme, 1952
& Paragraph 18 of the Employees' Pension Scheme, 1995)

| | | | | | |
|-------------------------------|--|--|--|--|--|
| 1. Name (in Block Letters) :- | ANKIT SHARMA | | | | |
| 2. Father's/Husband's Name :- | AMRIT LAL SHARMA | | | | |
| 3. Date of Birth :- | 02/02/1995 | | | | |
| 4. Sex :- | MALE | | | | |
| 5. Marital Status :- | Unmarried | | | | |
| 6. Account No :- | 101330043247 | | | | |
| 7. Address Permanent :- | 4B/1145, Shri Ganga Apartment, Sector 4, Vasundhara, Ghaziabad - 201012 | | | | |
| Temporary :- | Same as above | | | | |
| 8. Date of Joining :- | 01/03/2024 | | | | |

PART - A (EPF)

I hereby nominate the Person(s)/Cancel the Nomination made by me previously and Nominate the Person(s), mentioned below to receive the amount standing to my Credit in the Employees' Provident Fund, in the event of my Death.

| Name of The Nominees | Address | Nominee's relationship with the Member | Date of Birth | Total amount or share of accumulations in Provident Fund to be paid to each Nominee | If the Nominee is a minor, name & relationship & Address of the guardian who may receive the amount during the minority of Nominee |
|----------------------|---------------|--|---------------|---|--|
| 1 | 2 | 3 | 4 | 5 | 6 |
| AMRIT LAL SHARMA | Same as above | Father | 01/02/1963 | 50% | |
| MADHVI SHARMA | Same as above | Mother | 06/10/1968 | 50% | |

1. *Certified that I have no Family as defined in Para 2(g) of the Employees' Provident Fund Scheme, 1952 and should I acquire a family hereafter the above Nomination should be deemed as cancelled
2. *Certified that my Father/Mother is /are dependent upon me

*Strike out whichever is not applicable

Note: - A fresh nomination shall be made by the member on his marriage and any nomination made before such marriage shall be deemed to be invalid



Ankit

Signature or Thumb Impression of the Subscriber

PART-B (EPS)**(Para 18)**

I hereby furnish below Particulars of the Members of my Family who would be eligible to receive widow/Children Pension in the event of my death

| Sr. No. | Name and Address of The Family Member | Date of Birth | Relationship With Member |
|---------|---------------------------------------|---------------|--------------------------|
| (1) | (2) | (3) | (4) |
| | | | |
| | | | |
| | | | |

**Certified that I have no Family, as defined in Para 2(vii) of Employees' Pension Scheme, 1995 and should I acquire a Family hereafter I shall furnish Particulars thereon in the above Form.

I hereby Nominate the following person for receiving the monthly family Pension [Admissible under Para 16 (2) (a) (I) & (ii)] in the event of my Death without leaving any eligible Family Member/s for receiving Pension

| Name of The Nominee | Address | Date of Birth | Relationship with the Member |
|---------------------|---|---------------|------------------------------|
| (1) | (2) | (3) | (4) |
| AMRIT LAL SHARMA | 4B/1145, Shiva Ganga Apartment, Sector 4, Vasant Lok, Ghaziabad - 201012 | 01/03/1963 | Father |
| MADHVI SHARMA | Same as above | 06/10/1968 | Mother |
| | | | |
| | | | |

Date: 01/03/2024

*Strike out whichever is not applicable



Ankit.

Signature or Thumb Impression of the Subscriber

CERTIFICATE BY EMPLOYER

Certified that the above Declaration and Nomination has been Signed/Impression before me by
Shri/Smt/Kum._

Employed in my establishment after he/she has read the entries/entries have been read over to him/her by me
and got confirmed by him/her.

Place:

Date: -

Signature of Employer OR other Authorised Officers
of The Establishment

Name and Address of The Factory/Establishment or Rubber Stamp thereof:

FORM 'F'

[See sub-rule(1) of rule 6]

Nomination

To..... APTA A GROUP.....

[Give here name or description of the establishment with full address]

I, Shri/ Shrimati/ Kumari ANKIT SHARMA whose particulars are given in the statement below,

[Name in full here]

hereby nominate the person(s) mentioned below to receive the gratuity payable after my death as also the gratuity standing to my credit in the event of my death before that amount has become payable, or having become payable has not been paid and direct that the said amount of gratuity shall be paid in proportion indicated against the name(s) of the nominee(s).

2. I hereby certify that the person(s) mentioned is a/ are member(s) of my family within the meaning of clause (h) of section (2) of the Payment of Gratuity Act, 1972.
3. I hereby declare that I have no family within the meaning of clause (h) of section (2) of the said Act.
4. (a) My father/ mother/ parents is / are not dependant on me.
(b) my husband's father/ mother/ parents is/ are not dependant on my husband.
5. I have excluded my husband from my family by a notice date the to the controlling authority in terms of the proviso to clause (h) of section 2 of the said Act.
6. Nomination made herein invalidates my previous nomination.

Nominee(S)

| Name in full with full address of nominee(s) | Relationship with the employee | Age of nominee | Proportion by which the gratuity will be shared |
|--|--------------------------------|----------------|---|
| 1. <u>AMRIT LAL SHARMA</u> | <u>Father</u> | <u>61</u> | <u>50 %</u> |
| 2. <u>MADHVI SHARMA</u> | <u>Mother</u> | <u>55</u> | <u>50 %</u> |
| 3. so on. | | | |

Statement

1. Name of employee in full ANKIT SHARMA
2. Sex. MALE
3. Religion. HINDU
4. Whether unmarried/ married/ widow/ widower. UNMARRIED
5. Department/ Branch/ Section where employed. US HEALTHCARE
6. Post held with Ticket or Serial No., if any. EE ID - 1159013
7. Date of appointment. 01/03/2024
8. Permanent address. 4B/1145, SHIV GANGA APPARTMENTS, Sector 4,
Village Ghaziabad.....Thana Indrapuram. Sub-division Ghaziabad Post Office Sahibabad
Place Ghaziabad
Date 01/03/2024

Signature/ Thumb impression
of the employee

Declaration by witnesses

Nomination signed/ thumb impressed before me.
Name in full and full

Signature of witnesses

1. ABHISHEK VERMA
2. NEERAT SINGH RAWAT

1. Abhishek.
2. Neeraj.

Place Ghaziabad
Date 01/03/2024

Certificate by the employer

Certified that the particulars of the above nomination have been verified and recorded in this establishment.

Employer's Reference No., if any

Signature of the employer/
Officer authorized

Designation

Date

Name and address of the
Establishment or rubber stamp
thereof.

Acknowledgement by the employee

Received the duplicate copy of nomination in Form 'F' filed by me and duly certified by the employer.

Date

Signature of the employee



Employee Code:-

www.epfindia.gov.in

Composite Declaration Form - 11

(To be retained by the employer for future reference)

EMPLOYEES' PROVIDENT FUND ORGANISATION

Employees' Provident Funds Scheme, 1952 (Paragraph 34 & 57) &

Employees' Pension Scheme, 1995 (Paragraph 24)

(Declaration by a person taking up employment in any establishment on which EPF Scheme, 1952 and /or EPS, 1995 is applicable)

| 1 | Name of the member (As Per Aadhaar Card) | | ANKIT SHARMA | | | | | |
|---|---|-------------------------------------|---|------------------------------|---------------------------|------------------------------------|------------------------------------|------------------------------------|
| 2 | Father's Name | <input checked="" type="checkbox"/> | AMRIT LAL SHARMA | | | | | |
| | Spouse's Name (Please tick whichever is applicable) | <input type="checkbox"/> | | | | | | |
| 3 | Date of Birth: (DD / MM / YYYY) (As Per Aadhaar Card) | | 02/02/1995 | | | | | |
| 4 | Gender: (Male/Female/Transgender) | | Male | | | | | |
| 5 | Marital Status: (Married/Unmarried/Widow/Widower/Divorcee) | | Unmarried | | | | | |
| 6 | (a) Email ID: (b) Mobile No.: | | erankit.sharma95@gmail.com 9717419467 | | | | | |
| 7 | Present employment details: Date of joining in the current establishment (DD/MM/YYYY) | | 01/03/2024 | | | | | |
| | KYC Details: (attach self-attested copies of following KYCs) | | | | | | | |
| 8 | Name as Per Bank Account No. :- a) Bank Account No. :- b) IFS Code of the branch :- | | ANKIT SHARMA 50100238535311 HDFC0000929 | | | | | |
| | Name as Per Aadhar Card :- c) AADHAR Number :- | | ANKIT SHARMA 670186260232 | | | | | |
| | Name as Per PAN Card :- d) Permanent Account Number (PAN), if available :- | | ANKIT SHARMA 670186260232 | | | | | |
| 9 | Whether earlier a member of Employees' Provident Fund Scheme, 1952 | | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> | | | | | |
| 10 | Whether earlier a member of Employees' Pension Scheme, 1995 | | Yes <input type="checkbox"/> / No <input checked="" type="checkbox"/> | | | | | |
| Previous employment details: [If Yes to 9 AND/OR 10 above]- Un-exempted | | | | | | | | |
| 11 | Establishment Name & Address | Universal Account Number | PF Account Number | Date of Joining (DD/MM/YYYY) | Date of Exit (DD/MM/YYYY) | Scheme Certificate no. (If Issued) | PPO Number (If Issued) | Non-Contributory Period (NCP) days |
| Mercer Consulting Building 14, Cyber City, Gurugram | 101330043247 | GN GGN 00294 36 00000 178 71 | 09/07/2018 | 29/02/2024 | | | | |
| Previous employment details: [If Yes to 9 AND/OR 10 above]- For Exempted Trusts | | | | | | | | |
| 12 | Name & Address of the Trust | Universal Account Number | Member EPS A/c Number | Date of Joining (DD/MM/YYYY) | Date of Exit (DD/MM/YYYY) | Scheme Certificate no. (If Issued) | Non-Contributory Period (NCP) days | |
| | | | | | | | | |
| 13 | (a) International Worker: | | Yes <input type="checkbox"/> / No <input checked="" type="checkbox"/> | | | | | |
| | (b) If yes, state country of origin (India/Name of other country) | | | | | | | |
| | (c) Passport No. | | | | | | | |
| | (d) Validity of Passport [(DD/MM/YYYY) to (DD/MM/YYYY)] | | | | | | | |

| | | |
|--|---|---|
| * | <p>Whether You Have Withdrawn Your Previous EPF (Employees' Provident Fund Scheme, 1952) Fund</p> | Yes <input checked="" type="checkbox"/> / No <input type="checkbox"/> |
| | Whether You Have Withdrawn Your Previous EPS (Employees' Pension Scheme, 1995) Fund | Yes <input type="checkbox"/> / No <input checked="" type="checkbox"/> |

UNDERTAKING

- 1) Certified that the particulars are true to the best of my knowledge.
- 2) I authorize EPFO to use my AADHAR for verification/authentication/e-KYC purpose for service delivery.
- 3) Kindly transfer the funds and service details, if applicable, from the previous PF account as declared above to the present P.F. Account as I am an Aadhar verified employee in my previous PF Account. *
- 4) In case of changes in above details, the same will be intimated to employer at the earliest.

Date: 01/03/2024

Place: Ghaziabad



Ankit

Signature of Member

DECLARATION BY PRESENT EMPLOYER

A. The member Mr./Ms./Mrs.

has joined on and has been allotted PF Number and
UAN

B. In case the person was earlier not a member of EPF Scheme, 1952 and EPS, 1995:

* **Please Tick the Appropriate Option:**

The KYC details of the above member in the UAN database

- Have not been uploaded
- Have been uploaded but not approved
- Have been uploaded and approved with DSC/e-sign.

C. In case the person was earlier a member of EPF Scheme, 1952 and EPS, 1995:

* **Please Tick the Appropriate Option:**

- The KYC details of the above member in the UAN database have been approved with E-sign/Digital Signature Certificate and transfer request has been generated on portal.
- The previous Account of the member is not Aadhar verified and hence physical transfer form shall be initiated.

Date:

Signature of Employer with Seal of
Establishment

* Auto transfer of previous PF account would be possible in respect of Aadhar verified employees only. Other employees are requested to file physical claim (Form -13) for transfer of account from the previous establishment.

FORM - 2 (Revised) Employee Code:-
NOMINATION AND DECLARATION FORM
For Unexempted/Exempted Establishment

Declaration and Nomination Form under the Employee's Provident Fund & Employees' Pension Scheme
(Paragraph 33 & 61(1) of the Employees' Provident Fund Scheme, 1952
& Paragraph 18 of the Employees' Pension Scheme, 1995)

| | | | | | |
|-------------------------------|--|--|--|--|--|
| 1. Name (in Block Letters) :- | ANKIT SHARMA | | | | |
| 2. Father's/Husband's Name :- | AMRIT LAL SHARMA | | | | |
| 3. Date of Birth :- | 02/02/1995 | | | | |
| 4. Sex :- | MALE | | | | |
| 5. Marital Status :- | Unmarried | | | | |
| 6. Account No :- | 101330043247 | | | | |
| 7. Address Permanent :- | 4B/1145, Shiv Ganga Apartment, Sector 4, Vasundhara, Ghaziabad - 201012 | | | | |
| Temporary :- | Same as above | | | | |
| 8. Date of Joining :- | 01/03/2024 | | | | |

PART - A (EPF)

I hereby nominate the Person(s)/Cancel the Nomination made by me previously and Nominate the Person(s), mentioned below to receive the amount standing to my Credit in the Employees' Provident Fund, in the event of my Death.

| Name of The Nominees | Address | Nominee's relationship with the Member | Date of Birth | Total amount or share of accumulations in Provident Fund to be paid to each Nominee | If the Nominee is a minor, name & relationship & Address of the guardian who may receive the amount during the minority of Nominee |
|----------------------|---------------|--|---------------|---|--|
| 1 | 2 | 3 | 4 | 5 | 6 |
| AMRIT LAL SHARMA | Same as above | Father | 01/03/1963 | 50% | |
| MADHVI SHARMA | Same as above | Mother | 06/10/1968 | 50% | |

- *Certified that I have no Family as defined in Para 2(g) of the Employees' Provident Fund Scheme, 1952 and should I acquire a family hereafter the above Nomination should be deemed as cancelled
- *Certified that my Father/Mother is /are dependent upon me

*Strike out whichever is not applicable

Note: - A fresh nomination shall be made by the member on his marriage and any nomination made before such marriage shall be deemed to be invalid

X *Ankit*

Signature or Thumb Impression of the Subscriber

PART-B (EPS)**(Para 18)**

I hereby furnish below Particulars of the Members of my Family who would be eligible to receive widow/Children Pension in the event of my death

| Sr. No. | Name and Address of The Family Member | Date of Birth | Relationship With Member |
|---------|---------------------------------------|---------------|--------------------------|
| (1) | (2) | (3) | (4) |
| | | | |
| | | | |
| | | | |

**Certified that I have no Family, as defined in Para 2(vii) of Employees' Pension Scheme, 1995 and should I acquire a Family hereafter I shall furnish Particulars thereon in the above Form.

I hereby Nominate the following person for receiving the monthly family Pension [Admissible under Para 16 (2) (a) (I) & (ii)] in the event of my Death without leaving any eligible Family Member/s for receiving Pension

| Name of The Nominee (1) | Address (2) | Date of Birth (3) | Relationship with the Member (4) |
|----------------------------|--|----------------------|-------------------------------------|
| AMRIT LAL SHARMA | 4B/1145, Shiv Ganga Apartment, Sector 4, Vasant Lok, Ghaziabad - 201012 | 01/03/1963 | Father |
| MADHVI SHARMA | Same as above | 06/10/1968 | Mother |
| | | | |
| | | | |

Date: 01/03/2024

*Strike out whichever is not applicable



Ankit.

Signature or Thumb Impression of the Subscriber

CERTIFICATE BY EMPLOYER

Certified that the above Declaration and Nomination has been Signed/Impression before me by
Shri/Smt/Kum._

Employed in my establishment after he/she has read the entries/entries have been read over to him/her by me
and got confirmed by him/her.

Place:

Date: -

Signature of Employer OR other Authorised Officers
of The Establishment

Name and Address of The Factory/Establishment or Rubber Stamp thereof:

FORM 'F'

[See sub-rule(1) of rule 6]

To..... **APTIA GROUP**..... Nomination

[Give here name or description of the establishment with full address]

I, Shri/ Shrimati/ Kumari **ANKIT SHARMA** whose particulars are given in the statement below,

[Name in full here]

hereby nominate the person(s) mentioned below to receive the gratuity payable after my death as also the gratuity standing to my credit in the event of my death before that amount has become payable, or having become payable has not been paid and direct that the said amount of gratuity shall be paid in proportion indicated against the name(s) of the nominee(s).

2. I hereby certify that the person(s) mentioned is a/ are member(s) of my family within the meaning of clause (h) of section (2) of the Payment of Gratuity Act, 1972.
3. I hereby declare that I have no family within the meaning of clause (h) of section (2) of the said Act.
4. (a) My father/ mother/ parents is / are not dependant on me.
(b) my husband's father/ mother/ parents is/ are not dependant on my husband.
5. I have excluded my husband from my family by a notice date the to the controlling authority in terms of the proviso to clause (h) of section 2 of the said Act.
6. Nomination made herein invalidates my previous nomination.

Nominee(S)

| Name in full with full address of nominee(s) | Relationship with the employee | Age of nominee | Proportion by which the gratuity will be shared |
|--|--------------------------------|----------------|---|
| 1. AMRIT LAL SHARMA | Father | 61 | 50 % |
| 2. MADHVI SHARMA | Mother | 55 | 50 % |
| 3. so on. | | | |

Statement

1. Name of employee in full ANKIT SHARMA
 2. Sex. MALE
 3. Religion. HINDU
 4. Whether unmarried/ married/ widow/ widower. UNMARRIED
 5. Department/ Branch/ Section where employed. US HEALTHCARE
 6. Post held with Ticket or Serial No., if any. EE ID - 1159013
 7. Date of appointment. 01/03/2024
 8. Permanent address. 4B/1145, SHV GANGA APPARTMENTS, Sector 4,
Village Ghaziabad, Thana Indrapuram, Sub-division Ghaziabad, Post Office Sahibabad
Ankit.
- Place Ghaziabad
Date 01/03/2024

Signature/ Thumb impression
of the employee

Declaration by witnesses

Nomination signed/ thumb impressed before me.
Name in full and full

Signature of witnesses

1. ABHISHEK VERMA
2. NEERAT SINGH RAWAT

1. Abhishek.
2. Neeraj.

Place Ghaziabad
Date 01/03/2024

Certificate by the employer

Certified that the particulars of the above nomination have been verified and recorded in this establishment.

Employer's Reference No., if any

Signature of the employer/
Officer authorized

Designation

Date

Name and address of the
Establishment or rubber stamp
thereof.

Acknowledgement by the employee

Received the duplicate copy of nomination in Form 'F' filed by me and duly certified by the employer.

Date

Signature of the employee



Composite Declaration Form - 11
(To be retained by the employer for future reference)

Employee Code: -

www.epfindia.gov.in

EMPLOYEES' PROVIDENT FUND ORGANISATION

Employees' Provident Funds Scheme, 1952 (Paragraph 34 & 57) &

Employees' Pension Scheme, 1995 (Paragraph 24)

(Declaration by a person taking up employment in any establishment on which EPF Scheme, 1952 and /or EPS, 1995 is applicable)

| | | | | | | | | |
|--|---|--------------------------|--|--|---------------------------|------------------------------------|------------------------------------|------------------------------------|
| 1 | Name of the member (As Per Aadhaar Card) | | ANKIT SHARMA | | | | | |
| 2 | Father's Name | <input type="checkbox"/> | AMRIT LAL SHARMA | | | | | |
| | Spouse's Name | <input type="checkbox"/> | | | | | | |
| (Please tick whichever is applicable) | | | | | | | | |
| 3 | Date of Birth: (DD / MM / YYYY) (As Per Aadhaar Card) | | 02/02/1995 | | | | | |
| 4 | Gender: (Male/Female/Transgender) | | Male | | | | | |
| 5 | Marital Status: (Married/Unmarried/Widow/Widower/Divorcee) | | Unmarried | | | | | |
| 6 | (a) Email ID: (b) Mobile No.: | | erankit.sharma95@gmail.com 9717419467 | | | | | |
| 7 | Present employment details: Date of joining in the current establishment (DD/MM/YYYY) | | 01/03/2024 | | | | | |
| KYC Details: (attach self-attested copies of following KYCs) | | | | | | | | |
| Name as Per Bank Account No. :- | | | ANKIT SHARMA | | | | | |
| a) Bank Account No. :- | | | 50100238535311 | | | | | |
| b) IFS Code of the branch :- | | | HDFC0000929 | | | | | |
| 8 | Name as Per Aadhar Card :- | | ANKIT SHARMA | | | | | |
| | c) AADHAR Number :- | | 670186260232 | | | | | |
| | Name as Per PAN Card :- | | ANKIT SHARMA | | | | | |
| | d) Permanent Account Number (PAN), if available :- | | FSZPS6620E | | | | | |
| 9 | Whether earlier a member of Employees' Provident Fund Scheme, 1952 | | Yes <input type="checkbox"/> / No <input type="checkbox"/> | | | | | |
| 10 | Whether earlier a member of Employees' Pension Scheme, 1995 | | Yes <input type="checkbox"/> / No <input type="checkbox"/> | | | | | |
| Previous employment details: [If Yes to 9 AND/OR 10 above]- Un-exempted | | | | | | | | |
| 11 | Establishment Name & Address | Universal Account Number | PF Account Number | Date of Joining (DD/MM/YYYY) | Date of Exit (DD/MM/YYYY) | Scheme Certificate no. (If Issued) | PPO Number (If Issued) | Non-Contributory Period (NCP) days |
| | Mercer Consulting Building 14, Cyber City, Gurugram | 101330043247 | GNGGN00294360000017871 | 09/07/2018 | 29/02/2024 | | | |
| Previous employment details: [If Yes to 9 AND/OR 10 above]- For Exempted Trusts | | | | | | | | |
| 12 | Name & Address of the Trust | Universal Account Number | Member EPS A/c Number | Date of Joining (DD/MM/YYYY) | Date of Exit (DD/MM/YYYY) | Scheme Certificate no. (If Issued) | Non-Contributory Period (NCP) days | |
| | | | | | | | | |
| 13 | (a) International Worker: | | | Yes <input type="checkbox"/> / No <input type="checkbox"/> | | | | |
| | (b) If yes, state country of origin (India/Name of other country) | | | | | | | |
| | (c) Passport No. | | | | | | | |
| | (d) Validity of Passport [(DD/MM/YYYY) to (DD/MM/YYYY)] | | | | | | | |

| | | |
|---|--|--|
| * | Whether You Have Withdrawn Your Previous EPF (Employees' Provident Fund Scheme, 1952) Fund | Yes <input type="checkbox"/> / No <input type="checkbox"/> |
| | Whether You Have Withdrawn Your Previous EPS (Employees' Pension Scheme, 1995) Fund | Yes <input type="checkbox"/> / No <input type="checkbox"/> |

UNDERTAKING

- 1) Certified that the particulars are true to the best of my knowledge.
- 2) I authorize EPFO to use my AADHAR for verification/authentication/e-KYC purpose for service delivery.
- 3) Kindly transfer the funds and service details, if applicable, from the previous PF account as declared above to the present P.F. Account as I am an Aadhar verified employee in my previous PF Account. *
- 4) In case of changes in above details, the same will be intimated to employer at the earliest.

Date: 01/03/2024

Place: Ghaziabad



Signature of Member

DECLARATION BY PRESENT EMPLOYER

- A. The member Mr./Ms./Mrs.
- has joined on and has been allotted PF Number and
UAN
- B. In case the person was earlier not a member of EPF Scheme, 1952 and EPS, 1995:
- * **Please Tick the Appropriate Option:**
- The KYC details of the above member in the UAN database
- Have not been uploaded
 - Have been uploaded but not approved
 - Have been uploaded and approved with DSC/e-sign.
- C. In case the person was earlier a member of EPF Scheme, 1952 and EPS, 1995:
- * **Please Tick the Appropriate Option:**
- The KYC details of the above member in the UAN database have been approved with E-sign/Digital Signature Certificate and transfer request has been generated on portal.
 - The previous Account of the member is not Aadhar verified and hence physical transfer form shall be initiated.

Date:

Signature of Employer with Seal of Establishment

* Auto transfer of previous PF account would be possible in respect of Aadhar verified employees only. Other employees are requested to file physical claim (Form -13) for transfer of account from the previous establishment.

FORM 'F'

[See sub-rule(1) of rule 6]

Nomination

To..... **APTIA GROUP INDIA PVT LTD, Unit No 1, Sec Road, New Palam Vihar, Sector 111, Gurgaon 122001, Haryana, India**

[Give here name or description of the establishment with full address]

I, Shri/ Shrimati/ Kumari, **ANKIT SHARMA**.....whose particulars are given in the statement below,

[Name in full here]

hereby nominate the person(s) mentioned below to receive the gratuity payable after my death as also the gratuity standing to my credit in the event of my death before that amount has become payable, or having become payable has not been paid and direct that the said amount of gratuity shall be paid in proportion indicated against the name(s) of the nominee(s).

2. I hereby certify that the person(s) mentioned is a/ are member(s) of my family within the meaning of clause (h) of section (2) of the Payment of Gratuity Act, 1972.
3. I hereby declare that I have no family within the meaning of clause (h) of section (2) of the said Act.
4. (a) My father/ mother/ parents is / are not dependant on me.
(b) my husband's father/ mother/ parents is/ are not dependant on my husband.
5. I have excluded my husband from my family by a notice date the to the controlling authority in terms of the proviso to clause (h) of section 2 of the said Act.
6. Nomination made herein invalidates my previous nomination.

Nominee(S)

| Name in full with full address of nominee(s) | Relationship with the employee | Age of nominee | Proportion by which the gratuity will be shared |
|--|--------------------------------|----------------|---|
| 1. AMRIT LAL SHARMA | Father | 61 | 50% |
| 2 MADHVI SHARMA | Mother | 55 | 50% |
| 3. so on. | | | |

Statement

1. Name of employee in full **ANKIT SHARMA**
2. Sex. **MALE**
3. Religion. **HINDU**
4. Whether unmarried/ married/ widow/ widower. **UNMARRIED**
5. Department/ Branch/ Section where employed. **US Health Care**
6. Post held with Ticket or Serial No., if any. **EE ID: 1159013**
7. Date of appointment. **09/07/2024**
8. Permanent address. **4B/1145, Shiv Ganga Appartment, Sector 4, Vasundhara, Ghaziabad - 201012**

Village **Ghaziabad**....Thana **Indirapuram**.....Sub-division **Ghaziabad**..Post Office **Sahibabad**

Place **Ghaziabad**

Date **01/03/2024**

Signature/ Thumb impression
of the employee

Declaration by witnesses

Nomination signed/ thumb impressed before me.

Name in full and full

Signature of witnesses

1. **ABHISHEK VERMA**
2. **NEERAJ SINGH RAWAT**

1.

2.

Place **Ghaziabad**

Date **01/03/2024**

Certificate by the employer

Certified that the particulars of the above nomination have been verified and recorded in this establishment.

Employer's Reference No., if any

Signature of the employer/
Officer authorized

Designation

Date

Name and address of the
Establishment or rubber stamp
thereof.

Acknowledgement by the employee

Received the duplicate copy of nomination in Form 'F' filed by me and duly certified by the employer.

Date

Signature of the employee

FORM - 2 (Revised) **Employee Code:-** _____
NOMINATION AND DECLARATION FORM
For Unexempted/Exempted Establishment

Declaration and Nomination Form under the Employee's Provident Fund & Employees' Pension Scheme
(Paragraph 33 & 61(1) of the Employees' Provident Fund Scheme, 1952
& Paragraph 18 of the Employees' Pension Scheme, 1995)

| | | |
|----------------------------|----|---|
| 1. Name (in Block Letters) | :- | ANKIT SHARMA |
| 2. Father's/Husband's Name | :- | AMRIT LAL SHARMA |
| 3. Date of Birth | :- | 02/02/1995 |
| 4. Sex | :- | MALE |
| 5. Marital Status | :- | Unmarried |
| 6. Account No | :- | |
| 7. Address Permanent | :- | 4B/1145, Shiv Ganga Appartment, Sector 4, Vasundhara, Ghaziabad - 201012 |
| Temporary | :- | Same as above |
| 8. Date of Joining | :- | 01/03/2024 |

PART - A (EPF)

I hereby nominate the Person(s)/Cancel the Nomination made by me previously and Nominate the Person(s), mentioned below to receive the amount standing to my Credit in the Employees' Provident Fund, in the event of my Death.

| Name of The Nominees | Address | Nominee's relationship with the Member | Date of Birth | Total amount or share of accumulations in Provident Fund to be paid to each Nominee | If the Nominee is a minor, name & relationship & Address of the guardian who may receive the amount during the minority of Nominee |
|----------------------|---------------|--|---------------|---|--|
| 1 | 2 | 3 | 4 | 5 | 6 |
| AMRIT LAL SHARMA | Same as above | Father | 01/03/1963 | 50 % | |
| MADHVI SHARMA | Same as above | Mother | 06/10/1968 | 50 % | |

- *Certified that I have no Family as defined in Para 2(g) of the Employees' Provident Fund Scheme, 1952 and should I acquire a family hereafter the above Nomination should be deemed as cancelled
- *Certified that my Father/Mother is /are dependent upon me

*Strike out whichever is not applicable

Note: - A fresh nomination shall be made by the member on his marriage and any nomination made before such marriage shall be deemed to be invalid



Signature or Thumb Impression of the Subscriber

PART-B (EPS)**(Para 18)**

I hereby furnish below Particulars of the Members of my Family who would be eligible to receive widow/Children Pension in the event of my death

| Sr. No. | Name and Address of The Family Member | Date of Birth | Relationship With Member |
|---------|---------------------------------------|---------------|--------------------------|
| (1) | (2) | (3) | (4) |
| | | | |
| | | | |
| | | | |

**Certified that I have no Family, as defined in Para 2(vii) of Employees' Pension Scheme, 1995 and should I acquire a Family hereafter I shall furnish Particulars thereon in the above Form.

I hereby Nominate the following person for receiving the monthly family Pension [Admissible under Para 16 (2) (a) (I) & (ii)] in the event of my Death without leaving any eligible Family Member/s for receiving Pension

| Name of The Nominee | Address | Date of Birth | Relationship with the Member |
|---------------------|---|---------------|------------------------------|
| (1) | (2) | (3) | (4) |
| AMRIT LAL SHARMA | 4B/1145, Shiv Ganga Apartment, Sector 4, Vasundhara, Ghaziabad - 201012 | 01/03/1963 | Father |
| MADHVI SHARMA | Same as above | 06/10/1968 | Mother |
| | | | |
| | | | |

Date: 01/03/2024



Signature or Thumb Impression of the Subscriber

CERTIFICATE BY EMPLOYER

Certified that the above Declaration and Nomination has been Signed/Impression before me by
Shri/Smt/Kum. _____

Employed in my establishment after he/she has read the entries/entries have been read over to him/her by me
and got confirmed by him/her.

Place:

Date: -

Signature of Employer OR other Authorised Officers
of The Establishment

Name and Address of The Factory/Establishment or Rubber Stamp thereof:



Sanctions Guidance





Internal use only

Sanctions Guidance

What are Sanctions:

Sanctions are measures imposed by governments or international bodies to achieve specific objectives, such as promoting human rights, preventing terrorism, or addressing security concerns. These measures typically involve restrictions or prohibitions on certain activities, such as trade, financial transactions, or travel, targeting individuals, entities, or entire countries. Compliance with sanctions involves ensuring that our actions, both as individuals and as an organisation, do not violate these restrictions. By adhering to sanctions requirements, we play a crucial role in upholding legal and ethical standards, contributing to global stability and security.

List-based sanctions: List-based sanctions involve identifying specific individuals, entities, or groups that are subject to sanctions due to their involvement in activities deemed harmful or against international norms. These lists are compiled by governments or international organisations and typically include names of individuals, businesses, or countries that are prohibited from certain activities, such as trading with certain entities, accessing financial services, or traveling to specific countries.

Comprehensive sanctions: Comprehensive sanctions, also known as broad-based sanctions, involve imposing restrictions on an entire country rather than targeting specific individuals or entities. These sanctions aim to pressure the government of the targeted country to change its behaviour by restricting trade, financial transactions, and other economic activities. Comprehensive sanctions can include embargoes on imports and exports, restrictions on financial transactions, and limitations on travel and diplomatic relations.

What are our obligations:

Aptia is prohibited from doing business with sanctioned countries, governments, organisations and individuals. As part of our ongoing commitment to compliance and integrity, it is essential to reiterate Aptia's obligations under international sanctions regulations, including those outlined by the UK and the US authorities.

It is imperative that we remain vigilant and fully adhere to these regulations in all our business activities. Failure to comply with sanctions regulations could have serious legal and reputational consequences for Aptia.

Under Aptia's sanctions obligations, no transaction activity should be conducted with entities or individuals located in the sanctioned territories.

The list of territories, activities impacted and the escalation details can be found on the [Sanctions Guidance](#) (current version below), which is held under the Policies section of the [Legal, Risk and Compliance - Home \(sharepoint.com\)](#). This will be updated when territories are added or removed. This can also be accessed via the User Guides section on the [Controls Portal](#) and the [Bizflow Guidance site](#) – Sanctions Guidance.

For any transactions or activities involving territories under sanctions, please escalate immediately to the [Financial Crime Team](#) (or the [Financial Crime Team](#) if you are unable to send an external email).

All staff members are required to familiarise themselves with Aptia's [Financial Crime Policy](#), to ensure compliance and prevent illicit financial activities. The Policy is also available through the [Legal, Risk and Compliance site](#).

If you have any feedback/queries about this alert, please contact the Financial Crime team: financialcrime@aptia-group.com.

| UK Sanctions Targets | | March 2024 | | | |
|--|---|---|--|---|---|
| KEY SANCTIONED TERRITORIES <i>Refer if your activity has ANY exposure to the below territories</i> | | <small>This document is for internal distribution only</small> | | | |
|  Afghanistan |  Russia |  Bosnia & Herzegovina |  Libya |  South Sudan | |
|  Belarus |  Syria |  Central African Republic |  Mali |  Sudan | |
|  Cuba |  Venezuela |  DR Congo |  Montenegro |  Ukraine | |
|  Iran |  North Korea |  Russia-controlled regions in Ukraine: Crimea, Sevastopol, Donetsk, Luhansk, Kherson & Zaporizhzhia |  Haiti |  Myanmar / Burma |  Yemen |
| | | |  Iraq |  Nicaragua |  Serbia |
| | | |  Kosovo |  Lebanon |  Somalia |
| <ul style="list-style-type: none">For ANY process, such as new joiners, contributions, transfers in or out, retirements, deaths, payroll or refunds;Where: schemes, Trustees, employers, members, dependants, associated banks or other third parties;Have a link to the above countries;You MUST email the following mailbox for guidance BEFORE proceeding. | | financialcrime@aptia-group.com  If you are unable to send external emails from a Mercer email address please contact: preventcrime@mercer.com | | | |



Acceptable Use Policy

Minimum Baseline Standard

Version: 1.0

Acceptable Use Policy

Introduction

The Acceptable Use Policy ("AUP") aims to protect all users of Aptia and associated companies ("Aptia") equipment and information and minimise risk by providing clarity on the behaviours expected and required by Aptia employees, Agents, Service Providers, Contractors, and Consultants. It sets a framework on how to conduct Aptia business to meet legal, contractual, compliance and regulatory requirements and defines how individuals must behave to comply with this policy.

Purpose

To ensure that individuals understand their responsibilities for the appropriate use of Aptia's information technology resources. Understanding what is expected will help individuals to protect themselves, colleagues and Aptia's equipment, information and reputation and ensure that there is clear accountability.

Scope

All Aptia equipment and information (all information systems, hardware, software, and channels of communication, including voice- telephony, social media, video, email, instant messaging, internet, and intranet). User's personal information which is processed by Aptia equipment is also subject to this policy.

Who this policy applies to

All Aptia employees, and contingent workers, which includes agents, contractors, consultants, suppliers, and business partners (referred to in this document as "Users") with access to Aptia's information and information systems and assets.

1. General Principles

Users must:

- 1.1 Confirm prior to use of Aptia equipment or information, that they agree to comply with this AUP and understand that breaching this policy may result in disciplinary action being taken.
- 1.2 Be responsible for their own actions and act responsibly and professionally, following the MMC/Aptia Standards of Behaviour and respecting the Department and colleagues, suppliers, partners, and citizens.
- 1.3 Use information, systems, and equipment in line with Aptia security and Information Management policies.
- 1.4 Immediately report any breach of this AUP to their line manager and to the relevant team and comply with official procedures when a breach of the policy is suspected or reported.
- 1.5 Never undertake illegal activity, or any activity that would be harmful to Aptia's reputation or jeopardise staff and/or citizen data, on Aptia technology.
- 1.6 Understand that both business and personal use of Aptia systems will be monitored as appropriate.
- 1.7 Understand that they can use the MMC/Aptia Whistleblowing Policy in order to raise a confidential concern if it is believed that someone is misusing Aptia assets, information, or electronic equipment.
- 1.8 Undertake education and awareness on security and using Aptia information and technology, including the mandatory annual security e-learning, to support the understanding of recognising and reporting threats, risks, vulnerabilities, and incidents.

2. User IDs and Passwords

Users must:

- 2.1 Protect usernames, Worker ID numbers, building access cards, and passwords appropriately.
- 2.2 Create secure passwords following relevant Aptia instructions.
- 2.3 When using a password manager, ensure that their master password is stored securely in line with Aptia instructions. Passwords must not be stored in shared folders or written down.
- 2.4 Not log on to any Aptia systems using another user's credentials.
- 2.5 Lock the screen when temporarily leaving devices that are in use.
- 2.6 Log out of all computer devices connected to Aptia's internal network during nonworking hours, i.e., at the end of the working day.

3. Managing and Protecting Information

Users must:

- 3.1 Understand that they and Aptia have a legal responsibility to protect personal and sensitive information and must not misuse their official position to further private interests or those of others.
- 3.2 Ensure that all information is created, used, shared, and disposed of in line with business need and in compliance with the MMC/Aptia Information Classification & Management Policy, Information Asset Inventory Guidance and Retention of Specific Information Guidance.
- 3.3 Not attempt to access anyone's personal data unless there is a legitimate business need that is appropriate to their job role.
- 3.4 Comply with HR procedures in respect of handling employee information.
- 3.6 Ensure they are not overheard or overlooked in public areas when conducting Aptia business.
- 3.7 Apply the MMC/Aptia Information Classification & Management Policy appropriately to documents and email subject lines.
- 3.8 Not attempt to access, amend, damage, delete or disseminate another person's files, emails, communications, or data without the appropriate authority.
- 3.9 Not attempt to compromise or gain unauthorised access to Aptia IT, telephony, or content, or prevent legitimate access to it.

4. Personal Use of Aptia IT

Users must:

- 4.1 Understand that they are personally accountable for what they do online and with Aptia technology.
- 4.2 Understand that Aptia allows occasional personal use of its IT resources.
- 4.3 Ensure that any personal information stored is appropriate i.e., legal, applicable, and compliant with this policy and GDPR legal requirements.
- 4.4 Understand that the ability to store personal information on Aptia owned devices and systems is a privilege and Aptia has a right to require the data is removed should this data interfere with business activity or use.
- 4.5 Ensure personal activities do not damage the reputation of Aptia, its employees including accessing, storing, transmitting, or distributing links to material that:

- Could embarrass or compromise APTIA in any way,
- Is obtained in violation of copyright or used in breach of a license agreement,
- Can be considered as harassment of, or insulting to, others,
- Is offensive, indecent, or obscene including abusive images, language, and literature.

4.6 Follow the Aptia Standards of Behaviour and must not:

- Trade or canvass support for any organisation on official premises, whether it is for personal gain from any type of transaction or on behalf of external bodies,
- Send messages or material that solicit or promote religious, political, or other non-business-related causes, unless authorised by Aptia,
- Provide unauthorised views or commitments that could appear to be on behalf of Aptia,
- Use malicious, harassing, abusive or threatening communication,
- Incite hate, bullying and harassment,
- Visit pornographic sites or undertake any form of e-sports, gaming, lottery, or betting,
- Use behaviour that is discriminatory in any sense (e.g., on the grounds of sex, sexual orientation, gender, race, age, religious beliefs, or disability),
- Use any type of applications and/or devices to circumvent management or security controls or damage, destroy, or deny availability of service,
- Download software onto Aptia devices, except for Aptia supplied tablet devices and smart phones where permitted, from an official source and appropriately licensed. This software must not compromise the performance or security of the device,
- Access personal webmail accounts on Aptia equipment,
- Download music, video or other media-related files for non-business purposes or store such files on Aptia systems.

4.7 Aptia does not accept any liability for any loss, damage or inconvenience you may suffer resulting from personal use of its IT.

5. Email/Fax/Voice Communication

Users must:

5.1 Comply with Aptia's email policies,

5.2 Only use appropriate language in messages, emails, **faxes**, and recordings. Threatening, derogatory, abusive, indecent, obscene, racist, sexist, or otherwise offensive content must not be used.

5.3 Not engage in mass transmission of unsolicited emails (SPAM).

5.4 Not alter the content of a third party's message when forwarding it unless authorised to do so.

5.5 Not try to assume the identity of another user or create or send material designed to mislead people about who originated or authorised it (e.g., through misuse of scanned signatures).

5.6 Be vigilant to scam targeting communications especially phishing emails and know how to spot and report suspicious emails,

5.7 Employees and contractors must not use their Aptia email address for personal use. Only use your Aptia email address for Aptia business related activities and linked organisational activity (e.g., Aptia discount

schemes). All employees must use their personal email address for personal activities including purchasing and selling of goods, internet banking and any other personal activity. Failure to comply may lead to disciplinary action.

6. Websites and social media

Users must:

6.1 Refer to the **Aptia External Relations Team**, which designates the authorised representatives who can speak on behalf of the Aptia. They must use social media appropriately and understand that the principles covering the use of social media for Aptia in either their official or personal capacity are the same as those that apply for any other activity and that they are responsible for the content they post. They also need to remember:

- Ensure others know that their personal account or statements don't represent Aptia. They shouldn't state or imply that their personal opinions and content are authorised or endorsed by Aptia. We advise using a disclaimer such as "opinions are my own" to avoid misunderstandings.
- Avoid sharing intellectual property like trademarks on a personal account without approval. Confidentiality policies and laws always apply.
- Avoid any defamatory, offensive or derogatory content.

6.2 Some employees are authorised to represent Aptia by handling corporate social media accounts or speak on Aptia's behalf. When they're sitting behind a corporate social media account, we expect them to act carefully and responsibly to protect Aptia's image and reputation and where appropriate, use Aptia branding and a professional image or persona on such accounts.

6.3 Understand that their social media content/footprint may be available for anyone to see, indexed by Google and archived for posterity.

6.4 Only access appropriate content using Aptia technology and not intentionally visit sites or news groups that are obscene, indecent or advocate illegal activity, as described in the blocked categories list.

6.5 Contact the relevant team with requests to unblock a website and do not attempt to bypass Aptia web filters.

6.6 Report any access to a site that should be blocked by our web filters to their line manager and contact the relevant team with a request to block a website.

7. Devices, Systems and Networks

7.1 Only use systems, applications, software, and devices (including USBs, laptops, and smart phones), which are approved, procured and configuration managed by Aptia when undertaking official business, and apply Aptia standards and guidance in their use.

7.2 Users must always install the most up to date software when it becomes available as this ensures the device has the latest security updates installed and so remains fully compatible with Aptia systems. Failure to do so may result in the device becoming restricted from accessing any Aptia systems prior to potential withdrawal of the service.

7.3 When individuals are required to use multi-factor authentication to access a Aptia system, use of a personal device is permitted to generate a onetime password, or to use an authentication application.

7.4 The use of personal Bluetooth headsets, keyboards and mice are permitted when paired with Aptia devices that are enabled to support the connectivity. Bluetooth connection must be compatible with Aptia devices and users must not download any software onto Aptia devices to conduct the pairing of Bluetooth.

7.5 Aptia permits the use of personal mobile phones and personal landline numbers for voice calls personal or sensitive information should not be discussed. Where a user has access to a Aptia phone or a softphone on their Aptia device, these must be used as they are the company's preferred method of communication.

The use of other personal mobile phone functionality including messaging apps (e.g., SMS, WhatsApp) or personal email for Aptia work purposes is not permitted.

7.6 Users must not connect Aptia or personal mobile devices by USB cable to Aptia devices for the purpose of uploading/ downloading files or charging.

7.8 Aptia permits wirelessly connecting a Aptia device to a Aptia, or personal, mobile phone via a personal hotspot for the purpose of acquiring an internet connection (tethering) for work purposes. Tethering a personal mobile phone is permissible but Aptia cannot be held liable for this use of a personal mobile phone including any data charges, and so any use of a personal phone for this purpose is the individual's choice.

7.9 Users must ensure no official information is stored on devices without Aptia security controls.

7.10 Do not use any personal wallpapers or screensavers. The use of personal background settings (e.g., MS Teams), images (e.g., Outlook profile) etc. is permitted on Aptia devices but must be respectful and must not contain any inappropriate or offensive material that may bring the individual or Aptia into professional disrepute.

7.11 Raise all software requests through the appropriate team and self-service portal.

7.12 Aptia employees and contractors travelling outside of the country in which they are based on official business and wishing to take Aptia devices with them should review the HR guidance on working abroad and must contact the relevant team before they travel. Aptia devices, including smart phones, must only be taken abroad when required for official business and appropriately approved. Aptia may prohibit the carrying and use of Aptia devices in certain countries.

7.13 Employees and contractors are required to contact the appropriate team before travelling to certain countries, whether this is on official business or for a personal visit e.g., a holiday. Employees and contractors should check the relevant intranet page to check whether this includes the country they are visiting.

8. Physical Security

Users must:

8.1 Comply with the MMC/Aptia Physical Security Policy & Standard.

8.2 Be responsible for keeping all portable devices assigned to them safe and secure and immediately report any loss or damage of their equipment to their line manager and log a security incident accordingly. If the device is a work phone/smart phone, you must also complete the relevant form and ask for the phone to be suspended.

8.3 Protect Aptia equipment appropriately when travelling e.g.

- Laptops must always be carried as hand luggage,
- Never leave a portable device visible in parked vehicles,
- Never leave equipment unattended in a public place e.g., on public transport.

8.4 Return all Aptia assets when leaving Aptia. Failure to return equipment could lead to steps being taken to recover the cost, which could include legal action through the civil courts. Line Managers must complete all appropriate exit procedures with leavers.

9. Compliance

9.1 If for any reason users are unable to comply with this policy or require use of technology which is outside its scope, this should be discussed with their line manager in the first instance and then the relevant team who can provide advice on escalation/exception routes.

9.2 Seek exceptions to security policies by applying for an Exception.

9.3 All requests to use new software not currently approved by Aptia must be subject to the Software Approvals Process.

9.4 Line managers are responsible for ensuring that users understand their responsibilities and consequences as defined in this policy and continue to meet its requirements for the duration of their employment with Aptia. They are also responsible for monitoring employees' ability to perform assigned security responsibilities. This does not remove responsibility from employees, who must ensure that they too understand their responsibilities as outlined in this policy and continue to meet the requirements. It is a line manager's responsibility to take appropriate action if individuals fail to comply with this policy.

9.5 Aptia actively monitors employee and contractor personal use of IT and equipment to ensure everyone is complying with this policy (AUP) and the MMC/Aptia Social Media Policy. Monitoring complies with and respects the privacy rights of all employees as outlined in the Aptia Employee Privacy Notice. The consequences of failing to comply with the personal use limitations of Aptia IT and equipment are serious and attract disciplinary action up to and including dismissal.

9.6 Aptia will regularly assess for compliance with this policy and may need to inspect physical locations, technology systems, design and processes and speak to people to facilitate this. All Aptia employees, agents, contractors, consultants, business partners and service providers will be required to facilitate, support, and when necessary, participate in any such inspection.

9.7 Failure to report a security incident, potential or otherwise, could result in disciplinary action.

9.8 Breaching this policy may result in disciplinary procedures which could lead to dismissal, including criminal prosecution.



User Acceptance Agreement

The below must be signed by all users of Aptia's information and information systems and assets prior to their effective start date.

By signing below, the named user confirms that they:

- Have read in full and understood the Aptia Acceptable Use Policy.
- Have understood their responsibilities relating to the appropriate use of Aptia's information technology resources, as set out in "the Policy".
- Will adhere at all times to the general principles and specific compliance requirements of "the Policy".

Name:

Signature:

Date:

Document Control

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| Version | Status | Primary Authors | Description of Version | Date Completed |
|---------|--------|-----------------|------------------------|----------------|
| 1.0 | Draft | Phillip Hodgins | First draft | 11/10/2023 |
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Reviewers

| Version | Name | Company | Role | Date Completed |
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| 1.0 | Imran Ali | Aptia | CIO | 01/11/2023 |

Authorisation/Sign off

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Changes in this version

| Page | Section | Description of Update |
|------|---------|-----------------------|
| | | |

CONFIDENTIAL

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Conduct Risk Policy

| | |
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| Effective Date | 1 January 2024 |
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| Document Owner | Group Head of Risk and Compliance |
| Tier of Document | Tier 1 |
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| Last Approved | 21 December 2023 |
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Aptia Group Conduct Risk Policy

Version Control

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| 1.0 | First iteration of the policy | | | |
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Governance

| Approved by | Approval date | Implementation date |
|-------------|------------------|---------------------|
| The Board | 21 December 2023 | 1 January 2024 |
| | | |
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Document Summary

Purpose

The purpose of this Conduct Risk Policy is to set out Aptia's approach to the assessment, management and monitoring of Conduct Risk in accordance with our stated Conduct Risk appetite.

Any reference to "Aptia", "The Aptia Group" or "the Group" in this policy refers to the Aptia Group Limited and all its subsidiaries (in all jurisdictions in which they operate).

Document Sponsor

The Document Sponsor is the individual on the executive team who is responsible for overseeing the development, content and approval of the policy and ensuring it is consistent with all other policies developed by the firm. The Document Sponsor is the Group General Counsel.

Document Owner

The Document Owner is responsible to the Document Sponsor for developing, updating, and maintaining the policy as well as ensuring all subject matter experts are consulted in the development process. The Document Owner is the Group Head of Risk and Compliance.

Document Approval

The Board of Directors will review and approve this policy on an annual basis and/or following any significant market, regulatory or business developments impacting this policy. The policy will be updated as appropriate, and a new version published when required.

Internal Use Only

It may be necessary to disclose this policy in part, or in full, to a third party. Prior to disclosure, approval must be obtained from the Document Owner.

Effective Date: 01/01/2024

Date of next review: 01/01/2025

Aptia Group Conduct Risk Policy

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1. Introduction and Objectives

The objective of the Conduct Risk Policy is to demonstrate the Aptia's commitment and approach to delivering fair outcomes to customers. The term 'customer' is defined as Aptia's clients and client scheme's trustees, and members.

Aptia delivers fair outcomes and ensures that its actions maintain market integrity by:

- Putting our customers at the centre of how our business is run strategically and operationally, and providing a trusted service with integrity that meets their needs;
- Ensuring that market integrity is considered in our key strategic planning and decision-making;
- Identifying key Conduct Risks faced by Aptia and the steps required to mitigate these risks;
- Setting out the governance, systems and controls which are in place to mitigate these risks; and
- Reviewing and reporting upon the exposure of Aptia to Conduct Risk and assisting the Board in ensuring that the Conduct Risk appetite is not breached.

FCA's requirements, expectations and guidance relating to Conduct Risk have been considered with regards to Aptia's business model and its applicability to its customers.

This includes consideration of the Consumer Duty which requires financial services firms to act in the best interests of their customers, considering their needs, objectives, and financial situation. These rules provide additional protections for Aptia's customers and help to promote good conduct in our business.

2. Scope and Applicability

This Policy is applicable to Aptia and its subsidiaries, and all Aptia employees. The scope of this Policy extends to all aspects of Aptia's activities which could give rise to Conduct Risk. Due to the all-encompassing nature of Conduct Risk, it needs to be considered implicitly in every other risk category.

Where Aptia outsources any services that relate to this Policy, the third-party service provider will be contractually obliged to deliver such services in accordance with this Policy. Adherence to the requirements of this Policy, by these third-party service providers, is supervised and controlled through the business service agreements / contracts.

3. Alignment to Risk Appetite

Aptia has established this Conduct Risk Policy to deliver fair and appropriate outcomes in accordance with Aptia's Conduct Risk appetite which is articulated within the Board approved Risk Appetite Framework document. A 'risk appetite' is the amount of risk resulting from its customers, services and geographical locations that Aptia is willing to accept in pursuit of its strategic objectives.

4. Key Roles and Responsibilities

4.1 The Board and its sub-committees

The Board is ultimately responsible for managing Conduct Risk and ensuring that Aptia has adequate and effective systems and controls to manage Conduct Risk and that they are being adhered to.

The Board has charged the Audit and Risk Committee with overseeing the management of Conduct Risk and other risks faced by Aptia. The Audit and Risk Committee consider Conduct Risk specific reporting and relay their findings and considerations to the Board.

Conduct Risk is ultimately owned by the Board.

4.2 The Three lines of Defence

4.2.1 First line

Conduct Risks are owned by first line business areas who are each responsible for Conduct Risk management and must ensure that there are appropriate controls in place to manage the risk. Risks must be appropriately identified, managed, monitored, and reported.

Senior managers are responsible for ensuring that areas of potential Conduct Risk are understood and managed within their business areas. They must monitor and regularly review the outcomes their customers are experiencing to ensure that their services deliver good outcomes, and to take action where this is not the case.

All colleagues are responsible for identifying areas of potential Conduct Risk and escalated any issues or concerns through management, through the available incident management process or directly to the Head of Risk and Compliance.

All colleagues must be aware of all procedures that need to be followed for the proper discharge of their responsibilities as appropriate to their role, and adhere to all internal codes, standards, policies and procedures, both company-wide and specific to individual roles and responsibilities.

4.2.2 Second Line

This includes Risk Management and Compliance Functions that provide oversight and support to the first line of defence, ensuring that appropriate policies, procedures, and controls are in place to manage Conduct Risk. It is responsible for monitoring and providing oversight of Conduct Risk across Aptia.

In addition, it provides subject matter expertise and challenge to the business areas and decision-making role holders on areas of potential or actual Conduct Risk.

4.2.3 Third Line

Internal Audit forms Aptia's third line of defence and is responsible for the independent review and assessment of the first line of defence and second line of defence, providing independent assurance to the Senior Management and Board on the design

and effectiveness of the overall system of internal control, including Conduct Risk. Internal Audit reports to the Audit and Risk Committee.

5. Regulatory Requirements

As an administrator, Aptia is not directly regulated or authorised by the FCA or by the Pensions Regulator, however, for good business practice, Aptia is committed to achieving equivalence with all appropriate regulatory requirements and standards to ensure Aptia's clients benefit from the business operating on a par with a FCA regulated entity

Conduct Risk has been a central theme for the FCA for several years. The FCA expects firms to develop their own conduct risk definition and strategies and put in place a tailored conduct risk framework to address the specific risks to which their business is exposed.

The FCA have more recently focused on their Consumer Duty initiative, which is closely linked to good conduct, and for which a new Consumer Principle (Principle 12) provides a high-level expectation of conduct and the associated outcomes.

6. Governance

Key responsibilities related to the Conduct Risk Policy are outlined below:

- The Group Head of Risk and Compliance is responsible for the ownership, review and ongoing maintenance of this document;
- The Policy will be updated to reflect changes to the Aptia business, risk profile or regulatory requirements relating to Conduct Risk;
- The Board will review and approve the Policy on an annual basis following recommendation by the Audit and Risk Committee;
- The Board will also review the Policy on an ad-hoc basis following material internal/external changes to Aptia's business environment; and
- The Business will be responsible for ensuring the Policy is embedded in day-to-day management and control activities.

7. Policy Requirements

Policy requirements provide the definition and description of guiding principles and activities which collectively manage the risks described within this policy.

7.1 Definition of Conduct Risk

Aptia defines Conduct Risk as the failure to act in accordance with customers' best of interests, fair market practices and code of conduct.

Conduct Risk is broader than treating customers fairly and is considered across all business activities. This includes acting in the best interest of customers, taking into account their needs, objectives, and financial situation in line with Aptia's business model and service offering:

Aptia Group Conduct Risk Policy

- Conduct Risk is an integral part of the way Aptia does business, specifically the interests of customers and market integrity are at the heart of Aptia's strategy, business and culture.
- Everyone in the firm must take responsibility for good conduct and ensure that fair customer outcomes are embedded throughout our business model with established controls to deliver fair and appropriate outcomes to our customers.
- Our market conduct ensures that Aptia has no impact on market integrity.

7.2 Conduct Risk Vision

Aptia's Conduct Risk vision is that all customers will receive fair outcomes at every point of contact with Aptia. This sets the tone and direction to minimise Conduct Risk. For market integrity, Aptia will not undertake activity that would negatively affect market integrity.

7.3 Conduct Risk Principles

Aptia's approach to Conduct Risk Management is governed by five key principles:

- i. Aptia-wide: This ensures a business wide view of Conduct Risk exposures. All first line managers are responsible for managing Conduct Risk.
- ii. Robustness: the implementation, understanding and identification of Conduct Risk is integral to the way we do business. The Risk and Compliance function provides oversight and challenge to the business, as part of the three lines of defence model, supporting appropriate Conduct Risk control via policy, framework, tools and analysis. The Risk and Compliance function also attend the governance meetings with our third party outsource providers to challenge any conduct issues noted.
- iii. Fair and transparent: Aptia is customer focused in its activities. Ensuring fair customer outcomes and market integrity are integral to the decision-making process.
- iv. Outward looking: Aptia maintains a close watch on external events and industry "good practice" to ensure its Conduct Risk Management approach continues to evolve, using strategic partners to augment internal skills where appropriate.
- v. Effective Conduct Risk control: The conduct risks of the business are effectively controlled within Board approved appetite and limits.

These principles provide a high-level ruleset for Aptia's Conduct Risk Management activities.

7.4 Conduct Risk Culture

A strong Aptia wide risk culture is a key element of effective Conduct Risk Management. A number of activities are undertaken to ensure consistency of message and appropriate cultural reinforcement that reflects the tone from the top:

- The Risk and Compliance function provide Board level briefings on key Conduct Risk issues to ensure that all Board members are appropriately educated and risk aware.
- Mandatory training: Conduct Risk is built into the programme that is rolled out annually to all colleagues.

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- Job descriptions: Job descriptions make clear their roles and responsibilities with respect to Conduct Risk management.
- Independent Compliance reviews of incentive schemes: All Aptia incentive schemes are subject to review and approval to ensure that the performance metrics and scheme conditions do not incentivise behaviours that may lead to customer detriment or impact market integrity.
- Decision making: Board and Sub Committee Terms of Reference reflect the need to consider Conduct Risk as part of any decision-making process.
- Conduct Risk MI: Production of a monthly Conduct Risk Dashboard which reports the performance of key Conduct Risk indicators.
- Change initiatives: Conduct Risk is considered on Aptia major change projects.
- Third parties: Evidencing Conduct Risk performance including appropriate customer outcomes management is incorporated into material third party outsource service agreements where appropriate.

7.5 Business Processes and Procedures

- Business areas are responsible for maintaining and reviewing procedures to ensure they align to these principles of Conduct Risk, and adequately manage areas of potential Conduct Risk .
- The Risk and Compliance function provide technical support and guidance on policy interpretation.

7.6 Conduct Risk Profiles

- The Risk and Control Self-Assessment (RCSA) profile completed by all businesses includes assessment of current Conduct Risk exposure.
- The RCSA is refreshed annually as a minimum and is used on an ongoing basis to direct management action to areas of risk exposure, including Conduct Risk.

7.7 Quality Control Testing and Quality Assurance

- The Quality Assurance functions in the business areas are responsible for testing the effectiveness of controls to identify and manage Conduct Risk, as part of their wider monitoring and control testing work.

7.8 Conduct Risk MI and Reporting

- Business areas are responsible for ensuring they have MI that appropriately assesses Conduct Risk and evidence compliance with the Conduct Risk Policy standards, this can include data on customer complaints, errors and omissions, fees and charges, and governance and oversight.
- MI is collated for inclusion in the monthly Conduct Risk dashboard.
- Outsourced service providers supply monthly customer MI that informs our Conduct Risk dashboard if appropriate.

7.9 Colleague Behaviours

- Conduct Risk forms part of individual code of conduct and expectations as set out within the Aptia Employee Handbook.
- It is embedded through performance management and supported by training, and appropriately aligned reward and recognition.

8. Vulnerable Customers

Vulnerable customers are a key consideration in the pensions industry, as pension scheme members who are vulnerable may be at a higher risk of financial harm. Vulnerable customers in the context of pensions may include individuals who are elderly, have a serious illness or disability, or have limited financial capability.

On behalf of clients and client's trustees, Aptia has a duty to identify and support vulnerable customers, which may include providing clear and accessible information, offering additional support and guidance, and taking steps to prevent financial harm. This may include providing tailored communications and support to vulnerable customers, such as offering alternative formats for communications or providing additional guidance on investment decisions. Vulnerable customers form a key component of Aptia's approach to Conduct Risk.

8.1 Definition of a Vulnerable Customer

The FCA defines a vulnerable client as: 'Someone who, due to their personal circumstances, is especially susceptible to detriment, particularly when a firm is not acting with appropriate levels of care'.

8.2 Vulnerable Risk Factors

Vulnerability can take many forms and may be temporary, sporadic or permanent in nature.

Below are some examples of risk factors, identified by the FCA, that can indicate when a customer might be vulnerable. The examples are listed under the four 'drivers':

| Health | Life Events | Resilience | Capability |
|-------------------------------|-------------------------|--------------------------|---|
| Physical disability | Caring responsibilities | Low or erratic income | Low knowledge or confidence in managing financial matters |
| Severe or long term illness | Bereavement | Over indebtedness | Poor literacy or numeracy skills |
| Hearing or visual impairments | Income shock | Low savings | Low English language skills |
| Poor mental health | Relationship breakdown | Low emotional resilience | Poor or non-existent digital skills |

| | | | |
|---|---|---------------------------|----------------------|
| Low mental capacity or cognitive disabilities | Having non-standard requirements such as ex-offenders, care leavers, refugees | Lack of support structure | Learning impairments |
|---|---|---------------------------|----------------------|

8.3 Identifying Vulnerable Customers

Employees at the frontline are not expected to be expert counsellors or be able to diagnose specific conditions or situations, however, they should have sufficient awareness to identify various risk factors or characteristics, and to know how and where to refer such matters when they arise.

When interacting with individuals, particularly on the telephone, it can be difficult to identify vulnerable clients, but colleagues should be alert for signs such as:

- Fluency in English and therefore understanding where it is not their first language
- Shortness of breath or signs of agitation / anxiety
- Speech difficulties
- Asking for repetition (a sign that the client is not retaining information) or that you speak up or speak more slowly
- Signs that the customer has not understood, or signs of confusion (e.g. asking repeated questions, have not understood our correspondence, etc.)
- Responding 'yes' in answer to a question when it is clear they don't seem to have listened or understood; or taking a long time to answer questions
- Digressing and asking unrelated questions, e.g., about matters that aren't relevant, or that don't make sense
- Not expressing, explaining or communicating their decisions well (or any other indicators that they may need the assistance of somebody else in making a decision)
- Payment behaviour indicating financial difficulties, e.g. stopping payments, late payments, not responding to reminders, commenting that they are unable to afford payments, etc.
- Other factors, for example, mention of bereavement, medication, Power of Attorney, somebody acting on behalf of the customer, addictions etc.

It is important to be aware that the fact that a person may fall within one or more indicator groups does not of itself mean that the person is a vulnerable customer and it must not be presumed that the person lacks capacity to make their own decisions.

Where an employee concludes a customer is vulnerable then this should be identified on the system. Any concerns should be addressed to their line manager. For more complex scenarios relating to vulnerability, the Professional Champions should be notified. For any further assistance beyond this, the Risk and Compliance function can be contacted to help and support with next steps.

8.4 Other Considerations for Vulnerable Customers

Our customer facing communications (in all media) should always be clear, fair and not misleading in nature and content. Some consumers may however require additional assistance in reading or understanding literature and other promotional or educational material. Be prepared therefore to offer assistance where required (could we provide a document in a larger type face than usual for someone with sight issues

Aptia Group Conduct Risk Policy

for example or provide the document electronically enabling PC screen text enlargement or use of text to audio software) and to consider the needs of vulnerable end users when designing new tools and services.

9. Third Party Outsourced Providers

Where Aptia outsources any services that relate to this policy, the third-party service provider will be contractually obliged to deliver such services in accordance with relevant aspects of this policy.

10. Non-compliance and reporting

It is the responsibility of the Group Head of Risk and Compliance to monitor compliance with this Policy. Policy breaches and non-compliance will be escalated to the appropriate Head of the Business Unit and also reported at the Audit and Risk Committee.

Non-compliance for the purpose of this Policy is classified as a period of non-compliance with any mandatory requirement of this Policy where no approved modification or exception is in place. This includes failure or inadequacy of a process and/or control that was designed and implemented to meet a mandatory requirement, whether or not a loss has resulted or could result.

If a Business/Business Unit is not able to comply it must:

- Report the non-compliance against the requirement of the policy to Group Head of Risk and Compliance (Policy Owner).
- Take prompt action to close the gap.
- Consider, in conjunction with the Risk and Compliance Function, whether the causes or consequences of the non-compliance:
 - Warrants capture through the Incident reporting process.
 - Requires a modification and exception to the standard.

If a Business Unit is unclear as to whether it is in compliance with a requirement in the Policy, it should seek clarification from the Policy Owner.

11. Review of Document

The Audit and Risk Committee shall review the policy on an annual basis and/or following any significant market, regulatory or business developments impacting this policy and recommend to the Board for their review and approval. The policy will be updated as appropriate, and a new version published when required.

The Group Head of Risk and Compliance as the Policy Owner shall be responsible for the review of the policy and ensure it is up to date.

12. Change Management Process

Any changes to this policy should be requested via or initiated by the Document owner. Relevant subject matter experts should be consulted to determine whether the proposed change is in line with regulatory requirements and expectations and will continue to deliver good customer outcomes. Change requests should be presented to the Audit and Risk Committee for review and challenge before being presented to

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Board for formal approval. Should the change request be approved, at this point, the amended Policy should replace the current version and be re-circulated /published as appropriate.

13. List of Supporting Documentation

Other key policies and documents that specifically support the Conduct Risk Policy, include:

- Risk Management Framework
- Risk Appetite Framework / Statement
- Complaints Handling Policy
- Whistleblowing Policy
- Employee Handbook and Code of Conduct

14. Storage

Approved versions of the Conduct Risk Policy shall be stored on the intranet and published in read only formats.

15. Communication

The communication of this Policy will be undertaken through a number of flexible mediums including email, committees, meetings as well as through training forums. These will be targeted towards the relevant employees impacted by the Policy. The communication will include a summary of the change, the link to the Policy and the effective date.



Financial Crime Policy

Internal Only

| | |
|------------------|-----------------------------------|
| Version | 1.0 |
| Effective Date | 01 January 2024 |
| Document Sponsor | Group General Counsel |
| Document Owner | Group Head of Risk and Compliance |
| Tier of Document | Tier 1 |
| Approved by | Board |
| Last Approved | 21 December 2023 |
| Next Review Date | 1 January 2025 |

Aptia Group Financial Crime Policy

Version Control

| Version Number | Summary of Update | Reviewer Name | Review Date | Signoff/Approvers |
|----------------|----------------------------|---------------|-------------|-------------------|
| 1.0 | First iteration of policy. | | | |
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Governance

| Approved by | Approval date | Implementation date |
|-------------|------------------|---------------------|
| The Board | 21 December 2023 | 1 January 2024 |
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Document Summary

Purpose

The purpose of this Financial Crime Policy is to provide a consistent, coherent, and proportionate approach to deterring, detecting, preventing, and reporting all types of financial crime across Aptia.

Aptia operates in an environment that presents some risks of financial crime. This Policy provides a minimum standard in order to ensure that Aptia meets its obligations with regards to the financial crime legislation, regulators, and industry guidance, and as a result helps to protect colleagues, customers, and itself from the impacts of financial crime.

Any reference to “Aptia”, “The Aptia Group” or “the Group” in this policy refers to the Aptia Group Limited and all its subsidiaries (in all jurisdictions in which they operate).

Document Sponsor

The Document Sponsor is the individual on the executive team who is responsible for overseeing the development, content and approval of the policy and ensuring it is consistent with all other policies developed by the firm. The Document Sponsor is the Group General Counsel.

Document Owner

The Document Owner is responsible to the Document Sponsor for developing, updating, and maintaining the policy as well as ensuring all subject matter experts are consulted in the development process. The Document Owner is Group Head of Risk and Compliance.

Document Approval

The Board of Directors will review and approve this policy on an annual basis and/or following any significant market, regulatory or business developments impacting this policy. The policy will be updated as appropriate, and a new version published when required.

Internal Use Only

It may be necessary to disclose this policy in part, or in full, to a third party. Prior to disclosure, approval must be obtained from the Document Owner.

Effective Date: 01/01/2024

Date of next review: 01/01/2025

Glossary

The following is a glossary of the key terms and abbreviations used in this Policy:

| Terms / Abbreviation | Full name / description |
|-----------------------------|---|
| 1/2/3LOD | First / Second / Third Line of Defence |
| ABC | Anti-Bribery & Corruption |
| AML | Anti-Money Laundering |
| Aptia | Aptia refers to Aptia Group Limited, the holding company of Aptia Insurance Services Group LLC that operates in the US, and Aptia UK Limited that operates in the UK |
| Business Relationship | Any service or product Aptia provides or enters with a new or existing customer be it a one-off transaction or ongoing relationship |
| CTF | Counter Terrorist Financing |
| CDD | Customer Due Diligence - the facts about a customer that enable us to assess the extent to which the customer exposes Aptia to financial crime risks |
| Colleagues | Aptia employees (permanent or temporary) |
| EDD | Enhanced Due Diligence - measures that must be applied on a risk-sensitive basis in any situation which can present a higher risk of money laundering or terrorist financing i.e. where a customer is identified as a PEP and additional information about that customer must be obtained. |
| FCA | Financial Conduct Authority |
| FC | Financial Crime. For the purposes of this Policy, Financial Crime includes Money Laundering, Terrorist Financing, Trade Sanctions, Bribery, Corruption, Tax Evasion, Modern Slavery, and Human Trafficking. |
| MI | Management Information |
| NCA | National Crime Agency – crime fighting Government agency in the UK |
| PEP | Politically Exposed Person - An individual who is entrusted with prominent public functions, other than as a middle-ranking or more junior official. Such individuals can pose a higher money laundering risk as their position may make them vulnerable to corruption. This risk also extends to members of their family |
| SAR | Suspicious Activity Report - a report to law enforcement agencies that a customer's activity is in some way suspicious and may indicate money laundering or terrorist financing |

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1. Introduction and Objectives

Aptia operates in an environment that presents some risk of financial crime. This Policy provides a minimum standard in order to ensure Aptia meets its obligations with regard to financial crime legislation, regulators, and industry guidance, and as a result helps to protect colleagues, customers, and itself from the impacts of financial crime.

All colleagues must comply with this Policy and the underlying mandatory technical standards. It is prohibited for any colleague to act, instruct or guide another to act, in any way to circumvent this Policy.

2. Scope and Applicability

2.1 Scope

For the purposes of this Policy, “Financial Crime” includes Money Laundering, Terrorist Financing, Trade Sanctions, Bribery, Corruption, Tax Evasion, Modern Slavery, and Human Trafficking.

- **Money Laundering** - any process used to conceal the true origin or ownership of the proceeds of criminal activities, with the aim of making illegally obtained money or assets appear as if it is from a legitimate source. Consequently, many money laundering operations are deliberately complex.
- **Terrorist Financing** - the financing of terrorist acts, of terrorists, and terrorist organisations. Terrorist financing does not always involve the proceeds of criminal activities. In the majority of cases, legitimate funds are involved in the financing of terror attacks.
- **Trade Sanctions** - restrictions that governments or international organisations impose to restrict or prohibit trade with targeted countries, entities, or individuals, to achieve foreign policy or national security goals.
- **Bribery** - a bribe is a gift or offer of any form of inducement, with the intention of influencing deviation from the proper performance of a business function.
- **Corruption** - an abuse of power that involves acting dishonestly or improperly in return for money, personal gain, or anything of value. It can take many forms and is not limited to interactions with government.
- **Tax Evasion** – an offence of cheating the public revenue to the fraudulent evasion of a tax. The facilitation of tax evasion is where Aptia fails to prevent the organisation from being used by associated persons to commit tax evasion.
- **Modern Slavery** - crimes associated with holding a person in a position of slavery, servitude forced or compulsory labour.
- **Human Trafficking** – arranging or facilitating the travel of another person with a view to them being exploited.

2.2 Applicability

This Policy applies to Aptia and all directors, officers, employees, and temporary employees (together “colleagues”) of Aptia and should be read in conjunction with the documents referenced in section 10 of this document.

There are no persons specifically excluded from this Policy.

3. Alignment with Risk Appetite

The Policy aims to ensure that decisions concerning all aspects of FC compliance are taken within Board approved Risk Appetite levels which are articulated in Aptia's Risk Appetite Framework document. A 'risk appetite' is the amount of risk resulting from its customers, services and geographical locations that Aptia is willing to accept in pursuit of its strategic objectives. Aptia is exposed to some degree of FC risk as part of its day-to-day operations. Our risk appetite towards FC helps to achieve our commercial objectives, whilst mitigating FC risk through the effective implementation of controls and systems.

3.1 Prohibited Relationships

Colleagues are expressly prohibited from engaging in a business relationship with any client who is subject to trade sanctions.

4. Key Roles and Responsibilities

4.1 Senior Managers

Senior managers are responsible for ensuring that all employees are aware of this Policy requirements and in particular Customer Due Diligence ("CDD") and Suspicious Activity Report ("SAR") reporting.

4.2 Nominated Officer

The Nominated Officer's ("NO") role is to be aware of any suspicious activity that might be linked to Money Laundering ("ML") or Terrorist Financing ("TF"), and if necessary to report it. Within Aptia, this is the Group Head of Risk and Compliance. They are responsible for:

- Receiving SARs and evaluating whether there is any evidence of ML and TF;
- Reporting SARs to the NCA;
- Putting in place and operating AML controls and procedures;
- Carrying out AML/CTF risk assessments; and
- Training staff in preventing ML.

4.3 First Line of Defence (1LOD) – The Professional Champions

The Professional Champions receive special training in Financial Crime and are responsible for:

- Conducting risk-based Quality Assurance ("QA");
- Responding to AML and Sanctions queries in a first instance;
- Conducting CDD and referring higher risk customers to the Financial Crime Team;
- Raising SARs to the Financial Crime Team or the Nominated Officer; and
- Identifying areas of non-compliance with this Policy and related procedures.

4.4 Second Line of Defence (2LOD) – The Financial Crime Team

The Financial Crime Team are responsible for:

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- Providing subject matter expert advice in a process and operational capacity;
- Conducting Enhanced Due Diligence (“EDD”);
- Reviewing, investigating and decisioning alerts arising from payment and customer screening;
- Investigating potential matches to Politically Exposed Persons (“PEP”) and related close associates; and
- Identifying areas of non-compliance with this Policy and related procedures.

4.5 Third Line of Defence (3LOD) – Internal Audit

The Internal Audit team will periodically monitor compliance with this Policy and report findings and recommendations to the NO and the Board.

The Board –The Board is responsible for reviewing and approving this policy on an annual basis and / or following any significant market, regulatory or business developments impacting this policy.

The Audit and Risk Committee – is the senior management committee to oversee the effectiveness of the FC regulatory framework. The committee is the primary forum for escalated business as usual decision making with respect to FC. The Committee is chaired by the Aptia Group Chairman and other mandatory attendees are the NO and the Head of Audit. Other attendees may attend at the request of these mandatory attendees depending on the agenda and MI results.

5. Minimum Policy Requirements

To meet this Policy requirements, as a minimum, Aptia will:

- Maintain an effective governance and control environment:
 - Undertake reporting activities including updates to committees and the Board to ensure senior management have a clear understanding of the FC risk profile;
 - Articulating a risk appetite to ensure that residual risk is kept within defined and agreed levels;
 - Ensuring the appropriate 3LOD structure is implemented with effective controls at each level;
 - Appointing a suitable experienced NO with the responsibility for receiving, investigating and reporting any suspicions of ML/TF to the NCA;
 - Providing FC training to all colleagues.
- Carry out a regular and documented FC risk assessment of the business to inform a risk-based approach and apply it to all areas of FC.
- Maintain effective controls and systems to deter, detect, prevent and report instances of ML and TF:
 - Documenting AML/CTF standards for use;
 - Implementing risk-based approach to CDD at on-boarding and periodically throughout the business relationship;
 - Maintaining appropriate due diligence records in line with regulatory requirements;
 - Adopting and maintaining control framework whereby colleagues can identify and report suspicious activity for further investigation; and

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- Timely disclosure of SARs to the NCA.
- Comply with all applicable financial sanctions legal and regulatory requirements:
 - Conduct screening of all potential and existing customers to identify customers who may be subject to Sanctions and customers who may be PEPs; and
 - Reporting to the appropriate authorities where it is identified that a customer or transaction is connected to a sanctioned individual/ entity or country.
- Comply with all applicable anti-bribery and corruption legal and regulatory requirements:
 - Ensure appropriate systems and controls are in place to identify and report conflicts of interest;
 - Ensure appropriate systems and controls are in place to enable the recording of given or accepted gifts and hospitality and sponsorship and donations; and
 - Ensure appropriate systems and controls when dealing with third party providers, governments, and vendors.
- Have reasonable and proportionate controls in place to prevent the facilitation of Tax Evasion:
 - Adopting and maintaining an appropriate control framework for the identification and reporting of instances indicative of Tax Evasion.
- Have reasonable and proportionate controls in place to detect, deter, prevent and report instances of Human Trafficking and Modern Slavery:
 - Adopting and maintaining an appropriate control framework for the identification and reporting of instances indicative of Human trafficking and modern slavery.
- Produce management information (“MI”) for FC risks.
- Where a FC activity is outsourced, Aptia remains accountable for ensuring the activity and any associated controls performed by the other party complies with this Policy.

6. Regulatory Requirements

Aptia are committed to minimising the risk of the business being used to facilitate FC, through the application of risk-based internal policies, procedures, systems, and controls in order to effectively deter, detect, prevent, and report instances of FC. We strive to ensure that high standards of FC prevention and awareness are maintained across Aptia. We will adhere to all laws and regulations applicable to our business activities and we expect our customers and third parties with whom we have working relationships to adhere to the same standards.

6.1 Regulatory Requirements

Aptia has a duty to comply with prevailing legal and regulatory requirements relating to: AML, CTF, ABC, Sanctions, Tax Evasion, Human Trafficking and Modern Slavery.

In the UK, the applicable laws and regulations include:

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- The Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 (Money Laundering Regulations 2017) as amended by the:
 - Money Laundering and Terrorist Financing (Amendment) Regulations 2019 (MLRs)
- The Proceeds of Crime Act 2002 (POCA), as amended by the:
 - Serious Organised Crime and Police Act 2005 (SOCPA); and the
 - Proceeds of Crime Act (Amendment) Regulations 2007
- The Terrorism Act 2000, as amended by the:
 - Anti-Terrorism, Crime & Security Act 2001; and the
 - Terrorism Act (Amendment) Regulations 2007;
- The UK Bribery Act 2010;
- The FCA Handbook of Rules and Guidance;
- HM Treasury Financial Sanctions Notices;
- Criminal Finances Act 2017;
- The UK Bribery Act;
- The Sanctions and Anti-Money Laundering Act 2018 (the Sanctions Act); and
- The Modern Slavery Act 2015.

In the US, the applicable laws and regulations include:

- The Bank Secrecy Act (BSA);
- The USA PATRIOT Act;
- The US Foreign Corrupt Practices Act (FCPA); and
- OFAC Financial Sanctions programs.

Additional industry standards and guidance which Aptia observe are set out in the FCA Handbook and Joint Money Laundering Steering Group (JMLSG) Guidance for the UK Financial Sector on the prevention of money laundering and combating terrorist financing.

7. Non-compliance and Reporting

Failure to comply with this Policy and related procedures can have serious consequences for Aptia, including regulatory fines and reputational damage. Breach of this policy or related procedures may have serious consequences for colleagues and may result in disciplinary action in accordance with local law and / or internal procedure, up to and including termination of employment or contract for services. Your failure to comply with applicable financial crime laws and regulations may subject you to criminal prosecution or penalties.

Regular reporting of MI will be maintained to enable issues relating to compliance with the Policy to be reported. The 3LoD model allows the monitoring of policy adherence through 1LoD, 2LoD, and 3LoD oversight activities.

Non-compliance with this Policy requires the relevant reporting through to the NO and onward to the Board and the Audit and Risk Committee.

8. Review of Document

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The Board shall review and approve the policy on an annual basis and/or following any significant legal and regulatory provisions relevant to the FC compliance which apply in the UK and the US or business developments impacting this policy. The policy will be updated as appropriate, and a new version published when required.

The Group Head of Risk and Compliance as the Policy Owner shall be responsible for the review of the policy and ensure it is up to date.

9. Change Management Process

Any changes to this Policy should be requested via or initiated by the Document Owner. Relevant subject matter experts should be consulted to determine whether the proposed change is in line with the regulatory requirements and expectations and will continue to deliver good customer outcomes. Change requests should be presented to the Board for review, challenge and approval. Should the change request be approved, at this point, the amended Policy should replace the current version and be re-circulated / published as appropriate.

10. List of Supporting Documentation

Other key policies and documents that specifically support this Policy, include:

- AML and CTF Standards
- ABC Standards
- Sanctions Standards
- Third Party Providers Standards
- Conflicts of Interest Standards
- Gifts and Entertainment Standards.

11. Storage

Approved versions of the Policy shall be stored on the intranet and published in read only formats.

12. Communication

The communication of this Policy will be undertaken through a number of flexible mediums including email, committees, meetings as well as through training forums. These will be targeted towards the relevant employees impacted by the Policy. The communication will include a summary of the change, the link to the Policy and the effective date.



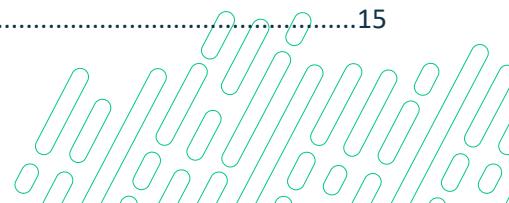
Interim United States Code of Business Conduct & Ethics

April 2024

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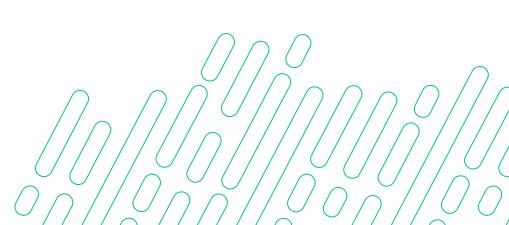
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Introduction

Aptia and all entities controlled by Aptia Insurance Services Group, LLC ("Aptia") have a strong commitment to the development of an organizational culture that encourages the highest standards of ethical conduct and compliance with all applicable laws. Aptia strives to promote honest and ethical business conduct by all Employees (as defined below) and compliance with the laws that govern the conduct of our businesses worldwide. We believe that a commitment to honesty, ethical conduct, and integrity is a valuable asset that builds trust with our customers, brokers, suppliers, Employees, investors, and the communities in which we operate.

This code of business conduct and ethics ("Code"), and associated compliance programs ("Program") are intended to ensure that we have policies and systems in place to prevent and detect violations. This Code does not constitute a contract of employment; it has been designed to deter wrongdoing and to promote honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships and avoidance of conflicts of interest.

It is expected that all Employees, officers, and directors of Aptia will exercise good judgment in compliance with the principles set out in this Code. Each director, officer, and Employee has a duty to avoid any circumstance that would violate this Code.

Scope

This Code applies to all Employees, including full-time, part time, temporary, contract Employees or any consultant conducting business on behalf of Aptia, officers, and directors of Aptia and all controlled companies thereof ("Employees"). The Code would not apply in instances where the application of certain requirements to non-management directors would be inappropriate. Consultants conducting business on behalf of Aptia are expected to comply with the underlying principles of the Code. Aptia will distribute the Code to consultants and agents as appropriate.

For the purposes of the Code, a "controlled company" is one in which Aptia owns an interest in excess of 50% or is otherwise designated as a controlled company by the US General Counsel and Chief Compliance Officer. In addition to the Code, Senior Financial Officers are also subject to the Code of Ethics for Senior Financial Officers, attached hereto as Annex B or the electronic equivalent thereof.

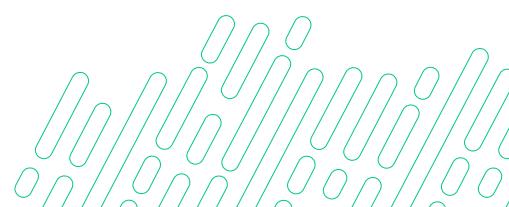
The US General Counsel and Chief Compliance Officer is available to hear alleged violations and questions concerning the Code. We encourage all Employees to ask questions regarding the application of the Code. Employees may direct such questions to their managers (in the absence of an actual or potential conflict of interest) or the US General Counsel and Chief Compliance Officer.

Employees individually are ultimately responsible for their compliance with the Code. Every manager will also be responsible for administering the Code as it applies to Employees and operations within such manager's area of supervision. Managers may not delegate this responsibility.

Violations of the Code may result in disciplinary action, up to and including termination of employment.

Compliance Program Resources

As part of our Compliance Program, we have appointed a US General Counsel and Chief Compliance Officer and in their absence, compliance officers who form part of the Aptia Legal, Risk and Compliance department(s). Reports





made to the US General Counsel and Chief Compliance Officer will be treated fairly and respectfully and may be made anonymously.

These resources are available to report violations and may be used to address questions concerning the Code, the Compliance Program and any other compliance and ethics matter that you feel is currently not being addressed. We encourage all Employees to ask questions regarding the application of the Code and/or the compliance program. Employees may direct such questions to their manager or the US General Counsel and Chief Compliance Officer or in their absence the Compliance office or through the Hotline.

There are many types of ethical dilemmas that can arise in the working environment. The Code cannot address each and every situation, as such, it is recommended that Employees seek further guidance where required.

Regulatory Compliance

It is Aptia policy to comply with all applicable laws, rules, and regulations. Aptia and its related company's subject to individual regulation specific to their territories of operation. The level of regulation varies by country and within each country by state, region, or otherwise. The Code and associated programs provide for compliance with the laws and regulations that apply to our business. Further details may be obtained by contacting the US General Counsel and Chief Compliance Officer.

Responsibilities

Every Aptia Employee is ultimately responsible for their individual compliance with the Code and Program.

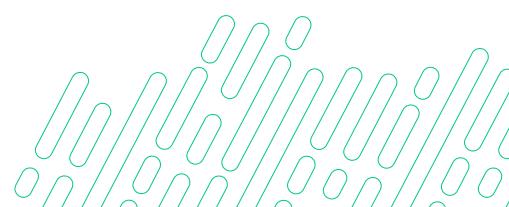
Managers hold additional responsibility to ensure appropriate administration of the Code and Program as they apply to Employees and operations within each manager's area of supervision. Managers may not delegate these responsibilities and should coordinate these tasks with Compliance personnel.

Reporting and Policy Against Retaliation

Employees who observe or become aware of a situation that they believe to be a violation of laws, rules, regulations, the Code and/or Policy Statements, including situations which could implicate Aptia in unlawful conduct by others, have an obligation to notify their supervisor, manager, the US General Counsel and Chief Compliance Officer (in their absence a compliance officer), or through the Hotline. Violations involving a manager should be reported directly to the US General Counsel and Chief Compliance Officer or the Hotline and not to the manager. When a manager receives a report of violation, it will be the manager's responsibility to handle the matter in consultation with the US General Counsel and Chief Compliance Officer (in their absence a compliance officer). Matters relating to accounting, auditing, or fraud within or against Aptia should immediately be reported to the US General Counsel and Chief Compliance Officer or to the Hotline. Reports through the Hotline will be treated fairly and respectfully and may be made anonymously.

All communications either through Risk, Compliance or Legal personnel, or the Hotline will be taken seriously and all reports will be investigated. Aptia will not tolerate retaliation for reports made and no adverse employment action will be taken against any Employee making a good faith report. If an allegation is made frivolously, in bad faith, maliciously, or for personal gain, disciplinary action may be taken against the Employee.

In order to ensure that all investigations conducted by Aptia comply with applicable legal requirements, the US General Counsel and Chief Compliance Officer, shall be consulted before the initiation of any investigation.





Training

To ensure that all Employees understand their responsibilities under the Code, Aptia has implemented Compliance training requirements. New Employees will receive introductory training on the principles of the Code and Policy Statements as part of their orientation. All Employees will receive Code compliance training at least annually. Employees whose functions or responsibilities involve compliance with the laws, regulations, or standards of conduct applicable to our operations may receive additional specialized training, including participation in periodic training sessions as appropriate or required.

Acknowledgement and Certification

The Code is available in printed form and will also be made available on the Intranet. All Employees must read and understand the Code and are encouraged to discuss any questions or concerns with their managers or members of the compliance team. On an annual basis, all Employees are required to sign the acknowledgement in the form of Annex A (or the electronic equivalent thereof) to show an understanding of the requirements of the code. Senior financial officers, as determined by the US General Counsel and Chief Compliance Officer of the Company, are required to sign the certification in the form of Annex B (or the electronic equivalent thereof) in addition to Annex A. Other senior officers, as determined by the US General Counsel and Chief Compliance Officer, are required to sign the certification in the form of Annex C (or the electronic equivalent thereof).

Procedures Regarding Waivers

Any amendment or modification of this Code must be approved by Aptia's Global of Directors. Due to the importance of the matters covered by the Code, waivers will be granted only in limited circumstances and where circumstances would support a waiver.

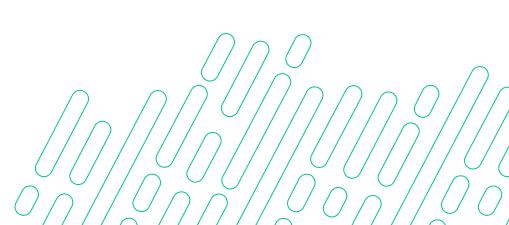
Waivers of the Code for Employees other than executive officers or directors of Aptia may be made only by the US General Counsel and Chief Compliance Officer. Waivers of the Code for executive officers or directors of Aptia may only be made by the Aptia's Global Board of Directors and will be disclosed as required by applicable laws and regulations.

Conduct and Discipline

We strive to provide a positive, intellectually stimulating, and collaborative environment for our Employees where performance, contribution, and adherence to core values of the Code are recognized and rewarded and where there is equal opportunity for creativity, growth, and development. In order to help achieve these aims, Aptia has adopted the Code, which establishes rules and standards regarding Employee behavior. Violation of the rules and standards embodied in the Code will not be tolerated and will subject those responsible to disciplinary action up to and including termination.

Any transaction undertaken in the name of Aptia that would violate the laws, rules, or regulations of any country or its political subdivisions in which Aptia conducts business is prohibited. Particular attention is directed to the laws, rules, and regulations relating to discrimination, securities, and antitrust, civil rights, transactions with foreign officials, including any form of bribery, safety, and the environment. If any uncertainty arises advice should be obtained from the US General Counsel and Chief Compliance Officer.

Observing the law is a minimum requirement. The Company's Code envisions a level of ethical business conduct well above the minimum required by law.





Honest and Fair Dealing, Conflict of Interest, Corporate Opportunity, and Protection and Proper Use of Company Assets

Employees must endeavor to deal honestly, ethically, and fairly with Aptia customers, suppliers, competitors, and other Employees. No Employee is to take unfair advantage of anyone through manipulation, concealment, abuse of confidential or privileged information, misrepresentation of material facts, or any other unfair dealing practice.

Unfair dealing is not only unethical but, in some circumstances, such conduct may be illegal or give rise to allegations of fraud and thereby expose Employees and Aptia to criminal and/or civil liability.

As a result, an Employee must avoid any situation that conflicts or appears to conflict with the interests of Aptia or that could reasonably be determined to harm Aptia's reputation. Employees must report any actual or potential conflict of interest (including any material transaction or relationship that reasonably could be expected to give rise to such conflict). Any possible conflict must be immediately reported to the US General Counsel and Chief Compliance Officer and all must adhere to instructions concerning how to address such conflict of interest.

A conflict of interest exists if actions by an Employee are, or could reasonably appear to be, influenced directly or indirectly by personal considerations, duties owed to or acts performed for persons or entities other than Aptia, or by actual or potential personal benefit or gain. Employees may not become a director, officer, Employee, agent, or advisor to any company outside Aptia without the prior written approval of the US General Counsel and Chief Compliance Officer. This does not apply to Employees serving on the boards of Aptia affiliated companies at the Company's request.

Some related party transactions may also be considered as a conflict of interest. A related party transaction is a transaction between any Aptia company and a company in which any such Employees has a vested interest (excluding modest ownership interests in publicly traded companies). Any related party transactions that fall within the scope of the definition noted require the approval of the US General Counsel and Chief Compliance Officer.

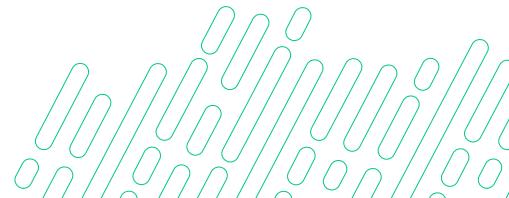
Certain transactions between an Aptia company and an Aptia Executive Officer or Director may only be approved by the Aptia's Global of Directors.

Further, Employees owe a duty to advance the legitimate interests of Aptia when the opportunity(s) to do so arises. Employees must not, when advancing the legitimate interests of Aptia, use these opportunities to further their own personal interests. Employees must protect Aptia's assets at all times and ensure their efficient use. Theft, carelessness, and waste have a direct impact on Aptia's profitability. All Aptia's assets must only be used for legitimate business purposes.

Confidentiality

Employees may have access to proprietary and confidential information concerning Aptia business, clients, client employees/spouses/dependents and suppliers. Employees are required to keep such information confidential during employment as well as thereafter, and not to use, disclose, or communicate that confidential information other than when required within the course of employment. In addition, employees are expected to abide by the Aptia Data Privacy Policy and all applicable state and federal laws regarding the protection of confidential, proprietary, or personal information. The consequences to Aptia of any unauthorized disclosure of information pertaining to internal matters or developments, or of any non-public, privileged, or proprietary information can be severe. In addition to possible law violations, such disclosure may, among other things competitively disadvantage Aptia or breach the confidence of a client.

Proprietary or confidential information obtained by Employees in other capacities (including former employment) must not be used in violation of any applicable restrictions on the use of such information. Employees should inform their supervisors or the US General Counsel and Chief Compliance Officer if they are subject to any such restrictions.



Termination from the company does not exempt an Employee from his or her confidentiality obligations. No current or former Employee may disclose any confidential or proprietary information, personal data, nor any attorney client privileged information or any attorney work product.

Finally, the theft or receipt of stolen proprietary information is a crime. Should you be offered or discover another's proprietary information, or become aware of the existence of misappropriated information, you should immediately contact the US General Counsel and Chief Compliance Officer.

Disclose exclusionary or criminal behavior

Acting ethically, maintaining high standards of integrity, and respecting the law are fundamental to our identity as a company. If you have been excluded from participation in a U.S. federal health care program, you must notify your manager or Human Resources within three days. You must also immediately report to your manager if your name appears in the exclusions databases of the U.S. General Services Administration or the Office of Inspector General at the Department of Health and Human Services.

Further, if you have been found guilty or pled guilty or no contest to a criminal violation, you must notify your manager or Human Resources immediately (within three days). In addition, if you are arrested for an alcohol- or drug-related offense in the workplace or while conducting Aptia business, you must notify your manager within five days of the arrest. Disclosure is not required if the criminal records have been expunged or are sealed juvenile offenses.

Disclose licensure or certification discipline

Certain employees are required to obtain and keep current a license or certification in the jurisdictions in which they work, such as an insurance agent, broker, consultant, adjuster, or producer license or registration. It is your responsibility to obtain and maintain these requirements to continue performing your job. If you are disciplined, censured, suspended, or disbarred from any licensed profession, you must notify your supervisor or Human Resources immediately.

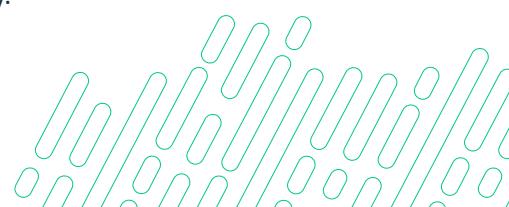
Prohibition of Participation in Expert Networks

In addition to the prohibitions in the four immediately preceding sections regarding use of information for personal gain and use and non-disclosure of confidential information, and without limiting the generality of the foregoing, no Employee may join or participate in — as a member, contributor, or in any other capacity and whether or not for remuneration — any Expert Network or discuss its industry with any consultant or market research firm without the express prior consent of the US General Counsel and Chief Compliance Officer. For purposes of this policy, "Expert Network" means Gerson Lehrman Group (GLG), Coleman Research, Guide Point Global, or any other firm, the primary purpose of which is to connect its clients with executives or industry specialists (whether through in-person meetings, telephone conversations, on-line forums or other mediums) as a means for its clients to conduct primary research on a particular company, industry, or business sector.

This prohibition does not apply to participation in bona fide insurance, trade, or business groups. Also, persons who are not full-time Employees of Aptia may participate in an Expert Network so long as such person gives prior notice of such participation to the US General Counsel and Chief Compliance Officer. If an Employee has a question regarding whether any proposed activity would violate this policy, the Employee should contact the US General Counsel and Chief Compliance Officer for guidance.

Corporate Communications

Media and Press Releases: Employees are generally not authorized to engage with the media or issue press releases and should refer to and comply with the Aptia Media Engagement Policy.





Conferences: Employees who are asked to address external meetings or conferences on behalf of Aptia must notify the US General Counsel and Chief Compliance Officer and obtain approval prior to accepting such invitations. All speeches and/or presentations must also be approved by the US General Counsel and Chief Compliance Officer in advance of their presentations.

Endorsements: Requests for Aptia or its Employees to allow the Aptia name to be used to endorse products, services, companies, programs etc. must be submitted to the US General Counsel and Chief Compliance Officer, accompanied by a business rationale as to why the request should be approved. The request will then be reviewed by the US General Counsel and Chief Compliance Officer. Executive management may also be consulted in any endorsement decision.

Law Enforcement and Regulatory Inquiries: All inquiries from law enforcement, regulatory authorities or government representatives must be referred to the US General Counsel and Chief Compliance Officer. Employees must not deal directly with any law enforcement, regulatory or government authority at any time.

Drugs and Alcohol

Employees should review and comply with the employee handbook section regarding alcohol, tobacco, and drug use. Aptia prohibits the illegal use, sale, purchase, transfer, possession, or consumption of controlled substances, other than medically prescribed medication, while on Aptia premises or representing Aptia. Further the use, sale, purchase, transfer, or possession of alcoholic beverages by Employees while on Aptia premises or conducting Aptia business is also prohibited, except as authorized by Aptia.

Aptia understands that the consumption of small to moderate amounts of alcohol during business events such as a client dinner is a generally accepted business practice. It is however expected that Employees use a commonsense approach to these situations ensuring that neither the Employees nor Aptia is placed in an embarrassing position due to the excess consumption of alcohol. This in no way exempts the Employee from any local laws that dictate the consumption of alcohol.

Policy Against Discrimination and Harassment

Employees should review and comply with the employee handbook section regarding a “Safe Place to Work.” Aptia prohibits unlawful discrimination against any Employees or prospective Employees. Violators of the policy against Discrimination will be subject to disciplinary action up to and including termination.

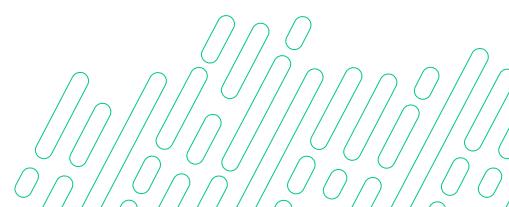
Policy Against Harassment

Aptia prohibits unlawful harassment. Employees are expected to treat one another with respect at all times. Disagreements between Employees must be discussed with a manager or the US General Counsel & Chief Compliance Officer.

Securities Trading

Although Aptia is a private corporation and not currently traded on any security exchange, Employees and their family members are prohibited from trading securities while in possession of material, non-public information relating to Aptia or any company that Aptia may work with, including a customer, supplier, contractor, vendor, etc. that has a relationship with Aptia.

Information is considered material when there is a substantial likelihood that a reasonable investor would consider the information important in deciding whether to buy, hold, or sell securities or the subject material could reasonably affect the price of such securities. Such information must not be passed on to others, including, however not limited to family members, others living in the same household, friends, acquaintances, the media,



or analysts. Information is only considered public once it has been released to the public through appropriate channels.

Material, non-public information must only be disclosed to key personnel and outside advisers whose work for the Aptia requires the use of such information. All persons given access to such material non-public information must be advised of their insider status and be told that this information is not to be disclosed. Further if deemed necessary, a confidentiality agreement may be required.

Failure to comply with the securities trading policy may subject Employees and other recipients to criminal or civil penalties. The Employee may also be subject to disciplinary action up to and including termination. Responsibility for complying with applicable laws as well as Aptia policy rests with Employees individually.

Trading Restrictions

There are a variety of laws restricting trade which have been enacted in jurisdictions in which Aptia conducts business.

These restrictions may apply whether the trading takes place from the United Kingdom (U.K.), the United States (U.S.), or otherwise. Aptia will comply with all regulations that apply in the region where Aptia operates or is offering its services.

U.S. trade restrictions apply to U.S. citizens and residents and persons in the U.S. as well as entities organized in the U.S. These trade restrictions also apply to foreign entities owned or controlled by U.S. persons as well as to U.S. citizens, residents, and persons in the U.S.

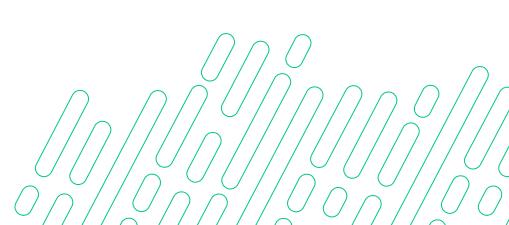
Similarly, U.K. and the European Union (E.U.) trade restrictions apply to U.K. and E.U. citizens and residents and persons in the U.K. and E.U. as well as entities organized in the U.K. and E.U. For trade restrictions in other regions, please reach out to the US General Counsel and Chief Compliance Officer.

As international trading restrictions are subject to change, Aptia keeps current information on trade restriction legislation on a country-by-country basis and has implemented a Financial Crime Policy, including an automated scanning tool that scans records against all sanctions lists. Employees can access this information by contacting the US General Counsel and Chief Compliance Officer. Any officer or Employees contemplating doing business with an individual or company subject to sanctions by the Office of Foreign Assets Control (OFAC), the HM Treasury, or other sanctions restrictions must first consult with the US General Counsel and Chief Compliance Officer.

Further as OFAC, the HM Treasury and other regions periodically publish updated lists of sanctioned countries, companies, individuals, or industries, with whom transactions are prohibited and whose assets in some cases must be blocked. As such, a previous approval is limited to the time of the approval and future considerations of business with an individual, company, or country subject to sanctions must be referred to the US General Counsel and Chief Compliance Officer.

Electronic Communication

Electronic communications include all aspects of voice, video, and data communications, such as voice mail, e-mail, instant messaging, text messaging, fax, video conferencing, and the Internet. Employees should use electronic communications on systems provided by Aptia for business purposes and refrain from personal use. Employees must not use personal email accounts to send or receive Aptia information or conduct Aptia business. In addition, instant messaging or text messaging by use of cell phones relating to Aptia business may be used on Aptia systems (including any personal device on which you've installed Aptia applications). Participation in any online forum or social media for business purposes or where the business of Aptia or its customers or suppliers is discussed is strictly forbidden as this may give rise to a violation of Aptia confidentiality policy or subject Aptia to legal action for defamation or other liability. See the Social Media Policy for further information.





Aptia reserves the right to inspect all electronic communications involving the use of Aptia equipment, software, systems, or other facilities ("Systems") within the confines of applicable local law. Employees should not have any expectation of privacy when using Aptia Systems, hardware, or otherwise.

Employees are prohibited from recording any telephone conversations unless the system has been specifically approved by the US General Counsel and Chief Compliance Officer. In addition, recording of any internal speech or presentation other than through an authorized Aptia conferencing tool (i.e., Zoom or Teams) is prohibited without the express approval of the US General Counsel and Chief Compliance Officer. While most US jurisdictions are single party consent to record (i.e., only one person to a conversation, including the recorder, have to provide consent) in all cases of a recorded conversation every party should be notified of the recording prior to proceeding and presented the opportunity to object or leave. Any exceptions to the foregoing should be approved in advance by the US General Counsel and Chief Compliance Officer.

Please also refer to the Internet Usage Policy in the Employees handbook for further information.

Cloud Services

Aptia may use cloud services for certain purposes. The use of cloud computing services for work purposes must be authorized by the Chief Information Officer and the US General Counsel and Chief Compliance Officer. The Chief Information Officer and US General Counsel and Chief Compliance Officer will certify that security, privacy, and all other IT management requirements will be adequately addressed by the cloud computing vendor. For any cloud services that require users to agree to terms of service, such agreements must be reviewed and approved by the Chief Information Officer and General Counsel.

The use of such services must comply with Aptia's other policies, including the Internet Usage Policy, and all laws and regulations governing the handling of personally identifiable information, corporate financial data, or any other data owned or collected.

The US General Counsel and Chief Compliance Officer will decide what data may be stored in the cloud, and Employees must not store any business information in the cloud unless either the US General Counsel and Chief Compliance Officer has authorized such information as the type that should be stored in the cloud. Personal cloud services accounts may not be used for the storage, manipulation, or exchange of Company-related communications or Company-owned data.

Please refer to the section titled "Privacy" for additional information.

Website Content

Aptia maintains a website to communicate information to the public. The website shall be periodically updated by the Marketing department to ensure that information on the website is accurate and up to date.

Aptia must comply with all laws, regulations, and contractual commitments regarding the valid and enforceable intellectual property rights of third parties, including patents, copyrights, trade secrets, and other proprietary information. As a result, the website shall not include unlicensed information of any third party that would violate such third party's trademark or copyright rights. Before posting third party information, or if the Marketing department is unsure of whether their use of third-party information might violate such laws, regulations, or commitments, they must consult the US General Counsel and Chief Compliance Officer. The US General Counsel and Chief Compliance Officer shall ensure that licensing agreements are secured for any third-party information that will be used for the website.

Integrity of Records, Accounting Procedures, and Fraud Prevention

Accuracy, reliability, and timeliness in the preparation of all financial and business records is mandated by law and is of critical importance to Aptia decision making process and to the proper discharge of Aptia's financial, legal,



and reporting obligations. Aptia is required to maintain accurate books and records and to devise, and have in place, an adequate system of internal controls. Such laws may provide for criminal and civil penalties for violations of these requirements.

The books and records provisions of the Foreign Corrupt Practices Act (FCPA) and the UK Bribery Act require that where Aptia holds 50% or less of the voting power with respect to a domestic or foreign firm, Aptia must proceed in good faith to use its influence, to the extent reasonable under the circumstances to cause the domestic or foreign firm to devise a system of internal controls consistent with the specific books and records and internal accounting controls spelled out in the statute. All business records, expense accounts, vouchers, bills, payrolls, service records, reports to government agencies, and other reports must accurately reflect the facts.

All corporate funds and assets must be recorded in accordance with Aptia procedures. The books and records of Aptia must be prepared with care and honesty and must accurately reflect each transaction recorded therein. False or misleading entries in such records are unlawful and are not permitted. No undisclosed or unrecorded fund or asset ledger shall be established for any purpose. Where Aptia permits petty cash funds to exist, such funds must be administered pursuant to Aptia's system of internal controls. Except for petty cash approved by the relevant business unit controller, no cash funds may be maintained. Electronic transfers of funds are not considered cash transactions but must be conducted in accordance with Aptia policy.

The use of Aptia's assets for any unlawful or improper purpose is strictly prohibited. Employees must not personally, nor direct others to take any action to fraudulently influence, coerce, manipulate, or mislead any public or certified public accountant engaged in the audit or review of Aptia's financial statements for the purpose of rendering those financial statements materially misleading; nor may they take any such action at the direction of any Employee.

Examples of actions that could result in rendering financial statements materially misleading include:

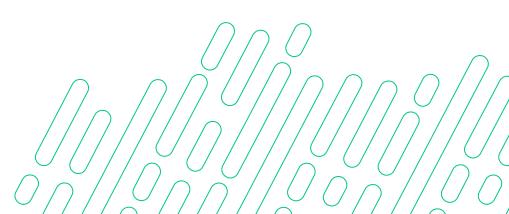
- issuance of a report on Aptia's financial statements that is not warranted in the circumstances due to material violations of generally accepted accounting principles (GAAP), international financial reporting standards (IFRS) or other standards;
- non-performance of audit, review or other procedures required by generally accepted auditing standards, or other professional standards;
- failure to withdraw an issued report under appropriate circumstances; and
- failure to communicate matters to the Aptia Audit Committee.

Any such actions could be deemed by regulation, law, or Aptia to be "for the purpose of" rendering the financial statement misleading if the person involved knew or was unreasonable in not knowing that the improper action, if successful, would result in rendering financial statements materially misleading.

Aptia is firmly committed to the prevention and detection of fraud. Fraud could have a material impact on the integrity of our financial statements and reputation.

To this end, Aptia has:

- introduced appropriate measures to minimize the risk of fraud, including a risk and control assessment process;
- provided appropriate mechanisms for Employees to report instances of fraud, or potential fraud, while remaining anonymous, if they desire; such as the telephone based reporting system;
- adopted procedures to investigate suspected fraud; and
- implemented annual fraud awareness training.





Unlike error, fraud is intentional and usually involves deliberate concealment of the facts with the intent to deceive. It may involve one or more members of management, Employees, or third parties. Fraud could potentially give rise to the misstatement of financial statements, including:

- misstatements arising from fraudulent financial reporting (such as improper revenue recognition, overstatement of assets, or understatement of liabilities);
- misstatements arising from misappropriation of assets (wire fraud, fictitious vendors);
- expenditures and liabilities for improper purposes; and
- fraudulently obtained revenue and assets, or the avoidance of costs and expenses.

Aptia has created a control environment intended to mitigate the risk of fraud. Fraud is also specifically considered through a risk and control assessment process involving the Finance and Internal Audit departments. Controls that mitigate the risk of fraud are annually reviewed.

Employees are encouraged to bring to the attention of their manager, the US General Counsel and Chief Compliance Officer any opportunities or motives for fraud they do not think are adequately covered by existing controls. These controls include segregation of duties, proper review and authorization procedures, and independent monitoring of data and documentation. In addition to complying with the law and to provide reasonable assurance regarding the reliability of our financial statements, Aptia has developed a number of internal controls. It is each Employee's responsibility to assist in ensuring that internal control processes and controls are consistently followed. Any failures or violations of our internal controls processes or controls must be reported promptly to the Aptia Controller or to the US General Counsel and Chief Compliance Officer

Medicare Fraud, Waste and Abuse

Aptia complies with all applicable laws barring health care fraud, waste, and abuse. In addition, if an employee is engaged in the provision of any services with respect to Medicare Advantage or PDP plans, such employees are expected to familiarize themselves, and comply with, Aptia's Medicare Compliance Manual, the Medicare Marketing Guidelines, and all applicable insurance carrier requirements, Federal laws, regulations and guidance relating to Medicare Advantage and PDP plans. Federal and state health care anti-kickback laws prohibit patients, health care providers, and payers from making decisions based on illegal inducements rather than legitimate health-related reasons.

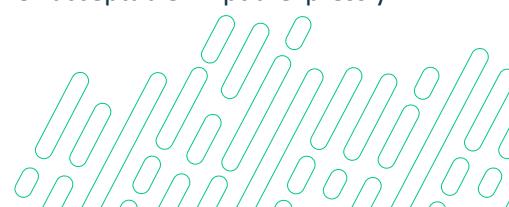
It is also against the law and our policies to submit false, fraudulent, or misleading information to any government agency or third-party payer to obtain payment for a service or to gain or retain participation in a program.

Entertainment, Gifts, and Payments

Aptia will procure and provide goods and services based on service and quality. Decisions relating to the procurement and provision of goods and services should always be free from even a perception that favorable treatment was sought, received, or given as the result of furnishing or receiving gifts, favors, hospitality, entertainment, or other similar gratuity. The giving or receiving of anything of value to induce such decisions is prohibited.

Providing or receiving gifts or entertainment of nominal value (less than \$250 USD) motivated by commonly accepted business courtesies is permissible, but not if such gifts or entertainment would reasonably be expected to cause favoritism or a sense of obligation. All gifts with a value in excess of \$250 USD must be immediately reported to the US General Counsel and Chief Compliance Officer.

Aptia does recognize that the \$250 (U.S.) limitation may be difficult to apply if you attend an event, such as a dinner or a sporting event with a client(s) or other counterparty. As such, common sense must be applied in these circumstances. However, there are certain forms of entertainment that are never acceptable. Aptia expressly



prohibits adult themed events, irrespective of the dollar amount, and lavish entertainment with questionable business purposes are also not considered appropriate in any instance. Examples of lavish entertainment may be discussed with the US General Counsel and Chief Compliance Officer.

Remember that gifts in the form of cash or cash equivalents (e.g., tokens or coupons) are never acceptable.

Political Contributions

Aptia encourages its employees to engage in the political process as private citizens. However, any private political contributions and activities must be clearly distinguished from those of Aptia. Certain jurisdictions have enacted laws prohibiting contributions (directly or indirectly) by corporations to political parties or candidates. U.S. federal law prohibits political contributions by persons who are not U.S. citizens or a national of the U.S. and who is not a permanent resident alien. Laws of other jurisdictions impose various similar limitations and restrictions on political contributions.

Where corporate political contributions are legal, such contributions shall be made only from funds allocated for such a purpose and must be authorized by Aptia's Global Board of Directors. Any use of Aptia equipment, supplies, time, facilities, phones, computers or administrative support in connection with any sort of political activity is strictly prohibited.

Contributions made by Employees that may be used for political purposes must never be associated with or made in the name of Aptia and there must be no perception that the contribution is in any way associated with Aptia unless prior approval is obtained from the US General Counsel and Chief Compliance.

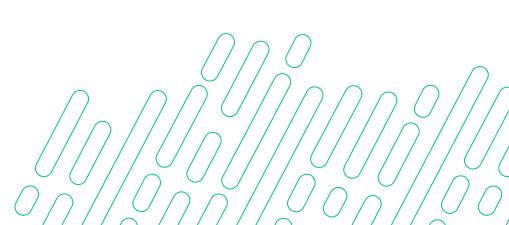
Under no circumstances will commercial bribes or other similar payments or benefits be, directly or indirectly, paid to any person, company, or regulatory authority that has a direct or indirect connection to Aptia. Anything of value, direct or indirect, made for the purpose of influencing or affecting such person's judgment or action to any director, officer, Employee, or representative of a customer or supplier or any regulatory authority of Aptia is strictly prohibited.

Antitrust and Competition

The global activities of Aptia are subject to antitrust and competition laws of various countries. Employees are required to consult with the US General Counsel and Chief Compliance Officer on all antitrust matters. In general, antitrust and anti-competition laws prohibit agreements or actions that may restrain trade or reduce competition. Violations include agreements among competitors or others to fix or control prices or to allocate territories or markets. Exceptions may exist for lawful joint ventures or regulated activities.

Subject to the confirmation by the US General Counsel and Chief Compliance Officer that there exist any such exceptions, Aptia prohibits Employees from participating in any discussions, understandings, or agreements with a competitor, broker, consultant, third party evaluator or any other sales or referral channel regarding:

- setting, raising, lowering, stabilizing, or otherwise affecting fees, premiums, rates, commissions, or prices;
- matters that would affect the availability or terms of benefits administration or insurance coverage's or of other services or products;
- allocation of markets, territories, or potential customers, insureds or insurers;
- limiting the number of insurers competing to sell insurance;
- encouragement of a boycott of a person, customer, company, or an insurance product or service or any other product or service, including whether to quote or not to quote certain types or classes of risks;
- what constitutes a "fair" profit level; or
- credit terms



- any agreement limiting the free movement of employees between Aptia and any competitor, vendor, or client including non-solicit or non-compete agreements except as specifically approved by the US General Counsel and Chief Compliance Officer.

Employees are also prohibited from discussing with or providing to any competitor, insurance broker, or other third party any artificially inflated bids, prices, and/or other terms and conditions with respect to benefits administration or insurance for the purpose of conferring a commercial advantage or disadvantage upon a third party and/or creating a false appearance of legitimate competition within the benefits administration or insurance industry.

Anti-Boycott

The U.S., U.K, and E.U. have enacted laws that prohibit or penalize participation in international boycotts not sanctioned (for example, the Arab boycott of Israel). Further, these laws impose reporting requirements to local governments of any requests to participate in any such un-sanctioned boycott. Violations of these regulations can subject violators to civil and criminal penalties.

As with the trade restrictions, the anti-boycott laws apply to entities organized under the country law such as the U.S., their controlled foreign affiliates, and to the country's nationals or residents employed by such entities. All Employees shall refer any request to participate in any such boycott to the US General Counsel and Chief Compliance Officer in advance of taking any action regarding a request to Aptia to participate in any such boycott.

Prohibitions Against Bribery of Government Officials, Commercial Bribery, and Books and Records Requirements

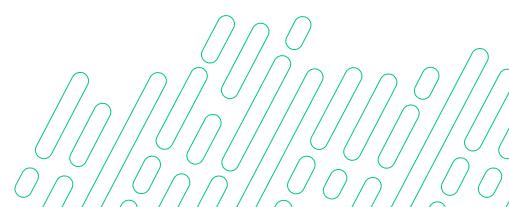
Bribery is the act of giving someone a financial incentive or other advantage to encourage that person to perform their functions or activities improperly or to reward that person for having already done so. Seeking to influence a decision-maker by giving some kind of extra benefit to that decision maker rather than by what can legitimately be offered as part of a tender process also constitutes a bribe.

As Aptia is an international company it is subject to various regulations across the world such as the Foreign Corrupt Practices Act (FCPA), the UK Bribery Act of 2010, and other regulations in countries in which Aptia operates. Employees who in the course of their employment come in contact with government officials, political parties, party officials, candidates for political office, and officials of public international organizations – whether U.S. or foreign – must maintain the highest professional standards. An Employee must never offer anything of value (refer to “Entertainment, Gifts and Payments” section above) to any of the foregoing persons or related parties in an attempt to obtain a particular result. Under no circumstances will commercial bribes or other similar payments or benefits be, directly or indirectly, paid to any person or company that has a direct or indirect connection to Aptia.

Commercial bribery includes any payment or giving anything of value, direct or indirect, for the purpose of influencing or affecting such person's judgment or action to any director, officer, Employees, or representative of a customer or supplier.

Anti-Money Laundering

Money Laundering is a term used to describe the process of integrating profits from illegal activities into the legitimate financial system so that the profits appear to have originated from a legitimate source. Aptia is committed to the prevention and detection of money laundering and may be required by anti-money laundering legislation to implement effective anti-money laundering strategies. Aptia presently has in place a Financial Crime Policy outlining a program of vigilance to combat any attempt to use Aptia facilities to launder money. Any Employee who knowingly permits the illegal conduct of money laundering or ignores suspicious activity that may indicate money laundering, will be subject to discipline up to and including termination, and may also be subject, along with Aptia, to criminal and civil penalties.





Money laundering issues are complex and Employees should not attempt to handle them on their own. Employees who have any questions or who become aware of any questionable business activities or circumstances that could suggest money laundering should promptly consult the US General Counsel and Chief Compliance Officer.

Privacy

To ensure the confidentiality of any personal information collected and to comply with applicable laws, all Employees in possession of non-public or personal information about Aptia customers, potential customers, Employees, dependents, beneficiaries, or other individuals or corporations must maintain the highest degree of confidentiality and must use this information for business purposes only. Employees must ensure that electronic data of this nature is accessible only by other employees with a need to know and protected in transmission and storage through the use of secure email or encryption.

Please refer to the Data Privacy Policy and the section titled “Cloud Services” for additional information.

Records Management

Business, tax, financial reporting, and legal considerations require the orderly retention of Aptia records. For this purpose, Aptia has in place a Records Retention and Management Policy (Retention) that applies to all Aptia records, be they electronic or paper records. A copy of the Retention policy has been provided to all Employees who must familiarize themselves and comply with this Policy. Records relating to the placement of a Medicare Advantage or PDP policy must be retained for 10 years from the end of the contract year.

If any Employee believes that any records should be preserved beyond the prescribed period, for any reason (for example, because of knowledge of an imminent or threatened investigation or legal proceedings), advice should be sought immediately from the US General Counsel and Chief Compliance Officer. Any employee who receives a “Legal Hold Notice” from the US General Counsel and Chief Compliance Officer should immediately segregate and secure all records subject to the Legal Hold Notice by securing indelible electronic copies of such records (printing to PDF, for example, and saving to OneDrive) and securing paper copies or scans of non-electronic records.

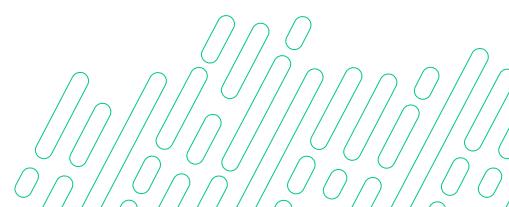
Elevated Risk Complex Structured Transactions

Aptia has established and maintains on a firm-wide basis policies and procedures that are designed to accord increased scrutiny of any transaction entered into by Aptia which pose elevated levels of legal or reputational risk to Aptia (“Elevated Risk Complex Structured Transactions”). Among other things, these policies help Aptia identify, evaluate, address, and manage these risks within its existing control framework.

Examples of transactions that require heightened analysis include, among others, transactions that appear to:

- lack economic substance or business purpose; or
- are designed for questionable accounting, regulatory, or tax objectives.

Any Employee who is presented with a transaction that presents elevated risks must refer the transaction to the US General Counsel and Chief Compliance Officer.





ANNEX A

Aptia
CODE OF BUSINESS CONDUCT AND ETHICS
Acknowledgment of Receipt for Employees

By my signature below I acknowledge the following.

I have received, read, and understand the Code of Business Conduct and Ethics of Aptia and agree to comply with it.

I do not hold any substantial interest of greater than 5% in a corporation, venture, partnership, or other entity that operates in conflict with Aptia.

I am not a board member of any outside company, non-profit, charitable, religious, civic, or educational organizations that operates in conflict with Aptia.

(For clarification as to what constitutes a conflict, please contact the US General Counsel and Chief Compliance Officer)

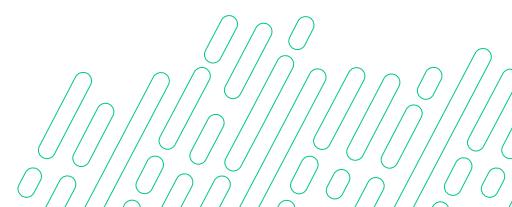
Signed by: _____

Printed name: _____

Title: _____

Date: _____

*Please print this page separately, complete and sign it and return it to your designated representative



ANNEX B

Aptia

CODE OF BUSINESS CONDUCT AND ETHICS

Certification by Senior Financial Officers & Relevant Employees

Senior financial officers throughout Aptia play a critical role both in (1) the financial and management reporting process to Aptia's Global Board of Directors and committees thereof, shareholders, various regulatory and governmental agencies, and executive management and (2) Aptia system of internal control.

The financial and management reporting process encompasses the accuracy of the accounting books and records, accurate preparation of financial statements in accordance with generally accepted accounting principles, the establishment of accounting procedures and accounting controls including the proper authorization for transactions, and the safeguarding of assets. It further includes the appropriate recognition of liability, the accuracy of financial information utilized to manage the business activities and affairs, and related financial disclosures to shareholders and regulatory authorities.

The system of internal controls is important to properly and effectively ensure corporate accountability and accurate financial reporting to prevent fraud. Senior financial officers within Aptia play an important role in the establishment, maintenance, and enhancement of this system of internal controls.

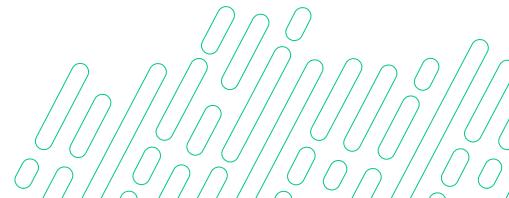
The activities of financial officers within Aptia are governed by a number of applicable laws, regulations, and standards.

Certificate of Compliance

In recognition of a duty of care and loyalty to Aptia as a whole and that the Aptia's Board of Directors of Aptia, Senior Officers, and other relevant employees fulfill their responsibilities to the Aptia financial reporting process and system of internal control, Senior financial officers will certify as follows:

I, _____, as a Senior financial officer of Aptia, hereby certify that I will:

1. Comply with the Aptia Code of Business Conduct and Ethics.
2. Apply accounting policies that are appropriate to the proper recording of transactions, including the proper timing of revenue and expense recognition, and ensure critical accounting policies are in accordance with those adopted by Aptia.
3. Act with honesty and integrity, avoiding actual or apparent conflicts of interest in personal and professional relationships, which could be reasonably determined to harm Aptia's reputation.
4. Comply with rules and regulations of federal, state, provincial and local governments, and other appropriate private and public regulatory agencies.
5. Act in good faith, responsibly, with due care, competently and diligently, without misrepresenting material facts or allowing my independent judgment to be subordinated.
6. Ensure the confidentiality of information acquired in the course of my work except when authorized or otherwise legally obligated to disclose. Agree that confidential information acquired in the course of my work will not be used for personal advantage.
7. Promote ethical behavior as a responsible partner among peers, in the work environment, and the community.
8. Act to promote the responsible use of and control over all assets and resources employed by, or entrusted to, Aptia.





9. Cooperate fully with all internal and external audits and appropriate regulatory authorities and never act to fraudulently influence, coerce, manipulate, or mislead independent auditors.
10. Do and support each of the following:
 - a. Apply accounting policies that are appropriate to the proper recording of transactions, including the proper timing of revenue and expense recognition.
 - b. Ensure critical accounting policies are in accordance with those adopted by Aptia.
 - c. Ensure that the system of internal control over the financial reporting process is maintained to the highest professional standard and deficiencies are corrected timely.
 - d. Establish and maintain a comprehensive financial reporting process to support internal management decision-making needs and external filing requirements.
 - e. Ensure that all liabilities and contingent liabilities, including commitments and guarantees, are properly recorded.
 - f. Comply with policy rules pertaining to non-audit services provided by the Company's independent auditors.
 - g. Ensure appropriate record retention policies are in place for the financial reporting process and to satisfy all regulatory requirements.

Certification by Senior Financial Officers & Relevant Employees

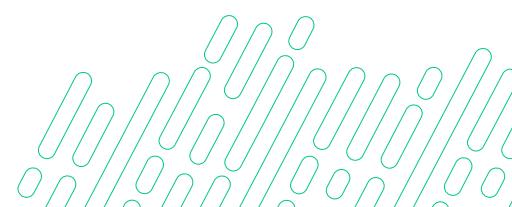
Signed by: _____

Printed name: _____

Title: _____

Date: _____

*Please print this and the preceding 2 pages separately, complete and sign it and return it to your designated representative



ANNEX C

Aptia

CODE OF BUSINESS CONDUCT AND ETHICS

Certification by Senior Officers Other than Financial Officers

Senior Officers throughout Aptia play a critical role in the management reporting process to the Aptia's Board of Directors and committees thereof, shareholders, various regulatory and governmental agencies, and executive management.

The management reporting process encompasses the accuracy of information utilized to manage the business activities and affairs and related disclosures to shareholders and regulatory authorities.

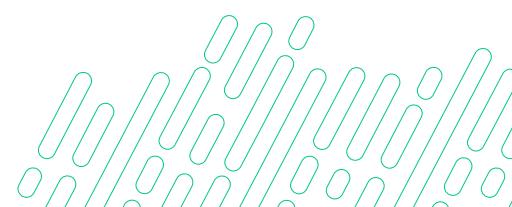
The activities of officers within Aptia are governed by a number of applicable laws, regulations, and standards.

Certificate of Compliance

In recognition of a duty of care and loyalty to Aptia as a whole and to fulfill their responsibilities to the Aptia reporting process, senior officers (other than financial officers) will certify as follows:

I, _____, as a Senior officer of Aptia, hereby certify that I will:

1. Comply with the Aptia Code of Business Conduct and Ethics.
2. Act with honesty and integrity, avoiding actual or apparent conflicts of interest in personal and professional relationships, which could be reasonably determined to harm Aptia's reputation.
3. Comply with rules and regulations of federal, state, provincial and local governments, and other appropriate private and public regulatory agencies.
4. Act in good faith, responsibly, with due care, competently and diligently, without misrepresenting material facts or allowing my independent judgment to be subordinated.
5. Ensure the confidentiality of information acquired in the course of my work except when authorized or otherwise legally obligated to disclose. Agree that confidential information acquired in the course of my work will not be used for personal advantage.
6. Promote ethical behavior as a responsible partner among peers, in the work environment, and the community.
7. Act to promote the responsible use of and control over all assets and resources employed by or entrusted to Aptia.
8. Ensure appropriate record retention policies are in place for the reporting process and to satisfy all regulatory requirements.
9. Cooperate fully with all internal and external auditors and appropriate regulatory authorities and never act to fraudulently influence, coerce, manipulate, or mislead independent auditors.





Certification by Senior Officers Other than Financial Officers

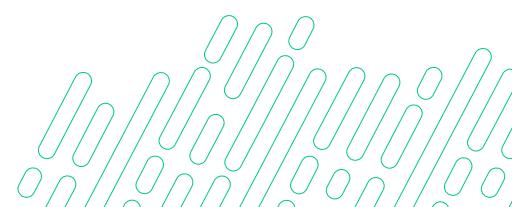
Signed by: _____

Printed name: _____

Title: _____

Date: _____

*Please print this and the preceding page separately, complete and sign it and return it to your designated representative





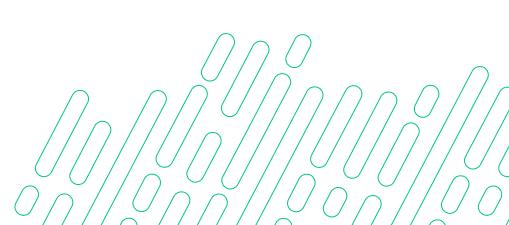
COMPLIANCE CONTACTS FOR Aptia

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Version & Update History

| Version Number | Date | Description | By | Approved By |
|----------------|------------|-----------------|----------------|--------------|
| 1.0 | April 2024 | Policy Creation | Westmont Legal | Chad Nicholl |



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Enterprise Risk Management Policy

INTERNAL ONLY

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|------------------|-----------------------------------|
| Version | 2.0 |
| Effective Date | 01 January 2024 |
| Document Sponsor | Group General Counsel |
| Document Owner | Group Head of Risk and Compliance |
| Tier of Document | Tier 1 |
| Approved by | Board |
| Last Approved | 21 December 2023 |
| Next Review Date | 1 January 2025 |

Version Control

| Version Number | Summary of Update | Reviewer Name | Review Date | Signoff/Approvers |
|----------------|--|--------------------|---------------|-------------------|
| 1.0 | First iteration of the policy | | | |
| 2.0 | Non-material changes including structure chart and taxonomy changes | Christine Brentani | 19 April 2024 | Carol Quinn |
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Governance

| Approved by | Approval date | Implementation date |
|--------------------------------------|-------------------------|-----------------------|
| Version 1 - The Board | 21 December 2023 | 1 January 2024 |
| Version 2 – Group ARC (noted) | 29 April 2024 | 29 April 2024 |
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Document Summary

Purpose

The purpose of this document is to set out the various components of Aptia's Enterprise Risk Management ("ERM") Policy and how they all fit together.

Any reference to "Aptia", "The Aptia Group" or "the Group" in this policy refers to the Aptia Group Limited and all its subsidiaries (in all jurisdictions in which they operate).

Document Sponsor

The Document Sponsor is the individual on the Executive team who is responsible for overseeing the development, content and approval of the policy and ensuring it is consistent with all other policies developed by the firm. The Document Sponsor is the Group General Counsel.

Document Owner

The Document Owner is responsible to the Document Sponsor for developing, updating, and maintaining the policy as well as ensuring all subject matter experts are consulted in the development process. The Document Owner is the Group Head of Risk and Compliance.

Document Approval

The Board of Directors will review and approve this policy on an annual basis and/or following any significant market, regulatory or business developments impacting this policy. The policy will be updated as appropriate, and a new version published when required.

Internal Use Only

It may be necessary to disclose this policy in part, or in full, to a third party. Prior to disclosure, approval must be obtained from the Document Owner.

Effective Date: 1 January 2024

Date of next review: 1 January 2025

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1. Introduction and Objectives

The purpose of this document is to set out the various components of the Enterprise Risk Management Framework (ERMF) and how they all fit together.

This Policy aims to set out the ‘minimum requirements’ necessary to ensure there is consistent and continuous management of risks across Aptia and clearly assigned roles and responsibilities for identifying, assessing, mitigating (including controlling), monitoring and reporting risks.

The Policy together with the supporting risk methodology and procedure documents outline the minimum standards and underlying processes and methodologies to achieve the Risk Objectives of Aptia.

2. Scope and Applicability

The scope of this Policy is firm wide. It is applicable to all business units, operations, functions and staff across all jurisdictions, including, but not limited to, legal entities including acquisitions, joint ventures (JVs), outsourcing arrangements, and strategic projects. These may be referred to generally as ‘the Business’ or ‘Businesses’.

This document extends to all Tier 1 risks categories as defined by Aptia’s Risk Taxonomy.

3. Key Roles and Responsibilities

Key responsibilities related to the ERMF are outlined below:

- The Group Head of Risk and Compliance is responsible for the ownership, review and ongoing maintenance of this document;
- The framework will be updated to reflect changes to the Aptia business, risk profile or regulatory requirements;
- The Board will review and approve the ERMF on an annual basis following recommendation by the Group Audit, Risk & Controls Committee (ARC);
- The Board will also review the ERMF on an ad-hoc basis following material internal/external changes to Aptia’s business environment; and
- The Business will be responsible for ensuring the framework is embedded in day-to-day management and control activities.

4. Summary of Minimum Policy Requirements

The Enterprise Risk Management Policy outlines the requirements for effective risk management within Aptia. The minimum expectations of the ERMF are set out below, followed by the detailed information in the subsequent sections:

- The Aptia Board maintains a Risk Strategy. There is an annual review to understand progress against strategy as well as to set objectives for the subsequent year. Refer to Section 5 for further details.
- Aptia operates within a Three Lines of Defence operating model to manage and oversee the management of risks across the firm; Refer to Section 6.1 for further details.
- The Group ARC provides oversight and challenge on risk management facilitated by Risk Reporting on a quarterly basis or as required; Refer to Section 6.2 and 9.5 for further details.
- Aptia has established a two-tier Risk Taxonomy which is reviewed annually as part of the ERMF review or more frequently following material internal/external changes to Aptia's business environment. The Risk Taxonomy is used to drive consistency across the organisation for setting risk appetite, conducting risk assessments and risk reporting; Refer to Section 7 for further details.
- The Aptia Board established a Risk Appetite Statement (RAS) to be used by the Business to monitor and report its risk exposures to the relevant Governance Committees. The RAS should be reviewed quarterly and approved by the Board at least annually; Refer to Section 9.1 for further details.
- The Business will, at least on an annual basis, undertake a bottom-up Risk and Control Self-Assessment (RCSA) to assess its inherent risks, control environment and residual risks and take any remediation actions required as a result of the assessment; Refer to Section 9.2 for further details.
- The Business has developed Key Risk Indicators (KRIs) which are updated as required. The Risk and Compliance function supports the development of the KRIs for monitoring of specific risk exposures; Refer to Section 9.3 for further details.
- All material incidents are captured, assessed and reported as relevant with any control gaps remediated as well as lessons learnt; Refer to Section 9.4 for further details.
- Scenario Analysis and Stress testing will be used to assess low frequency, high impact events which are considered material to the business; Refer to Section 9.6 for further details.

- Emerging Risk analysis is conducted by the Business every six months or as required, facilitated by the Risk and Compliance function to discuss any current and new emerging risks; Refer to Section 9.7 for further details.
- Mandatory risk awareness training is provided to all staff annually; Refer to Section 9.8 for further details.
- The Risk and Compliance function should provide oversight over material change initiatives within the organisation to ensure it continues to operate within risk appetite; Refer to Section 9.11 for further details.
- The Second Line of Defence (2nd LOD) performs an annual assessment of the ERMF to ensure it is fit for purpose and commensurate with Aptia's business model, plan and strategy and presents a report to the ARC thereon. Internal Audit, as part of their plan, will periodically test the design and implementation of the ERMF; Refer to Section 9.12 for further details.
- The Risk and Compliance function will assess Aptia's risk culture annually and present a report to the Group ARC to ensure progress is made towards its desired risk culture. Refer to Section 9.13 for further details.

5. Risk Strategy

5.1 Risk Vision

The overall vision for Risk within Aptia is to:

"Improve the visibility and understanding of the Risk exposures across Aptia and effectively manage them in line with its Risk Appetite".

The Risk and Compliance function supports and challenges the business in its achievement of the above vision and provides oversight on behalf of the Board. The strategic objectives to meet this vision are described below.

5.2 Risk Objectives

- Support the Business to manage the risk inherent in the Business strategy;
- Ensure adequate and appropriate resources are available in the Risk and Compliance function to facilitate effective oversight and challenge of the management of risks by the Business;
- Establish a consistent application of Risk practices across Aptia;
- Enhance and deepen the risk management framework, methodology and documentation, as the Business understanding of risk management practices and risk profile matures;
- Enhance and deepen the risk management methodologies for specific individual risks such as Third-party, Business Continuity Management (BCM) and Information Technology (IT) risks in line with Aptia's risk profile;

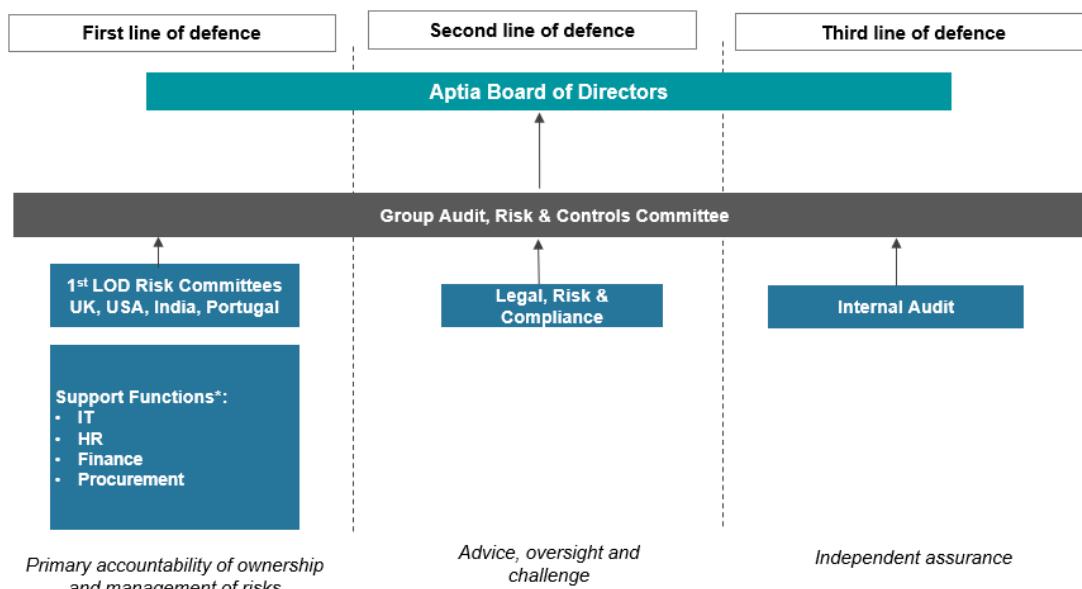
- Support in the embedding of risk accountabilities within the Business as the risk understanding of the firm matures.

The Aptia Board shall review its Risk Strategy annually to measure success against strategy, as well as to set objectives for the subsequent year.

6. Governance and Delegation of Authority

6.1 Three Lines of Defence

Aptia has established a 'Three Lines of Defence' (3 LOD) model to manage and oversee the management of risks across the firm. The Business units as the First Line of Defence (1st LOD), will have in place processes to identify, measure and assess, monitor, mitigate and report on risks. As the Second Line of Defence (2nd LOD), the Risk and Compliance function will monitor, assess and challenge adherence with relevant risk management processes and policies by the 1st LOD. Internal Audit acts as the Third Line of Defence (3rd LOD) and provides an independent view of the first two Lines of Defence.



* Support function risks may be covered either within the 1st LOD Risk Committees or as separate risks overseen by the 2nd LOD.

First Line of Defence:

The key responsibilities of the Business include:

- Accountable for the day-to-day management, control and reporting in accordance with the strategies and policies set by the Board;
- Responsible for maintaining a continuous line of communication with the Executive, and reports on planned, actual, and expected outcomes;
- Responsible for compliance with legal, regulatory, and ethical expectations;
- Responsible for identifying, assessing, managing, monitoring and reporting risks and controls related to their business unit activities on a day-to-day basis in line with the Enterprise Risk Management Framework (ERMF) and methodology;
- Responsible for ensuring that lessons are learnt when material control failures occur and making changes to prevent, detect or limit future re-occurrence and executing risk management remediation activities; and
- Responsible for promoting a Risk mind-set in the 1st LOD and ensure staff within their areas of responsibility possess the necessary skills and competencies to discharge their risk management duties

Second Line of Defence:

The key responsibilities of the 2nd LOD include:

- Developing, owning, and maintaining the Enterprise Risk Management Framework and Compliance Policy and any relevant guidance documents, policies and procedures;
- Assisting the Board and Business stakeholders in the development and facilitation of the Risk Appetite Statements and limits;
- Developing and maintaining an appropriate framework for policy governance and oversight;
- Developing and validating risk management tools and methodologies, e.g. Group risk register;
- Establishing a robust Risk reporting framework to facilitate the 1st LOD in reporting and escalating compliance and risk matters to the appropriate committees and the Board periodically and in the event of compliance and risk appetite breaches;
- Providing compliance and risk related guidance, training, and communication to the business, to increase knowledge of and engagement with compliance and risk management and foster the desired risk culture;
- Monitoring compliance with regulatory requirements and compliance related risks and controls; and

- Regulatory horizon scanning and advising the business on regulatory related risks.

Third Line of Defence:

The key responsibilities of the 3rd LOD include:

- The 3rd LOD is responsible for the independent review and assessment of the 1st LOD and 2nd LOD and provides independent assurance to the Senior Management and Board on the design and effectiveness of the overall system of internal control, including risk management and compliance; and
- Internal Audit is independent of both the businesses and compliance and risk management functions and reports to the Audit & Risk Committee.

6.2 The Board and Governance Committees:

The Board:

The Board is ultimately responsible for Aptia's system of internal control and for reviewing its effectiveness. The Board sets Aptia's Risk Appetite and approves the associated risk strategy, management framework, key risk limits and policy statement and undertakes activities to promote a positive risk culture across the organisation. It seeks regular assurance from the Group ARC that the ERMF is functioning effectively and risks are being managed in the manner that it has approved.

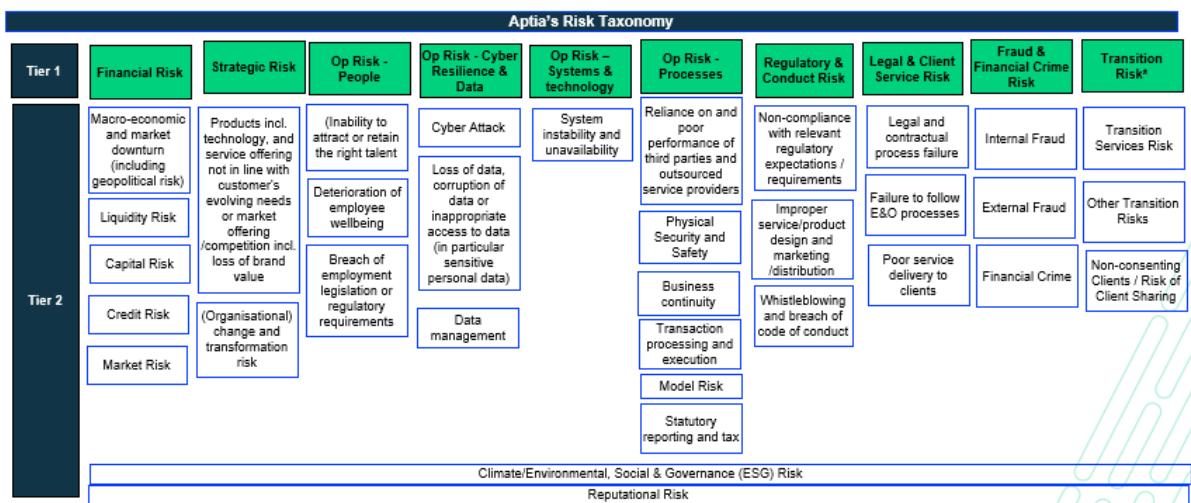
Group Audit, Risk & Controls Committee (ARC):

The Group ARC monitors all aspects of Risk to understand Risk Appetite, profile, performance and control framework adequacy. Key responsibilities for the committee include:

- Challenging and undertaking oversight of Risk and associated risk management activities within the business;
- Reviewing incidents, emerging trends, hotspots, and worry areas that may lead to a change in policy or process, and agree appropriate actions;
- Monitoring internal and external audit points and associated action plans;
- Reviewing Risk management policies and processes to ensure they are aligned with the ERMF;
- Providing updates to the Board regarding risks which are outside of risk appetite and require remediation; and
- Making recommendations to the Board as to process and policy enhancements and cascading back into the business.

7. Risk Taxonomy

The Risk Taxonomy articulates how Aptia's risks have been described and categorised. The Risk Taxonomy helps to ensure that there is a clear understanding of the risks faced by the business and that the categorisation of these risks is consistent across the organisation. As part of the taxonomy, risks are split into 2 tiers - Tier 1 are high level risk categories applicable across Aptia's operations, and Tier 2 are detailed risks that are applicable across Aptia. The below diagram sets out the full risk taxonomy used in Aptia.



A risk taxonomy is a comprehensive, common and static set of risk categories that is used within the organisation. It assists in organising, categorising and managing risks and will be utilised in the following ways:

- Risk Owners will be assigned to Tier 1 risk types within the Risk Taxonomy, who shall be accountable for monitoring and actively managing the risks in line with Aptia's risk appetite;
- Risk appetite shall be set at a Tier 1 risk type level;
- The risk assessment performed by the 1st LOD will be done at the level of Tier 2 risk type;
- All risk events and losses reported should be mapped to a Tier 2 risk type;
- Aggregation of risks for reporting and governance shall be done at the Tier 1 Risk type level; and
- Tier 1 & 2 risk types should be considered in the formulation of policies.

The Taxonomy is reviewed and updated at least annually, as part of the ERMF review, or more frequently following material internal/external changes to Aptia's business environment.

The detailed Risk Taxonomy can be found in Appendix 1.

8. Policies and Procedures

Aptia's Governing Documents Policy details the approach to the management of all policy, framework, standards and procedure documents (together referred to as 'Governing Documents'). It provides clarity regarding the structure, content, ownership, review, and approval of the firm's key document suite.

It includes the principles that must be adhered to (i.e., minimum requirements, standard content and review and approval processes), and key roles and responsibilities for employees involved in the ownership, preparation, communication, dissemination, and application of Governing Documents.

For further details please refer to the Governing Documents Policy.

9. Risk Management Activities

9.1 Risk Appetite

Risk Appetite is defined as the amount of risk Aptia is prepared to accept in pursuing its strategic and business objectives.

It is an important mechanism through which management and staff can make informed risk decisions, in a consistent and relatively easy to understand manner, by considering the Firm's appetite for and attitude to risk.

The Qualitative Risk Appetite Statements (RAS) are a written Board level articulation of the level of risk the business is willing to take to achieve its strategic objectives.

Qualitative statements are not intended to be exhaustive or to cover all risk types or risk categories, instead they are designed to focus on key areas of Risk where the Board is required to set clear direction to the Business.

The assessment of the risk profile against appetite will be conducted semi-annually (or as required). The RAS will be ratified by the Board on an annual basis and communicated to the wider business.

A separate Risk Appetite Framework and Statement details the methodology and individual risk appetites in place across the business.

9.2 Risk and Control Self-Assessment

Risk and Control Self-Assessments (RCSAs) are a systematic and regular process undertaken by Aptia's business and support functions to facilitate the identification,

assessment and reporting of risks that could adversely impact the execution of Aptia's Business and Strategy.

The purpose of the RCSA methodology is to enable Aptia to:

- Identify those key risks that could threaten the achievement of those business objectives;
- Better prioritise risks and subsequently facilitate more targeted allocation of resources to those risks (both in terms of financial investment and management attention);
- Provide a consistent approach and view towards identifying, evaluating and monitoring risks and controls across Aptia;
- Provide a structured framework for the reporting of material risks and controls to Aptia; and
- Focus management attention on key risks.

RCSA activity is supported by the 2nd LOD through the provision of tools, training and guidance.

Key requirements of the RCSA approach are that:

- The Business must, at least on an annual basis, undertake a bottom-up RCSA process;
- RCSAs must be reviewed and updated to reflect any relevant changes to the risk and control environment arising from changes in products, processes and systems, risk appetite or from regulatory changes;
- Assigned RCSA owners are required to provide updated RCSAs at least annually, to evidence a robust self-assessment of the risk and control environment, and disclosure of any risks requiring Board review and oversight;
- Risk exposures are measured using a defined methodology, which reflects the expected impact and the likelihood of an event occurring;

The detailed RCSA process and assessment methodology is detailed in a separate RCSA procedure document.

9.3 Key Risk Indicators

Key Risk Indicators are metrics that are used to provide a forward-looking (early warning) view of risk exposure and enable the Risk Owners/ business to regularly monitor the risk profile, utilising relevant data points.

The Business maintains KRIs with support from the Risk and Compliance function for monitoring of specific risk exposures within the Risk Appetite Thresholds.

It is the responsibility of the relevant risk owner to set thresholds for the KRIs relating to their risks. The Risk and Compliance function will provide challenge to these levels if required and advise the KRI owners as appropriate.

For top-down KRIs, please refer to the Section 9.1 covering quantitative Risk Appetite metrics.

9.4 Incident Management

Incidents are defined as events that have the potential to have a detrimental impact to the Firm. The impact of incidents may be assessed as having direct or indirect, and financial or non-financial impact e.g. reputational, regulatory or legal.

The capture and collection of internal incidents and subsequent investigation and analysis allows Aptia to:

- Measure its risk exposure more accurately;
- Identify systemic control failures and areas where controls should be reviewed;
- Support the RCSA process; and
- Assess the effectiveness of previously implemented changes.

The detailed procedure for management and reporting of incidents will be documented.

9.5 Risk Reporting

Risk reporting routines have been established to enable a comprehensive understanding of the Firm's risk profile and facilitate management challenge and decision making. Risk Management information supported by qualitative analysis and commentary is integrated in Risk Reports presented to the Group ARC and Board.

Risk Reporting is tailored to the stakeholder audience and designed to enable the Committee to discharge their responsibilities with respect to the monitoring and control of risks facing Aptia.

The following reporting routines have been established:

| Forum | Report | Content Summary | Produced By | Frequency |
|-------|-------------|---|-----------------------------------|-----------|
| Board | Risk Report | <ul style="list-style-type: none"> • Performance against Appetite • Material Risk Incidents | Group Head of Risk and Compliance | Quarterly |

| | | | | |
|---|-------------|---|-----------------------------------|-----------|
| Group Audit, Risk & Controls Committee | Risk Report | <ul style="list-style-type: none"> • RCSA results and Top risks • Performance against appetite • Key Risk Incidents • External events • Focus on key risk areas • 1st and 2nd LOD assurance reviews/ deep dives / QAR results • Emerging Risks | Group Head of Risk and Compliance | Quarterly |
|---|-------------|---|-----------------------------------|-----------|

Instances where External Reporting is required will be co-ordinated and addressed by the Group Head of Risk and Compliance.

Refer to the Risk Reporting document for the Risk Reporting templates used for regular reporting to the Governance Committees.

9.6 Scenario Analysis and Stress testing

Scenario analysis is a systematic process of obtaining expert opinions from business SMEs and risk management experts to derive reasoned assessments of the likelihood and loss impact of low frequency, high impact risks.

The process provides a forward-looking view of Risk that complements historical internal and external data.

Scenario analysis may include the well-reasoned evaluation and use of external loss event data adjusted, as appropriate, to ensure relevance to Aptia's Risk profile and control structure.

Aptia will conduct an annual assessment of plausible low frequency, high impact events. The results of the assessment with any mitigating actions shall be presented to the Group ARC and Board.

Stress testing is used to test the resilience of Aptia to withstand severe but plausible shocks and impact on its capital.

9.7 Emerging Risk

Emerging Risk can be defined as a new or unforeseen risk that is not yet fully understood – typically these risks cannot be easily assessed based on the usual impact x likelihood criteria. Periodically, as part of the ERM Framework, the Business

(facilitated by the Risk and Compliance function) will perform an Emerging Risk analysis to discuss any current and new emerging risks.

Aptia's approach to identifying and managing emerging risks shall consider:

- Expert judgment from key stakeholders from across the firm;
- Research and horizon scanning to provide insights from the external environment; and
- Internal and external loss events.

9.8 Risk Training

To ensure that all colleagues understand their role and responsibilities in the management of risks, risk awareness training is provided to all staff annually. The 2nd LOD Risk and Compliance function shall provide risk awareness training as required across the firm and present material to enhance and bolster the firm's risk aware culture as appropriate.

Training covers the principles of risk management, including the 3 Lines of Defence model and associated roles and responsibilities, definitions of risks and control and risk governance structures. In addition, specific and tailored training is provided as needed to relevant stakeholders.

9.9 Systems and Tools

Aptia utilises GRC tools/IT systems to facilitate key Risk capabilities of the ERMF.

Risk data including RCSA outputs and Internal Incidents may also be captured using manual templates.

9.10 Climate/ESG and Reputational Risk

Climate/ESG risk is defined as the actual or potential threat of adverse impacts on Aptia from the climatic, political and economic environments within which it operates. Aptia considers climate/ESG risk as a cross-category risk that sits across and is integrated within the individual risk types in Aptia's risk taxonomy.

Reputational risk is the potential loss of financial capital and/or social capital resulting from damage to Aptia's reputation. Reputational risk is considered as a consequential impact of the materialisation of other risk types and shall be proactively managed and assessed with other risks while conducting risk assessment and monitoring.

For cross-category risks like Climate/ESG and Reputational Risks:

- A risk appetite statement will be set, and Risk Owners will be assigned,
- Cross-category risks should be considered for policies but is not mandated.
- Whilst risk assessments are not specifically done for cross-category risks, ESG and reputational risks are considered as potential impacts or drivers while conducting the Risk and Control Self-Assessment (RCSA) exercise and reporting of risk events and losses. As such, analysis and reporting of these cross-category risks is enabled.
- As the ERMF and view of the risk profile matures, these risks shall be considered for being included in the Tier 1 and 2 taxonomy.
- An annual report on the cross-category risks shall be reported to the Board and quarterly to ARC.

9.11 Managing Change and Transformation

The Risk and Compliance function will be involved in change and transformation initiatives across the organisation to provide oversight and challenge on the related risks. A change could take the form of a change in strategy, products, processes or systems.

Material changes should be considered as to the extent of oversight needed by the Risk and Compliance function.

'Material Changes' are defined as those which have the potential for a significant negative impact on clients, reputation, finances, or disruption of a key strategic initiative or the broader operations of the Firm.

Where the Risk and Compliance function believes the risk of a proposed change is outside of the risk appetite of the organisation, it will escalate the fact to senior management and, if necessary, to the Group ARC.

9.12 Validation

The design and overall effectiveness of the Enterprise Risk Management Framework will be reviewed across the 2nd and 3rd lines of defence. Feedback will be provided to the Group ARC to ensure the framework remains fit for purpose; is designed and implemented across the organisation as intended; and is commensurate with Aptia's business model, risk strategy and overall business plan.

To support this activity, the following validation activities will be performed across the 2nd and 3rd LOD:

Risk and Compliance Function (2nd LOD)

- Undertake a review and challenge of Risk activities performed by the Business in Aptia;

- Where gaps or deficiencies are identified, the Risk and Compliance function provides challenge to the business and helps them to implement a plan to address the issues, and escalates as appropriate; and
- Performs deep dives of Risk issues as required;
- Annually, performs an assessment of the ERMF to ensure it is fit for purpose and commensurate with Aptia's business model, plan and strategy and presents a report to the Group ARC and Board.

Internal Audit (3rd LOD)

- Internal Audit as part of their plan shall periodically test the design and implementation of the ERMF and challenge ERMF compliance from the 1st LOD.

Aptia will consider appointing external independent consultants to assess the maturity of the design and overall effectiveness of the ERMF on a periodic basis.

9.13 Risk Culture

A sound 'Risk Culture' supports and comprises appropriate risk awareness, behaviours and judgements about risk-taking. It underpins effective Risk management, promotes sound risk taking, and helps to ensure that emerging risks or risk taking activities beyond Aptia's risk appetite are identified, assessed, escalated and addressed in a timely manner.

The Group ARC is the key forum for monitoring the risks to which the Firm is exposed and for overseeing risk mitigation performance and prioritisation related to the management and control of these risks.

The Board, Group ARC and Senior Management will actively promote a positive risk culture of Risk awareness across the firm and ensure that Risk management is enhanced and commensurate with Aptia's Business Strategy.

The following highlights the approach used to encourage the desired risk culture:

- Regular leadership communication, tone from the top and role-modelling
- The desired Risk Culture is fostered through people processes, including training & development, performance management, reward and as part of the onboarding processes.
- Aptia Code of Conduct: The Aptia Code of Conduct (along with the Employee Handbook) communicates the minimum standards of behaviour to which all colleagues must adhere and attest to on an annual basis.
- Training: Risk Culture is continuously reinforced by providing mandatory and non-mandatory training for all colleagues on a variety of compliance and risk management topics, processes, and procedures.

The Risk and Compliance function shall annually assess Aptia's risk culture and present a report to the Group ARC to ensure progress is made to move towards its desired Risk Culture.

10. Non-compliance and Reporting

It is the responsibility of the Group Head of Risk and Compliance to monitor compliance with this Policy. Policy breaches and non-compliance will be escalated to the appropriate Head of the Business Unit and also reported at the Group ARC.

Non-compliance for the purpose of this Policy is classified as a period of non-compliance with any mandatory requirement of this Policy where no approved modification or exception is in place. This includes failure or inadequacy of a process and/or control that was designed and implemented to meet a mandatory requirement, whether or not a loss has resulted or could result.

If a Business/Business Unit is not able to comply it must:

- Report the non-compliance against the requirement of the policy to Group Head of Risk and Compliance (Policy Owner).
- Take prompt action to close the gap.
- Consider, in conjunction with the Risk and Compliance function, whether the causes or consequences of the non-compliance:
 - Warrants capture through the Incident reporting process
 - Requires a modification and exception to the policy.

If a Business Unit is unclear as to whether it is in compliance with a requirement in the Policy it should seek clarification from the Policy Owner.

11. Review of Document

The Group ARC will review the policy on an annual basis and/or following any significant market, regulatory or business developments impacting this policy and recommend to the Board for their review and approval. The policy will be updated as appropriate, and a new version published when required.

The Group Head of Risk and Compliance as the Policy Owner will be responsible for the review of the policy and will ensure it is up to date.

12. List of Supporting Framework / Standards / Procedures

To ensure a consistent and clear approach is used across Aptia and its respective Lines of Businesses, procedures have been put in place that support the Enterprise Risk Management Policy. These are outlined below:

- Risk Appetite Framework and Statement
- Risk and Control Self-Assessment (RSCA)
- Risk Reporting.

Appendix

Appendix 1: Detailed Risk Taxonomy

| Tier 1 Risk Type | Tier 1 Risk Description | Tier 2 Risk Type | Tier 2 Risk Expansion |
|--|---|--|---|
| Financial Risk | Financial risk includes capital, liquidity and credit risk and the risk that Aptia could experience financial loss from macro-economic and market downturn. | Macro-economic and market downturn (including geopolitical risk) | For clarity, this Tier 2 risk type includes financial loss arising from macro-economic and market downturn (incl. geopolitical risk) |
| | | Capital Risk | For clarity, this Tier 2 risk type includes risk that Aptia has insufficient capital to withstand an extreme, but plausible loss |
| | | Liquidity Risk | For clarity, this Tier 2 risk type includes the risk that Aptia could fail to meet its obligations as they fall due |
| | | Credit Risk | For clarity, this Tier 2 risk type includes the risk that a counterparty defaults on their contractual obligations or fails to perform obligations in a timely manner resulting in financial loss |
| | | Market Risk | For clarity, this Tier 2 risk type includes the risk of losses arising from adverse movements in market prices, including foreign exchange risk positions on the balance sheet. |
| Strategic Risk | The risk that Aptia's products and services do not evolve in line with customers' needs and market competition and Aptia fails to manage and delivery change effectively. | Products incl. technology, and service offering not in line with customer's evolving needs or market offering /competition incl. loss of brand value | For clarity, this includes the risk that products and services do not evolve in line with customers' needs and market competition |
| | | (Organisational) change and transformation risk | For clarity, this includes the risk arising from the failure to manage and deliver change effectively. |
| Op Risk - People | The risk of breaching employment legislation, mismanaging employee relations, and failing to ensure a safe work environment. | Inability to attract or retain the right talent | For clarity, this Tier 2 risk type also includes ineffective employment relations |
| | | Deterioration of employee wellbeing | For clarity, this Tier 2 risk type also includes inadequate workplace safety |
| | | Breach of employment legislation or regulatory requirements | For clarity, this risk includes the breach of employment legislation or regulatory requirements |
| Op Risk - Cyber Resilience & Data | The risk of cyber and information security incidents, including the failure to comply to rules concerning information security and the risk of loss, theft or misuse of data/information and the risk of failing to appropriately | Cyber attack | For clarity, this Tier 2 risk type includes all information security and cyber risk events |
| | | Loss of data, corruption of data or inappropriate access to data (in particular, sensitive personal data) | For clarity, this risk type also includes data theft/malicious manipulation of data and data privacy breach/confidentiality mismanagement |

| | | |
|--|-----------------------------|---|
| <p>manage and maintain data; this covers all types of data, e.g., client data, employee data, and the organisation's proprietary data.</p> | Data Management | For clarity, this Tier 2 risk type includes unavailability of data, poor data quality, inadequate data architecture/IT infrastructure and inadequate data storage/retention and destruction management |
| | Data protection and privacy | Privacy risk may result from non-compliance with Data Privacy legal and regulatory obligations, either through lack of awareness of those obligations, incorrect assessment of the legislation/regulation, or inadequate compliance. The risk is crystallised when personal data is put at risk, or individuals' data rights are compromised, due to process or cultural failure in our role as data controller or processor in any part of our business or third-party relationships. When crystallised, Data Protection & Privacy risk can result in significant financial impacts, operational disruption, litigation, damage to reputation and/or regulatory censure. |

| Tier 1 Risk Type | Tier 1 Risk Description | Tier 2 Risk Type | Tier 2 Risk Expansion |
|---|--|--|--|
| Op Risk – Systems and Technology | The risk associated with the failure or outage of systems, including hardware, software and networks. | System instability and unavailability | For clarity, this Tier 2 risk also includes hardware failure, software failure and network failure |
| Op Risk - Processes | <p>The risk of not appropriately managing and executing the organisation's internal processes and controls, this includes the risk of failing to manage third party relationships and risks appropriately, failure of physical security and safety, business continuity management framework, transaction processing and execution, statutory reporting and tax and model risk management.</p> | Reliance on and poor performance of third parties and outsourced service providers | For clarity, this Tier 2 risk type includes third party management control failure and third-party criminality/non-compliance with rules and regulations |
| | | Physical Security and Safety | For clarity, this Tier 2 risk type includes damage to organisation's physical assets, injury to employees or affiliates outside the workplace and damage or injury to public asset |
| | | Business continuity | For clarity, this Tier 2 risk type includes inadequate business continuity planning/event management |
| | | Transaction processing and execution | For clarity, this Tier 2 risk type includes processing / execution failure relating to clients and products, securities and collateral, third party and internal operations |
| | | Model Risk | For clarity, this Tier 2 risk type includes model/methodology design error, model implementation error and model application error |
| | | Statutory reporting and tax | For clarity, this Tier 2 risk type includes external financial and regulatory reporting failure, tax payment/filing failure and Trade/transaction reporting failure |

| | | | |
|--------------------------------------|--|---|--|
| Regulatory & Conduct Risk | Regulatory Risk includes failure to comply with any legal or regulatory obligations; Conduct Risk includes failure to act in accordance with customers' best interests, fair market practices, and codes of conduct. | Non-compliance with relevant regulatory expectations / requirements | For clarity, this Tier 2 risk type includes ineffective relationship with regulators, inadequate response to regulatory change, improper licensing / certification / registration, breach of cross-border activities/extra-territorial regulations and prudential risk |
| | | Improper service/product design and marketing /distribution | For clarity, this Tier 2 risk type includes improper service/ product design and distribution/marketing of products and services |
| | | Whistleblowing and breach of code of conduct | For clarity, this Tier 2 risk type includes breach of code of conduct and employee misbehaviour |

| Tier 1 Risk Type | Tier 1 Risk Description | Tier 2 Risk Type | Tier 2 Risk Expansion |
|--|---|---------------------------------------|---|
| Legal & Client Service Risk | Failure to comply with any legal obligations, which includes the risk of execution errors in legal procedures and processes. . | Failure to follow E&O processes | For clarity, this is a historical tier 2 risk category designed to encourage people to appropriately adhere to and report errors and omissions |
| | | Legal and contractual process failure | For clarity, this Tier 2 risk type includes mishandling of legal processes and contractual and non-contractual rights/obligation failure |
| | | Poor service delivery to clients | For clarity, this Tier 2 risk type includes pre-sales and post sales service failure, client mistreatments, failure to fulfil duties to clients, client account mismanagement and poor advice to clients. |
| Fraud and Financial Crime | The risk of money laundering, sanctions violations, bribery and corruption, KYC failure and fraud attempted or perpetrated against the organisation by an external party (i.e. a party without a direct relationship to the financial institution) or internal party (or parties), i.e. an employee or affiliate of the organisation, including instances where an employee is acting in collusion with external parties. | Internal Fraud | For clarity, this Tier 2 risk type includes internal fraud committed against the organisation and against the customers / clients, or third/fourth parties |
| | | External Fraud | For clarity, this Tier 2 risk type includes third party / vendor fraud, agent/broker/intermediary fraud or first party fraud |
| | | Financial Crime | For clarity, this Tier 2 risk type includes money laundering and terrorism financing, sanctions violation, bribery and corruption and KYC and transaction monitoring control failure |
| Transition Risk | The risks arising from the current separation and migration activities with respect to the transfer of the pensions administration business from Mercer to Aptia. This risks also includes the risk in relation to the | Transition Services Risk | For clarity, this Tier 2 includes the risks attached to the execution of the TSA with Mercer |
| | | Other transition risks | For clarity, this Tier 2 includes the risk related to the separation and migration of business |

Enterprise Risk Management Policy



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|--|--|---|---|
| | Transitional Service Agreement (TSA) between Mercer and Aptia. | Non-consenting Clients / Risk of Client Sharing | For clarity, this Tier 2 includes the risk of non-consenting clients that are currently retained as Mercer clients and sharing of clients serviced by Aptia |
|--|--|---|---|



Information Management & Classification Policy

Minimum Baseline Standard

Version: 1.0



Document Control

Legal Disclaimer

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|------|---------|-----------------------|
| | | |

Information Management & Classification Policy

Purpose

The purpose of this document is to provide guidance on the classification, labelling and handling of 'Internal', 'Confidential' and 'Restricted' information to ensure that it is handled according to the value it holds or the risk that it poses to APTIA in the event of unauthorised disclosure.

Audience

The Aptia Information Management & Classification Policy applies to any individual, entity, or process that interacts with any Aptia **Information Resource**.

Policy

1. Organisation and Control

Aptia will put in place controls to establish what information it holds and where to be able to understand its value and manage it appropriately.

- Business units must maintain Information Registers and, for sensitive information, Registers of Sensitive Information Assets which describe what information assets they hold, where these are held, who the information asset owner is and general arrangements for access and security.
- Business units must maintain registers of hard copy information, including tracking systems for the movement of sensitive information.
- Users must save information in such a way that it can be easily located by others now and in the future, using clear, meaningful, and consistent names, and applying additional descriptive metadata where mandated.
- Aptia will maintain Classification levels which describes what information Aptia people create and receive during their business, and provides a framework through which access, security, and disposal policies can be applied.

2. General Storage

Digital Storage

Information will be captured and maintained in such a way that it is readily identifiable, accessible, and retrievable at all times throughout its lifecycle, in a manner that is proportionate to the value and sensitivity of that information.

- Relevant and proportionate information management requirements will be included in the design and configuration of systems which hold or process digital information to ensure information can be found, accessed, used, understood, trusted, and kept for as long as it is needed. This will include metadata (i.e., descriptive, and technical documentation) that ensures the integrity of the information as a corporate asset, and application and execution of disposal instructions (including migration and/or export to another system).

Users must only store digital information on corporately approved or accredited systems where it is available to other, authorised users. On occasions where this has not happened, Information Owners must arrange for information to transferred out of the system (if required) and erased.

- The primary corporate system for unstructured documents and information is SharePoint. Personal spaces such as OneDrive must not be used to store the only copy of information, apart from certain line management information or very early drafts. Users must not store information on personal devices, non-Aptia issued removable media, or send it to or store it in personal email, cloud storage, or social media accounts.
- Aptia does not recognise social media (e.g., Twitter, Facebook), messaging applications (e.g., Whatsapp, Messenger) or free web-based platforms (e.g., Trello, DropBox, Slack) as appropriate systems for storing information in line with this policy (separate from where they are approved in certain, limited circumstances). As far as possible, the features of Office 365 should be used to replace these services.

Physical Storage

Information will be stored in hard copy only where this is required for evidential, historical, or legal purposes, or it is not practical, efficient, or economical to digitise the originals.

Equipment used to store hard copy information must be secured in accordance with the Information Classification and Handling standard and appropriately protected from fire, water ingress, and other hazards.

3. Information Classification

There are 4 levels of classification.

| Information Classification Level | Information Within Scope | Harm threshold |
|----------------------------------|---|---|
| Restricted | <p>Highly sensitive or the highest value to the company, including Sensitive Personal Information (SPI).</p> <p>Information subject to special protection or tight control over distribution by law, company policy or standards, or client contracts.</p> | Any unauthorised disclosure, access, use, tampering, compromise or destruction would cause a material adverse impact to the operations or security of the company, its employees, or its clients. |
| Confidential | <p>Information used by the company in the delivery of contracted services to clients and not approved or appropriate for wider internal distribution, but not subject to special protection or handling requirements by law or otherwise, OR company information that would cause harm to the company if it were publicly disclosed.</p> <p>Information shared with internal or external individuals on a need-to-know basis, with the external parties operating under a non-disclosure agreement.</p> | Any unauthorised disclosure, access, use, tampering, compromise, or destruction would cause an adverse impact to the operations or security of the company, its employees, or its clients. |
| Internal | Information intended for internal company use and shared with colleagues with minimal or no restrictions or shared with the third-party contacts or clients as needed. | Any unauthorised disclosure, access, use, tampering, compromise, or destruction, would cause a limited adverse impact to the operations or security of the company, its employees, or its clients. |
| Public | Information of a non-confidential and non-sensitive nature, intended and approved for public disclosure or has already been released to the public by another party in a legal manner. | Any unauthorised disclosure, access, use, tampering, compromise, or destruction, would not cause any adverse impact to the operations or security of the company, its employees, or its clients. |

Restricted

- All sensitive personal information.
- C-level and Board member communications between one another (unless intentionally circulated wider)
- Non-public merger and acquisition information related to the company.
- Errors and Omissions (E&O) reports.
- Reports related to ongoing internal or external investigations.
- Litigation case estimation and defence strategy of clients and/or the company.
- Non-public company strategic business plans.
- Non-public company financial earning reports, performance, or forecasts
- Correspondence with regulators (e.g. the SEC, FINRA, or the Financial Conduct Authority)
- Technical information that can lead to compromise of company information systems including encryption keys, administrator credentials and system vulnerability information.
- Company internal audit reports
- Materials related to internally developed products and services that meet the legal definition of a "trade secret" or which otherwise need to be strictly maintained in confidence.
- Any other information which owing to its sensitivity, or legal or contractual grounds is subject to enhanced security controls.
- Drafts, summaries, or versions of the above.

Confidential

- List of existing and prospective clients, including contact information.
- Client/third party vendor contracts and related materials.
- Client/market correspondence, including emails, meeting minutes, and presentations.
- Client business information (e.g. business strategy, planning)
- Non-public financial of clients.
- Client intellectual property
- Insurance policies and reinsurance contracts, including submission materials, pricing, placement terms and conditions related to clients and underlying risk information.
- Fiduciary and corporate account details.
- Technology information, including audits and logs, IP addresses, system requirements and configurations, proprietary software design etc. (to the extent such information does not meet the definition of Restricted).
- RFPs and RFP responses (including security questionnaires).
- Any information subject to legal or contractual protections or security controls (to the extent it does not meet the definition of Restricted).
- Colleague Hiring, Evaluation and termination materials, including benefit packages (to the extent such materials do not contain SPI).
- Drafts, summaries, or other working versions of the above.

Internal

- Company and Business-level policies and procedures (unless due to their sensitivity, they have been classified as Confidential)
- Internal non-confidential communications, reports and non-public marketing information.
- Colleague professional contact information.
- Organisation charts.
- Routine administrative & office information.
- All other non-public company and client/third party information not classified as Restricted or Confidential.

Public

- Marketing brochures and promotional materials.
- Published annual reports and released company earnings report.
- Interviews with news media.
- Business cards
- Press releases
- Public portions of company websites
- Publicly posted jobs.
- New hire announcements

Please note that the volume of data may result in a high classification level and/or more secure data handling methods.

4. Reclassification of Information

APTIA may, from time to time, have a business need to raise information elements to a higher classification. In addition, clients may require our holding of their specific information to a higher standard than which is required by these standards. APTIA can reclassify information to a higher level if required internally or as requested by a client. By doing so, APTIA will be meeting a higher level of care with respect to this information and will be held to the control objectives of the higher information classification.

- Business teams are required to communicate the data re-classification to appropriate employees and to the Information Security and Technology Departments. Specifically, where the sensitivity level of an information asset or data has declined over time and the information asset or data no longer warrants the assigned classification label:
- The Information Asset Owner is responsible for the reclassification of the information asset or data to an appropriate classification level.
- In no case, can information be classified at a lower level than this Policy establishes.
- If a system or document contains information falling under more than one level, it must be classified according to the highest level contained in that system or document.
- A system or document must comply with the standards and requirements for its Level and the Levels below it. For example, if a system is classified as **Confidential**, then the system must follow the requirements and standards applicable for **Public**, **Internal** and **Confidential** classifications.

5. Roles and Responsibilities

5.1 Information Security Team

Aptia Information Security Team is responsible for:

- Establishing and maintaining information security policies and standards regarding the confidentiality, integrity, and availability of stored and transmitted information throughout the duration of its lifecycle, i.e., from its creation to its destruction.
- Providing training on data classification and controls to APTIA employees, consultants, and contractors.



- Assisting supervisors, the Human Resources Department, and the Legal Department, as appropriate, in monitoring and regulating the use of APTIA's information when there is a legitimate business reason to do so.

5.2 Information Asset Owners

The executives within their respective areas assign Information Asset Owners responsibility for a system or set of information. The role of an Information Asset Owner (IAO) is to be responsible and accountable for the confidentiality, integrity, and availability of the system and/or information, while meeting its business requirements.

- While the IAO may delegate some activities to other personnel (i.e., Information Asset Administrators), the IAO cannot delegate their responsibility or accountability regarding the confidentiality, integrity and availability of the system and its value in supporting its business needs.
- IAO determines the business rules and functions that the system will support.
- The IAO is responsible for designating an appropriate classification, and the user or recipient of this type of information when creating documents classified **Confidential** or **Internal**.
- The IAO should ensure that the classification level is recorded or labeled on the document in accordance with the **Data Handling Matrix** at Appendix A to this document.
- Labels for information classified **Restricted**, **Confidential**, or **Internal** should appear on removable or transportable media such as USB devices, removable disks, magnetic tape cartridges, memory cards, CD-ROMs, DVDs, audio cassettes and other storage media.
- IAOS must ensure that IAAs are notified of classification levels to ensure all information stored on and backed up across a network to centrally stored repositories of APTIA, are stored and transmitted in accordance with the **Data Handling Matrix**.
- If a storage volume (such as USB drive or memory card) contains information with multiple classifications, the IAO must ensure that the **most** sensitive category appears on the outside or overall **label**.
- When creating a collection of information from sources with various classifications, the IAO must ensure that the collection is classified at the **highest sensitivity** level of the source information.

5.3 Information Asset Administrators

The Information Asset Administrator is primarily responsible for ensuring the continued confidentiality, integrity, and availability of the system on behalf of the IAO. The IAO establishes and maintains operating procedures, guidelines and work rules regarding the storage, transmission, and proper destruction of APTIA information based on its classification under this policy. The system owner is most knowledgeable about all IT/technical aspects of the system and establishes, in conjunction with the IAO, the technical aspects regarding the system. These responsibilities include:

- Ensuring application of security controls, operating procedures, guidelines, and work rules to maintain the confidentiality, integrity, and availability of the information during its full life cycle (from creation to destruction) as per the classification.
- Maintaining constant labeling of system or information classification.
- Applying retention periods to maintain availability of information.
- Disposing of the information as per classification level in the **Data Handling Matrix** and Aptia Data Retention and Destruction Policy.

- Designating additional controls to further restrict access to, or to further protect the information if required.

5.4 Managers and Supervisors

Managers and supervisors are responsible for:

- Ensuring employees are aware of this Policy.
- Ensuring that vendors, contractors, and consultants are aware of this Policy to the extent necessary to accomplish their tasks.

5.5 Employees and Contractors

APTIA employees and external contractors are responsible for:

- Protecting information as per this data classification policy and **Data Handling Matrix**.
- Ensuring that they use **Restricted**, **Confidential**, or **Internal** information for Company (APTIA) purposes only.

6. Information Labelling and Handling Procedures

All APTIA information and data must be appropriately labelled and handled in accordance with the classification level assigned. The following paragraphs outline how sensitive information should be labelled, stored, transferred, or disposed of.

6.1 Labelling

| Information Classification Level | Required Labelling | Required Control Statement |
|----------------------------------|---|---|
| Restricted | One of the following: <ul style="list-style-type: none"> • Restricted • Restricted Information • Aptia - Restricted | <i>"This document contains Restricted information and is intended solely for the specific named individuals. Distribution of the document or any information contained therein to anyone outside of the approved recipient group is strictly prohibited."</i> |
| Confidential | One of the following: <ul style="list-style-type: none"> • Confidential • Confidential Information • Aptia - Confidential | <i>"This document contains Confidential information and is intended solely for authorised individuals. Distribution of the document or any information contained therein to others is strictly prohibited."</i> |
| Internal | One of the following: <ul style="list-style-type: none"> • Internal • For Internal Use Only • Internal Information • Aptia - Internal | <i>"This document contains proprietary information and is intended solely for internal use. Distribution of the document or any information contained therein to anyone outside of Aptia without the permission of the data owner is prohibited."</i> |
| Public | None | None |

6.2 Storage

- Sensitive digital information must be encrypted at rest to protect the confidentiality and prevent unauthorised disclosure.
- Access to sensitive digital information must be restricted to authorised individuals to protect the integrity and availability of information assets.
- Sensitive physical information assets must be stored in secure cabinets, locked drawers or locked filing cabinets and access to these storage areas should be restricted to authorised individuals.

6.3 Transfer

- Sensitive digital information must be encrypted when electronically transferred by electronic mail or any other method of data transfer.
- Sensitive physical information must be transported in sealed, tamper-proof packaging to prevent unauthorised disclosure or access.

7 Retention of Information

All APTIA information assets and data should be retained for the period of time as mandated in [Aptia Data Retention and Destruction Policy](#). If additional data types or retention periods are required for inclusion, please inform the Information Security Team. It is the responsibility of each APTIA employee and relevant Information Asset Owners to ensure that data is retained in line with this policy.

7.1 Retention Periods

- Employees should refer to [Aptia Data Retention and Destruction Policy](#) for full guidance on the correct retention periods for APTIA digital and paper records including financial, employee and customer data.

8. Disposal of Information

Once records have been retained for the applicable period set forth in Section 6 of this policy, all APTIA Coalition employees, third parties and contractors have an obligation to dispose of confidential, sensitive, and business critical information in line with [Aptia Data Retention and Destruction Policy](#). No unencrypted data should be left on these types of media before re-using, recycling or disposal.

8.1 Electronic Information

When sensitive digital information is no longer required, it must be destroyed using the ISO 27001 approved methods mandated.

Where sensitive or confidential data resides on optical discs, arrangements should be made for CD/DVDs to be shredded and then put into the recycling stream.

Computer hard drives and other external storage media containing ‘Confidential’ or ‘Internal’ information should be ‘cleared’ in accordance with guidance, prior to destruction.

Arrangements should be made for all other media that cannot be wiped, to be destroyed by any other approved method.

A WEEE Certificate of Destruction should accompany the destruction of physical storage media.

18.2 Paper-Based Information

Sensitive physical information must be destroyed using ISO 27001 approved methods such as crosscut shredding or incineration.



13. Policy Compliance

All APTIA employees, third parties and contractors must comply with the principles set out in relevant local, regional, national, and global privacy requirements. Aptia Information Security Team will verify and monitor compliance to this policy through various methods including, but not limited to, technical tools, software, business reports and internal and external audits.

14. Exceptions

Aptia Information Security Team, in conjunction with the Information Asset Owner, must approve any exceptions to this policy.

15. Policy Non-Compliance

Non-compliances to this policy and relevant local, regional, national, and global privacy requirements, should be notified to the Information Asset Owner or Aptia Information Security Team. APTIA employees, third parties and contractors who violate this policy could be subject to disciplinary or legal action, including gross misconduct dismissal.

16. Data Handling Matrix

| | Internal | Confidential | Restricted |
|---|--|--|--|
| Internal Sharing | Confirm all recipients are internal before sharing. Comply with any control statement or distribution limitation | Only share on a business need-to-know basis Where possible, recommend sharing via approved access-controlled space (e.g. MS Teams, Google Drive), not email. Recommended not to use distribution lists. | Recommend that data owner identify who is approved to receive the data. Comply with any distribution limitation. Consider encryption or use of password. Avoid use of broad distribution lists. |
| External Sharing | Should only be shared if required for a valid business reason. Recommend that recipient be subject to confidentiality and non-disclosure obligation. | Recipient must have business need-to-know, and is subject to non-disclosure obligation unless it's the data owner. If emailing, consider use encryption or password protection (unless waived by client). | May only be shared with approved recipients, identified by the data owner. Comply with any distribution limitation. Preferred to distribute via secure web portal. If emailing is permitted, must be encrypted or password protected |
| Storage | Only company approved devices/systems or, following approval by IT security. Client-owned or managed technology, as long as limited to client's data. Local device storage should be limited to temporary storage approved by the business. Electronic storage should be limited to Company-approved repositories (e.g. OneDrive, Google Drive and any other tool approved by a business unit.) | | Must be stored in approved encrypted repositories OneDrive, Google Drive and other approved locations. |
| Destruction & Disposal | Recommended to work with IT to dispose of or wipe electronic media when not needed | Must work with IT to securely dispose of electronic media when not needed. Hard copies must be disposed of in designated bins or shredded with a cross-cut shredder. Follow any further guidance issued by the data owner. | |
| Audio/Video/In-person Conferences | Conference calls should be held in a private area or conducted with discretion. Only use approved audio/video tools provided by the Company (e.g. ZOOM) or requested or directed by a client. The meeting organiser should verify there are no unauthorised attendees by checking all identities prior to starting a call. Do not share Restricted data during meetings unless there is a valid business need. Do not record the meeting unless there is a valid business need and only share the recording with those requiring access Collect and remove any hardcopies from a meeting and erase all white boards upon conclusion of a meeting. | | |
| Printing | Only print when necessary Where available, use the "follow-me" print feature (requires badge or pin to obtain the printed material) Printouts must be removed from printers immediately Avoid printing on shared or public systems; onsite client printing is acceptable if limited to that clients project; only print at home if approved to do so. | | |
| Physical & Other security Measures | Laptops or other company issued devices or media must be locked when left unattended. Must maintain a clean desk when at a MMC office or client site | Do not remove physical documents from the office unless required. Do not take one clients documents to another client site unless maintained in a secure manner. | Do not request sensitive PI (SPI) from a client unless needed for client services Avoid travelling with hardcopies Avoid viewing SPI in public |
| Approved devices, tools and applications | You may only use company managed or approved computers, mobile devices, systems and tools to access, use or transfer company information (this includes cloud services and mobile apps as well as approved BYOD devices). | | |





THE GREATER GOOD

Our Code of Conduct

Marsh GuyCarpenter Mercer OliverWyman



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MESSAGE FROM THE CEO

DEAR COLLEAGUES,

The Greater Good, our code of conduct, spells out our values as an organization and obligations as individuals. It's Marsh McLennan's one code of personal and professional behavior for everyone, everywhere we do business.

Our workplace and the work we do in the world is built on trust. As individuals and as an enterprise, we earn trust by doing the right thing for our clients, colleagues and communities. That's what we mean by the greater good.

I encourage you to read and regularly refer to *The Greater Good*. Being familiar with the principles it illustrates will help all of us to continue to serve our clients, colleagues and communities with integrity.



A handwritten signature in black ink, appearing to read "John Q. Doyle".

John Q. Doyle
President and CEO
Marsh McLennan

Three pillars of *The Greater Good*:

1. WIN WITH INTEGRITY

We compete vigorously and fairly. Work that might harm the reputation of the firm is simply not worth it.

2. YOU ARE NEVER ALONE

The only mistake you can make is the mistake that you make alone. When in doubt, reach out. To your manager. To Compliance. To HR. To a colleague. We are all in this together.

3. SPEAK UP

If something doesn't feel right, speak up. You have a right—and an obligation—to raise your concerns.

A medium shot of a young woman with long dark hair, wearing a teal blazer over a patterned top. She is gesturing with her right hand while speaking. The background is a blurred office environment.

OUR VALUES AND COMMITMENTS

The Greater Good is foundational to how we conduct business at Marsh McLennan.

Our commitments

We are

COMMITTED PARTNERS

We work with curiosity, care and integrity to understand clients' unique needs and enable their ultimate success.

We apply

UNIQUE EXPERTISE

We bring a distinct combination of capabilities – from data-driven insights to deep industry knowledge and experience – clarifying the view of present and future risks and opportunities.

We deliver

ACTIONABLE SOLUTIONS

We provide practical solutions to organizations' most pressing challenges, delivering results that help businesses and communities thrive.

At the core of each of these commitments is our Code of Conduct, *The Greater Good*. We expect every colleague to act with integrity, to raise your hand when you are unsure of what to do and to speak up when you witness conduct that may not align with the values of *The Greater Good*.

**WE BUILD TRUST
BY DOING THE
RIGHT THING**

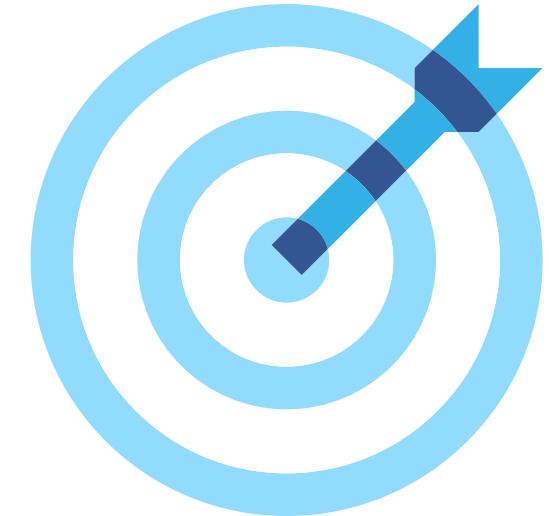


We act with integrity.

Each one of us must take individual responsibility for acting with integrity at all times, even when this means making difficult choices. This is the bedrock principle of acting for *The Greater Good*.

MAKE SURE YOU

- ✓ Follow all laws and regulations that apply to your work.
- ✓ Take all required training to understand your responsibilities.
- ✓ Understand and adhere to the letter and spirit of this Code and Company policy.
- ✓ Act honestly in all your business dealings.
- ✓ Speak up if you have a concern about any work-related behavior that may be a violation of the law, this Code or Company policy. Raise concerns with your managers at any level, or with Legal and Compliance or Human Resources, or through the Ethics & Compliance Line.
- ✓ Cooperate in internal and external audits and investigations by fully and truthfully providing information and by preserving all materials that might be relevant.



AS YOU MAKE A BUSINESS DECISION, ASK YOURSELF

Is it legal, ethical and socially responsible?

Is it consistent with the spirit of the Code and Company policy?

Is it based on a thorough understanding of the risks involved?

Will it maintain trust with clients, shareholders, regulators and colleagues?

Would it maintain our good reputation if the behavior were to become known internally or publicly?

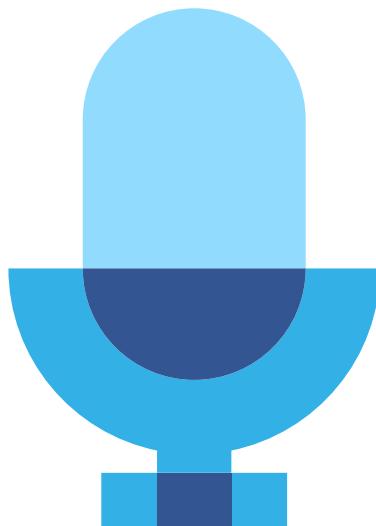
If the answer to any of these questions is no, stop and speak up.

SPEAKING UP

You and your colleagues are certain to encounter difficult choices, and everyone makes mistakes from time to time. At Marsh McLennan, we are dedicated to choosing our actions with care and fixing mistakes promptly. You are never alone. Do not hesitate to raise concerns or seek guidance. Your fast action helps all of us retain and build trust. The Company will act promptly to investigate allegations of violations of this Code or the law.

As an alternative to raising concerns with or seeking guidance from a manager, Legal and Compliance or Human Resources, you may use the Ethics & Compliance Line. The Ethics & Compliance Line gives you the option of raising a concern or seeking guidance online or with a phone call. If you wish, you may remain anonymous (except in a small number of countries where the law does not allow an anonymous call).

Please go to EthicsComplianceLine.com for detailed instructions.



NO RETALIATION

We will not tolerate retaliation against any colleague who raises a good-faith concern about a potential violation of the law, this Code or Company policy. Examples of retaliation may include termination, a reduction in pay, a negative change in job responsibilities, intimidation or any other material change in a colleague's conditions of employment. Reporting a concern does not relieve a colleague of accountability for misconduct.

ACCOUNTABILITY

This Code applies to all directors, officers, employees, contingent workers and temporary employees ("colleagues") of the Company and its subsidiaries worldwide. We also hold our agents, subcontractors and suppliers to high standards of integrity by requiring them to comply with relevant aspects of our compliance policies. No colleague may use a third party to do something prohibited by this Code. Colleagues who violate the law, this Code or Company policy are subject to disciplinary action in accordance with local laws and internal procedure.

Marsh McLennan will waive application of the policies in this Code only if the Company decides that it is justified by the circumstances. A waiver will be granted only under limited circumstances.

Only the Audit Committee of the Marsh McLennan Board of Directors may approve a waiver of this Code for the Company's directors and senior executive officers. Waivers must be properly disclosed as required under applicable laws or regulations.

IF LAWS CONFLICT

Because we operate in many countries, laws will sometimes conflict with each other or with this Code or Company policy. If you encounter such a conflict, consult with Legal before deciding how to act.

WATCH OUT FOR

We will inevitably face difficult situations in our work. Under the heading "Watch Out For," most of the sections of this Code list temptations, pressures or "red flags." These things to "Watch Out For" should alert you to the potential problems inherent in the choices you are facing and signal the need to speak up or seek guidance. For example, WATCH OUT FOR:

- ⚠ Temptations to compromise integrity for revenue.
- ⚠ Pressures to get things done before knowing the risks involved or what the law, this Code or Company policy require.
- ⚠ Excuses for sacrificing integrity, such as, "Our competitors do it."
- ⚠ Assumptions that someone else will address a problem or that management already knows about it.

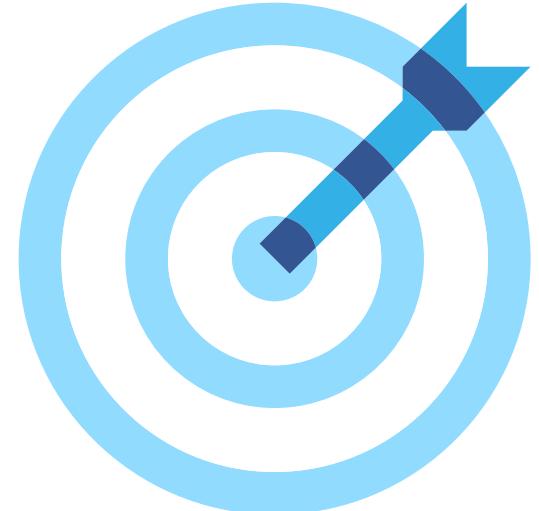
When you come across a red flag, speak up. Talk to a manager, Legal and Compliance or Human Resources, or submit a report through the Ethics & Compliance Line.

RELATED POLICIES AND GUIDANCE

Colleagues can visit [The Greater Good](#) website to find Compliance policies and materials listed under the "Policy Hub" heading.

Leaders have additional responsibilities.

If you manage others, you must lead by example. Hold yourself to the highest standards of conduct and make those standards clear to those who report to you. Create an atmosphere that inspires open and honest communication. Take an active role in understanding the risks inherent in your colleagues' work and give effective guidance when needed.



MAKE SURE YOU

- ✓ Communicate the letter and spirit of this Code to those who report to you and to your other colleagues. Make sure that your teams understand Company policies and procedures.
- ✓ Take an active role in assuring the quality of the work product of your teams and the fairness and honesty of their communications with clients, colleagues and other business partners.
- ✓ Use adherence to this Code and Company policy as a factor when you evaluate and recommend compensation for your teams.
- ✓ Communicate to your teams that your door is always open for them to report a mistake, raise a concern or discuss a difficult business choice. At the same time, make it clear that they are free to report concerns through other channels as well.
- ✓ Respond quickly and effectively to concerns colleagues raise.
- ✓ Take prompt remedial action when mistakes or misconduct are discovered or brought to your attention.
- ✓ Notify Legal and Compliance when you encounter a potential violation of the law, this Code or Company policy.
- ✓ Make appropriate disclosure to clients and other business partners when mistakes occur or when conflicts of interest arise, after consulting with a manager or with Legal and Compliance.

O&A

Q: My manager recently notified me that something I was doing was in violation of the Code. I had no idea I was doing something wrong. Can I be held accountable even though I was unaware of the rule?

A: Yes, you can be held accountable. You are expected to read, understand and follow the principles in the Code and all Company policies. Whenever you encounter something in the Code or a policy that seems unclear or difficult to carry out, you must seek guidance from a manager or Legal and Compliance or Human Resources. Our reputation for integrity is our most valuable asset. To protect that asset, it is essential that you follow the principles set out in the Code and the policies.

Q: I have a problem: I believe a colleague is doing something in violation of the Code, but I'm reluctant to say anything about it to my manager because my colleague and my manager are friends. I'm also worried I will be branded an "informer" by my colleagues. What should I do?

A: You have a duty and obligation to speak up when you are aware of a violation of the Code. This may be one of the times when it would be appropriate to raise the concern with someone other than your manager. You can make a confidential call (or send a confidential email) to our Ethics & Compliance Line. Go to EthicsComplianceLine.com for instructions. You may keep your call or message anonymous if you wish (except in a small number of countries where anonymity is not permitted by law). Remember: The Company will not tolerate retaliation in any form against a colleague who speaks up in good faith.

Q: I'm a manager. If I observe misconduct in an area not within my responsibility, should I raise a concern?

A: Yes. All Company colleagues must speak up if they have a concern about any work-related behavior that may be a violation of the law, the Code or Company policy. All colleagues, including managers, may raise concerns with their managers at any level with Legal and Compliance or Human Resources or through the Ethics & Compliance Line.

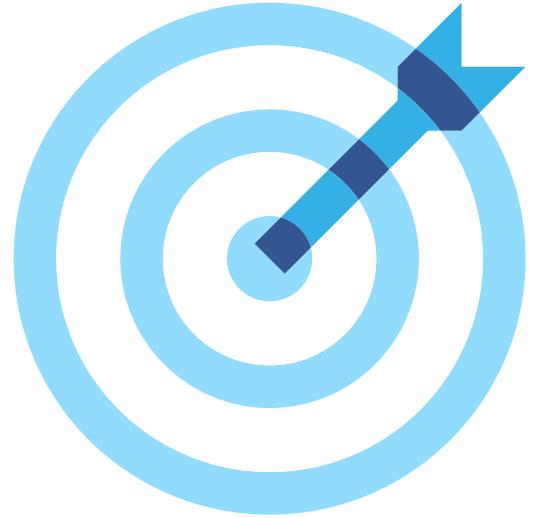
Q: My manager says that we should always bring our concerns directly to her and has suggested she will "make problems" for anyone who reports "over her head." Is that OK?

A: No. She is in violation of Company policy if she is trying to prevent you from using other reporting channels. While it is often best to raise an issue with your manager first, you may sometimes be unable to do so, or believe doing so is inappropriate. You are free to communicate the concern to another manager, Legal and Compliance or Human Resources, or by using our Ethics & Compliance Line. If your manager disciplines you, assigns you unpleasant work or otherwise treats you differently because you chose to report through another channel, then she may be in violation of our anti-retaliation policy and you should report that behavior.

A close-up photograph of a young woman with long blonde hair, wearing a white t-shirt, smiling warmly at someone off-camera. She has a small stud earring. In the blurred background, a man wearing glasses and a white shirt is visible, looking towards her.

**WE BUILD TRUST
WITH COLLEAGUES**

**We treat others
with respect.**



Marsh McLennan is committed to maintaining a diverse, inclusive, equal-opportunity culture that empowers all colleagues and business partners. We believe that every colleague's unique contribution is fundamental to the overall success of the Company.

MAKE SURE YOU

- ✓ Treat others respectfully and professionally, always.
- ✓ Promote diversity and inclusion in hiring and other employment decisions.
- ✓ Report comments, jokes, behavior or communications that may be offensive.
- ✓ Do not discriminate against or harass a colleague on the basis of gender or gender identity, race, color, religion, national origin, age, disability, military service, marital status, sexual orientation, genetic predisposition or any other characteristic protected by law or Company policy.

- ✓ Do not sexually harass a colleague. Sexual harassment includes sexual advances, inappropriate references to sex or gender, inappropriate touching of a sexual nature, conduct of a sexual nature or other offensive conduct or language.
- ✓ Do not verbally abuse, threaten, taunt, intimidate or bully a colleague.

WATCH OUT FOR

- ⚠ Comments, jokes or materials, including emails, that others might find offensive.

RELATED POLICIES AND GUIDANCE

- 📘 [Diversity at Marsh McLennan](#)

**We provide a
safe and healthy
workplace.**

- ☐ Do not come to work or conduct Company business while intoxicated or under the influence of illegal drugs.
- ☐ Immediately address and report risks to safety and security and any workplace accident or injury to a member of management, Human Resources or Global Security.

WATCH OUT FOR

- ⚠ Unsafe practices or work conditions, such as using handheld devices while driving.
- ⚠ Lax enforcement of security standards, such as facility entry procedures and password protocols.

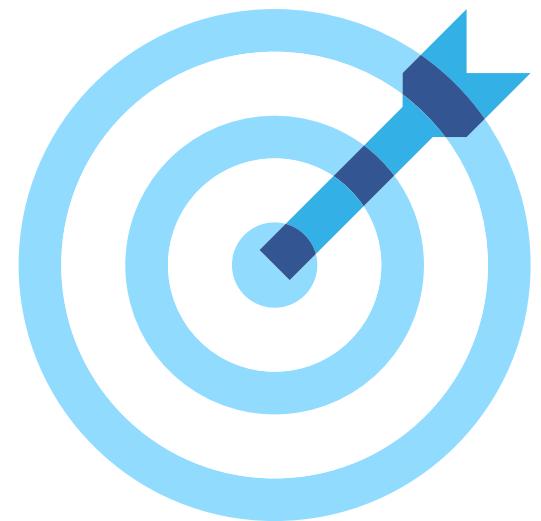
RELATED POLICIES AND GUIDANCE

- ☒ [Workplace Violence Prevention Policy](#)
- ☒ [Global Security at Marsh McLennan](#)

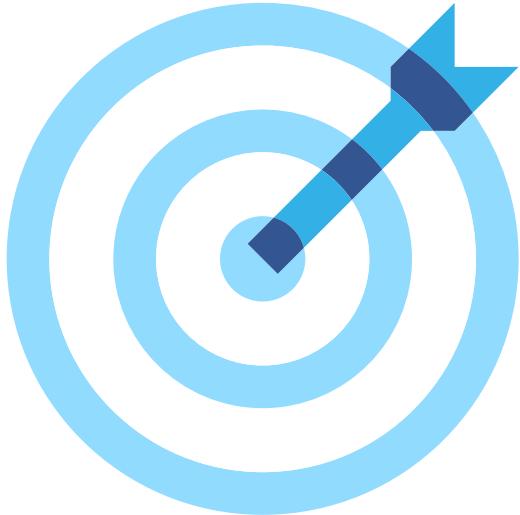
Marsh McLennan is committed to providing a safe and healthy workplace for colleagues and visitors to our facilities. Each of us is responsible for acting in a way that protects ourselves and others.

MAKE SURE YOU

- ☐ Observe the safety, security and health rules and practices that apply to your role.
- ☐ Do not touch anyone in a violent or unwelcome manner in the workplace or while conducting Company business.
- ☐ Never sell, possess or use illegal drugs in the workplace or while conducting Company business.



We respect
privacy and
protect personal
and confidential
information.



Colleagues place their trust in each other. We safeguard our colleagues' personal and confidential information. This includes information we collect and process for Human Resources, recruiting, compensation, training, managing individual performance, administering benefits and providing occupational health and safety.

MAKE SURE YOU

- ✓ Understand and adhere to the law and Company policy on the use, protection and retention of information about colleagues.
- ✓ Learn about the types of information given heightened protection by the law and Company policy (such as personal information, including personal identification numbers, bank account numbers and health data) and protect them through appropriate means (such as encryption or other types of access restrictions).
- ✓ Consult Legal and Compliance or Human Resources if a law enforcement or regulatory authority or any other person outside the Company requests colleague information.
- ✓ Immediately report any loss or inadvertent disclosure of colleague information to your local IT Help Desk, or to Legal and Compliance.

WATCH OUT FOR

- ⚠ Unintentional exposure of confidential colleague information in public settings, such as during phone calls or while working on your laptop.

RELATED POLICIES AND GUIDANCE

- ❑ [Handling Information Appropriately Policy](#)

O&A

Q: While on a business trip, a colleague repeatedly asked me out for drinks and commented several times on my appearance in a way that disturbed me. Is this an issue, since we weren't in the office when it happened?

A: This type of conduct is not tolerated in any work-related situation, including business trips. You should report the problem to Human Resources or a manager. Also, if you feel comfortable doing so, you could tell your colleague you find his or her actions inappropriate and unwelcome.

Q: One of my coworkers sends emails containing sex jokes and comments that make fun of certain nationalities. They make me uncomfortable, but no one else has spoken up about them. What should I do?

A: You should speak up immediately to a manager or to Human Resources, as sending such jokes may violate Company standards on harassment and discrimination and our policies about the use of Company systems. By doing nothing, you could be condoning discrimination or tolerating beliefs that can seriously erode the team environment we have all worked hard to create.

Q: I think a colleague who works near me has been coming to work drunk. What should I do?

A: This may be a performance or a safety issue, and could impact the reputation of the organization. The best thing that you can do for everyone, including your coworker, is to report your concern to your manager or to Human Resources.

Q: I saw two colleagues in another area having an argument, and one threatened the other with violence. A friend of mine from that area says that's just how they deal with each other on that team. I'm uncomfortable speaking up, but the emotions seemed pretty real to me. Should I report the threat or not?

A: Report the threat immediately to your manager or to Human Resources. When safety is at issue, err on the side of caution.

Q: My best friend happens to work in the Company's payroll department and has access to colleagues' personal information. I'm planning a party and would like to send invitations to the homes of several coworkers. Can I ask her to get me their addresses?

A: No. This is a violation of privacy and could result in disciplinary action for both you and your friend. You should look up the addresses on the internet or ask the coworkers directly.

A group of four diverse business professionals are walking together in a modern office hallway. In the foreground, a young Black woman with curly hair, wearing a white button-down shirt and dark trousers, is smiling broadly and looking towards the right. Next to her is an older man with grey hair, wearing a dark green pinstripe suit, also smiling. To the right is another young Black woman with straight hair, wearing a grey long-sleeved top and dark trousers, holding a black laptop bag and smiling. In the background, a younger man with short hair is partially visible, smiling. The office has a minimalist design with white walls and large windows.

**WE BUILD TRUST
WITH CLIENTS**

We treat clients fairly.

We work to understand and meet our clients' business needs, while always remaining true to our own ethical standards. We tell the truth about our services, capabilities and compensation. We do not make promises we cannot keep. In short, we treat our clients as we would want to be treated.

MAKE SURE YOU

- ✓ Treat each client fairly and honestly.
- ✓ Document the terms of client relationships and engagements according to your business procedures.
- ✓ Develop and deliver products and services according to your business procedures, including appropriate reviews to ensure high quality.
- ✓ Promptly raise any concern about a potential error, omission, missed deadline or defect in quality with a manager or Legal.
- ✓ Report actual or potential legal claims, lawsuits and errors and commissions to Legal by using your "Report to Counsel" form.
- ✓ Promptly raise any potential conflict of interest between clients, or between a client and the Company, with a manager or with Legal and Compliance.

- ✓ Comply with all licensing and other legal requirements that apply to your work.
- ✓ Never follow a client's request to do something unethical or unlawful. If you are uncertain of the right course, consult a manager or Legal and Compliance.

WATCH OUT FOR

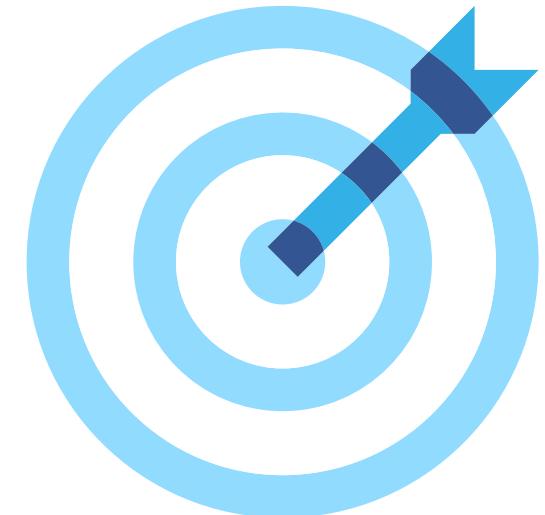
- ⚠ Any request by an employee of a client for an arrangement that personally benefits the employee rather than the client itself.
- ⚠ Any client's request for an arrangement that is not clearly legal or that could harm the Company's reputation.
- ⚠ Pressures from colleagues or managers to cut corners on quality or delivery standards.
- ⚠ Temptations to tell clients what you think they want to hear rather than the truth. If a situation is unclear, present a fair and accurate picture to the client as a basis for decision.
- ⚠ Any request by a client or third party to share our revenues if doing so would violate local licensing or other laws or regulations.
- ⚠ Comments or behavior from clients that may be considered offensive or disrespectful to others.

RELATED POLICIES AND GUIDANCE

- ☒ [Resolving Conflicts of Interest Policy](#)
- ☒ [Giving and Receiving: Gifts, Entertainment and Contributions Policy](#)

We protect
client
information.

Clients place their trust in us. In the course of developing a client's business or providing services to our clients, we are routinely provided with confidential, personal, proprietary, non-public or trade-secret information. When this occurs, we securely maintain and safeguard this information so that it is not improperly used or disclosed.



MAKE SURE YOU

- Ⓐ Understand and adhere to the law, Company policy and client agreements on the use, protection and retention of information from or about clients.
- Ⓐ Learn about the types of information given heightened protection by the law and Company policy, such as personal information (including Social Security numbers, bank account numbers and health data), and protect them through appropriate means such as encryption or other types of access restrictions.
- Ⓐ Use and disclose client information only for legitimate business purposes in accordance with the client contract and the Company's Handling Information Appropriately policy
- Ⓐ Immediately consult Legal and Compliance if a law enforcement or regulatory authority or any other person outside the Company requests client information or documents.
- Ⓐ Only share client information within the Company if you have made sure it is permissible and will be appropriately protected.

- Ⓐ Follow our Handling Information Appropriately policy to protect client information, Company information and equipment (laptops, phones, tablets, etc.).
- Ⓐ Protect your passwords and secure portable devices while traveling.
- Ⓐ Immediately report all incidents involving the suspected or actual loss, theft, unauthorized disclosure or inappropriate use of client information to your local IT help desk or to Legal and Compliance.

WATCH OUT FOR

- ⚠ Requests by clients for information about other clients.
- ⚠ Unintentional exposure of client information in public settings, such as on phone calls or while working on your laptop.

RELATED POLICIES AND GUIDANCE

- ☒ [Handling Information Appropriately Policy](#)

**We comply
with the special
requirements
of government
clients.**

The Company is committed to meeting the many special legal, regulatory and contractual requirements that apply to government-related work around the world. These requirements may apply to bidding, invoicing, employment practices, contract performance, gifts and entertainment and other matters. The Company may also be obligated to impose these requirements on any agents or subcontractors we bring in to help with the work. Legal and Compliance can help you understand these rules and establish processes to ensure they are followed.

MAKE SURE YOU

- Ⓐ Determine in every case whether the client you are working with is owned or controlled by a government.
- Ⓐ Follow all laws, regulations, contractual provisions and other rules applicable to the business relationship between the Company and each government client you work with.
- Ⓐ Understand the rules about gifts, entertainment, travel and lodging of each government client you work with, as they may differ from other clients'.
- Ⓐ Clearly communicate any special requirements of government clients to all colleagues, agents, subcontractors and other business partners involved in the work.

- Ⓐ Understand and adhere to Company policies and guidance in this area, including [Giving and Receiving: Gifts, Entertainment and Contributions](#) and [Working with Third Party Providers, Governments and Vendors](#).

WATCH OUT FOR

- ⚠ Businesses such as transportation providers, energy companies, financial institutions, telecommunications providers and others which may be owned or controlled by a government, in whole or in part, and subject to special rules.
- ⚠ Laws, regulations or rules governing the Company's relationship with a government client, which sometimes are not readily accessible. Whenever possible, ask the government client to inform you of requirements of this kind.
- ⚠ The temptation to provide otherwise reasonable entertainment to a government client—such as a business meal—before learning that client's rules on entertainment. Some government clients have rules that prohibit or limit all entertainment.

RELATED POLICIES AND GUIDANCE

- ☒ [Giving and Receiving: Gifts, Entertainment and Contributions Policy](#)
- ☒ [Working with Third Party Providers, Governments and Vendors Policy](#)

We compete ethically.

Marsh McLennan is committed to competing vigorously and fairly for business by providing superior products and services—not by engaging in improper or anti-competitive practices. We comply with all laws related to competition, antitrust and obtaining competitive information in the countries in which we do business.

MAKE SURE YOU

Do not engage in anti-competitive behavior, particularly including:

- ✓ Collusion—when companies secretly communicate or agree on how they will compete. This may include agreements or exchanges of information on pricing, terms, wages or allocations of clients or market segments.
- ✓ Bid-rigging—when competitors manipulate bidding to undermine fair competition. This may include comparing bids, agreeing not to bid or knowingly submitting noncompetitive bids.
- ✓ Tying—when a company with significant market power forces customers to buy products or services they do not want in order to receive those that they do want.
- ✓ "No Poach" Agreements—when competitors agree not to pursue each other's employees.

Also refrain from:

- ✓ Discussing or agreeing with competitors on inappropriate matters, including fee and commission levels, strategic plans and how we win business.

- ✓ Obtaining competitively sensitive information from a competitor.
- ✓ Coordinating employee compensation with a competitor.
- ✓ Sharing the Company's competitively sensitive information with a competitor.
- ✓ Sharing competitively sensitive information of clients or third parties with their competitors.
- ✓ Inappropriately coordinating or discouraging bidding among insurance and reinsurance markets for a client's business.
- ✓ Facilitating collusion among companies competing for a client's business.

WATCH OUT FOR

- ⚠ Formal or informal agreements with competitors about whether and how we compete for clients (e.g., an understanding not to pursue each other's clients).
- ⚠ Collecting data from inappropriate sources (such as competitors, new hires or candidates for employment). This can be, or appear to be, an improper exchange of competitively sensitive information.
- ⚠ Participation in a trade, industry or professional group that becomes a forum for reaching unlawful agreements or improperly exchanging competitively sensitive information.

RELATED POLICIES AND GUIDANCE

- ☒ [Competing Ethically Policy](#)
- ☒ [Resolving Conflicts of Interest Policy](#)

We do not bribe.

Improper influence may take many forms. Cash, gifts, meals, travel, entertainment, loans, charitable contributions, political contributions or offers of employment may all be used inappropriately in attempts to influence business decisions or government action. Regardless of the form, we do not bribe or use any other means to improperly influence the decisions of clients, potential clients or government employees. We do not offer or provide bribes directly or through a third party. We do not bribe even where it might be a generally accepted practice, when competitors do so or for any other reason.

MAKE SURE YOU

- ✓ Do not give or offer anything of value to a client, prospective client or government employee unless it is legal, reasonable and free of any intent or understanding that it will influence a business decision or government action.
- ✓ Follow our rigorous due diligence processes when engaging agents who represent us or third parties who introduce clients to us, and oversee their activity for the duration of any agreement.
- ✓ Raise a concern if you know or suspect that a colleague, third party or other agent of the Company may be attempting to improperly influence a decision of a client, potential client or government employee.

- ✓ Never record, or allow a colleague to record, a transaction in a way that disguises its true nature, such as booking the cost of entertaining a client as a "consulting fee" or a "training expense." Carefully review the accuracy of the expense reports you approve.

WATCH OUT FOR

- ⚠ Requests for payments to a country or a party unrelated to a transaction, or for payments in cash.
- ⚠ Third parties or agents who are deemed valuable for their personal ties rather than for their services, or who request compensation out of proportion to the value of their services.
- ⚠ Requests to engage third parties or agents without a written contract, or without completing the documentation required by the Company's due diligence process.
- ⚠ Requests from colleagues not to record agreements or payments.
- ⚠ Client requirements to engage specific third parties.
- ⚠ Client requests for favors, such as job interviews or internships for family members.
- ⚠ Entertainment or meals that could be seen as lavish or inappropriate.
- ⚠ The appearance of impropriety, especially when dealing with government employees.

RELATED POLICIES AND GUIDANCE

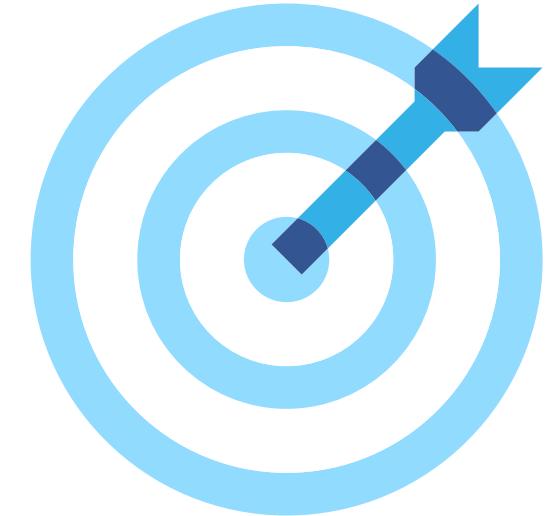
- ☒ [Giving and Receiving: Gifts, Entertainment and Contributions Policy](#)
- ☒ [Working with Third Party Providers, Governments and Vendors Policy](#)

We put clients' interests first.

We are often called upon to help clients choose between business partners. Some of our most important services involve helping our clients select (re)insurance markets and investment service providers for pension and benefit plan assets. Within the bounds of applicable law, regulation and Company policy, we always put our clients' interests first when helping them choose business partners of any kind.

MAKE SURE YOU

- Ⓐ Help clients choose business partners based on the quality of their products and services and the competitiveness of their prices and other terms and conditions.
- Ⓐ Help clients choose business partners who are well qualified and financially responsible and avoid business partners who have engaged in unlawful or unethical conduct, or who could damage client reputations.
- Ⓐ Disclose to your manager any actual or potential conflict of interest, or any personal relationship with a prospective business partner if you are involved in choosing the business partner.



- ✓ Avoid any gift, entertainment or favor from a business partner or potential business partner which might create the appearance of personal benefit to you from the choice of business partner.

WATCH OUT FOR

- ⚠ Any relationship between the Company and a business partner, or between a colleague and a business partner, that could be perceived as a conflict of interest. If any such relationship exists, discuss it with a manager or Legal and Compliance.

RELATED POLICIES AND GUIDANCE

- ☒ [Resolving Conflicts of Interest Policy](#)
- ☒ Business procedures for compensation disclosure

O&A

Q: One of my clients is asking me to go way outside the scope of our engagement agreement. They're a very important client, and I want to keep them happy. What should I do?

A: Significant changes in the scope of work should be documented and approved by the client. Of course, if the requests are for something illegal or inappropriate, you must not help, even if it "keeps them happy."

Q: I'm on a tight deadline preparing a report for a client. The report includes some information we collected. I've reviewed most of it, and it seems fine. Can I just assume the rest of it is OK so I have a chance of meeting the deadline?

A: Your reputation and ours are tied to everything we deliver to clients. When you inform them that the information you're providing is accurate, you must be certain that it is. Failing to do so could lead to harm for both you and the Company.

Q: I've discovered that I made an error in billing my time to a client. It's a minor error, given the scope of the project, and it will make us look bad if I point it out. Can I just adjust future billings accordingly?

A: You should notify the Finance Department and the client and agree how to correct the error. This is the right thing to do, complies with Company policies and may in fact build trust because of our honesty.

Q: I walked past a coworker's desk this morning. She was in a meeting in the conference room, but highly confidential information about one of her clients was open on her desk. This isn't the first time she's done that. What should I do?

A: You should talk to her or your manager about it. Safeguarding confidential information is everybody's responsibility.

Q: My client has asked me for information about one of her competitors, who happens to be another client of the Company. What should I tell her?

A: You must politely but firmly say we cannot discuss anything about one client with another client. Beware of the temptation to discuss things you believe are widely known. Put yourself in the shoes of the Company's other client and ask yourself whether it would build trust with that client if he or she became aware you had been discussing the client's business with a competitor.

O&A

Q: I'm in a meeting with government clients, which is running longer than planned, and they've missed their flight back home. There are no more flights for a number of hours. Can I buy them dinner since we're still working in the Company's offices?

A: When dealing with government clients, you must become familiar with all special rules relating to our service for those clients. This includes any special rules the client may have, or the law may require, about providing meals or other gifts, entertainment or hospitality. If you find yourself in a situation like the one in the question and you don't know what the rules are, ask the client directly whether providing the meal is permissible. In any event, use good judgment, and if you choose to provide a modest meal, report it promptly afterward to Compliance in accordance with our [Giving and Receiving: Gifts, Entertainment and Contributions Policy](#).

Q: An acquaintance at a competitor just phoned me to ask that I meet him for drinks to discuss "opportunities to support each other." Is it OK for me to go if I go just to listen?

A: Before agreeing to meet, you should talk to Legal and Compliance, who can give you guidance on the subject areas that would be prohibited under competition laws. While competitors generally cooperate in ways that are legal, you need to be aware of the possibility the competitor will direct the conversation into areas that are not permissible.

Q: I used to work for a competitor. My team members have asked me to brief them on my former company's proposal strategies. Is this OK?

A: If the proposal strategies are not a matter of public record, you may be improperly divulging the competitor's confidential proprietary information. In order to understand the boundaries between what you can and cannot talk about, contact Legal and Compliance to discuss the matter.

Q: We are considering the use of a prominent businessman as a consultant to help us open a new market for our services in a particular country. The agent is asking for a budget of a few thousand Euros to ensure that all the proper officials think highly of us. He says this is the way business is done in his country. Should I agree?

A: No. It is clear the agent intends to make improper payments that violate the Code and our [Giving and Receiving: Gifts, Entertainment and Contributions Policy](#)—and, probably, the law. You cannot allow this to occur, and you cannot turn a blind eye simply because the improper acts would be done by an agent rather than by you or a Company colleague.

Q&A

Q: I sent a visa application to an embassy. It has been there for a long time and I now need to travel to that country. I have been told that the embassy may expedite my application if I pay one of its employees a modest amount. Can I go ahead with such payment?

A: No. The payment is to an individual, not to the embassy. This is a "facilitating" payment, which is not acceptable under the Code and illegal in almost all of the countries in which we operate. However, if there is an expediting fee that is a standard way the embassy operates, and the fee goes to the embassy, not to an individual employee, it might be acceptable to pay—check with Legal and Compliance.

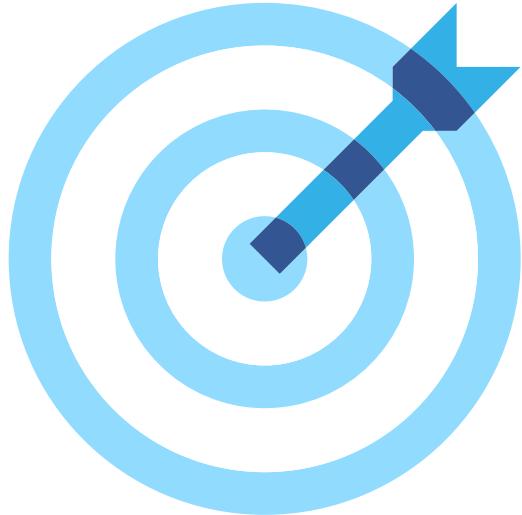
Q: I have a client in another country whose insurance manager is about to come to my city for three days of business meetings with me and the insurance companies who underwrite the client's coverages. The manager has asked me to arrange for our Company to organize and pay for a day of sightseeing for him during his trip. Is this something I should discuss with Legal and Compliance?

A: Yes. Striking the right balance between business meetings and entertainment often requires a careful understanding of the anticorruption laws applicable to our Company. Legal and Compliance can assist you in understanding what the limits are so you can plan a client visit that will both enhance the client relationship and comply with the law.

A photograph of a modern office environment. In the foreground, a man with long hair tied back in a bun, wearing a white shirt, sits at a desk with his hand to his chin, looking thoughtfully to the side. Behind him, a woman with long dark hair, wearing a light-colored blouse, is seated at her desk, looking towards the camera. Another person's back is visible on the left, wearing a red shirt. The office has large windows and a rustic brick wall in the background.

**WE BUILD TRUST
IN THE COMPANY**

**We know
our business
partners.**



MAKE SURE YOU

- ☑ Enter all required information into the systems provided by your business for onboarding and managing clients, suppliers and third parties before you begin work on a new matter or engage a new business partner. These systems screen business partners and protect the Company from violating trade sanctions laws.
- ☑ Do not engage in “facilitation”—for example, helping someone else do an act you are not permitted to do yourself. If you are not legally allowed to perform an action yourself, you are also prohibited from helping someone else perform the action.
- ☑ Seek advice from Legal and Compliance when you find any conflict between the sanctions laws of different countries.

WATCH OUT FOR

- ⚠ Third parties acting on behalf of sanctioned countries, companies or persons.
- ⚠ Any money or other assets in our Company's possession in which a sanctioned country, company or person may have an interest.

RELATED POLICIES AND GUIDANCE

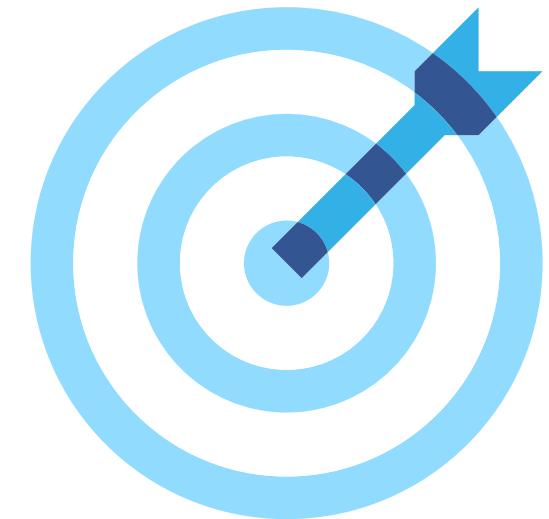
- ☒ [Understanding Trade Sanctions and Anti-Money Laundering Policy](#)

**We work to
prevent money
laundering
and financial
crimes.**

Marsh McLennan is committed to compliance with anti-money laundering laws. Money laundering is conduct designed to conceal the origin or nature of the proceeds of criminal activity. You must follow the anti-money laundering requirements of your business, including know-your-client procedures, and restrictions on forms of payment. Learn about and keep alert for possible money laundering “red flags.” If a red flag should appear in the course of a transaction, before you go further, speak with your manager or Legal and Compliance.

MAKE SURE YOU

- ☐ Follow your business's know-your-client business procedures.
- ☐ Follow your business procedures relating to acceptable forms of payment in situations where you are involved with receiving or handling funds. Some forms of payment, such as cash or third-party checks, present heightened money laundering risks.
- ☐ Follow applicable laws on filing suspicious activity reports, by notifying Legal and Compliance about activity that could be a sign of money laundering.
- ☐ Never tell or “tip off” a client about money laundering suspicions you may have. In some countries, “tipping off” is a criminal offense.



WATCH OUT FOR

A client or prospect who:

- ⚠ Has been the subject of financial crime or money laundering allegations;
- ⚠ Has an ownership structure that obscures its true owners;
- ⚠ Refuses to properly document a transaction or relationship; or
- ⚠ Makes or requests payment in cash, to or from a third party or to or from a country not related to the transaction.

Also look for:

- ⚠ Transactions that seem to lack a business purpose or consistency with a party's business strategy.
- ⚠ Duplicate payments or overpayments that are not easily explained as simple mistakes.

RELATED POLICIES AND GUIDANCE

- ☒ [Understanding Trade Sanctions and Anti-Money Laundering Policy](#)

**We build strong
relationships with
our suppliers.**

Engaging suppliers and subcontractors who provide the Company with superior service on reasonable terms is important to our success.

MAKE SURE YOU

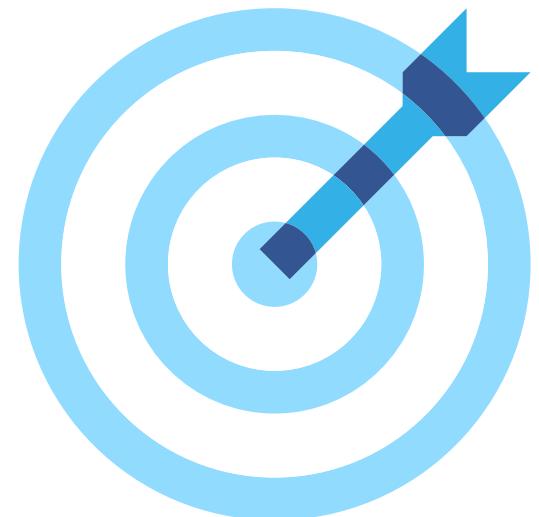
- ☐ Choose suppliers, third-party providers and contractors based on the quality of their products and services and the competitiveness of their prices and other terms and conditions.
- ☐ Choose suppliers and third-party providers who are well qualified and financially responsible, and avoid suppliers who have engaged in unlawful or unethical conduct, who do not meet our data-protection standards or who could damage our reputation.
- ☐ Disclose to your manager any actual or potential conflict of interest or any personal relationship with a prospective supplier if you are involved in choosing the supplier.
- ☐ Avoid any gift, entertainment or other favor from a supplier or potential supplier that might create the appearance of improper influence or a personal benefit to you from the choice of supplier.
- ☐ Encourage suppliers from diverse backgrounds to compete for our business.

WATCH OUT FOR

- ⚠ Any relationship or dealings between you and a supplier that could be perceived as a conflict of interest.
- ⚠ Pressures to choose a supplier that does not offer competitive products, services, prices or terms only because it is also a client or prospective client of the Company.
- ⚠ Supplier practices that could jeopardize our reputation, such as violations of human rights, environmental regulations or data-protection regulations.

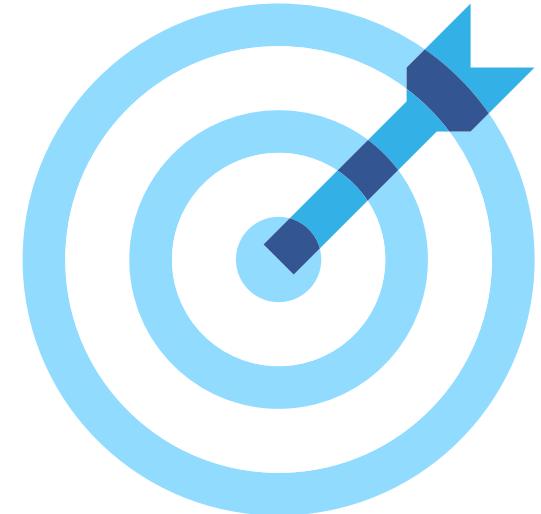
RELATED POLICIES AND GUIDANCE

- ☒ [Working with Third Party Providers, Governments and Vendors Policy](#)
- ☒ [Giving and Receiving: Gifts, Entertainment and Contributions Policy](#)
- ☒ [Resolving Conflicts of Interest Policy](#)
- ☒ [Vendor Management Program](#)



**We manage
conflicts of
interest with
integrity.**

Given our broad client base and diverse business offerings, we will face situations where the interests of one client may conflict with the interests of another, or even with the interests of the Company itself. We will identify such situations promptly, resolve them with integrity and treat our clients fairly.



MAKE SURE YOU

- ✓ Follow your business's screening procedures by properly entering account-opening and new-opportunity information into your client management system. Update the information as required.
- ✓ Identify potential business conflicts of interest promptly.

Work with Legal and Compliance to determine an appropriate course of action to manage the conflict.
Potential resolutions for a conflict are:

- ✓ Disclosing the relationships to the relevant parties;
- ✓ Obtaining consent from the party at risk;
- ✓ Establishing information barriers (ethical walls); or
- ✓ Declining the engagement.

WATCH OUT FOR

- ⚠ Situations where a revenue opportunity for the Company is not in the best interests of a client.
- ⚠ Situations where one client is in litigation with another client.
- ⚠ Services that could involve one business investigating, offering an opinion on or questioning the work of a sister company.

RELATED POLICIES AND GUIDANCE

- ☒ [Resolving Conflicts of Interest Policy](#)

We are
transparent
about potential
personal conflicts
of interest.

Each of us owes a duty of loyalty to the Company and its shareholders. We must avoid or disclose conflicts of interest between the Company and ourselves. We may only accept a directorship or other position with a for-profit or nonprofit business or organization outside the Company if it would not impair our ability to fulfill our duties to Marsh McLennan.

MAKE SURE YOU

- Ⓐ Avoid conflicts of interest whenever possible and, if you find yourself facing a potential conflict of interest, disclose it to your manager and Legal and Compliance.

Do not do any outside work or accept any outside employment, leadership or directorship positions that could harm the Company, such as:

- Ⓐ Work for a competitor;
- Ⓐ Outside work that would interfere with your work for the Company; or
- Ⓐ Outside work that could embarrass the Company or give the appearance of a conflict.

Also make sure you:

- Ⓐ Do not pursue business opportunities for yourself that would be appropriate opportunities for the Company.

- Ⓐ Avoid any investments that are material to you (or greater than 1% of such company's publicly traded securities) in any company that competes or does business with our Company without prior written approval of your manager.

WATCH OUT FOR

Common conflicts of interest, such as:

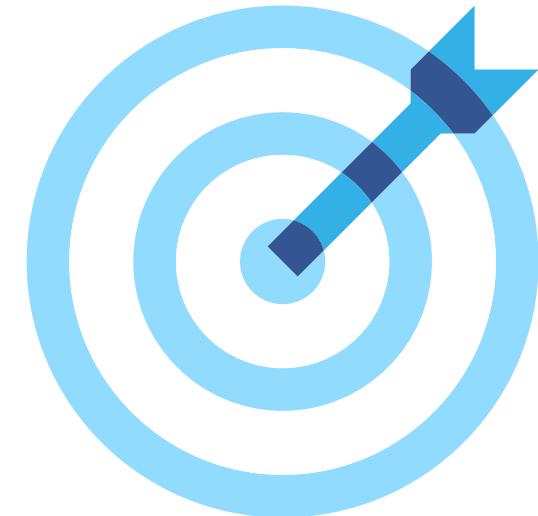
- ⚠ Proposing a close friend or relative as a supplier or contractor without disclosing the relationship;
- ⚠ Proposing a company in which you have a financial interest as a supplier or contractor without disclosing the relationship;
- ⚠ Doing work in your personal capacity for a supplier or client;
- ⚠ Allowing a supplier or contractor to do work for you in your personal capacity, whether paid or unpaid;
- ⚠ Receiving gifts, entertainment or other favors from a supplier or contractor that could create the appearance of improper influence.

RELATED POLICIES AND GUIDANCE

- ☒ [Giving and Receiving: Gifts, Entertainment and Contributions Policy](#)
- ☒ [Working with Third Party Providers, Governments and Vendors Policy](#)
- ☒ [Resolving Conflicts of Interest policy](#)

We use good judgement when giving or accepting gifts or entertainment.

In the right circumstances, a modest gift may be a thoughtful “thank you,” or a meal may be an appropriate setting for a business discussion that strengthens a client relationship. When not used with care, however, gifts and entertainment may create the appearance of improper influence, may breach client standards and may even violate the law.



MAKE SURE YOU

- ✓ Do not give or accept any gift or entertainment unless it is legal, reasonable and free of any intent, understanding or appearance that it will improperly influence a business decision.
- ✓ Only give or accept gifts valued below your business unit's limits.
- ✓ Avoid entertainment in venues involving adult entertainment even if you are not officially doing Company business.
- ✓ Do not give or offer any gift or entertainment to a government employee without consulting the [Giving and Receiving: Gifts, Entertainment and Contributions Policy](#).
- ✓ Seek guidance from Legal and Compliance if you are in doubt concerning any aspect of the [Giving and Receiving: Gifts, Entertainment and Contributions Policy](#), such as not being sure whether you are dealing with a government employee, or not being sure whether a gift or entertainment is legal or reasonable.

WATCH OUT FOR

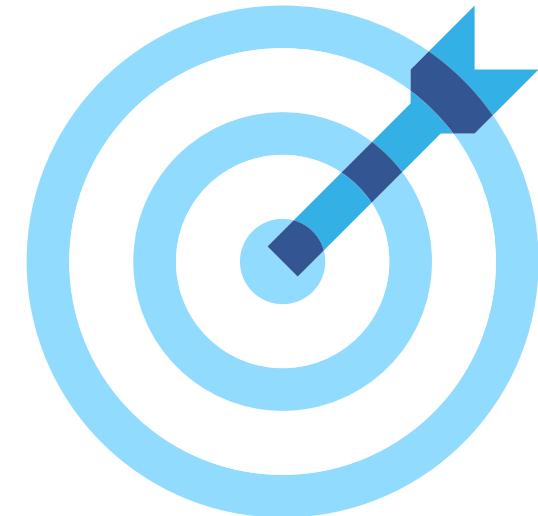
- ⚠ Situations that could embarrass you or the Company.
- ⚠ Client rules or standards that are stricter than normal for their industry.
- ⚠ Clients that appear to be privately held but are actually considered government entities, such as certain national airlines, banks, insurers and energy companies.
- ⚠ Gifts, entertainment or other favors that may be reasonable for a privately owned client but not for a government client.

RELATED POLICIES AND GUIDANCE

- ▣ [Giving and Receiving: Gifts, Entertainment and Contributions Policy](#)
- ▣ [Working with Third Party Providers, Governments and Vendors Policy](#)

**We do not
trade on or
disclose inside
information.**

We are committed to keeping information related to our Company and our clients confidential. Each of us is prohibited from trading securities or from “tipping” others to trade securities of Marsh McLennan or other companies while in possession of material information before it becomes available to ordinary investors. Material information is the kind of information a reasonable investor would consider in deciding whether to buy or sell a security. Material information could relate to the company, a client or a supplier, and could include news about: financial performance; strategic plans; business initiatives; mergers or acquisitions; litigation; significant cybersecurity breaches or plans by Marsh McLennan to repurchase shares or change its dividend policy.



MAKE SURE YOU

- Ⓐ Do not buy or sell securities of Marsh McLennan or any other company when you have material nonpublic information about Marsh McLennan or that company.
- Ⓐ Do not communicate material nonpublic information to any other person.

- Ⓐ Do not engage in short sales or derivative transactions related to Marsh McLennan securities.
- Ⓐ Do not trade during “blackout periods” if you have been notified you are subject to such trading restrictions. Contact Legal if you have any questions about whether trading is appropriate.

WATCH OUT FOR

- ⚠ Requests by friends or family for information about Marsh McLennan, our clients or any other company with which we do business. Even casual conversations could be viewed as illegal “tipping” of inside information.

RELATED POLICIES AND GUIDANCE

- ⓘ [Trading Securities Policy](#)

We safeguard
Company
technology and
information.

We are entrusted with Company technology and information and are personally responsible for protecting them and using them with care. Company technology includes facilities, equipment and information systems. Company information includes intellectual property, personal information and confidential information, in electronic or paper format.

MAKE SURE YOU

- ✓ Use and disclose Company information only for legitimate business purposes.
- ✓ Properly label Company information to indicate how it should be handled, distributed and, when appropriate, discarded.
- ✓ Protect intellectual property and confidential Company information by sharing it only with authorized parties.
- ✓ Store or communicate Company information only in or through approved Company technology systems.
- ✓ Make only occasional personal use of Company technology.
- ✓ Do not use Company technology systems to create, store or send content others might find offensive.

- ✓ Respect the copyrights, trademarks and license agreements of others when dealing with printed or electronic materials, software or other media content.
- ✓ Avoid any use of Company technology that could harm those assets or cause loss to the Company.

WATCH OUT FOR

- ⚠ Sharing of passwords.
- ⚠ Devices left unsecured when not in use.
- ⚠ Downloading from the internet or uploading from a USB drive any files that could introduce viruses to or otherwise harm our technology.
- ⚠ Use of unapproved software or applications.
- ⚠ Discussions of confidential information within earshot of unauthorized persons.
- ⚠ Transmissions of confidential, restricted or sensitive information to unattended fax machines or printers.

RELATED POLICIES AND GUIDANCE

- ▣ [Handling Information Appropriately Policy](#)

**We maintain
accurate business
records and
sound internal
controls.**

As a publicly traded company, Marsh McLennan depends on complete and accurate business records to fulfill its responsibilities to shareholders, clients, suppliers, regulators and others.

We create business records—including travel and entertainment records, emails, memos, presentations, reports and accounting records—that are complete, fair and accurate, and maintain them in accordance with our system of internal controls.

MAKE SURE YOU

- ✓ Create accounting and business records that accurately reflect the truth of the underlying event or transaction.
- ✓ Record transactions as prescribed by policies and procedures.
- ✓ Write carefully and clearly in all your business communications, including emails.
- ✓ Write with the understanding that someday your business communications may become public documents.
- ✓ Sign only documents—including contracts—you have reviewed, are authorized to sign and believe are accurate and truthful.

✓ Retain, protect and dispose of records according to our [Handling Information Appropriately Policy](#). Records subject to legal-hold notices, document-preservation requests or regulatory requirements may be subject to additional protections.

✓ Understand and comply with legal-hold notices and other document-preservation requests.

WATCH OUT FOR

- ⚠ Estimates or assumptions that are reported as facts. If you include estimates or assumptions in business records, ensure that such estimates or assumptions are properly supported by appropriate documentation.
- ⚠ Exaggeration, derogatory language and other expressions that could be taken out of context.
- ⚠ Communications related to your work on social media or other sites. These may be considered business records and subject to the [Company's Handling Information Appropriately Policy](#) and other requirements.
- ⚠ Documents subject to a legal hold or similar preservation requirement. These records—whether in paper or electronic form—should not be destroyed, discarded, altered or hidden.

RELATED POLICIES AND GUIDANCE

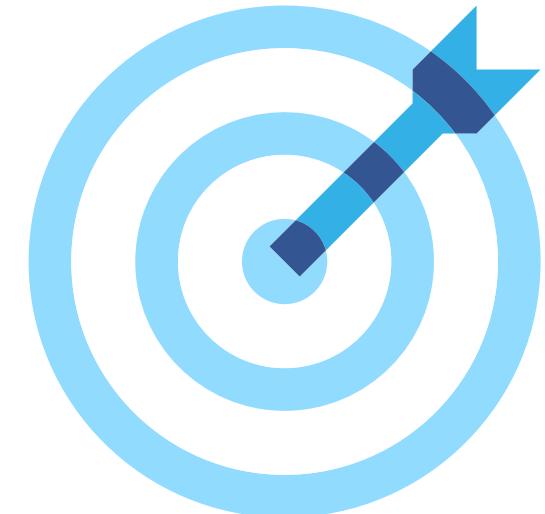
- ☒ [Handling Information Appropriately Policy](#)
- ☒ [Social Media Guidelines](#)

**We communicate
honestly and
professionally
with investors
and the public.**

We are committed to honest, professional and legal communications to investors and the public. We take care in all our communications, internal or external, formal or informal.

MAKE SURE YOU

- ☐ Follow guidelines issued by Public Affairs concerning posting about the Company on external electronic forums and social media sites.
- ☐ Do not speak to the media on issues involving the Company without prior authorization from your Media Relations department or Public Affairs.
- ☐ Refer any inquiries from shareholders or financial analysts to Investor Relations.
- ☐ Receive approval from your Media Relations department and your manager before making public speeches, writing articles for professional journals or engaging in other public communication when you are identified with the Company.
- ☐ Get approval from your Internal Communications department before distributing any communication intended for a broad employee audience. Communications intended for cross-business distribution require approval from Internal Communications.



WATCH OUT FOR

- ⚠ Any suggestion that you speak for the Company in your personal communications, including in emails, blogs, message boards and social media sites.
- ⚠ Temptations to use your Company title or affiliation outside your Company work—such as in charitable or community work—without making clear that the use is for identification only and you are not representing the Company.
- ⚠ Conversations with reporters who ask you for information about the Company without first consulting with your business's Media Relations department or Public Affairs.

RELATED POLICIES AND GUIDANCE

- ☒ [Handling Information Appropriately Policy](#)
- ☒ [Social Media Guidelines](#)

O&A

Q: We have a large potential deal with a new client in the energy industry. The client is based in a country that has a reputation for supporting terrorism, and I have been told to wait to sign the contract until we have conducted due diligence. This doesn't seem to be very business-friendly. What should I do?

A: It is an essential part of your job to identify and manage the risks associated with the transactions you do. While it may take more time, in the long run, conducting due diligence in situations like this one is the right way to protect the Company.

Q: One of my clients made a large up-front payment for work. After doing a small fraction of the work, the client cancelled the project and requested the refund be paid to a third party. Could this be related to money laundering? What should I do?

A: Over-payments and payments to third parties may be signs of money laundering. Money laundering involves a series of transactions designed to obscure the source of funds. This arrangement could be designed to have the Company pay a third party the client does not wish to pay directly. Contact Legal and Compliance before proceeding with the transaction.

Q: My college roommate was just promoted to vice president at one of our suppliers, and he's offered to fly me to Monte Carlo for a weekend at his company's expense to "catch up" and maybe talk about the relationship between our companies. May I accept?

A: No. The lavish nature of the entertainment at a minimum creates the appearance of a personal benefit to you, which could be perceived as biasing your judgment in favor of the supplier. Any benefit that creates the appearance of influence violates our [Giving and Receiving: Gifts, Entertainment and Contributions Policy](#).

Q: We've been hired to evaluate part of a client's operations that employs a Marsh McLennan sister company as a key service provider. Our analysis may need to include an assessment of the work performed by our sister company. What should we do?

A: This is a significant conflict of interest. Work with Compliance and those in charge of the client relationship in both businesses to make sure you handle this professionally. At a minimum, you will need to inform the client about the fact that your company and the sister company are both affiliated with Marsh McLennan.

O&A

Q: My wife runs a training consulting firm. Can she submit a proposal to become a vendor of Marsh McLennan?

A: She is welcome to submit a proposal. To be sure to avoid any conflict of interest, you should disclose this relationship to your manager, refer the request to Procurement and refrain from participating in this matter. The most important action with any potential conflict of interest is to disclose it so it can be properly managed.

Q: A supplier invited me to a charitable golf tournament and my Compliance Officer approved my attendance. At the tournament, I won a set of clubs valued at \$2,000 in a door-prize raffle. Is it OK to accept them?

A: Not necessarily. A prize received in a contest or a raffle is a gift. A \$2,000 gift is likely extravagant and accepting it would almost certainly violate our [Giving and Receiving: Gifts, Entertainment and Contributions Policy](#).

Q: I've developed a close relationship with one of my clients. At holiday time, I'd like to send him a gift basket including a few bottles of good wine. Is this OK?

A: Maybe. First, check your client's Code of Conduct. Many of our clients prohibit employees from receiving gifts of value. If it passes the client's test, review our [Giving and Receiving: Gifts, Entertainment and Contributions Policy](#) as well as your business policy. Generally, any gift you give must be: less than your business's policy threshold; not cash or cash-equivalent; legal; reasonable under the circumstances; free of any intention to improperly

influence business decisions and unlikely to create the appearance of influence.

Q: I am aware of a significant new development in our business that I think is going to send the value of the Company's stock skyward. I know that I can't buy stock with this information, but I can recommend that my friend invest in our Company, right?

A: No. You cannot trade in Company stock with this information, as it is "material nonpublic information." Trading in Company stock while in possession of this type of information is insider trading and against Company policy and the law. However, you are also forbidden by Company policy and the law from making any recommendations to others to buy or sell Company stock based on this type of information, even if you do not share that information when making the recommendation. Doing so would be considered "tipping" and could subject both you and your friend to civil and criminal penalties.

Q: I have discovered through my work with the Company that one of our clients is planning a partnership with a small, publicly traded company. It seems like a great time to invest in the smaller firm, and they're not one of our clients. May I do so?

A: No. You are in possession of "material nonpublic information" and must not trade on it. If and when the information about the partnership becomes public, you may make the purchase, but not before.

O&A

Q: I was attending a meeting with several other Company employees at a hotel. At lunchtime, they all left their laptops in the conference room. I was nervous about it, but I did the same. Was this all right?

A: No. The laptops and the information in them are Company assets. The laptops must be protected from loss or theft and the information must be protected from unauthorized disclosure. You and your colleagues should have taken additional steps to protect the laptops, such as locking the conference room or bringing your laptops with you to lunch. This will be a recurring issue when you are out of the office on business. Avoid leaving laptops and other portable equipment in plain sight in unoccupied cars or hotel rooms. If feasible, use a locked compartment in the car or the safe in the hotel room when you cannot bring your laptop with you.

Q: I received a phone call from a person claiming to be a representative of one of our business partners. He asked if I could send him some files for a project I'm working on. What should I do?

A: You should confirm that the person requesting the information is who he says he is and that he is authorized under our contract to receive the information. If you are able to confirm this, make sure that each page of the document is clearly marked with the proper classification and that the file is transmitted securely in accordance with its classification.

Q: I occasionally record sales figures early or expenses late. That's OK, isn't it? It's not like I'm making the numbers up.

A: Company policy and the law require us to record all transactions truthfully, accurately and in a timely way. Recording transactions in the wrong time period misrepresents our financial results.

Q: A friend of mine says that I could get into trouble for posting things about the Company on my Facebook page. Only my "friends" see my posts, and I'm not posting anything related to financials, so I don't think it's an issue. Who's right?

A: Your friend is correct. Facebook is a public site, even if your personal page is not, and information that could affect public perceptions about the Company or the Company's reputation can be passed quickly and easily from your "friends" to other parties. You should exercise caution when posting to blogs or social media sites anything that concerns your employment with the Company.

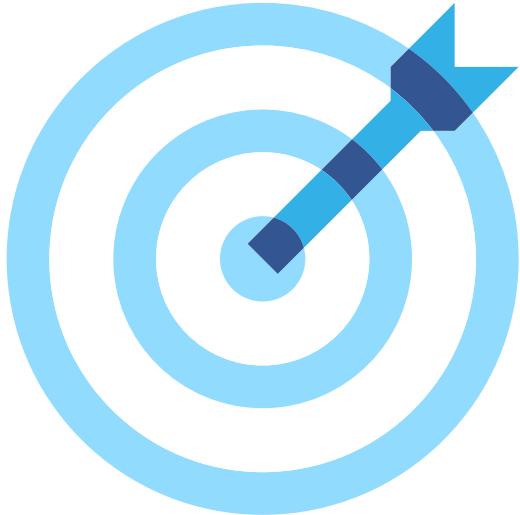
Q: A reporter for the *Financial Times* contacted me and asked me to elaborate on the Company's position on a current piece of legislation. My manager and I had just talked about the new law earlier that morning, and I've got a pretty good handle on it. Can I answer the reporter's questions?

A: No. All requests from the media should be referred to your Media Relations department or Corporate Communications—even if you think you know what they will say.

A photograph of two people, a woman on the left and a man on the right, smiling at the camera. The woman has dark hair and is wearing a white button-down shirt and large, patterned earrings. The man has a beard and is wearing glasses and a light-colored striped shirt. They appear to be in an office or professional environment.

**WE BUILD TRUST
WITH COMMUNITIES**

We build trust
by acting
responsibly.



We manage business conflicts of interest with fairness and integrity

We are committed to sustainable development goals around: affordable healthcare; human dignity; gender equality; energy security and access to reliable and sustainable energy supplies; inclusive economic growth and job creation; and climate change mitigation and resilience to climate-related natural disasters—and we are committed to the promotion of public-private partnerships to achieve these goals.

MAKE SURE YOU

- Ⓐ Abide by the *Marsh McLennan Client Engagement Principles*.
- Ⓐ Do your part to reduce your use of energy, minimize printing and the use of paper, and recycle whenever possible.
- Ⓐ Speak up with any suggested environmental or social actions or practices for our colleagues, clients and communities.

WATCH OUT FOR

- ⚠ Business practices that pose an environmental hazard or unnecessarily use natural resources.

RELATED POLICIES AND GUIDANCE

- ☒ [Marsh McLennan Client Engagement Principles](#)
- ☒ [Sustainability at Marsh McLennan](#)

We make an impact.

Our colleagues live in thousands of communities in more than 100 countries. We are committed to the communities we call home. We demonstrate our social impact through employee volunteering and partnerships with organizations whose programs and services help build resilient communities. In order to maximize the impact of our charitable efforts, and to make sure the money we spend advances the common good, the Company has processes for proposing and approving charitable contributions and individual fundraising.

MAKE SURE YOU

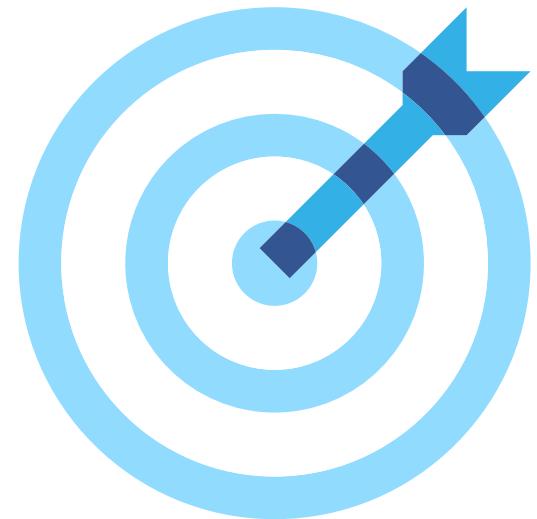
- ☐ Follow the Company's policies for making charitable contributions. Each contribution must be approved in advance pursuant to your business's procedures.
- ☐ Follow the Company's fundraising guidelines when organizing a charitable organization's fundraising event.

WATCH OUT FOR

- ⚠ Requests from clients to give to charitable causes. These requests must be approved according to Company processes, like all other charitable contributions. If a client asks you to contribute from your own funds, consult your manager or Legal and Compliance.

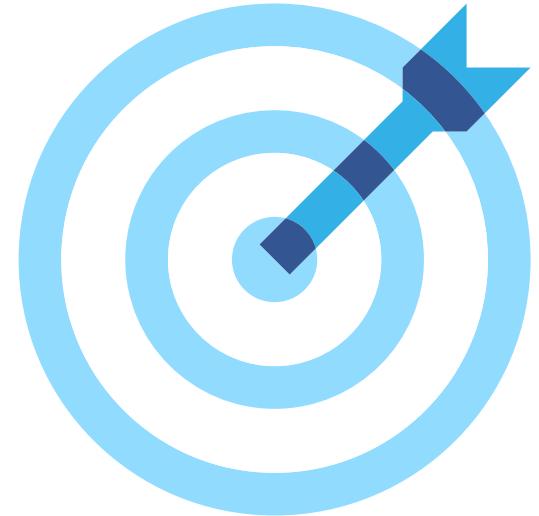
RELATED POLICIES AND GUIDANCE

- ☒ [Giving and Receiving: Gifts, Entertainment and Contributions Policy](#)
- ☒ [Global Fundraising Guidelines](#)
- ☒ [Social Impact at Marsh McLennan](#)
- ☒ [Working with Third Party Providers, Governments and Vendors Policy](#)



**We engage
appropriately
in the political
process.**

As a responsible corporate citizen, Marsh McLennan may engage in political activities. At all times, these activities will comply with local and national laws. In the US, the Company has a political action committee (Marsh McLennan PAC), which may make contributions to US federal candidates, campaigns, political parties or political committees.



MAKE SURE YOU

- ✓ Receive approval from the CEO of your business, in consultation with Public Affairs, before engaging in political activities on behalf of the Company.
- ✓ Do not make any political contributions on behalf of the Company.
- ✓ Avoid any suggestion that your personal views and activities are those of the Company.
- ✓ Do not use Company resources or facilities to support your personal political activities.
- ✓ Understand the rules governing contributions to our Political Action Committee. The Company does not require contributions, and any coercion or pressure to contribute is prohibited.

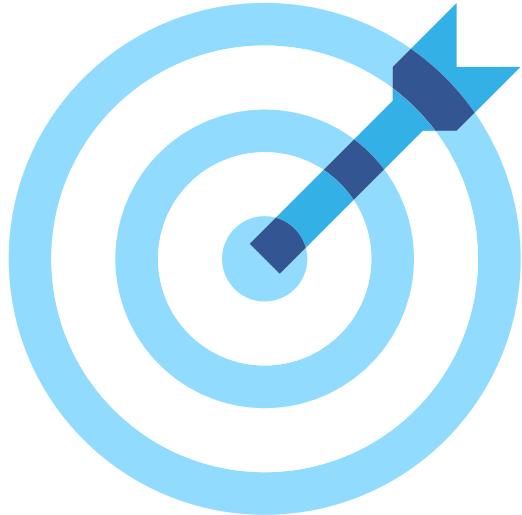
WATCH OUT FOR

- ⚠ Interactions with government officials or regulators that could be seen as lobbying. Any lobbying activities must be discussed in advance with Government Relations.

RELATED POLICIES AND GUIDANCE

- ▢ [Giving and Receiving: Gifts, Entertainment and Contributions Policy](#)
- ▢ [Global Fundraising Guidelines](#)
- ▢ [Social Impact at Marsh McLennan](#)
- ▢ [Working with Third Party Providers, Governments and Vendors Policy](#)

We play by the rules.



We are a publicly traded US corporation governed by an independent Board of Directors. We are committed to best practices in corporate governance. We have approval policies and procedures in place to protect the Company, our colleagues, our clients and our shareholders. It is each colleague's responsibility to know our procedures and adhere to them.

MAKE SURE YOU

- ✓ Know the approval procedures for your business and Marsh McLennan and obtain all required approvals in a timely way.
- ✓ Consult with Legal and Compliance whenever you are unsure about the correct procedure.

WATCH OUT FOR

- ⚠ Decision-making that prioritizes short-term results over good governance.

RELATED POLICIES AND GUIDANCE

- ☒ [Marsh McLennan Approval Procedures](#)
- ☒ [Marsh McLennan Corporate Governance Guidelines](#)

Q&A

Q: A colleague who reports to me runs a small nonprofit organization in addition to her responsibilities for the Company. I've noticed she often uses her office phone to make calls concerning her nonprofit organization. Is that acceptable?

A: As a manager, you have a number of responsibilities in this situation. First, you should make sure your colleague has had her position with the nonprofit approved in accordance with the Company's policy on *Resolving Conflicts of Interest*. Second, you should speak up if your colleague's outside responsibilities are interfering with her ability to fulfill her responsibilities to the Company. Third, you should remind your colleague to avoid any suggestion that the Company endorses her nonprofit. Finally, you should remind your colleague to minimize her use of the Company's phones or email, including her use for the nonprofit.

Q: I am running for a position on my local town council. I want to send out an email to some of my colleagues about a fundraising event that I am hosting over the weekend. Is this OK?

A: No. Although occasional use of email for personal purposes is generally permitted, using any Company property or resources, including email addresses, for political purposes, fundraising or other solicitation is prohibited.

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This Code is not an employment contract or a guarantee of future employment. It does not provide any additional rights to any employee or other person or entity. The Company may amend the Code at any time.

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For more information on *The Greater Good*,
www.marshmclennan.com/about/integrity

US Licensing Compliance Policy

| | |
|------------------|------------------------------------|
| Version | 1.0 |
| Effective Date | <i>May 1, 2024</i> |
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| Document Owner | <i>Licensing Compliance Leader</i> |
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| Approved by | <i>US President & CEO</i> |
| Last Approved | <i>April 23, 2024</i> |
| Next Review Date | <i>May 1, 2025</i> |

Version Control

| Version Number | Summary of Update | Reviewer Name | Review Date | Signoff/Approvers |
|----------------|---------------------------|---------------|-------------|-------------------|
| 1.0 | First iteration of policy | | | |
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Governance

| Approved by | Approval date | Implementation date |
|--------------------|----------------|---------------------|
| US President & CEO | April 23, 2024 | May 1, 2024 |
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Document Summary

Purpose

The purpose of the US Licensing Compliance Policy is to define Regulated Insurance Activities (RIA) and the licensure required to conduct RIA. Any reference to "Aptia" in this policy refers to the Aptia Group Limited and all its subsidiaries (in jurisdictions in which they operate).

Document Sponsor

The Document Sponsor is the Accountable Executive, the individual on the executive team who is responsible for overseeing the development, content and approval of the policy and ensuring it is consistent with all other policies developed by the firm. The Document Sponsor is the US General Counsel.

Document Owner

The Document Owner is responsible to the Document Sponsor for developing, updating, and maintaining the policy as well as ensuring all subject matter experts are consulted in the development process. The Document Owner is the Licensing Compliance & Carrier Operations Leader.

Document Approval

The US President & CEO will review and approve this policy on an annual basis and/or following any significant market, regulatory or business developments impacting this policy. The policy will be updated as appropriate, and a new version published when required.

Internal Use Only

It may be necessary to disclose this policy in part, or in full, to a third party. Prior to disclosure, approval must be obtained from the Document Owner.

Effective Date: May 1, 2024

Date of next review: May 1, 2025

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Policy Statement

All Aptia Insurance Services Group, LLC (Aptia) colleagues must hold a resident and any non-resident licenses that are required to engage in regulated insurance activities in the United States. This Policy provides guidelines for complying with individual insurance licensing laws in the United States and applies to colleagues performing regulated insurance activities through Aptia as a licensed business entity.

Colleagues who do not hold required insurance licensing may only provide a general description of Aptia's insurance related services and the insurance products that may be available to an individual. Unlicensed colleagues may NOT advise others as to the advantages or disadvantages of available insurance options, solicit or encourage the enrollment or renewal of insurance, or place or negotiate a policy of insurance.

Regulated Insurance Activities

Insurance licensing is required in accordance with applicable state law to perform Regulated Insurance Activities (RIA) including:

- Selling – exchanging or place a contract of insurance by any means, for money or its equivalent
- Soliciting – attempting to sell or place insurance; recommending someone to apply for a particular type of insurance policy from a particular company
- Negotiating – conferring directly with or offering advice to a purchaser or prospect concerning any of the substantive benefits, terms, value, effect, advantage or disadvantage of a particular insurance contract
- Consulting / Advising (per state licensing regulations) – counseling, advising or rendering an opinion as to the benefits, terms, value, effect, advantages or disadvantages under an insurance contract

A consultant license is required where the RIA is being performed. Generally, a consultant license is required when RIA is compensated through a client-paid fee rather than commission. Colleagues outside of a call center performing RIA in a state with this license must hold this license regardless of whether Aptia is compensated by a fee, commission or combination thereof. RIA associated with consulting or brokerage typically includes:

- Publicly identifying oneself as an insurance advisor, broker, agent, consultant or counselor
- Examining, appraising, reviewing or evaluating any insurance policy, annuity or pension contract, plan or program to make recommendations or give advice regarding such coverage
- Marketing insurance coverage on behalf of an insured or prospective insured
- Negotiating coverage terms, such as benefits and premium, with an insurer on behalf of an insured or prospective insured
- Accepting a client or insured's broker of record authorization on behalf of Aptia
- Offering insurance products to clients and/or their employees or members

Roles and Responsibilities

Colleagues

All colleagues performing RIA in the US are personally responsible for obtaining and maintaining an active:

- Resident insurance producer license in the state or jurisdiction in which they reside with the appropriate line(s) of authority based upon coverage being placed.
- Non-resident insurance producer license(s) for all other states or jurisdictions, with the appropriate line(s) of authority based upon coverage being placed, in which the colleague is performing RIA.

Colleagues are also responsible for:

- Complying with all relevant laws, regulations and standards issued by the applicable authority or professional association including completion of required continuing education.
- Complying with Aptia's US Insurance Licensing procedures.
- Completing all company surveys, disclosures, attestations and certifications in a timely manner.
- Engaging the U.S. General Counsel and Chief Compliance officer or their designee prior to providing services outside of the US.

In the US, colleagues may only conduct RIA and provide services relating to insurance claims administration or premium collection (third party insurance administration) through the licensed entity of Aptia Insurance Services Group LLC.

A surplus lines license is required to provide RIA with respect to a carrier that is not admitted or authorized to provide coverage in the state or jurisdiction where the coverage is to be placed or renewed. Colleagues may only make surplus lines placements through the licensed entity of Aptia Insurance Services Group LLC.

Management

Managers of licensed colleagues must:

- Ensure colleagues under their supervision are properly licensed.
- Prohibit colleagues from performing RIA in the absence of required licensing.
- Remove any colleague from the performance of RIA who does not hold the required licensing.
- Ensure that colleagues are providing services through Aptia as a licensed entity.
- Inform the U.S. General Counsel and Chief Compliance officer or their designee of any product and/or service requires licensure that neither Aptia nor the colleagues possess.

Legal and Compliance

Maintain all licenses, registrations and permits required for Aptia, as a business entity, to provide regulated insurance activities.

Reporting and Monitoring

Legal & Compliance shall maintain management reporting and monitoring processes as necessary to implement and confirm compliance with this Policy. Failure of colleagues to comply with this Policy may result in disciplinary action in accordance with local law and/or internal procedure up to and including termination of employment or contract. Requests for exceptions to this Policy must be submitted to the U.S. General Counsel and Chief Compliance officer or their designee in writing and will be considered on a case-by-case basis.

Licensing Procedures

Licensed Colleague Onboarding

Colleagues authorized to engage in RIA at time of hire, job change or contracting will be coded as such in Aptia's HRIS system, Workday. Managers may authorize colleagues outside of pre-defined licensed job roles to be coded based upon business need.

- Notifications and/or reporting will be generated from Workday and provided to Aptia's Licensing Compliance and Carrier Operations (LCCO) team for entry into the Professional Requirements Credentials Management system. This system is used to manage the issuance, renewal and tracking of all resident and non-resident licenses held by Aptia colleagues.
- The LCCO team will perform due diligence to verify business need for licenses and facilitate onboarding activities including, but not limited to:
 - Validating any current licensing with the National Insurance Producer Registry (NIPR).
 - Provide the colleague with Aptia's application packet and verify completion.
 - File new resident licenses upon completion of requirements and exam passing.
 - File non-resident licenses per business requirements.
 - Affiliate licenses to the Aptia agency per state requirements.
 - Update any demographic data as needed.

Note: Colleagues are responsible for completing all carrier requirements prior to engaging in RIA. They must notify LCCO and the US General Counsel of any contracting and/or appointment requirements that are imposed upon them personally or the Aptia agency by a carrier prior to completing the requirement.

Ongoing License Management

US insurance licenses are held by individuals and as such, states hold the colleague responsible for licensure even if the licenses are managed / supported by others. While employed with Aptia, licensing services are available through the LCCO team to help colleagues obtain and maintain licensure needed to perform their job duties.

Colleagues are responsible for:

- Notifying Human Resources immediately of any demographic data changes such as: name, address, job role...
- Reporting any discrepancies in licensing data to the LCCO team.
- Timely notification to the LCCO team of any changes in background in order to be properly guided in any necessary state disclosures. **SPECIFICALLY, COLLEAGUES ARE REQUIRED TO IMMEDIATELY NOTIFY HR, THE LCCO TEAM AND THE US GENERAL COUNSEL IF THEY ARE CHARGED WITH, OR CONVICTED OF, ANY CRIME INVOLVING DISHONESTY OR FRAUD (WHETHER A FELONY OR MISDEMEANOR).**
- Prompt responses to all inquiries from the LCCO team including, but not limited to: required attestations and questionnaires, provision of required documents and background inquiries.
- Attest on an annual basis that they have read and understand Aptia's Licensing Policy.

If a colleague no longer needs one or more of their licenses while employed with Aptia, they may contact the LCCO team and request to cancel. Cancelation will require manager approval.

Colleague Terminations

Once a colleague leaves Aptia, they must continue to maintain their license(s) or proactively cancel directly with the state departments of insurance.

- Retain License(s) – colleagues must change their business address within 30 days of employment termination. Most address changes can be done through NIPR at [Home Page | NIPR](#). They must also notify each licensed state of a change in employer within 30 days of employment termination.
- Cancel License(s) – colleagues may contact the LCCO team at least 2 weeks prior to their departure date and request assistance with canceling license(s).

Terminating colleagues can locate websites and state department of insurance contact information at <https://content.naic.org/state-insurance-departments>.

Contact the U.S. General Counsel and Chief Compliance Officer or their designee with questions lynn.wirth@mercer.com or chad.nicholl@aptia-group.com.

Created 3.20.24

Reviewed:

U.S. General Counsel and Chief Compliance Officer 4.22.24

U.S. President & CEO 4.23.24

01 Mar, 2024

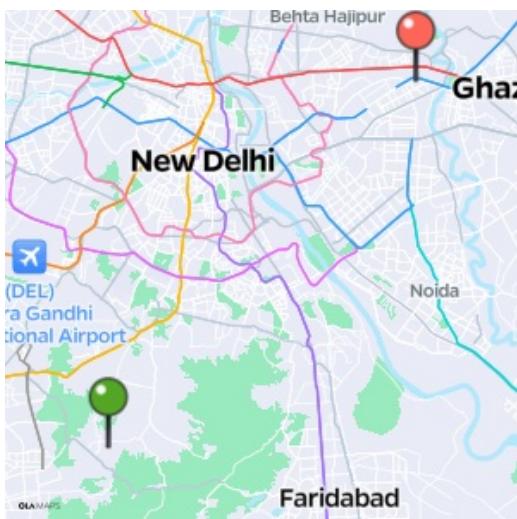


₹945

CRN8113313513

Thanks for travelling with us, Ankit Sharma

Ride Details



Bill Details

| | |
|-----------------------------|-------------|
| Your Trip | ₹737.56 |
| Delhi MCD | ₹100 |
| UP State Tax | ₹100 |
| Total Bill (rounded) | ₹938 |
| Includes ₹73.47 Taxes | |
| Insurance premium | ₹2 |
| Life Insurance fee | ₹5 |
| Total Payable | ₹945 |

Have queries? Visit [support](#) for this ride.

We've fulfilled our promise to take you to destination for pre-agreed Total Fare. Modifying the drop/route can change this fare.



Brijesh
NA



44.8 km 147 min



Mini - WagonR

- 08:04 PM • C5J3+R4R ASF INSIGNIA
SEZ, Dera Mandi,
Bandhwari, Haryana
122005, India
- 09:57 PM • 4-B, Sector 4, Sector 4C,
Vasundhara, Gzb, Ghaziabad

Payment

Paid by Cash

₹945

In case of any complaint/grievance against this invoice, write to us at

Grievance officer, ANI Technologies Private Limited, Ola Campus, Prestige RMZ star tech, C wing, Koramangala Industrial layout, Koramangala, Hosur road, Bengaluru, Karnataka, 560095

Please Note: 1) Insurance Service is not provided by ANI Technologies Private Limited. Invoice for the insurance fee collected for the ride will be raised by the respective Insurance company.

Original Tax Invoice

Driver Trip Invoice



Brijesh NA
Ola Mini - WagonR
HR38AG2199
Operator State/UT:
Haryana

Service Tax Category: Renting of motor
cab
SAC Code: 996412

Invoice ID DINXJ TZOP445186

Invoice Date 01/03/2024

Customer Name Ankit Sharma

Mobile Number +919717419467

Pickup Address C5J3+R4R ASF INSIGNIA SEZ, Dera
Mandi, Bandhwari, Haryana 122005, India

| Description | Amount (INR) |
|--|--------------|
| Customer Ride Numbers - CRN8113313513 | |
| Ride Fee | ₹531.27 |
| Delhi MCD | ₹100 |
| IGST 5.0% | ₹31.56 |
| Subtotal | ₹662.83 |
| Total | |
| Customer Ride Fare | ₹662.83 |

Please note: 1. This invoice is issued on behalf of Transport Service Provider. ANI Technologies Private Limited acts in the capacity of an Electronic Commerce Operator as per Section 9(5) of the Central Goods & Service Tax Act, 2017 & corresponding Section 5(5) of the State GST laws. 2. This is an electronically generated invoice and does not require a digital signature.

Original Tax Invoice



ANI Technologies Pvt. Ltd.
Plot 521, udyog Vihar, Phase 3, Gurgaon-
122016

State GSTIN: 06AAJCA1389G1ZN

SAC Code: 999799

Service Tax Category: Business Auxiliary
Service

Invoice ID CINXJTZOP445186

Invoice Date 01/03/2024

Customer Name Ankit Sharma

Mobile Number +919717419467

Supply Address Plot 521, udyog Vihar, Phase 3, Gurgaon-
122016

| Description | Amount (INR) |
|--|--------------|
| Ola Convenience Fee - CRN8113313513 | |
| Convenience Fee (Ride) | ₹132.82 |
| UP State Tax | ₹100 |
| CGST 9.0% | ₹20.95 |
| SGST 9.0% | ₹20.95 |
| Total | |
| Convenience Fee | ₹274.73 |
| Fare | |

Payment Details

| | |
|------------------|-----------------------|
| Paid by | Cash |
| Transaction date | 01 Mar, 2024 09:57 PM |
| Amount | ₹274.73 |

Please note:

- This is an electronically generated invoice and does not require a digital signature.
- Vide Circular No. 146/02/2021- GST dated 23rd February 2021, Printing of Dynamic QR code is not mandatory in case of Prepaid invoice since cross reference of payment is available.



CAR TRIP DETAILS

Ride Date: Mar 1st 2024

Customer Name: Ankit Sharma

Ride Details RD17092731786158091

Driver Name: Arvind Kumar

Vehicle Number: DL1RTC4081

Fare Details ₹721

Ride Charges: ₹621

Rapido Charges: Nil

Toll Fare: ₹100

● 11:41 AM - 1146, Sector 4C, Vasundhara, Ghaziabad, Uttar Pradesh
201010, India

● 1:44 PM - C5J3+R4R ASF INSIGNIA SEZ, Dera Mandi, Bandhwari, Haryana
122005, India

This document is issued on request by the passenger. Rapido does not collect any fee/commission from passengers and shall not issue tax invoices to the passengers under this segment. The document may be used for all official / reimbursement purposes.



Cab TRIP DETAILS

Ride Date : 15 Apr '24

Customer Name : Ankit Sharma

Ride Details

RD17131592859959968

Driver Name :

Chandrakant Singh

Vehicle Number :

DL1RTC4473

Fare Details

₹ 828

Ride Charges :

₹ 828

Rapido Charges :

Nill

11:04:45 AM



Shivganga Apartment Block-7, Sector 4C, Vasundhara, Ghaziabad, Uttar Pradesh 201012

12:59:35 PM



DLF Cyber City, DLF Phase 2, Sector 24, Gurugram, Haryana 122010

Booking History



| | |
|-----------------|------------------------|
| Customer Name | Ankit Sharma |
| Ride ID | RD17131783769242787 |
| Driver name | Md Rijwan |
| Vehicle Number | DL1ZC9314 |
| Mode of Vehicle | Car |
| Time of Ride | Apr 15th 2024, 4:30 PM |

Selected Price
₹ 794

- 9A, DLF Cyber City, DLF Phase III, Sector 24, Gurugram, Haryana 122002, India
- 1171, Sector 4C, Vasundhara, Ghaziabad, Uttar Pradesh 201012, India

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*Selected Price refers to the initial price decided between User and Drivers from the estimated price range

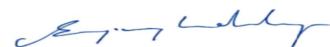
Tax Invoice

Ankit Sharma
 Pick up address: DLF Cyber City, DLF Phase 2,
 Sector 24, Gurugram, Haryana 122022, India

Invoice issued by Uber India Systems Private Limited on behalf of:
 rajendra -
 Delhi, IN-DL
 India

Invoice number: GCEBIGGC24001343
 Invoice date: 8 May 2024
 Place of supply (Name of state): Haryana
 HSN Code: 996412
 Category of services: Passenger Transport Services
 Tax is payable on reverse charge basis: No

| Tax Point Date | Description | Qty | Tax | Tax Amount | Net amount |
|----------------|-----------------------------|----------------------|---------|------------|------------|
| 8 May 2024 | Transportation service fare | 1 | IGST 5% | ₹27.32 | ₹546.46 |
| 8 May 2024 | UP interstate charges | 1 | IGST 5% | ₹6.00 | ₹120.00 |
| 8 May 2024 | MCD Delhi New Toll | 1 | IGST 5% | ₹5.00 | ₹100.00 |
| | | Total net amount | | ₹766.46 | |
| | | Total IGST 5% | | ₹38.32 | |
| | | Total amount payable | | ₹804.78 | |



Authorised Signatory

Details of ECO under GST:

Uber India Systems Private Limited / Private Office No: 205 and 207 (A,B,C) DBS Business Center, New Delhi, 1st Floor, World Trade Tower, Barakhamba Lane, Connaught Place, New Delhi - 110001 / GST: 07AACU6223H1ZG

Tax Invoice

Ankit Sharma
Pick up address: 35/1, Sector 4, Sector 4C,
Vasundhara, Ghaziabad, Uttar Pradesh 201010,
India

Invoice issued by Uber India Systems Private
Limited on behalf of:
NIRAJ Kumar Kumar
Delhi, IN-DL
India

Invoice number: GDCCBEII24000609

Invoice date: 8 May 2024

Place of supply (Name of state): Uttar Pradesh

HSN Code: 996412

Category of services: Passenger Transport Services

Tax is payable on reverse charge basis: No

| Tax Point Date | Description | Qty | Tax | Tax Amount | Net amount |
|----------------|-----------------------------|----------------------|---------|------------|------------|
| 8 May 2024 | Transportation service fare | 1 | IGST 5% | ₹32.07 | ₹641.34 |
| 8 May 2024 | MCD Delhi New Toll | 1 | IGST 5% | ₹5.00 | ₹100.00 |
| | | Total net amount | | ₹741.34 | |
| | | Total IGST 5% | | ₹37.07 | |
| | | Total amount payable | | ₹778.41 | |



Authorised Signatory

Details of ECO under GST:

Uber India Systems Private Limited / Private Office No: 205 and 207 (A,B,C) DBS Business Center, New Delhi, 1st Floor, World Trade Tower, Barakhamba Lane, Connaught Place, New Delhi - 110001 / GST: 07AACU6223H1ZG

Tax Invoice

Ankit Sharma
Pick up address: 24, Sector 4C, Vasundhara,
Ghaziabad, Uttar Pradesh 201012, India

Invoice issued by Uber India Systems Private
Limited on behalf of:
Vijay Prakash -
Delhi, IN-DL
India

Invoice number: FFFAABAI24000684

Invoice date: 22 May 2024

Place of supply (Name of state): Uttar Pradesh

HSN Code: 996412

Category of services: Passenger Transport Services

Tax is payable on reverse charge basis: No

| Tax Point Date | Description | Qty | Tax | Tax Amount | Net amount |
|----------------|-----------------------------|-----|----------------------|------------|------------|
| 22 May 2024 | Transportation service fare | 1 | IGST 5% | ₹28.53 | ₹570.66 |
| 22 May 2024 | MCD Delhi New Toll | 1 | IGST 5% | ₹5.00 | ₹100.00 |
| | | | Total net amount | ₹670.66 | |
| | | | Total IGST 5% | ₹33.53 | |
| | | | Total amount payable | ₹704.19 | |



Authorised Signatory

Details of ECO under GST:

Uber India Systems Private Limited / Private Office No: 205 and 207 (A,B,C) DBS Business Center, New Delhi, 1st Floor, World Trade Tower, Barakhamba Lane, Connaught Place, New Delhi - 110001 / GST: 07AACU6223H1ZG

Booking History



| | |
|-----------------|------------------------|
| Customer Name | Ankit Sharma |
| Ride ID | RD17163846613842846 |
| Driver name | Sameer Tawar |
| Vehicle Number | HR38AE2809 |
| Mode of Vehicle | Car |
| Time of Ride | May 22nd 2024, 5:05 PM |

Selected Price
₹ 1195

● Parking Exit gate Highway Side, DLF Cyber hub, Dlf Cyber Hub, DLF Cyber City, DLF Phase 2, Sector 24, Gurugram, Haryana 122002, India

● 24, Sector 4C, Vasundhara, Ghaziabad, Uttar Pradesh 201012, India

This document is issued on request by the passenger. Rapido does not collect any fee/commission from passengers and shall not issue tax invoices to the passengers under this segment. The document may be used for all official / reimbursement purposes.

*Selected Price refers to the initial price decided between User and Drivers from the estimated price range

Here's your receipt for your ride, ankit

We hope you enjoyed your ride this evening.

| | |
|-------|-----------|
| Total | ₹1,000.00 |
|-------|-----------|

| | |
|-------------|---------|
| Trip charge | ₹768.98 |
|-------------|---------|

| | |
|-----------------------|---------|
| Subtotal | ₹768.98 |
| MCD Delhi New Toll | ₹105.00 |
| Rounding | ₹0.02 |
| UP interstate charges | ₹126.00 |

Payments

| | |
|--|-----------|
|  Cash | ₹1,000.00 |
| 05/06/2024 20:34 | |

[Visit the trip page](#) for more information, including invoices (where available)

The total of ₹1,000.00 has a GST of ₹57.19 included.

You rode with HARI BILAS

License Plate: DL1RTC5820

Uber Go 47.29 kilometres | 3 h 7 min(s)

■ 17:27 | 9, DLF Galleria Rd, DLF Cyber City, DLF Phase IV, Sector 28, Delhi, Gurugram, Haryana 122009, India

■ 20:34 | Sector 4C Vasundhara Delhi -Gzb, Link Rd, Sector 4, Sector 4C, Vasundhara, Ghaziabad, Uttar Pradesh 201012, India

Fares are inclusive of GST. Please download the tax invoice from the trip detail page for a full tax breakdown.

Here's your receipt for your ride, Ankit

We hope you enjoyed your ride this morning.

| | |
|-------|---------|
| Total | ₹706.00 |
|-------|---------|

| | |
|-------------|---------|
| Trip Charge | ₹801.35 |
|-------------|---------|

| | |
|--------------------|----------|
| Subtotal | ₹801.35 |
| MCD Delhi New Toll | ₹105.00 |
| Rounding | -₹0.35 |
| Promotion | -₹200.00 |

Payments

| | |
|--|---------|
|  Cash | ₹706.00 |
| 6/5/24 11:45 AM | |

[Visit the trip page](#) for more information, including invoices (where available)

The total of ₹706.00 has a GST of ₹35.32 included.

You rode with NITIN

License Plate: UP37BT1379

Uber Go 43.98 kilometers | 2 h 49 min

 8:55 AM | 24, Sector 4C, Vasundhara, Ghaziabad, Uttar Pradesh 201012, India

 11:45 AM | Building No. 14, DLF Cyber City, DLF Phase 2, Sector 24, Gurugram, Haryana 122022, India

Fares are inclusive of GST. Please download the tax invoice from the trip detail page for a full tax breakdown.

Booking History



| | |
|-----------------|------------------------|
| Customer Name | Ankit Sharma |
| Ride ID | RD17205839667475544 |
| Driver name | Raj Kumar Rawat |
| Vehicle Number | UP14NT2237 |
| Mode of Vehicle | Car |
| Time of Ride | Jul 10th 2024, 9:03 AM |

Selected Price
₹ 1099

● 24, Sector 4C, Vasundhara, Ghaziabad, Uttar Pradesh 201012, India

● 14, DLF Cyber City, DLF Phase 2, Sector 24, Gurugram, Haryana 122022, India

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*Selected Price refers to the initial price decided between User and Drivers from the estimated price range

Booking History



| | |
|-----------------|------------------------|
| Customer Name | Ankit Sharma |
| Ride ID | RD17206112580086901 |
| Driver name | Dileepkumar |
| Vehicle Number | UP14HT5168 |
| Mode of Vehicle | Car |
| Time of Ride | Jul 10th 2024, 5:16 PM |

Selected Price
₹ 1142

- 14, DLF Cyber City, DLF Phase 2, Sector 24, Gurugram, Haryana 122022, India
- 4-B, Sector 4, Sector 4C, Vasundhara, Ghaziabad, Uttar Pradesh 201012, India

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*Selected Price refers to the initial price decided between User and Drivers from the estimated price range

Booking History



| | |
|-----------------|------------------------|
| Customer Name | Ankit Sharma |
| Ride ID | RD17211887824592375 |
| Driver name | GudduKhan |
| Vehicle Number | UP14PT3685 |
| Mode of Vehicle | Car |
| Time of Ride | Jul 17th 2024, 9:36 AM |

Selected Price
₹ 1022

● 24, Sector 4C, Vasundhara, Ghaziabad, Uttar Pradesh 201012, India

● C5J3+R4R ASF INSIGNIA SEZ, Dera Mandi, Bandhwari, Haryana 122005, India

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*Selected Price refers to the initial price decided between User and Drivers from the estimated price range

Booking History



| | |
|-----------------|------------------------|
| Customer Name | Ankit Sharma |
| Ride ID | RD17212202350557370 |
| Driver name | Fire Singh |
| Vehicle Number | HR55AE5698 |
| Mode of Vehicle | Car |
| Time of Ride | Jul 17th 2024, 6:22 PM |

Selected Price
₹ 1270

ASF INSIGNIA SEZ, Dera Mandi, Bandhwari, Haryana 122005, India

4-B, Sector 4, Sector 4C, Vasundhara, Ghaziabad, Uttar Pradesh 201012, India

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*Selected Price refers to the initial price decided between User and Drivers from the estimated price range

Booking History



| | |
|-----------------|------------------------|
| Customer Name | Ankit Sharma |
| Ride ID | RD17213332455990040 |
| Driver name | Om Rajput |
| Vehicle Number | UP14PT6978 |
| Mode of Vehicle | Car |
| Time of Ride | Aug 29th 2024, 9:35 AM |

Selected Price

₹ 1150

● 24, Sector 4C, Vasundhara, Ghaziabad, Uttar Pradesh 201012, India

● C5J3+R4R ASF INSIGNIA SEZ, Dera Mandi, Bandhwari, Haryana 122005, India

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*Selected Price refers to the initial price decided between User and Drivers from the estimated price range

Booking History



| | |
|-----------------|------------------------|
| Customer Name | Ankit Sharma |
| Ride ID | RD17214122350737050 |
| Driver name | Rajesh |
| Vehicle Number | HR55AE5498 |
| Mode of Vehicle | Car |
| Time of Ride | Aug 29th 2024, 5:42 PM |

Selected Price
₹ 1340

ASF INSIGNIA SEZ, Dera Mandi, Bandhwari, Haryana 122005, India

4-B, Sector 4, Sector 4C, Vasundhara, Ghaziabad, Uttar Pradesh 201012, India

This document is issued on request by the passenger. Rapido does not collect any fee/commission from passengers and shall not issue tax invoices to the passengers under this segment. The document may be used for all official / reimbursement purposes.

*Selected Price refers to the initial price decided between User and Drivers from the estimated price range

Here's your receipt for your ride, Ankit

We hope you enjoyed your ride this evening.

| | |
|-------|-----------|
| Total | ₹1,493.18 |
|-------|-----------|

| | |
|-------------|-----------|
| Trip Charge | ₹1,420.18 |
|-------------|-----------|

| | |
|---|-----------|
| Subtotal | ₹1,420.18 |
| Faridabad to Gurgaon Toll Tax(inclusive of taxes) | ₹42.00 |
| MCD Toll | ₹105.00 |
| UP interstate charges | ₹126.00 |
| Promotion | -₹200.00 |

Payments

| | |
|---|-----------|
|  Cash | ₹1,493.18 |
| 9/16/24 8:31 PM | |

[Visit the trip page](#) for more information, including invoices (where available)

The total of ₹1,493.18 has a GST of ₹56.93 included.

You rode with SANJAY

License Plate: HR73B3999

Go Sedan 55.91 kilometers | 2 h 55 min

5:34 PM | Kings Canyon Tower B3-Grand Canyon, ASF INSIGNIA SEZ, Gwal Pahari, Bandhwari, Haryana, India

8:31 PM | 1146, Sector 4C, Vasundhara, Ghaziabad, Uttar Pradesh 201010, India

Fares are inclusive of GST. Please download the tax invoice from the trip detail page for a full tax breakdown.

Booking History



| | |
|-----------------|------------------------|
| Customer Name | Ankit Sharma |
| Ride ID | RD17264599913627394 |
| Driver name | abhay tiwari |
| Vehicle Number | UP76T7444 |
| Mode of Vehicle | Car |
| Time of Ride | Sep 16th 2024, 9:09 AM |

Selected Price
₹ 977

● 1146, Sector 4C, Vasundhara, Ghaziabad, Uttar Pradesh 201010, India

● C5J3+R4R ASF INSIGNIA SEZ, Dera Mandi, Bandhwari, Haryana 122005, India

This document is issued on request by the passenger. Rapido does not collect any fee/commission from passengers and shall not issue tax invoices to the passengers under this segment. The document may be used for all official / reimbursement purposes.

*Selected Price refers to the initial price decided between User and Drivers from the estimated price range

Here's your receipt for your ride, Ankit

We hope you enjoyed your ride this morning.

Total ₹1010.00

| | |
|-----------------|----------|
| Trip Charge | ₹1105.48 |
| Subtotal | ₹1105.48 |
| Rounding | -₹0.48 |
| MCD Toll | ₹105.00 |
| Promotion | -₹200.00 |

Payments

 **Cash** ₹1010.00
9/24/24 11:48 AM

[Visit the trip page](#) for more information, including invoices (where available)

The total of ₹1010.00 has a GST of ₹34.65 included.

You rode with PANKAJ KUMAR RAGHAV

License Plate: HR38AH8121

Go Sedan 46.20 kilometers | 2 h 41 min

■ 9:06 AM | 24, Sector 4C, Vasundhara, Ghaziabad, Uttar Pradesh 201012, India
■ 11:47 AM | ASF Insignia Rd, Gwal Pahari, Bandhwari, Haryana 122005, India

Fares are inclusive of GST. Please download the tax invoice from the trip detail page for a full tax breakdown.

Here's your receipt for your ride, Ankit

We hope you enjoyed your ride this evening.

Total ₹1319.00

Trip Charge ₹1287.80

Subtotal ₹1287.80
MCD Toll ₹105.00
Rounding ₹0.20
UP interstate charges ₹126.00
Promotion -₹200.00

Payments



Cash

9/24/24 10:01 PM

₹1319.00

[Visit the trip page](#) for more information, including invoices (where available)

The total of ₹1319.00 has a GST of ₹42.21 included.

You rode with Asad Ali

License Plate: HR55AN5102

Go Sedan 46.30 kilometers | 2 h 33 min

7:28 PM | ASF Insignia Rd, Gwal Pahari, Bandhwari, Haryana 122005, India

10:01 PM | 1146, Sector 4C, Vasundhara, Ghaziabad, Uttar Pradesh 201010, India

Fares are inclusive of GST. Please download the tax invoice from the trip detail page for a full tax breakdown.

Here's your receipt for your ride, Ankit

We hope you enjoyed your ride this morning.

| | |
|-------|----------|
| Total | ₹1140.00 |
|-------|----------|

| | |
|-------------|----------|
| Trip Charge | ₹1165.97 |
|-------------|----------|

| | |
|-----------|----------|
| Subtotal | ₹1165.97 |
| MCD Toll | ₹105.00 |
| Rounding | -₹0.32 |
| Promotion | -₹130.65 |

Payments

| | |
|--|----------|
|  Cash | ₹1140.00 |
| 10/9/24 11:49 AM | |

[Visit the trip page](#) for more information, including invoices (where available)

The total of ₹1140.00 has a GST of ₹40.73 included.

You rode with DEEPAK

License Plate: HR58D1348

Go Sedan 43.68 kilometers | 2 h 50 min

 8:58 AM | 24, Sector 4C, Vasundhara, Ghaziabad, Uttar Pradesh 201012, India
 11:49 AM | C5J4+M23, Unnamed Road, Gwal Pahari, Bandhwari, Haryana 122005, India

Fares are inclusive of GST. Please download the tax invoice from the trip detail page for a full tax breakdown.

Here's your receipt for your ride, Ankit

We hope you enjoyed your ride this evening.

Total ₹1272.00

| | |
|-----------------------|----------|
| Trip Charge | ₹1181.86 |
| Subtotal | ₹1181.86 |
| Rounding | -₹0.27 |
| UP interstate charges | ₹126.00 |
| Promotion | -₹35.59 |

Payments

 **Cash** ₹1272.00
10/9/24 9:40 PM

[Visit the trip page](#) for more information, including invoices (where available)

The total of ₹1272.00 has a GST of ₹32.85 included.

You rode with MUKESH

License Plate: UP16KT6446

Go Sedan 38.29 kilometers | 3 h 31 min

■ 6:08 PM | ASF Insignia Rd, Gwal Pahari, Bandhwari, Haryana 122005, India

■ 9:39 PM | 1146, Sector 4C, Vasundhara, Ghaziabad, Uttar Pradesh 201010, India

Fares are inclusive of GST. Please download the tax invoice from the trip detail page for a full tax breakdown.

Date : 09/01/2024

TO WHOMSOEVER IT MAY CONCERN

TYPE : 571- RESIDENT HOME LOAN-VARIABLE RATE-MONTHLY RES ()

PROVISIONAL STATEMENT for claiming deduction under Sections 24(b) & 80C of the INCOME-TAX ACT,1961 for the period 01/04/2023 to 31/03/2024

This is to certify that MR SHARMA ANKIT
MRS SHARMA MADHVI

(Loan account number 689076494) has/have been granted a HOUSING LOAN of Rs. 34,00,000 @8.50% per annum* in respect of the following property :
FLAT-4B/1145-BLK-19, FLOOR-GROUND, U P AWAS VIKAS -VASUNDHARA, PLOT NA 0, S NO NA 0, SECTOR 4B, UP AWAS VIKAS, VASUNDHARA, SECTOR-4B, GHAZIABAD, GHAZIABAD-201011

The above loan is REPAYABLE in Equated Monthly Instalments (EMIs) comprising Principal and Interest. The total amount of EMIs payable from 01/04/2023 to 31/03/2024 is Rs. 2,65,554.00. The break-up of the amount into Principal and Interest is given below :

| | | |
|---------------------|-----|-------------|
| PRINCIPAL COMPONENT | Rs. | 50,210.00 |
| INTEREST COMPONENT | Rs. | 2,15,344.00 |
| PRE-EMI INTEREST | Rs. | 7,918.00 |

NOTES :

1. Interest is calculated on monthly rests. Principal repayments are credited at the end of each month.
2. Interest and Principal figures are subject to change in case of prepayment/s and/or change in repayment schedule.
3. Principal repayments through EMIs and/or Prepayments qualify for deduction under Section 80C, if the amounts are ACTUALLY PAID by 31/03/2024.
4. Deduction under Section 80C can be claimed only if :
 - (i) The repayment of the loan is made out of income chargeable to tax and
 - (ii) The property for which the loan is taken is not transferred before the expiry of 5 years from the end of the financial year in which the possession of such property is obtained.

THESE CONDITIONS HAVE NOT BEEN VERIFIED BY HDFC Bank Ltd.

5. Interest payable on the loan (including Pre-EMI Interest, if any) is allowed as a deduction under Section 24(b).

THIS STATEMENT BEING PROVISIONAL IN NATURE REQUIRES NO AUTHORISATION FROM HDFC BANK LTD (PAN: AAACH2702H)

THE AMORTISATION OF THE LOAN IS AS PER THE REPAYMENT SCHEDULE BELOW :-

| From Dt | To Dt | ROI(%) | EMI | From Dt | To Dt | ROI(%) | EMI |
|---------|--------|--------|--------|---------|--------|--------|--------|
| JUL-23 | DEC-23 | 8.50 | 29,506 | | JAN-24 | 8.50 | 29,506 |

689076494
MR SHARMA ANKIT
HOUSE NO-97, S-1, 2ND FLOOR,
STREET NO 4 ,EAST LAXMI MARKET,
NEAR SAI MANDIR , LAXMI NAGAR,
EAST DELHI, DELHI-110092

Date : 09/01/2024

TO WHOMSOEVER IT MAY CONCERN

TYPE : 5689- RESIDENT INSURANCE PREMIUM FUNDING VARIABLE R ()

PROVISIONAL STATEMENT for the period 01/04/2023 to 31/03/2024

This is to certify that MR SHARMA ANKIT
MRS SHARMA MADHVI

(Loan account number 689892839) has/have been granted a Loan
of Rs. 1,25,600 @8.50% per annum* in respect of the following property :
FLAT-4B/1145-BLK-19,FLOOR-GROUND,U P AWAS VIKAS -VASUNDHARA,PLOT NA 0,S NO NA 0,SECTOR 4B,UP AWAS
VIKAS, VASUNDHARA,,SECTOR-4B, GHAZIABAD,GHAZIABAD-201011

The above loan is REPAYABLE in Equated Monthly Instalments (EMIs) comprising Principal and Interest. The total amount of EMIs payable from 01/04/2023 to 31/03/2024 is Rs. 9,810.00. The break-up of the amount into Principal and Interest is given below :

| | | |
|---------------------|-----|----------|
| PRINCIPAL COMPONENT | Rs. | 1,855.00 |
| INTEREST COMPONENT | Rs. | 7,955.00 |
| PRE-EMI INTEREST | Rs. | 176.00 |

NOTES :

1. Interest is calculated on monthly rests. Principal repayments are credited at the end of each month.
2. Interest and Principal figures are subject to change in case of prepayment/s and/or change in repayment schedule.

THIS STATEMENT BEING PROVISIONAL IN NATURE REQUIRES NO AUTHORISATION FROM HDFC BANK LTD (PAN: AAACH2702H)

THE AMORTISATION OF THE LOAN IS AS PER THE REPAYMENT SCHEDULE BELOW :-

| From Dt | To Dt | ROI(%) | EMI | From Dt | To Dt | ROI(%) | EMI |
|---------|--------|--------|-------|---------|--------|--------|-------|
| JUL-23 | DEC-23 | 8.50 | 1,090 | | JAN-24 | 8.50 | 1,090 |

689892839
MR SHARMA ANKIT
HOUSE NO-97, S-1, 2ND FLOOR,
STREET NO 4 ,EAST LAXMI MARKET,
NEAR SAI MANDIR , LAXMI NAGAR,
EAST DELHI, DELHI-110092

Date : 05/04/2024

TO WHOMSOEVER IT MAY CONCERN

TYPE : 571- RESIDENT HOME LOAN-VARIABLE RATE-MONTHLY RES ()

PROVISIONAL STATEMENT for claiming deduction under Sections 24(b) & 80C
of the INCOME-TAX ACT,1961 for the period 01/04/2024 to 31/03/2025

This is to certify that MR SHARMA ANKIT
MRS SHARMA MADHVI

(Loan account number 689076494) has/have been granted a HOUSING LOAN
of Rs. 34,00,000 @8.50% per annum in respect of the following property :

FLAT-4B/1145-BLK-19,FLOOR-GROUND,U P AWAS VIKAS -VASUNDHARA,PLOT NA 0,S NO NA 0,SECTOR 4B,UP AWAS
VIKAS, VASUNDHARA,,SECTOR-4B, GHAZIABAD,GHAZIABAD-201011

The above loan is REPAYABLE in Equated Monthly Instalments (EMIs) comprising Principal and Interest. The total amount of EMIs payable from 01/04/2024 to 31/03/2025 is Rs. 3,54,072.00. The break-up of the amount into Principal and Interest is given below :

| | | |
|---------------------|-----|-------------|
| PRINCIPAL COMPONENT | Rs. | 72,105.00 |
| INTEREST COMPONENT | Rs. | 2,81,967.00 |

NOTES :

1. Interest is calculated on monthly rests. Principal repayments are credited at the end of each month.
2. Interest and Principal figures are subject to change in case of prepayment/s and/or change in repayment schedule.
3. Principal repayments through EMIs and/or Prepayments qualify for deduction under Section 80C,if the amounts are ACTUALLY PAID by 31/03/2025.
4. Deduction under Section 80C can be claimed only if :
 - (i) The repayment of the loan is made out of income chargeable to tax and
 - (ii) The property for which the loan is taken is not transferred before the expiry of 5 years from the end of the financial year in which the possession of such property is obtained.

THESE CONDITIONS HAVE NOT BEEN VERIFIED BY HDFC Bank Ltd.

5. Interest payable on the loan (including Pre-EMI Interest, if any) is allowed as a deduction under Section 24(b).

THIS STATEMENT BEING PROVISIONAL IN NATURE REQUIRES NO AUTHORISATION FROM HDFC BANK LTD (PAN: AAACH2702H)

689076494
MR SHARMA ANKIT
HOUSE NO-97, S-1, 2ND FLOOR,
STREET NO 4 ,EAST LAXMI MARKET,
NEAR SAI MANDIR , LAXMI NAGAR,
EAST DELHI, DELHI-110092

Excitel Broadband Pvt. Ltd.

48, Okhla Industrial Estate Phase III, South Delhi - 110020, India

Phone: (011) 69-65-69-65
www.excitel.com

Payment Receipt

Date : 26/01/2024

Payment Received From:

Address:
City: Ghaziabad

UserName: **ankit4b@1145**
Plan: Excitel Fiber I 200 3M 2000

| | |
|----------------------|--|
| Payment Amount (MRP) | Rs. 2360.00 |
| In Words | Rupees Two Thousand Three Hundred Sixty |

Payment Received in: **Online**

Payment Collected By: **D:Ankit Sharma**

Local Channel Partner: **Ansh Net**
address: shop no.-11, sector-2bc,Awas Vikas Market,Vasundhara
payment collection phone: 9953539997

This is a computer generated document. Signature and stamp are not required.





Life Insurance Corporation of India
PCMC, Network Operating Center
1st Floor, Jeevan Seva Annexe
S.V. Road, SantaCruz(W)
Mumbai - 400 054

PREMIUM PAID STATEMENT FOR THE YEAR 2023-2024

DATE OF ISSUE :29/02/2024

The following premium has been received for life insurance policies of Ankit Sharma

| Policy Number Policy Holder's Name | Date Of Commence. | Due From Due To | Number of Instalments and Payment mode | Premium/ Additional Premium Amount (₹) | Service Tax / GST Amount Received * (₹) | Received Date | Coll. Br. Serv. Br. |
|---------------------------------------|----------------------|--------------------------|--|--|---|------------------|------------------------|
| 128463297 Ankit Sharma | 10/10/2018 | 10/04/2023 10/04/2023 | 1 Mly | 1,087.00 | 24.44 | 15/04/2023 | B033 12B |
| 128463297 Ankit Sharma | 10/10/2018 | 10/05/2023 10/05/2023 | 1 Mly | 1,087.00 | 24.44 | 15/05/2023 | B033 12B |
| 128463297 Ankit Sharma | 10/10/2018 | 10/06/2023 10/06/2023 | 1 Mly | 1,087.00 | 24.44 | 15/06/2023 | B033 12B |
| 128463297 Ankit Sharma | 10/10/2018 | 10/07/2023 10/07/2023 | 1 Mly | 1,087.00 | 24.44 | 15/07/2023 | B033 12B |
| 128463297 Ankit Sharma | 10/10/2018 | 10/08/2023 10/08/2023 | 1 Mly | 1,087.00 | 24.44 | 16/08/2023 | B033 12B |
| 128463297 Ankit Sharma | 10/10/2018 | 10/09/2023 10/09/2023 | 1 Mly | 1,087.00 | 24.44 | 15/09/2023 | B033 12B |
| 128463297 Ankit Sharma | 10/10/2018 | 10/10/2023 10/10/2023 | 1 Mly | 1,087.00 | 24.44 | 16/10/2023 | B033 12B |
| 128463297 Ankit Sharma | 10/10/2018 | 10/11/2023 10/11/2023 | 1 Mly | 1,087.00 | 24.44 | 15/11/2023 | B033 12B |
| 128463297 Ankit Sharma | 10/10/2018 | 10/12/2023 10/12/2023 | 1 Mly | 1,087.00 | 24.44 | 15/12/2023 | B033 12B |
| 128463297 Ankit Sharma | 10/10/2018 | 10/01/2024 10/01/2024 | 1 Mly | 1,087.00 | 24.44 | 15/01/2024 | B033 12B |
| 128463297 Ankit Sharma | 10/10/2018 | 10/02/2024 10/02/2024 | 1 Mly | 1,087.00 | 24.44 | 15/02/2024 | B033 12B |

All the above payments are subject to cheque realisation, wherever applicable.

Total amount received towards premium for the policies listed above is ₹ 11,957.00 for the financial year 2023-2024.

Total amount received towards Service Tax / GST for the policies listed above is ₹ 268.84 for the financial year 2023-2024.

* Please note GST is applicable from 1st July, 2017.

This document is electronically generated. In case of any queries, please send SMS as follows -- type "LICHELP <policy no>" and send it to 9222492224. Our Customerzone Official will get in touch with you shortly.



Life Insurance Corporation of India
PCMC, Network Operating Center
1st Floor, Jeevan Seva Annexe
S.V. Road, SantaCruz(W)
Mumbai - 400 054

PREMIUM PAID STATEMENT FOR THE YEAR 2023-2024

DATE OF ISSUE :13/03/2024

The following premium has been received for life insurance policies of Ankit Sharma

| Policy Number Policy Holder's Name | Date Of Commence. | Due From Due To | Number of Instalments and Payment mode | Premium/ Additional Premium Amount (₹) | Service Tax / GST Amount Received * (₹) | Received Date | Coll. Br. Serv. Br. |
|---------------------------------------|----------------------|--------------------------|--|--|---|------------------|------------------------|
| 128463297 Ankit Sharma | 10/10/2018 | 10/04/2023 10/04/2023 | 1 Mly | 1,087.00 | 24.44 | 15/04/2023 | B033 12B |
| 128463297 Ankit Sharma | 10/10/2018 | 10/05/2023 10/05/2023 | 1 Mly | 1,087.00 | 24.44 | 15/05/2023 | B033 12B |
| 128463297 Ankit Sharma | 10/10/2018 | 10/06/2023 10/06/2023 | 1 Mly | 1,087.00 | 24.44 | 15/06/2023 | B033 12B |
| 128463297 Ankit Sharma | 10/10/2018 | 10/07/2023 10/07/2023 | 1 Mly | 1,087.00 | 24.44 | 15/07/2023 | B033 12B |
| 128463297 Ankit Sharma | 10/10/2018 | 10/08/2023 10/08/2023 | 1 Mly | 1,087.00 | 24.44 | 16/08/2023 | B033 12B |
| 128463297 Ankit Sharma | 10/10/2018 | 10/09/2023 10/09/2023 | 1 Mly | 1,087.00 | 24.44 | 15/09/2023 | B033 12B |
| 128463297 Ankit Sharma | 10/10/2018 | 10/10/2023 10/10/2023 | 1 Mly | 1,087.00 | 24.44 | 16/10/2023 | B033 12B |
| 128463297 Ankit Sharma | 10/10/2018 | 10/11/2023 10/11/2023 | 1 Mly | 1,087.00 | 24.44 | 15/11/2023 | B033 12B |
| 128463297 Ankit Sharma | 10/10/2018 | 10/12/2023 10/12/2023 | 1 Mly | 1,087.00 | 24.44 | 15/12/2023 | B033 12B |
| 128463297 Ankit Sharma | 10/10/2018 | 10/01/2024 10/01/2024 | 1 Mly | 1,087.00 | 24.44 | 15/01/2024 | B033 12B |
| 128463297 Ankit Sharma | 10/10/2018 | 10/02/2024 10/02/2024 | 1 Mly | 1,087.00 | 24.44 | 15/02/2024 | B033 12B |

All the above payments are subject to cheque realisation, wherever applicable.

Total amount received towards premium for the policies listed above is ₹ 11,957.00 for the financial year 2023-2024.

Total amount received towards Service Tax / GST for the policies listed above is ₹ 268.84 for the financial year 2023-2024.

* Please note GST is applicable from 1st July, 2017.

This document is electronically generated. In case of any queries, please send SMS as follows -- type "LICHELP <policy no>" and send it to 9222492224. Our Customerzone Official will get in touch with you shortly.

MERCER GROUP
MERCER CONSULTING (INDIA)
PRIVATE LIMITED
5TH TO 9TH FLOOR, BUILDING 14A, DLF
CYBER CITY,
DEVELOPER LIMITED SEZ, SECTOR 24
AND 25A,
GURGAON 122002 (HARYANA)
SALARY STATEMENT FOR APRIL
2022

| | | | |
|--|-----------------------------|-----------------------|-------------------------------------|
| NAME | ANKIT SHARMA | EMP NO | 1159013 |
| EMP PAN | FSZPS6620E | PAYABLE DAYS | 30.00 |
| PF NO | GNGGN00294360000017871 | PAID DAY | 30.00 |
| A/C NO | 50100238535311 | ARR. DAYS | 0.00 |
| BANK | HDFC | GRADE | C1 |
| LOC_CD | GURUGRAM - ASF | UAN | 101330043247 |
| DEPARTMENT | GOSS MMP365 IMPL & PROJECTS | DOJ | 09/07/2018 |
| Standard Days:30 | Payable Days:30.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 |
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) TOTAL DEDUCTIONS TOTAL |
| BASIC | 25,730 | 25,730 | 0 25,730 P.F. 3,088 |
| HOUSE RENT ALLOWANCE | 12,870 | 12,870 | 0 12,870 INCOME TAX DEDUCTION 3,413 |
| SPECIAL ALLOWANCE | 22,629 | 22,629 | 0 22,629 LABOUR WELFARE FUND 25 |
| GROSS EARNINGS | | 61,229 | 0 61,229 TOTAL DEDUCTIONS 6,526 |
| NET PAY (RUPEES FIFTY FOUR THOUSAND SEVEN HUNDRED THREE ONLY) | | | 54,703 |

| <u>SUMMARY OF TAX COMPUTATION AS PER OLD REGIME</u> | <u>LOP DETAILS</u> | <u>LOP REVERSAL DETAILS</u> |
|---|--------------------|-----------------------------|
| GROSS SALARY (EXCL. REIMBURSEMENT) | 7,34,748 | |
| ADD : PERQUISITES AND OTHER INCOME | 0 | |
| LESS : EXEMPT REIMBURSEMENT | 0 | |
| LESS : DEDUCTION U/s 10 | 0 | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 0 | |
| LESS : DEDUCTION U/s CHAPTER VIA | 50,388 | |
| NET TAXABLE INCOME | 6,34,360 | |
| TOTAL TAX PAYABLE | 40,947 | |
| TOTAL TAX RECOVERED (INCL. CURR MONTH) | 3,413 | |
| BALANCE TAX RECOVERABLE | 37,534 | |

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MERCER GROUP
MERCER CONSULTING (INDIA) PRIVATE LIMITED
5TH TO 9TH FLOOR, BUILDING 14A, DLF CYBER CITY,
DEVELOPER LIMITED SEZ, SECTOR 24 AND 25A,
GURGAON 122002 (HARYANA)
SALARY STATEMENT FOR AUGUST 2022

| | | | |
|------------|-----------------------------|--------------|--------------|
| NAME | ANKIT SHARMA | EMP NO | 1159013 |
| EMP PAN | FSZPS6620E | PAYABLE DAYS | 31.00 |
| PF NO | GNGGN00294360000017871 | PAID DAY | 31.00 |
| A/C NO | 50100238535311 | ARR. DAYS | 0.00 |
| BANK | HDFC | GRADE | C1 |
| LOC_CD | GURUGRAM - ASF | UAN | 101330043247 |
| DEPARTMENT | GOSS MMP365 IMPL & PROJECTS | DOJ | 09/07/2018 |

| | Standard Days:31 | Payable Days:31.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 | Arrear Days:0.00 | |
|-----------------------|------------------|--------------------|-----------------------|-------------------------|----------------------|-------|
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) | TOTAL | DEDUCTIONS | TOTAL |
| BASIC | 25,730 | 25,730 | 0 | 25,730 | P.F. | 3,088 |
| HOUSE RENT ALLOWANCE | 12,870 | 12,870 | 0 | 12,870 | INCOME TAX DEDUCTION | 5,727 |
| SPECIAL ALLOWANCE | 22,629 | 22,629 | 0 | 22,629 | LABOUR WELFARE FUND | 25 |
| R&R AWARD | | 11,130 | 0 | 11,130 | | |
| GROSS EARNINGS | 72,359 | 0 | 72,359 | TOTAL DEDUCTIONS | 8,840 | |

| | |
|---|--------|
| NET PAY (RUPEES SIXTY THREE THOUSAND FIVE HUNDRED NINETEEN ONLY) | 63,519 |
|---|--------|

| SUMMARY OF TAX COMPUTATION AS PER OLD REGIME | | LOP DETAILS | LOP REVERSAL DETAILS |
|---|----------|--------------------|-----------------------------|
| GROSS SALARY (EXCL. REIMBURSEMENT) | 7,45,878 | | |
| ADD : PERQUISITES AND OTHER INCOME | 0 | | |
| LESS : EXEMPT REIMBURSEMENT | 0 | | |
| LESS : DEDUCTION U/s 10 | 0 | | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 0 | | |
| LESS : DEDUCTION U/s CHAPTER VIA | 50,388 | | |
| NET TAXABLE INCOME | 6,45,490 | | |
| TOTAL TAX PAYABLE | 43,262 | | |
| TOTAL TAX RECOVERED (INCL. CURR MONTH) | 19,378 | | |
| BALANCE TAX RECOVERABLE | 23,884 | | |

| |
|---|
| NATIONAL PENSION SCHEME MONTHLY RATE : 0 |
| NATIONAL PENSION SCHEME CURRENT MONTH : 0 |

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MERCER GROUP
MERCER CONSULTING (INDIA) PRIVATE LIMITED
5TH TO 9TH FLOOR, BUILDING 14A, DLF CYBER CITY,
DEVELOPER LIMITED SEZ, SECTOR 24 AND 25A,
GURGAON 122002 (HARYANA)
SALARY STATEMENT FOR DECEMBER 2022

| | | | |
|------------|-----------------------------|--------------|--------------|
| NAME | ANKIT SHARMA | EMP NO | 1159013 |
| EMP PAN | FSZPS6620E | PAYABLE DAYS | 31.00 |
| PF NO | GNGGN00294360000017871 | PAID DAY | 31.00 |
| A/C NO | 50100238535311 | ARR. DAYS | 0.00 |
| BANK | HDFC | GRADE | C1 |
| LOC_CD | GURUGRAM - ASF | UAN | 101330043247 |
| DEPARTMENT | GOSS MMP365 IMPL & PROJECTS | DOJ | 09/07/2018 |

| | Standard Days:31 | Payable Days:31.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 | Arrear Days:0.00 | |
|-----------------------|------------------|--------------------|-----------------------|------------------------|-------------------------|---------------|
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) | TOTAL | DEDUCTIONS | TOTAL |
| BASIC | 29,590 | 29,590 | 7,720 | 37,310 | P.F. | 4,477 |
| HOUSE RENT ALLOWANCE | 14,800 | 14,800 | 3,860 | 18,660 | INCOME TAX DEDUCTION | 8,153 |
| SPECIAL ALLOWANCE | 26,026 | 26,026 | 6,794 | 32,820 | LABOUR WELFARE FUND | 25 |
| OVERTIME | | 4,288 | 0 | 4,288 | | |
| GROSS EARNINGS | 74,704 | 18,374 | 93,078 | | TOTAL DEDUCTIONS | 12,655 |

| | |
|--|--------|
| NET PAY (RUPEES EIGHTY THOUSAND FOUR HUNDRED TWENTY THREE ONLY) | 80,423 |
|--|--------|

| SUMMARY OF TAX COMPUTATION AS PER OLD REGIME | | LOP DETAILS | LOP REVERSAL DETAILS |
|---|----------|--------------------|-----------------------------|
| GROSS SALARY (EXCL. REIMBURSEMENT) | 8,09,507 | | |
| ADD : PERQUISITES AND OTHER INCOME | 0 | | |
| LESS : EXEMPT REIMBURSEMENT | 0 | | |
| LESS : DEDUCTION U/s 10 | 0 | | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 0 | | |
| LESS : DEDUCTION U/s CHAPTER VIA | 53,166 | | |
| NET TAXABLE INCOME | 7,06,341 | | |
| TOTAL TAX PAYABLE | 55,920 | | |
| TOTAL TAX RECOVERED (INCL. CURR MONTH) | 38,646 | | |
| BALANCE TAX RECOVERABLE | 17,274 | | |

| |
|---|
| NATIONAL PENSION SCHEME MONTHLY RATE : 0 |
| NATIONAL PENSION SCHEME CURRENT MONTH : 0 |

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MERCER GROUP
MERCER CONSULTING (INDIA)
PRIVATE LIMITED
5TH TO 9TH FLOOR, BUILDING 14A, DLF
CYBER CITY,
DEVELOPER LIMITED SEZ, SECTOR 24
AND 25A,
GURGAON 122002 (HARYANA)
SALARY STATEMENT FOR JULY 2022

| NAME | ANKIT SHARMA | EMP NO | 1159013 | | | |
|---|-----------------------------|-----------------------|------------------------|-------------------------|----------------------|---------------|
| EMP PAN | FSZPS6620E | PAYABLE DAYS | 31.00 | | | |
| PF NO | GNGGN00294360000017871 | PAID DAY | 31.00 | | | |
| A/C NO | 50100238535311 | ARR. DAYS | 0.00 | | | |
| BANK | HDFC | GRADE | C1 | | | |
| LOC_CD | GURUGRAM - ASF | UAN | 101330043247 | | | |
| DEPARTMENT | GOSS MMP365 IMPL & PROJECTS | DOJ | 09/07/2018 | | | |
| Standard Days:31 | Payable Days:31.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 | | | |
| Arrear Days:0.00 | | | | | | |
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) | TOTAL | DEDUCTIONS | TOTAL |
| BASIC | 25,730 | 25,730 | 0 | 25,730 | P.F. | 3,088 |
| HOUSE RENT ALLOWANCE | 12,870 | 12,870 | 0 | 12,870 | INCOME TAX DEDUCTION | 3,412 |
| SPECIAL ALLOWANCE | 22,629 | 22,629 | 0 | 22,629 | LABOUR WELFARE FUND | 25 |
| GROSS EARNINGS | 61,229 | 0 | 61,229 | TOTAL DEDUCTIONS | 6,525 | |
| NET PAY (RUPEES FIFTY FOUR THOUSAND SEVEN HUNDRED FOUR ONLY) | | | | | | 54,704 |

| SUMMARY OF TAX COMPUTATION AS PER OLD REGIME | | LOP DETAILS | LOP REVERSAL DETAILS |
|---|----------|--------------------|-----------------------------|
| GROSS SALARY (EXCL. REIMBURSEMENT) | 7,34,748 | | |
| ADD : PERQUISITES AND OTHER INCOME | 0 | | |
| LESS : EXEMPT REIMBURSEMENT | 0 | | |
| LESS : DEDUCTION U/s 10 | 0 | | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 0 | | |
| LESS : DEDUCTION U/s CHAPTER VIA | 50,388 | | |
| NET TAXABLE INCOME | 6,34,360 | | |
| TOTAL TAX PAYABLE | 40,947 | | |
| TOTAL TAX RECOVERED (INCL. CURR MONTH) | 13,651 | | |
| BALANCE TAX RECOVERABLE | 27,296 | | |

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MERCER GROUP
MERCER CONSULTING (INDIA)
PRIVATE LIMITED
5TH TO 9TH FLOOR, BUILDING 14A, DLF
CYBER CITY,
DEVELOPER LIMITED SEZ, SECTOR 24
AND 25A,
GURGAON 122002 (HARYANA)
SALARY STATEMENT FOR JUNE 2022

| NAME | ANKIT SHARMA | EMP NO | 1159013 | | | |
|--|-----------------------------|-----------------------|------------------------|-------------------------|----------------------|---------------|
| EMP PAN | FSZPS6620E | PAYABLE DAYS | 30.00 | | | |
| PF NO | GNGGN00294360000017871 | PAID DAY | 30.00 | | | |
| A/C NO | 50100238535311 | ARR. DAYS | 0.00 | | | |
| BANK | HDFC | GRADE | C1 | | | |
| LOC_CD | GURUGRAM - ASF | UAN | 101330043247 | | | |
| DEPARTMENT | GOSS MMP365 IMPL & PROJECTS | DOJ | 09/07/2018 | | | |
| Standard Days:30 | Payable Days:30.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 | | | |
| Arrear Days:0.00 | | | | | | |
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) | TOTAL | DEDUCTIONS | TOTAL |
| BASIC | 25,730 | 25,730 | 0 | 25,730 | P.F. | 3,088 |
| HOUSE RENT ALLOWANCE | 12,870 | 12,870 | 0 | 12,870 | INCOME TAX DEDUCTION | 3,413 |
| SPECIAL ALLOWANCE | 22,629 | 22,629 | 0 | 22,629 | LABOUR WELFARE FUND | 25 |
| GROSS EARNINGS | 61,229 | 0 | 61,229 | TOTAL DEDUCTIONS | 6,526 | |
| NET PAY | | | | | | 54,703 |
| (RUPEES FIFTY FOUR THOUSAND SEVEN HUNDRED THREE ONLY) | | | | | | |

| <u>SUMMARY OF TAX COMPUTATION AS PER OLD REGIME</u> | | <u>LOP DETAILS</u> | <u>LOP REVERSAL DETAILS</u> |
|--|----------|---------------------------|------------------------------------|
| GROSS SALARY (EXCL. REIMBURSEMENT) | 7,34,748 | | |
| ADD : PERQUISITES AND OTHER INCOME | 0 | | |
| LESS : EXEMPT REIMBURSEMENT | 0 | | |
| LESS : DEDUCTION U/s 10 | 0 | | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 0 | | |
| LESS : DEDUCTION U/s CHAPTER VIA | 50,388 | | |
| NET TAXABLE INCOME | 6,34,360 | | |
| TOTAL TAX PAYABLE | 40,947 | | |
| TOTAL TAX RECOVERED (INCL. CURR MONTH) | 10,239 | | |
| BALANCE TAX RECOVERABLE | 30,708 | | |

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MERCER GROUP
MERCER CONSULTING (INDIA)
PRIVATE LIMITED
5TH TO 9TH FLOOR, BUILDING 14A, DLF
CYBER CITY,
DEVELOPER LIMITED SEZ, SECTOR 24
AND 25A,
GURGAON 122002 (HARYANA)
SALARY STATEMENT FOR MAY 2022

| NAME | ANKIT SHARMA | EMP NO | 1159013 | | | |
|--|-----------------------------|-----------------------|------------------------|-------------------------|----------------------|---------------|
| EMP PAN | FSZPS6620E | PAYABLE DAYS | 31.00 | | | |
| PF NO | GNGGN00294360000017871 | PAID DAY | 31.00 | | | |
| A/C NO | 50100238535311 | ARR. DAYS | 0.00 | | | |
| BANK | HDFC | GRADE | C1 | | | |
| LOC_CD | GURUGRAM - ASF | UAN | 101330043247 | | | |
| DEPARTMENT | GOSS MMP365 IMPL & PROJECTS | DOJ | 09/07/2018 | | | |
| Standard Days:31 | Payable Days:31.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 | | | |
| Arrear Days:0.00 | | | | | | |
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) | TOTAL | DEDUCTIONS | TOTAL |
| BASIC | 25,730 | 25,730 | 0 | 25,730 | P.F. | 3,088 |
| HOUSE RENT ALLOWANCE | 12,870 | 12,870 | 0 | 12,870 | INCOME TAX DEDUCTION | 3,413 |
| SPECIAL ALLOWANCE | 22,629 | 22,629 | 0 | 22,629 | LABOUR WELFARE FUND | 25 |
| GROSS EARNINGS | 61,229 | 0 | 61,229 | TOTAL DEDUCTIONS | 6,526 | |
| NET PAY | | | | | | 54,703 |
| (RUPEES FIFTY FOUR THOUSAND SEVEN HUNDRED THREE ONLY) | | | | | | |

| <u>SUMMARY OF TAX COMPUTATION AS PER OLD REGIME</u> | | <u>LOP DETAILS</u> | <u>LOP REVERSAL DETAILS</u> |
|--|----------|---------------------------|------------------------------------|
| GROSS SALARY (EXCL. REIMBURSEMENT) | 7,34,748 | | |
| ADD : PERQUISITES AND OTHER INCOME | 0 | | |
| LESS : EXEMPT REIMBURSEMENT | 0 | | |
| LESS : DEDUCTION U/s 10 | 0 | | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 0 | | |
| LESS : DEDUCTION U/s CHAPTER VIA | 50,388 | | |
| NET TAXABLE INCOME | 6,34,360 | | |
| TOTAL TAX PAYABLE | 40,947 | | |
| TOTAL TAX RECOVERED (INCL. CURR MONTH) | 6,826 | | |
| BALANCE TAX RECOVERABLE | 34,121 | | |

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MERCER GROUP
MERCER CONSULTING (INDIA) PRIVATE LIMITED
5TH TO 9TH FLOOR, BUILDING 14A, DLF CYBER CITY,
DEVELOPER LIMITED SEZ, SECTOR 24 AND 25A,
GURGAON 122002 (HARYANA)
SALARY STATEMENT FOR NOVEMBER 2022

| | | | |
|------------|-----------------------------|--------------|--------------|
| NAME | ANKIT SHARMA | EMP NO | 1159013 |
| EMP PAN | FSZPS6620E | PAYABLE DAYS | 30.00 |
| PF NO | GNGGN00294360000017871 | PAID DAY | 30.00 |
| A/C NO | 50100238535311 | ARR. DAYS | 0.00 |
| BANK | HDFC | GRADE | C1 |
| LOC_CD | GURUGRAM - ASF | UAN | 101330043247 |
| DEPARTMENT | GOSS MMP365 IMPL & PROJECTS | DOJ | 09/07/2018 |

| | Standard Days:30 | Payable Days:30.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 | Arrear Days:0.00 | |
|-----------------------|------------------|--------------------|-----------------------|-------------------------|----------------------|-------|
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) | TOTAL | DEDUCTIONS | TOTAL |
| BASIC | 25,730 | 25,730 | 0 | 25,730 | P.F. | 3,088 |
| HOUSE RENT ALLOWANCE | 12,870 | 12,870 | 0 | 12,870 | INCOME TAX DEDUCTION | 3,844 |
| SPECIAL ALLOWANCE | 22,629 | 22,629 | 0 | 22,629 | LABOUR WELFARE FUND | 25 |
| OVERTIME | | 2,075 | 0 | 2,075 | | |
| GROSS EARNINGS | 63,304 | 0 | 63,304 | TOTAL DEDUCTIONS | 6,957 | |

| | |
|---|--------|
| NET PAY (RUPEES FIFTY SIX THOUSAND THREE HUNDRED FORTY SEVEN ONLY) | 56,347 |
|---|--------|

| SUMMARY OF TAX COMPUTATION AS PER OLD REGIME | | LOP DETAILS | LOP REVERSAL DETAILS |
|---|----------|--------------------|-----------------------------|
| GROSS SALARY (EXCL. REIMBURSEMENT) | 7,50,097 | | |
| ADD : PERQUISITES AND OTHER INCOME | 0 | | |
| LESS : EXEMPT REIMBURSEMENT | 0 | | |
| LESS : DEDUCTION U/s 10 | 0 | | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 0 | | |
| LESS : DEDUCTION U/s CHAPTER VIA | 50,388 | | |
| NET TAXABLE INCOME | 6,49,709 | | |
| TOTAL TAX PAYABLE | 44,140 | | |
| TOTAL TAX RECOVERED (INCL. CURR MONTH) | 30,493 | | |
| BALANCE TAX RECOVERABLE | 13,647 | | |

| |
|---|
| NATIONAL PENSION SCHEME MONTHLY RATE : 0 |
| NATIONAL PENSION SCHEME CURRENT MONTH : 0 |

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5TH TO 9TH FLOOR, BUILDING 14A, DLF CYBER CITY,
DEVELOPER LIMITED SEZ, SECTOR 24 AND 25A,
GURGAON 122002 (HARYANA)
SALARY STATEMENT FOR OCTOBER 2022

| | | | |
|------------|-----------------------------|--------------|--------------|
| NAME | ANKIT SHARMA | EMP NO | 1159013 |
| EMP PAN | FSZPS6620E | PAYABLE DAYS | 31.00 |
| PF NO | GNGGN00294360000017871 | PAID DAY | 31.00 |
| A/C NO | 50100238535311 | ARR. DAYS | 0.00 |
| BANK | HDFC | GRADE | C1 |
| LOC_CD | GURUGRAM - ASF | UAN | 101330043247 |
| DEPARTMENT | GOSS MMP365 IMPL & PROJECTS | DOJ | 09/07/2018 |

| | Standard Days:31 | Payable Days:31.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 | Arrear Days:0.00 | |
|-----------------------|------------------|--------------------|-----------------------|-------------------------|----------------------|-------|
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) | TOTAL | DEDUCTIONS | TOTAL |
| BASIC | 25,730 | 25,730 | 0 | 25,730 | P.F. | 3,088 |
| HOUSE RENT ALLOWANCE | 12,870 | 12,870 | 0 | 12,870 | INCOME TAX DEDUCTION | 3,859 |
| SPECIAL ALLOWANCE | 22,629 | 22,629 | 0 | 22,629 | LABOUR WELFARE FUND | 25 |
| OVERTIME | | 2,144 | 0 | 2,144 | | |
| GROSS EARNINGS | 63,373 | 0 | 63,373 | TOTAL DEDUCTIONS | 6,972 | |

| | |
|--|--------|
| NET PAY (RUPEES FIFTY SIX THOUSAND FOUR HUNDRED ONE ONLY) | 56,401 |
|--|--------|

| SUMMARY OF TAX COMPUTATION AS PER OLD REGIME | | LOP DETAILS | LOP REVERSAL DETAILS |
|---|----------|--------------------|-----------------------------|
| GROSS SALARY (EXCL. REIMBURSEMENT) | 7,48,022 | | |
| ADD : PERQUISITES AND OTHER INCOME | 0 | | |
| LESS : EXEMPT REIMBURSEMENT | 0 | | |
| LESS : DEDUCTION U/s 10 | 0 | | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 0 | | |
| LESS : DEDUCTION U/s CHAPTER VIA | 50,388 | | |
| NET TAXABLE INCOME | 6,47,634 | | |
| TOTAL TAX PAYABLE | 43,709 | | |
| TOTAL TAX RECOVERED (INCL. CURR MONTH) | 26,649 | | |
| BALANCE TAX RECOVERABLE | 17,060 | | |

NATIONAL PENSION SCHEME MONTHLY RATE : 0
NATIONAL PENSION SCHEME CURRENT MONTH : 0

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MERCER GROUP
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5TH TO 9TH FLOOR, BUILDING 14A, DLF CYBER CITY,
DEVELOPER LIMITED SEZ, SECTOR 24 AND 25A,
GURGAON 122002 (HARYANA)
SALARY STATEMENT FOR SEPTEMBER 2022

| | | | |
|------------|-----------------------------|--------------|--------------|
| NAME | ANKIT SHARMA | EMP NO | 1159013 |
| EMP PAN | FSZPS6620E | PAYABLE DAYS | 30.00 |
| PF NO | GNGGN00294360000017871 | PAID DAY | 30.00 |
| A/C NO | 50100238535311 | ARR. DAYS | 0.00 |
| BANK | HDFC | GRADE | C1 |
| LOC_CD | GURUGRAM - ASF | UAN | 101330043247 |
| DEPARTMENT | GOSS MMP365 IMPL & PROJECTS | DOJ | 09/07/2018 |

| | Standard Days:30 | Payable Days:30.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 | Arrear Days:0.00 | |
|--|------------------|--------------------|-----------------------|-------------------------|----------------------|---------------|
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) | TOTAL | DEDUCTIONS | TOTAL |
| BASIC | 25,730 | 25,730 | 0 | 25,730 | P.F. | 3,088 |
| HOUSE RENT ALLOWANCE | 12,870 | 12,870 | 0 | 12,870 | INCOME TAX DEDUCTION | 3,412 |
| SPECIAL ALLOWANCE | 22,629 | 22,629 | 0 | 22,629 | LABOUR WELFARE FUND | 25 |
| GROSS EARNINGS | 61,229 | 0 | 61,229 | TOTAL DEDUCTIONS | 6,525 | |
| NET PAY (RUPEES FIFTY FOUR THOUSAND SEVEN HUNDRED FOUR ONLY) | | | | | | 54,704 |

| SUMMARY OF TAX COMPUTATION AS PER OLD REGIME | | LOP DETAILS | LOP REVERSAL DETAILS |
|---|----------|--------------------|-----------------------------|
| GROSS SALARY (EXCL. REIMBURSEMENT) | 7,45,878 | | |
| ADD : PERQUISITES AND OTHER INCOME | 0 | | |
| LESS : EXEMPT REIMBURSEMENT | 0 | | |
| LESS : DEDUCTION U/s 10 | 0 | | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 0 | | |
| LESS : DEDUCTION U/s CHAPTER VIA | 50,388 | | |
| NET TAXABLE INCOME | 6,45,490 | | |
| TOTAL TAX PAYABLE | 43,262 | | |
| TOTAL TAX RECOVERED (INCL. CURR MONTH) | 22,790 | | |
| BALANCE TAX RECOVERABLE | 20,472 | | |

NATIONAL PENSION SCHEME MONTHLY RATE : 0

NATIONAL PENSION SCHEME CURRENT MONTH : 0

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5TH TO 9TH FLOOR, BUILDING 14A, DLF CYBER CITY,
DEVELOPER LIMITED SEZ, SECTOR 24 AND 25A,
GURGAON 122002 (HARYANA)
SALARY STATEMENT FOR APRIL 2023

| | | | |
|---|-----------------------------|-----------------------|-----------------------------|
| NAME | ANKIT SHARMA | EMP NO | 1159013 |
| EMP PAN | FSZPS6620E | PAYABLE DAYS | 30.00 |
| PF NO | GNGGN00294360000017871 | PAID DAY | 30.00 |
| A/C NO | 50100238535311 | ARR. DAYS | 0.00 |
| BANK | HDFC | GRADE | C2 |
| LOC_CD | GURUGRAM - ASF | UAN | 101330043247 |
| DEPARTMENT | GOSS MMP365 IMPL & PROJECTS | DOJ | 09/07/2018 |
| Standard Days:30 | Payable Days:30.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 |
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) |
| BASIC | 33,060 | 33,060 | 0 |
| HOUSE RENT ALLOWANCE | 16,530 | 16,530 | 0 |
| SPECIAL ALLOWANCE | 29,085 | 29,085 | 0 |
| GROSS EARNINGS | 78,675 | 0 | 78,675 |
| | | | TOTAL DEDUCTIONS |
| NET PAY | | | 63,783 |
| (RUPEES SIXTY THREE THOUSAND SEVEN HUNDRED EIGHTY THREE ONLY) | | | |
| SUMMARY OF TAX COMPUTATION AS PER OLD REGIME | | LOP DETAILS | LOP REVERSAL DETAILS |
| GROSS SALARY (EXCL. REIMBURSEMENT) | 9,44,100 | | |
| ADD : PERQUISITES AND OTHER INCOME | 0 | | |
| LESS : EXEMPT REIMBURSEMENT | 0 | | |
| LESS : DEDUCTION U/s 10 | 1,28,628 | | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 0 | | |
| LESS : DEDUCTION U/s CHAPTER VIA | 67,317 | | |
| NET TAXABLE INCOME | 6,98,155 | | |
| TOTAL TAX PAYABLE | 54,217 | | |
| TOTAL TAX RECOVERED (INCL. CURR MONTH) | 4,519 | | |
| BALANCE TAX RECOVERABLE | 49,698 | | |
| NATIONAL PENSION SCHEME MONTHLY RATE : 0 | | | |
| NATIONAL PENSION SCHEME CURRENT MONTH : 0 | | | |

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5TH TO 9TH FLOOR, BUILDING 14A, DLF CYBER CITY,
DEVELOPER LIMITED SEZ, SECTOR 24 AND 25A,
GURGAON 122002 (HARYANA)
SALARY STATEMENT FOR AUGUST 2023

| | | | |
|--|-----------------------------|-----------------------|-----------------------------|
| NAME | ANKIT SHARMA | EMP NO | 1159013 |
| EMP PAN | FSZPS6620E | PAYABLE DAYS | 31.00 |
| PF NO | GNGGN00294360000017871 | PAID DAY | 31.00 |
| A/C NO | 50100238535311 | ARR. DAYS | 0.00 |
| BANK | HDFC | GRADE | C |
| LOC_CD | GURUGRAM - ASF | UAN | 101330043247 |
| DEPARTMENT | GOSS MMP365 IMPL & PROJECTS | DOJ | 09/07/2018 |
| Standard Days:31 | Payable Days:31.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 |
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) |
| BASIC | 33,060 | 33,060 | 0 |
| HOUSE RENT ALLOWANCE | 16,530 | 16,530 | 0 |
| SPECIAL ALLOWANCE | 29,085 | 29,085 | 0 |
| GROSS EARNINGS | 78,675 | 0 | 78,675 |
| NET PAY (RUPEES SEVENTY ONE THOUSAND ONE HUNDRED FIFTY THREE ONLY) | | | 71,153 |
| SUMMARY OF TAX COMPUTATION AS PER OLD REGIME | | LOP DETAILS | LOP REVERSAL DETAILS |
| GROSS SALARY (EXCL. REIMBURSEMENT) | 9,51,600 | | |
| ADD : PERQUISITES AND OTHER INCOME | 0 | | |
| LESS : EXEMPT REIMBURSEMENT | 0 | | |
| LESS : DEDUCTION U/s 10 | 32,157 | | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 0 | | |
| LESS : DEDUCTION U/s CHAPTER VIA | 2,00,000 | | |
| NET TAXABLE INCOME | 6,69,443 | | |
| TOTAL TAX PAYABLE | 48,245 | | |
| TOTAL TAX RECOVERED (INCL. CURR MONTH) | 23,834 | | |
| BALANCE TAX RECOVERABLE | 24,411 | | |
| NATIONAL PENSION SCHEME MONTHLY RATE : 0 | | | |
| NATIONAL PENSION SCHEME CURRENT MONTH : 0 | | | |

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5TH TO 9TH FLOOR, BUILDING 14A, DLF CYBER CITY,
DEVELOPER LIMITED SEZ, SECTOR 24 AND 25A,
GURGAON 122002 (HARYANA)
SALARY STATEMENT FOR DECEMBER 2023

| | | | |
|------------|-----------------------------|--------------|--------------|
| NAME | ANKIT SHARMA | EMP NO | 1159013 |
| EMP PAN | FSZPS6620E | PAYABLE DAYS | 31.00 |
| PF NO | GNGGN00294360000017871 | PAID DAY | 31.00 |
| A/C NO | 50100238535311 | ARR. DAYS | 0.00 |
| BANK | HDFC | GRADE | C |
| LOC_CD | GURUGRAM - ASF | UAN | 101330043247 |
| DEPARTMENT | GOSS MMP365 IMPL & PROJECTS | DOJ | 09/07/2018 |

| | Standard Days:31 | Payable Days:31.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 | Arrear Days:0.00 | |
|---|------------------|--------------------|-----------------------|-------------------------|----------------------|---------------|
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) | TOTAL | DEDUCTIONS | TOTAL |
| BASIC | 33,060 | 33,060 | 0 | 33,060 | P.F. | 3,967 |
| HOUSE RENT ALLOWANCE | 16,530 | 16,530 | 0 | 16,530 | INCOME TAX DEDUCTION | 3,487 |
| SPECIAL ALLOWANCE | 29,085 | 29,085 | 0 | 29,085 | LABOUR WELFARE FUND | 31 |
| GROSS EARNINGS | 78,675 | 0 | 78,675 | TOTAL DEDUCTIONS | 7,485 | |
| NET PAY | | | | | | 71,190 |
| (RUPEES SEVENTY ONE THOUSAND ONE HUNDRED NINETY ONLY) | | | | | | |

| SUMMARY OF TAX COMPUTATION AS PER OLD REGIME | LOP DETAILS | LOP REVERSAL DETAILS |
|--|-------------|----------------------|
| GROSS SALARY (EXCL. REIMBURSEMENT) | 9,66,542 | |
| ADD : PERQUISITES AND OTHER INCOME | 0 | |
| LESS : EXEMPT REIMBURSEMENT | 0 | |
| LESS : DEDUCTION U/s 10 | 32,157 | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 0 | |
| LESS : DEDUCTION U/s CHAPTER VIA | 2,00,000 | |
| NET TAXABLE INCOME | 6,84,385 | |
| TOTAL TAX PAYABLE | 51,353 | |
| TOTAL TAX RECOVERED (INCL. CURR MONTH) | 40,893 | |
| BALANCE TAX RECOVERABLE | 10,460 | |
| TOTAL TAX FOR THE MONTH | 3,487 | |
| NATIONAL PENSION SCHEME MONTHLY RATE : 0 | | |
| NATIONAL PENSION SCHEME CURRENT MONTH : 0 | | |

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5TH TO 9TH FLOOR, BUILDING 14A, DLF CYBER CITY,
DEVELOPER LIMITED SEZ, SECTOR 24 AND 25A,
GURGAON 122002 (HARYANA)
SALARY STATEMENT FOR FEBRUARY 2023

| | | | |
|------------|-----------------------------|--------------|--------------|
| NAME | ANKIT SHARMA | EMP NO | 1159013 |
| EMP PAN | FSZPS6620E | PAYABLE DAYS | 28.00 |
| PF NO | GNGGN00294360000017871 | PAID DAY | 28.00 |
| A/C NO | 50100238535311 | ARR. DAYS | 0.00 |
| BANK | HDFC | GRADE | C1 |
| LOC_CD | GURUGRAM - ASF | UAN | 101330043247 |
| DEPARTMENT | GOSS MMP365 IMPL & PROJECTS | DOJ | 09/07/2018 |

| | | | | |
|------------------|--------------------|-----------------------|------------------------|------------------|
| Standard Days:28 | Payable Days:28.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 | Arrear Days:0.00 |
|------------------|--------------------|-----------------------|------------------------|------------------|

| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) | TOTAL | DEDUCTIONS | TOTAL |
|-----------------------|-----------------|---------------|-----------------|--------|-------------------------|---------------|
| BASIC | 29,590 | 29,590 | 0 | 29,590 | P.F. | 3,551 |
| HOUSE RENT ALLOWANCE | 14,800 | 14,800 | 0 | 14,800 | INCOME TAX DEDUCTION | 24,229 |
| SPECIAL ALLOWANCE | 26,026 | 26,026 | 0 | 26,026 | LABOUR WELFARE FUND | 25 |
| AIP | | 88,800 | 0 | 88,800 | | |
| GROSS EARNINGS | 1,59,216 | 0 | 1,59,216 | | TOTAL DEDUCTIONS | 27,805 |

| | |
|---|----------|
| NET PAY (RUPEES ONE LAKH THIRTY ONE THOUSAND FOUR HUNDRED ELEVEN ONLY) | 1,31,411 |
|---|----------|

| SUMMARY OF TAX COMPUTATION AS PER OLD REGIME | | LOP DETAILS | LOP REVERSAL DETAILS |
|---|----------|--------------------|-----------------------------|
| GROSS SALARY (EXCL. REIMBURSEMENT) | 8,98,307 | | |
| ADD : PERQUISITES AND OTHER INCOME | 0 | | |
| LESS : EXEMPT REIMBURSEMENT | 0 | | |
| LESS : DEDUCTION U/s 10 | 0 | | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 0 | | |
| LESS : DEDUCTION U/s CHAPTER VIA | 53,166 | | |
| NET TAXABLE INCOME | 7,95,141 | | |
| TOTAL TAX PAYABLE | 74,391 | | |
| TOTAL TAX RECOVERED (INCL. CURR MONTH) | 68,634 | | |
| BALANCE TAX RECOVERABLE | 5,757 | | |

| |
|--|
| NATIONAL PENSION SCHEME MONTHLY RATE : 0 |
|--|

| |
|---|
| NATIONAL PENSION SCHEME CURRENT MONTH : 0 |
|---|

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MERCER GROUP
MERCER CONSULTING (INDIA) PRIVATE LIMITED
5TH TO 9TH FLOOR, BUILDING 14A, DLF CYBER CITY,
DEVELOPER LIMITED SEZ, SECTOR 24 AND 25A,
GURGAON 122002 (HARYANA)
SALARY STATEMENT FOR JANUARY 2023

| | | | |
|---|-----------------------------|-----------------------|------------------------|
| NAME | ANKIT SHARMA | EMP NO | 1159013 |
| EMP PAN | FSZPS6620E | PAYABLE DAYS | 31.00 |
| PF NO | GNGGN00294360000017871 | PAID DAY | 31.00 |
| A/C NO | 50100238535311 | ARR. DAYS | 0.00 |
| BANK | HDFC | GRADE | C1 |
| LOC_CD | GURUGRAM - ASF | UAN | 101330043247 |
| DEPARTMENT | GOSS MMP365 IMPL & PROJECTS | DOJ | 09/07/2018 |
| Standard Days:31 | Payable Days:31.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 |
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) |
| BASIC | 29,590 | 29,590 | 0 |
| HOUSE RENT ALLOWANCE | 14,800 | 14,800 | 0 |
| SPECIAL ALLOWANCE | 26,026 | 26,026 | 0 |
| GROSS EARNINGS | 70,416 | 0 | 70,416 |
| NET PAY | | | 61,081 |
| (RUPEES SIXTY ONE THOUSAND EIGHTY ONE ONLY) | | | |

| SUMMARY OF TAX COMPUTATION AS PER OLD REGIME | | LOP DETAILS | LOP REVERSAL DETAILS |
|---|----------|--------------------|-----------------------------|
| GROSS SALARY (EXCL. REIMBURSEMENT) | 8,09,507 | | |
| ADD : PERQUISITES AND OTHER INCOME | 0 | | |
| LESS : EXEMPT REIMBURSEMENT | 0 | | |
| LESS : DEDUCTION U/s 10 | 0 | | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 0 | | |
| LESS : DEDUCTION U/s CHAPTER VIA | 53,166 | | |
| NET TAXABLE INCOME | 7,06,341 | | |
| TOTAL TAX PAYABLE | 55,920 | | |
| TOTAL TAX RECOVERED (INCL. CURR MONTH) | 44,405 | | |
| BALANCE TAX RECOVERABLE | 11,515 | | |

NATIONAL PENSION SCHEME MONTHLY RATE : 0

NATIONAL PENSION SCHEME CURRENT MONTH : 0

WISH YOU A HAPPY BIRTHDAY FOR 2 February

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MERCER GROUP
MERCER CONSULTING (INDIA) PRIVATE LIMITED
5TH TO 9TH FLOOR, BUILDING 14A, DLF CYBER CITY,
DEVELOPER LIMITED SEZ, SECTOR 24 AND 25A,
GURGAON 122002 (HARYANA)
SALARY STATEMENT FOR JULY 2023

| | | | |
|--|-----------------------------|-----------------------|-------------------------|
| NAME | ANKIT SHARMA | EMP NO | 1159013 |
| EMP PAN | FSZPS6620E | PAYABLE DAYS | 31.00 |
| PF NO | GNGGN00294360000017871 | PAID DAY | 31.00 |
| A/C NO | 50100238535311 | ARR. DAYS | 0.00 |
| BANK | HDFC | GRADE | C |
| LOC_CD | GURUGRAM - ASF | UAN | 101330043247 |
| DEPARTMENT | GOSS MMP365 IMPL & PROJECTS | DOJ | 09/07/2018 |
| Standard Days:31 | Payable Days:31.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 |
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) |
| BASIC | 33,060 | 33,060 | 0 |
| HOUSE RENT ALLOWANCE | 16,530 | 16,530 | 0 |
| SPECIAL ALLOWANCE | 29,085 | 29,085 | 0 |
| R&R AWARD | | 7,500 | 0 |
| GROSS EARNINGS | 86,175 | 0 | 86,175 |
| | | | TOTAL DEDUCTIONS |
| | | | 17,543 |
| NET PAY | | | 68,632 |
| (RUPEES SIXTY EIGHT THOUSAND SIX HUNDRED THIRTY TWO ONLY) | | | |

| SUMMARY OF TAX COMPUTATION AS PER OLD REGIME | | LOP DETAILS | LOP REVERSAL DETAILS |
|---|----------|--------------------|-----------------------------|
| GROSS SALARY (EXCL. REIMBURSEMENT) | 9,51,600 | | |
| ADD : PERQUISITES AND OTHER INCOME | 0 | | |
| LESS : EXEMPT REIMBURSEMENT | 0 | | |
| LESS : DEDUCTION U/s 10 | 64,314 | | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 0 | | |
| LESS : DEDUCTION U/s CHAPTER VIA | 86,460 | | |
| NET TAXABLE INCOME | 7,50,826 | | |
| TOTAL TAX PAYABLE | 65,173 | | |
| TOTAL TAX RECOVERED (INCL. CURR MONTH) | 20,346 | | |
| BALANCE TAX RECOVERABLE | 44,827 | | |
| NATIONAL PENSION SCHEME MONTHLY RATE : 0 | | | |
| NATIONAL PENSION SCHEME CURRENT MONTH : 0 | | | |

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MERCER GROUP
MERCER CONSULTING (INDIA) PRIVATE LIMITED
5TH TO 9TH FLOOR, BUILDING 14A, DLF CYBER CITY,
DEVELOPER LIMITED SEZ, SECTOR 24 AND 25A,
GURGAON 122002 (HARYANA)
SALARY STATEMENT FOR JUNE 2023

| | | | |
|---|-----------------------------|-----------------------|-----------------------------|
| NAME | ANKIT SHARMA | EMP NO | 1159013 |
| EMP PAN | FSZPS6620E | PAYABLE DAYS | 30.00 |
| PF NO | GNGGN00294360000017871 | PAID DAY | 30.00 |
| A/C NO | 50100238535311 | ARR. DAYS | 0.00 |
| BANK | HDFC | GRADE | C |
| LOC_CD | GURUGRAM - ASF | UAN | 101330043247 |
| DEPARTMENT | GOSS MMP365 IMPL & PROJECTS | DOJ | 09/07/2018 |
| Standard Days:30 | Payable Days:30.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 |
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) |
| BASIC | 33,060 | 33,060 | 0 |
| HOUSE RENT ALLOWANCE | 16,530 | 16,530 | 0 |
| SPECIAL ALLOWANCE | 29,085 | 29,085 | 0 |
| GROSS EARNINGS | 78,675 | 0 | 78,675 |
| NET PAY (RUPEES SIXTY FOUR THOUSAND THIRTY SEVEN ONLY) | | | 64,037 |
| SUMMARY OF TAX COMPUTATION AS PER OLD REGIME | | LOP DETAILS | LOP REVERSAL DETAILS |
| GROSS SALARY (EXCL. REIMBURSEMENT) | 9,44,100 | | |
| ADD : PERQUISITES AND OTHER INCOME | 0 | | |
| LESS : EXEMPT REIMBURSEMENT | 0 | | |
| LESS : DEDUCTION U/s 10 | 1,28,628 | | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 0 | | |
| LESS : DEDUCTION U/s CHAPTER VIA | 80,079 | | |
| NET TAXABLE INCOME | 6,85,393 | | |
| TOTAL TAX PAYABLE | 51,563 | | |
| TOTAL TAX RECOVERED (INCL. CURR MONTH) | 13,182 | | |
| BALANCE TAX RECOVERABLE | 38,381 | | |
| NATIONAL PENSION SCHEME MONTHLY RATE : 0 | | | |
| NATIONAL PENSION SCHEME CURRENT MONTH : 0 | | | |

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MERCER GROUP
MERCER CONSULTING (INDIA) PRIVATE LIMITED
5TH TO 9TH FLOOR, BUILDING 14A, DLF CYBER CITY,
DEVELOPER LIMITED SEZ, SECTOR 24 AND 25A,
GURGAON 122002 (HARYANA)
SALARY STATEMENT FOR MARCH 2023

| | | | |
|---|-----------------------------|-----------------------|------------------------|
| NAME | ANKIT SHARMA | EMP NO | 1159013 |
| EMP PAN | FSZPS6620E | PAYABLE DAYS | 31.00 |
| PF NO | GNGGN00294360000017871 | PAID DAY | 31.00 |
| A/C NO | 50100238535311 | ARR. DAYS | 0.00 |
| BANK | HDFC | GRADE | C1 |
| LOC_CD | GURUGRAM - ASF | UAN | 101330043247 |
| DEPARTMENT | GOSS MMP365 IMPL & PROJECTS | DOJ | 09/07/2018 |
| Standard Days:31 | Payable Days:31.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 |
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) |
| BASIC | 29,590 | 29,590 | 0 |
| HOUSE RENT ALLOWANCE | 14,800 | 14,800 | 0 |
| SPECIAL ALLOWANCE | 26,026 | 26,026 | 0 |
| GROSS EARNINGS | 70,416 | 0 | 70,416 |
| NET PAY (RUPEES SIXTY ONE THOUSAND EIGHTY THREE ONLY) | | | 61,083 |

| SUMMARY OF TAX COMPUTATION AS PER OLD REGIME | | LOP DETAILS | LOP REVERSAL DETAILS |
|---|----------|--------------------|-----------------------------|
| GROSS SALARY (EXCL. REIMBURSEMENT) | 8,98,307 | | |
| ADD : PERQUISITES AND OTHER INCOME | 0 | | |
| LESS : EXEMPT REIMBURSEMENT | 0 | | |
| LESS : DEDUCTION U/s 10 | 0 | | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 0 | | |
| LESS : DEDUCTION U/s CHAPTER VIA | 53,166 | | |
| NET TAXABLE INCOME | 7,95,141 | | |
| TOTAL TAX PAYABLE | 74,391 | | |
| TOTAL TAX RECOVERED (INCL. CURR MONTH) | 74,391 | | |
| BALANCE TAX RECOVERABLE | 0 | | |
| NATIONAL PENSION SCHEME MONTHLY RATE : 0 | | | |
| NATIONAL PENSION SCHEME CURRENT MONTH : 0 | | | |

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MERCER GROUP
MERCER CONSULTING (INDIA) PRIVATE LIMITED
5TH TO 9TH FLOOR, BUILDING 14A, DLF CYBER CITY,
DEVELOPER LIMITED SEZ, SECTOR 24 AND 25A,
GURGAON 122002 (HARYANA)
SALARY STATEMENT FOR MAY 2023

| | | | |
|---|-----------------------------|-----------------------|-----------------------------|
| NAME | ANKIT SHARMA | EMP NO | 1159013 |
| EMP PAN | FSZPS6620E | PAYABLE DAYS | 31.00 |
| PF NO | GNGGN00294360000017871 | PAID DAY | 31.00 |
| A/C NO | 50100238535311 | ARR. DAYS | 0.00 |
| BANK | HDFC | GRADE | C |
| LOC_CD | GURUGRAM - ASF | UAN | 101330043247 |
| DEPARTMENT | GOSS MMP365 IMPL & PROJECTS | DOJ | 09/07/2018 |
| Standard Days:31 | Payable Days:31.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 |
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) |
| BASIC | 33,060 | 33,060 | 0 |
| HOUSE RENT ALLOWANCE | 16,530 | 16,530 | 0 |
| SPECIAL ALLOWANCE | 29,085 | 29,085 | 0 |
| GROSS EARNINGS | 78,675 | 0 | 78,675 |
| NET PAY (RUPEES SIXTY THREE THOUSAND NINE HUNDRED FOUR ONLY) | | | 63,904 |
| SUMMARY OF TAX COMPUTATION AS PER OLD REGIME | | LOP DETAILS | LOP REVERSAL DETAILS |
| GROSS SALARY (EXCL. REIMBURSEMENT) | 9,44,100 | | |
| ADD : PERQUISITES AND OTHER INCOME | 0 | | |
| LESS : EXEMPT REIMBURSEMENT | 0 | | |
| LESS : DEDUCTION U/s 10 | 1,28,628 | | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 0 | | |
| LESS : DEDUCTION U/s CHAPTER VIA | 73,698 | | |
| NET TAXABLE INCOME | 6,91,774 | | |
| TOTAL TAX PAYABLE | 52,890 | | |
| TOTAL TAX RECOVERED (INCL. Curr Month) | 8,917 | | |
| BALANCE TAX RECOVERABLE | 43,973 | | |
| NATIONAL PENSION SCHEME MONTHLY RATE : 0 | | | |
| NATIONAL PENSION SCHEME CURRENT MONTH : 0 | | | |

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5TH TO 9TH FLOOR, BUILDING 14A, DLF CYBER CITY,
DEVELOPER LIMITED SEZ, SECTOR 24 AND 25A,
GURGAON 122002 (HARYANA)
SALARY STATEMENT FOR NOVEMBER 2023

| | | | |
|---|-----------------------------|-----------------------|-----------------------------|
| NAME | ANKIT SHARMA | EMP NO | 1159013 |
| EMP PAN | FSZPS6620E | PAYABLE DAYS | 30.00 |
| PF NO | GNGGN00294360000017871 | PAID DAY | 30.00 |
| A/C NO | 50100238535311 | ARR. DAYS | 0.00 |
| BANK | HDFC | GRADE | C |
| LOC_CD | GURUGRAM - ASF | UAN | 101330043247 |
| DEPARTMENT | GOSS MMP365 IMPL & PROJECTS | DOJ | 09/07/2018 |
| Standard Days:30 | Payable Days:30.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 |
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) |
| BASIC | 33,060 | 33,060 | 0 |
| HOUSE RENT ALLOWANCE | 16,530 | 16,530 | 0 |
| SPECIAL ALLOWANCE | 29,085 | 29,085 | 0 |
| OVERTIME | | 2,666 | 0 |
| GROSS EARNINGS | 81,341 | 0 | 81,341 |
| NET PAY | | | 73,300 |
| (RUPEES SEVENTY THREE THOUSAND THREE HUNDRED ONLY) | | | |
| SUMMARY OF TAX COMPUTATION AS PER OLD REGIME | | LOP DETAILS | LOP REVERSAL DETAILS |
| GROSS SALARY (EXCL. REIMBURSEMENT) | 9,66,542 | | |
| ADD : PERQUISITES AND OTHER INCOME | 0 | | |
| LESS : EXEMPT REIMBURSEMENT | 0 | | |
| LESS : DEDUCTION U/s 10 | 32,157 | | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 0 | | |
| LESS : DEDUCTION U/s CHAPTER VIA | 2,00,000 | | |
| NET TAXABLE INCOME | 6,84,385 | | |
| TOTAL TAX PAYABLE | 51,353 | | |
| TOTAL TAX RECOVERED (INCL. Curr Month) | 37,406 | | |
| BALANCE TAX RECOVERABLE | 13,947 | | |
| TOTAL TAX FOR THE MONTH | 4,043 | | |
| (CURRENT MONTH SPOT TAX) | 555 | | |
| NATIONAL PENSION SCHEME MONTHLY RATE : 0 | | | |
| NATIONAL PENSION SCHEME CURRENT MONTH : 0 | | | |

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5TH TO 9TH FLOOR, BUILDING 14A, DLF CYBER CITY,
DEVELOPER LIMITED SEZ, SECTOR 24 AND 25A,
GURGAON 122002 (HARYANA)
SALARY STATEMENT FOR OCTOBER 2023

| NAME | ANKIT SHARMA | | | EMP NO | 1159013 |
|--|-----------------------------|-----------------------|------------------------|-------------------------|-----------------------------|
| EMP PAN | FSZPS6620E | | | PAYABLE DAYS | 31.00 |
| PF NO | GNGGN00294360000017871 | | | PAID DAY | 31.00 |
| A/C NO | 50100238535311 | | | ARR. DAYS | 0.00 |
| BANK | HDFC | | | GRADE | C |
| LOC_CD | GURUGRAM - ASF | | | UAN | 101330043247 |
| DEPARTMENT | GOSS MMP365 IMPL & PROJECTS | | | DOJ | 09/07/2018 |
| Standard Days:31 | Payable Days:31.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 | Arrear Days:0.00 | |
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) | TOTAL | DEDUCTIONS |
| BASIC | 33,060 | 33,060 | 0 | 33,060 | P.F. 3,967 |
| HOUSE RENT ALLOWANCE | 16,530 | 16,530 | 0 | 16,530 | INCOME TAX DEDUCTION 3,488 |
| SPECIAL ALLOWANCE | 29,085 | 29,085 | 0 | 29,085 | LABOUR WELFARE FUND 31 |
| GROSS EARNINGS | 78,675 | 0 | 78,675 | TOTAL DEDUCTIONS | 7,486 |
| NET PAY (RUPEES SEVENTY ONE THOUSAND ONE HUNDRED EIGHTY NINE ONLY) | | | | | 71,189 |
| SUMMARY OF TAX COMPUTATION AS PER OLD REGIME | | | | LOP DETAILS | LOP REVERSAL DETAILS |
| GROSS SALARY (EXCL. REIMBURSEMENT) | 9,63,876 | | | | |
| ADD : PERQUISITES AND OTHER INCOME | 0 | | | | |
| LESS : EXEMPT REIMBURSEMENT | 0 | | | | |
| LESS : DEDUCTION U/s 10 | 32,157 | | | | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | | | | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 0 | | | | |
| LESS : DEDUCTION U/s CHAPTER VIA | 2,00,000 | | | | |
| NET TAXABLE INCOME | 6,81,719 | | | | |
| TOTAL TAX PAYABLE | 50,798 | | | | |
| TOTAL TAX RECOVERED (INCL. CURR MONTH) | 33,363 | | | | |
| BALANCE TAX RECOVERABLE | 17,435 | | | | |
| TOTAL TAX FOR THE MONTH | 3,488 | | | | |
| NATIONAL PENSION SCHEME MONTHLY RATE : 0 | | | | | |
| NATIONAL PENSION SCHEME CURRENT MONTH : 0 | | | | | |

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5TH TO 9TH FLOOR, BUILDING 14A, DLF CYBER CITY,
DEVELOPER LIMITED SEZ, SECTOR 24 AND 25A,
GURGAON 122002 (HARYANA)
SALARY STATEMENT FOR SEPTEMBER 2023

| | | | |
|--|-----------------------------|-----------------------|-------------------------|
| NAME | ANKIT SHARMA | EMP NO | 1159013 |
| EMP PAN | FSZPS6620E | PAYABLE DAYS | 30.00 |
| PF NO | GNGGN00294360000017871 | PAID DAY | 30.00 |
| A/C NO | 50100238535311 | ARR. DAYS | 0.00 |
| BANK | HDFC | GRADE | C |
| LOC_CD | GURUGRAM - ASF | UAN | 101330043247 |
| DEPARTMENT | GOSS MMP365 IMPL & PROJECTS | DOJ | 09/07/2018 |
| Standard Days:30 | Payable Days:30.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 |
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) |
| BASIC | 33,060 | 33,060 | 0 |
| HOUSE RENT ALLOWANCE | 16,530 | 16,530 | 0 |
| SPECIAL ALLOWANCE | 29,085 | 29,085 | 0 |
| R&R AWARD | | 12,276 | 0 |
| GROSS EARNINGS | 90,951 | 0 | 90,951 |
| | | | TOTAL DEDUCTIONS |
| | | | 10,039 |
| NET PAY | | | 80,912 |
| (RUPEES EIGHTY THOUSAND NINE HUNDRED TWELVE ONLY) | | | |

| SUMMARY OF TAX COMPUTATION AS PER OLD REGIME | | LOP DETAILS | LOP REVERSAL DETAILS |
|---|----------|--------------------|-----------------------------|
| GROSS SALARY (EXCL. REIMBURSEMENT) | 9,63,876 | | |
| ADD : PERQUISITES AND OTHER INCOME | 0 | | |
| LESS : EXEMPT REIMBURSEMENT | 0 | | |
| LESS : DEDUCTION U/s 10 | 32,157 | | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 0 | | |
| LESS : DEDUCTION U/s CHAPTER VIA | 2,00,000 | | |
| NET TAXABLE INCOME | 6,81,719 | | |
| TOTAL TAX PAYABLE | 50,798 | | |
| TOTAL TAX RECOVERED (INCL. CURR MONTH) | 29,875 | | |
| BALANCE TAX RECOVERABLE | 20,923 | | |
| NATIONAL PENSION SCHEME MONTHLY RATE : 0 | | | |
| NATIONAL PENSION SCHEME CURRENT MONTH : 0 | | | |

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5TH TO 9TH FLOOR, BUILDING 14A, DLF CYBER CITY,
DEVELOPER LIMITED SEZ, SECTOR 24 AND 25A,
GURGAON 122002 (HARYANA)
SALARY STATEMENT FOR FEBRUARY 2024

| | | | |
|--|-----------------------------|-----------------------|-----------------------------|
| NAME | ANKIT SHARMA | EMP NO | 1159013 |
| EMP PAN | FSZPS6620E | PAYABLE DAYS | 29.00 |
| PF NO | GNGGN00294360000017871 | PAID DAY | 29.00 |
| A/C NO | 50100238535311 | ARR. DAYS | 0.00 |
| BANK | HDFC | GRADE | C |
| LOC_CD | GURUGRAM - ASF | UAN | 101330043247 |
| DEPARTMENT | GOSS MMP365 IMPL & PROJECTS | DOJ | 09/07/2018 |
| Standard Days:29 | Payable Days:29.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 |
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) |
| BASIC | 33,060 | 33,060 | 0 |
| HOUSE RENT ALLOWANCE | 16,530 | 16,530 | 0 |
| SPECIAL ALLOWANCE | 29,085 | 29,085 | 0 |
| AIP | 1,45,000 | 0 | 1,45,000 |
| GROSS EARNINGS | 2,23,675 | 0 | 2,23,675 |
| NET PAY | | | 2,14,496 |
| (RUPEES TWO LAKH FOURTEEN THOUSAND FOUR HUNDRED NINETY SIX ONLY) | | | |
| SUMMARY OF TAX COMPUTATION AS PER OLD REGIME | | LOP DETAILS | LOP REVERSAL DETAILS |
| GROSS SALARY (EXCL. REIMBURSEMENT) | 10,38,376 | | |
| ADD : PERQUISITES AND OTHER INCOME | 0 | | |
| LESS : EXEMPT REIMBURSEMENT | 0 | | |
| LESS : DEDUCTION U/s 10 | 0 | | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 2,00,000 | | |
| LESS : DEDUCTION U/s CHAPTER VIA | 1,29,373 | | |
| NET TAXABLE INCOME | 6,59,003 | | |
| TOTAL TAX PAYABLE | 46,074 | | |
| TOTAL TAX RECOVERED (INCL. CURR MONTH) | 46,074 | | |
| BALANCE TAX RECOVERABLE | 0 | | |
| TOTAL TAX FOR THE MONTH | 5,181 | | |
| NATIONAL PENSION SCHEME MONTHLY RATE : 0 | | | |
| NATIONAL PENSION SCHEME CURRENT MONTH : 0 | | | |

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5TH TO 9TH FLOOR, BUILDING 14A, DLF CYBER CITY,
DEVELOPER LIMITED SEZ, SECTOR 24 AND 25A,
GURGAON 122002 (HARYANA)
SALARY STATEMENT FOR JANUARY 2024

| | | | |
|---|-----------------------------|-----------------------|-------------------------|
| NAME | ANKIT SHARMA | EMP NO | 1159013 |
| EMP PAN | FSZPS6620E | PAYABLE DAYS | 31.00 |
| PF NO | GNGGN00294360000017871 | PAID DAY | 31.00 |
| A/C NO | 50100238535311 | ARR. DAYS | 0.00 |
| BANK | HDFC | GRADE | C |
| LOC_CD | GURUGRAM - ASF | UAN | 101330043247 |
| DEPARTMENT | GOSS MMP365 IMPL & PROJECTS | DOJ | 09/07/2018 |
| Standard Days:31 | Payable Days:31.00 | Loss of Pay Days:0.00 | LOP Reversal Days:0.00 |
| EARNINGS | MONTHLY RATE | CURRENT MONTH | ARREAR (+/-) |
| BASIC | 33,060 | 33,060 | 0 |
| HOUSE RENT ALLOWANCE | 16,530 | 16,530 | 0 |
| SPECIAL ALLOWANCE | 29,085 | 29,085 | 0 |
| OVERTIME | | 5,509 | 0 |
| GROSS EARNINGS | 84,184 | 0 | 84,184 |
| | | | TOTAL DEDUCTIONS |
| | | | 3,998 |
| NET PAY | | | 80,186 |
| (RUPEES EIGHTY THOUSAND ONE HUNDRED EIGHTY SIX ONLY) | | | |

| SUMMARY OF TAX COMPUTATION AS PER OLD REGIME | | LOP DETAILS | LOP REVERSAL DETAILS |
|---|----------|--------------------|-----------------------------|
| GROSS SALARY (EXCL. REIMBURSEMENT) | 9,72,051 | | |
| ADD : PERQUISITES AND OTHER INCOME | 0 | | |
| LESS : EXEMPT REIMBURSEMENT | 0 | | |
| LESS : DEDUCTION U/s 10 | 0 | | |
| LESS : DEDUCTION U/s 16 (STD.DEDUCTION + P.TAX) | 50,000 | | |
| LESS : DEDUCTION U/s 24 (HOUSING LOSS) | 2,00,000 | | |
| LESS : DEDUCTION U/s CHAPTER VIA | 1,33,340 | | |
| NET TAXABLE INCOME | 5,88,711 | | |
| TOTAL TAX PAYABLE | 31,453 | | |
| TOTAL TAX RECOVERED (INCL. Curr Month) | 40,893 | | |
| BALANCE TAX RECOVERABLE | -9,440 | | |
| (CURRENT MONTH SPOT TAX) | 1,146 | | |
| NATIONAL PENSION SCHEME MONTHLY RATE : 0 | | | |
| NATIONAL PENSION SCHEME CURRENT MONTH : 0 | | | |

WISH YOU A HAPPY BIRTHDAY FOR 2 February

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MERCER CONSULTING (INDIA) PRIVATE LIMITED_IN003

EMPLOYEE : (1159013) ANKIT SHARMA

TAX REGIME OPTED:OLD
BRANCH:GURUGRAM - ASF

TAX FORECAST FOR THE MONTH OF FEBRUARY
DOB:02/02/1995
PAN:FSZPS6620E DOJ:09/07/2018 DOS:29/02/2024

Mercer Consulting (India) Private Limited
6th Floor, Tower A, DLF Building No. 14,
SEZ, DLF cyber City, DLF Phase 3,
Sector 24 & 25, Gurugram-122002,
Haryana, India.
+91 124 4772000, Fax +91 124 4772100
www.mercer.com

Experience Letter

01 March, 2024

Name – Ankit Sharma
Employee ID – 1159013
Location - Gurugram

Subject: Experience Letter

Dear Ankit,

This is to confirm that you were employed by the company from 09 July,2018 to 29 February,2024 and you were last designated as Senior Specialist - Implementation Services in the Implementation Services Department.

You stand relieved from the services of the company from the closing hours of 29 February,2024.

We would like to remind you of your obligation under the Confidentiality Agreement signed by you at the time of your joining and the confidentiality and Non-Disclosure clause in your appointment letter. Specific attention is drawn to your declaration not to divulge or use such confidential information outside of the company and to ensure security and confidentiality of any physical or electronic materials that you may have had in your possession.

We thank you for your contributions to the organization and wish you the very best for your future endeavors.

Yours Sincerely,
For Mercer Consulting (India) Pvt. Ltd.



Jaspreet Bakshi
India HR Leader

MERCER CONSULTING (INDIA) PRIVATE LIMITED_IN003
FULL & FINAL SETTLEMENT

| | |
|--------------------------------|--------------------------|
| EMPNO : 1159013 | EMP DOJ : 09/07/2018 |
| NAME : ANKIT SHARMA | LVNG DATE: 29/02/2024 |
| BRANCH : GURUGRAM - ASF | EMP PAN : FSZPS6620E |
| PF NO : GNCGN00294360000017871 | A/C NO. : 50100238535311 |
| BANK : NEFT TRANSFER | |

| PARTICULARS | RATE | LAST PAID | PAYABLE | TOTAL |
|----------------------|--------|-----------|---------|--------|
| | | Feb-24 | Mar-24 | |
| DAYS WORKED | | 29 | 0 | 0 |
| BASIC | 33060 | 33060 | 0 | 0 |
| HOUSE RENT ALLOWANCE | 16530 | 16530 | 0 | 0 |
| SPECIAL ALLOWANCE | 29085 | 29085 | 0 | 0 |
| LEAVE ENCASHMENT | 0 | 126718 | 126718 | |
| AIP | 145000 | 145000 | 0 | 0 |
| GROSS EARNING | 78675 | 223675 | 126718 | 126718 |
| P.F. | 3967 | 3967 | 0 | 0 |
| INCOME TAX DEDUCTION | 5181 | 5181 | 15813 | 15813 |
| LABOUR WELFARE FUND | 31 | 31 | 0 | 0 |
| GROSS DEDUCTION | 9179 | 9179 | 15813 | 15813 |
| NET | 214496 | 214496 | 110905 | 110905 |
| NET PAY | | | 110905 | |

Leave Encashment Details:-

| | | |
|------------------------|---|-----------|
| Leave Encashment Days | = | 46.00 |
| Leave Encashment Rate | = | 82642.00 |
| 82642.00/30.00 x 46.00 | = | 126718.00 |

| TAX CALCULATIONS | NEW REGIME | OLD REGIME | EXEMPTION U/S10/OTHERS..... | |
|-------------------------------|------------|------------|------------------------------|--------|
| TOTAL EARNING | 1165094 | 1165094 | OTHERS | 50692 |
| ADD : PERKS & OTHERS | 0 | 0 | HOUSING LOAN INTEREST..... | |
| TOTAL GROSS | 1165094 | 1165094 | Housing Loan Interest | 215344 |
| LESS: EXEMPTION U/S10/OTHERS | 50692 | 50692 | INVESTMENTS U/S 80C..... | |
| LESS: PROFESSION TAX | 0 | 0 | PF-DED | 43637 |
| LESS: STANDARD DEDUCTION | 50000 | 50000 | Housing Loan Principle | 50210 |
| NET SALARY | 1064402 | 1064402 | Life Insurance Premium | 10002 |
| | | | TOTAL | 103849 |
| LESS: HOUSING LOAN INTEREST | 0 | 200000 | | |
| LESS: INVEST. U/S 80C | 0 | 103849 | INVESTMENTS U/S 80(OTH)..... | |
| LESS: INVESTMENTS U/S 80(OTH) | 0 | 25524 | MEDICLAIM-DED | 25524 |
| TAXABLE INCOME | 1064402 | 735029 | | |
| | | | PROOFS RECEIVED..... | |
| TOTAL TAX | 72448 | 61887 | Housing Loan Principle | 50210 |
| TAX APPLIED AS PER OLD REGIME | 61887 | 61887 | Life Insurance Premium | 10002 |
| LESS: TAX DEDUCTED AT SOURCE | 61887 | 61887 | LEAVE EXEMPTION | 50692 |
| | | | Housing Loan Interest | 215344 |
| BALANCE TAX PAYABLE | 0 | | | |
| BALANCE NUMBER OF MONTHS | 0 | | | |
| MONTHLY TAX | 0 | | | |

*Provisional Full n Final statement, Not to be used for any official purpose



MR ANKIT SHARMA
HOUSE NO 97 GALLI NO4 NR SAI
MANDIR EAST LAXMI MARKET
LAXMI NAGAR
DELHI 110092
DELHI INDIA

JOINT HOLDERS :

Account Branch : CYBERCITY
 Address : HDFC BANK LTD
 DLF CYBER CITY DEVELOPERS LTD,
 BLDG NO 10, UPPER GR FLOOR TOWER A
 City : GURGAON 122002
 State : HARYANA
 Phone no. : 18002600/18001600
 OD Limit : 0.00
 Currency : INR
 Email : ERANKIT.SHARMA95@GMAIL.COM
 Cust ID : 114918974
 Account No : 50100238535311 PRIME POTENTIAL
 A/C Open Date : 12/07/2018
 Account Status : Regular
 RTGS/NEFT IFSC: HDFC0000929 MICR : 110240120
 Branch Code : 929 Product Code : 161

Nomination : Not Registered

From : 01/08/2024

Statement of account

| Date | Narration | Chq./Ref.No. | Value Dt | Withdrawal Amt. | Deposit Amt. | Closing Balance |
|----------|---|------------------|----------|-----------------|--------------|-----------------|
| 01/08/24 | UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O KICICI-KKBK0000960-421488241541-UPI | 0000421488241541 | 01/08/24 | 21,000.00 | | 27,245.53 |
| 01/08/24 | IMPS-421422313463-MADHVI SHARMA-CNRB-XXX XXXXXX2065-OTHER | 0000421422313463 | 01/08/24 | 10,000.00 | | 17,245.53 |
| 01/08/24 | UPI-AMRITLAL SHARMA-AMRIT01011963@OKCIC I-CNRB0000000-421407653189-UPI | 0000421407653189 | 01/08/24 | 5,500.00 | | 11,745.53 |
| 02/08/24 | ACH D- NAVI FINSERV PRIVATE-FAC8CZ9ISVKM | 0000006812575967 | 02/08/24 | 6,200.00 | | 5,545.53 |
| 03/08/24 | NEFT CR-ICIC0099999-NEXTBILLION TECHNOLO GY PRIVATE LIMITED CLIENT ACCO-ANKIT SHA RMA-CMS4378398502 | 000CMS4378398502 | 03/08/24 | | 2,668.64 | 8,214.17 |
| 06/08/24 | UPI-GOOGLE INDIA DIGITAL-PLAYSTORE@AXISB ANK-UTIB0000553-421991958907-UPI | 0000421991958907 | 06/08/24 | 104.99 | | 8,109.18 |
| 06/08/24 | UPI-MADHU SAINI-PRIYAROYAL0@YBL-KKBK000 5047-421992458032-UPI | 0000421992458032 | 06/08/24 | 500.00 | | 7,609.18 |
| 07/08/24 | UPI-SATYDEV-KANHAMEHANDIARTIST199700@OKH DFCBANK-PUNB0365500-422043844605-UPI | 0000422043844605 | 07/08/24 | 500.00 | | 7,109.18 |
| 07/08/24 | UPI-SAKSHI SHARMA-9311461764@PTAXIS-HDFC 0001394-458635796842-NA | 0000458635796842 | 07/08/24 | | 500.00 | 7,609.18 |
| 07/08/24 | IMPS-422016007808-PLUXEE INDIA PRIVATE L IMITED-CITI-XXXXXX1003-BT07082400112335 | 0000422016007808 | 07/08/24 | | 3,000.00 | 10,609.18 |
| 08/08/24 | UPI-IGL DELHI-PAYTM-PTMGTP@PTYBL-YESB0PT MUPI-422148465001-NA | 0000422148465001 | 08/08/24 | 1,092.82 | | 9,516.36 |
| 10/08/24 | UPI-SWIGGY-SWIGGY.RZP@AXISBANK-UTIB00001 00-458988292902-PAYVIARAZORPAY | 0000458988292902 | 10/08/24 | 304.00 | | 9,212.36 |
| 12/08/24 | UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O KICICI-KKBK0000960-422581866545-UPI | 0000422581866545 | 12/08/24 | 1,100.00 | | 8,112.36 |
| 14/08/24 | NEFT CR-KKBK0000958-APTIA GROUP INDIA PR IVATE LIMITE-ANKIT SHARMA-CMS22724420023 51 | CMS2272442002351 | 14/08/24 | | 2,292.00 | 10,404.36 |
| 14/08/24 | UPI-ASHA-PAYTMQR281005050101Q63BOWWB7CAN | 0000422775879444 | 14/08/24 | 250.00 | | 10,154.36 |

HDFC BANK LIMITED

*Closing balance includes funds earmarked for hold and uncleared funds

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State account branch GSTN:06AAACH2702H1Z4

HDFC Bank GSTIN number details are available at <https://www.hdfcbank.com/personal/making-payments/online-tax-payment/goods-and-service-tax>.

Registered Office Address: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400013



MR ANKIT SHARMA
HOUSE NO 97 GALLI NO4 NR SAI
MANDIR EAST LAXMI MARKET
LAXMI NAGAR
DELHI 110092
DELHI INDIA

JOINT HOLDERS :

Account Branch : CYBERCITY
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DLF CYBER CITY DEVELOPERS LTD,
BLDG NO 10, UPPER GR FLOOR TOWER A
City : GURGAON 122002
State : HARYANA
Phone no. : 18002600/18001600
OD Limit : 0.00
Currency : INR
Email : ERANKIT.SHARMA95@GMAIL.COM
Cust ID : 114918974
Account No : 50100238535311 PRIME POTENTIAL
A/C Open Date : 12/07/2018
Account Status : Regular
RTGS/NEFT IFSC: HDFC0000929 MICR : 110240120
Branch Code : 929 Product Code : 161

Nomination : Not Registered

From : 01/08/2024

To : 31/08/2024

Statement of account

| | | | | | | |
|----------|--|-------------------|----------|----------|--------|----------|
| 15/08/24 | @PAYTM-YESB0PTMUPI-422775879444-UPI ACH D- LIC OF INDIA-1284632970824 | 0000007439909222 | 15/08/24 | 1,111.00 | | 9,043.36 |
| 17/08/24 | UPI-TATA 1MG HEALTHCARE -1MGTECHNOLOGIES @PTYBL-YESB0PTMUPI-423074306214-UPI INTE NT | 0000423074306214 | 17/08/24 | 388.00 | | 8,655.36 |
| 17/08/24 | UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O KICICI-KKBK0000960-423000621057-COFFEE | 0000423000621057 | 17/08/24 | 501.00 | | 8,154.36 |
| 17/08/24 | UPI-VER SE INNOVATION PR-SPGVERSEINNOV@F REECHARGE-UTIB0000131-423006798917-UPI | 0000423006798917 | 17/08/24 | 509.99 | | 7,644.37 |
| 17/08/24 | UPI-APOLLO PHARMACY-APOLLOPHARMACY.63186 338@HDFCBANK-HDFC0000001-423009180913-UP I | 0000423009180913 | 17/08/24 | 712.08 | | 6,932.29 |
| 17/08/24 | UPI-PAYTM ECOMMERCE-UTILITYPAYTM@HDFCBAN K-HDFC0000499-423009781951-UPI | 0000423009781951 | 17/08/24 | 3,764.00 | | 3,168.29 |
| 17/08/24 | UPI-AMRITLAL SHARMA-AMRIT01011963@OKCIC I-CNRB0000000-459650778534-UPI | 0000459650778534 | 17/08/24 | | 712.00 | 3,880.29 |
| 18/08/24 | UPI-BUNDL TECHNOLOGIES P-SWIGGYUPI@AXB-U TIB0000100-423151404526-PAY FOR INTENT | 0000423151404526 | 18/08/24 | 782.00 | | 3,098.29 |
| 18/08/24 | UPI-SAKSHI SHARMA-9311461764@PTAXIS-CNRB 0000033-459703283357-NA | 0000459703283357 | 18/08/24 | | 782.00 | 3,880.29 |
| 19/08/24 | ATW-541919XXXXXX3080-P1EWDL02-GHAZIABAD | 00000000000000711 | 19/08/24 | 2,500.00 | | 1,380.29 |
| 19/08/24 | UPI-SAKSHI SHARMA-SAKSHI16081992@OKHDFCB ANK-HDFC0001394-423275677010-UPI | 0000423275677010 | 19/08/24 | 100.00 | | 1,280.29 |
| 19/08/24 | UPI-SWATI SHARMA-ANAMIKA140591-2@OKAXI S-CNRB0000033-423275683054-UPI | 0000423275683054 | 19/08/24 | 100.00 | | 1,180.29 |
| 19/08/24 | UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O KICICI-KKBK0000960-423291648791-UPI | 0000423291648791 | 19/08/24 | 101.00 | | 1,079.29 |
| 21/08/24 | UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O KICICI-KKBK0000960-423439826914-UPI | 0000423439826914 | 21/08/24 | 501.00 | | 578.29 |
| 23/08/24 | UPI-GOOGLE INDIA DIGITAL-PLAYSTORE@AXISB ANK-UTIB0000553-423652224537-UPI | 0000423652224537 | 23/08/24 | 104.99 | | 473.30 |

HDFC BANK LIMITED

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State account branch GSTN:06AAACH2702H1Z4

HDFC Bank GSTIN number details are available at <https://www.hdfcbank.com/personal/making-payments/online-tax-payment/goods-and-service-tax>.

Registered Office Address: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400013



MR ANKIT SHARMA
HOUSE NO 97 GALLI NO4 NR SAI
MANDIR EAST LAXMI MARKET
LAXMI NAGAR
DELHI 110092
DELHI INDIA

JOINT HOLDERS :

Nomination : Not Registered

Account Branch : CYBERCITY
Address : HDFC BANK LTD
DLF CYBER CITY DEVELOPERS LTD,
BLDG NO 10, UPPER GR FLOOR TOWER A
City : GURGAON 122002
State : HARYANA
Phone no. : 18002600/18001600
OD Limit : 0.00
Currency : INR
Email : ERANKIT.SHARMA95@GMAIL.COM
Cust ID : 114918974
Account No : 50100238535311 PRIME POTENTIAL
A/C Open Date : 12/07/2018
Account Status : Regular
RTGS/NEFT IFSC: HDFC0000929 MICR : 110240120
Branch Code : 929 Product Code : 161

From : 01/08/2024 To : 31/08/2024

Statement of account

| | | | | | | |
|----------|---|------------------|----------|-----------|-----------|------------|
| 23/08/24 | UPI-GOOGLE INDIA DIGITAL-PLAYSTORE@AXISB ANK-UTIB0000553-423652436261-UPI | 0000423652436261 | 23/08/24 | 104.99 | | 368.31 |
| 23/08/24 | UPI-GOOGLE INDIA DIGITAL-PLAYSTORE@AXISB ANK-UTIB0000553-423652517719-UPI | 0000423652517719 | 23/08/24 | 104.99 | | 263.32 |
| 23/08/24 | UPI-VERSE-VERSE201266.RZP@RXAIRTEL-AIRPO 000011-423652723651-VERSE | 0000423652723651 | 23/08/24 | 204.99 | | 58.33 |
| 26/08/24 | NEFT CR-SBIN0000TBU-ITDTAX REFUND 2024-2 5 FSZPS6620E-ANKIT SHARMA-SBIN3242391218 21 | SBIN324239121821 | 26/08/24 | | 5,070.00 | 5,128.33 |
| 26/08/24 | UPI-ANKIT-9717419467@PTYES-CNRB0000033-4 23959782239-NA | 0000423959782239 | 26/08/24 | 695.02 | | 4,433.31 |
| 27/08/24 | NEFT CR-ICIC0000104-APTA SALARY AUG 202 4-ANKIT SHARMA-CMS4433781622 APTIA SALAR Y AUG 2024 | 000CMS4433781622 | 27/08/24 | | 79,610.00 | 84,043.31 |
| 27/08/24 | UPI-VER SE INNOVATION PR-VERSE9.RZP@ICIC I-ICIC0DC0099-424045541891-PAYVIARAZORPA Y | 0000424045541891 | 27/08/24 | 104.99 | | 83,938.32 |
| 27/08/24 | UPI-ARVIND KUMAR SINGH S-8287616220@YBL- PUNB0460300-424091595118-UPI | 0000424091595118 | 27/08/24 | 345.00 | | 83,593.32 |
| 27/08/24 | NEFT CR-SBIN0000645-EMPLOYEE PROVIDENT F UND ORGANIZATIO-ANKIT SHARMA-SBIN4242405 73851 | SBIN424240573851 | 27/08/24 | | 50,000.00 | 133,593.32 |
| 27/08/24 | FD THROUGH MOBILE-50301027078263:ANKIT S HARMA | MB27160130519ET3 | 27/08/24 | 49,000.00 | | 84,593.32 |
| 27/08/24 | IMPS-424016307906-ANKIT SHARMA-CNRB-XXXX XXXXX1202-OTHER | 0000424016307906 | 27/08/24 | 14,000.00 | | 70,593.32 |
| 28/08/24 | UPI-VERSE-VERSE601223.RZP@AXISBANK-UTIB0 000100-424122571508-PAYVIARAZORPAY | 0000424122571508 | 28/08/24 | 2,029.99 | | 68,563.33 |
| 28/08/24 | UPI-KARAN CHUGH-KARAN2807@KOTAK-KKBK000 4660-424122632629-UPI | 0000424122632629 | 28/08/24 | 1,980.00 | | 66,583.33 |
| 28/08/24 | UPI-RAHUL SINGH-MAILRAHUL.STAR1@OKICICI- HDFC0001719-424130904173-UPI | 0000424130904173 | 28/08/24 | 1,000.00 | | 65,583.33 |

HDFC BANK LIMITED

*Closing balance includes funds earmarked for hold and uncleared funds

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State account branch GSTN:06AAACH2702H1Z4

HDFC Bank GSTIN number details are available at <https://www.hdfcbank.com/personal/making-payments/online-tax-payment/goods-and-service-tax>.

Registered Office Address: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400013



MR ANKIT SHARMA
HOUSE NO 97 GALLI NO4 NR SAI
MANDIR EAST LAXMI MARKET
LAXMI NAGAR
DELHI 110092
DELHI INDIA

JOINT HOLDERS :

Nomination : Not Registered

Account Branch : CYBERCITY
Address : HDFC BANK LTD
DLF CYBER CITY DEVELOPERS LTD,
BLDG NO 10, UPPER GR FLOOR TOWER A
City : GURGAON 122002
State : HARYANA
Phone no. : 18002600/18001600
OD Limit : 0.00
Currency : INR
Email : ERANKIT.SHARMA95@GMAIL.COM
Cust ID : 114918974
Account No : 50100238535311 PRIME POTENTIAL
A/C Open Date : 12/07/2018
Account Status : Regular
RTGS/NEFT IFSC: HDFC0000929 MICR : 110240120
Branch Code : 929 Product Code : 161

From : 01/08/2024 To : 31/08/2024

Statement of account

| | | | | | | |
|----------|---|------------------|----------|-----------|-----------|------------|
| 28/08/24 | UPI-VINOD KUMAR-PAYTMQR11KQ1XWNSL@PAYTM- YESB0PTMUPI-424134895500-UPI | 0000424134895500 | 28/08/24 | 193.00 | | 65,390.33 |
| 29/08/24 | UPI-OMVEER SINGH-8586858448@IBL-CNRB0000 033-424274969889-UPI | 0000424274969889 | 29/08/24 | 900.00 | | 64,490.33 |
| 29/08/24 | IMPS-424217005858-PLUXEE INDIA PRIVATE L IMITED-CITI-XXXXXX1003-BT29082400128749 | 0000424217005858 | 29/08/24 | | 1,000.00 | 65,490.33 |
| 29/08/24 | UPI-OMVEER SINGH-8586858448@IBL-CNRB0000 033-424296483416-UPI | 0000424296483416 | 29/08/24 | 1,140.00 | | 64,350.33 |
| 31/08/24 | UPI-GOOGLE INDIA DIGITAL-PLAYSTORE@AXISB ANK-UTIB0000553-461028788564-NA | 0000461028788564 | 31/08/24 | 104.99 | | 64,245.34 |
| 31/08/24 | UPI-VER SE INNOVATION PR-VERSEINNOVATION .RZP@MAIRTEL-AIRP000001-424428191855-PA YVIARAZORPAY | 0000424428191855 | 31/08/24 | 104.99 | | 64,140.35 |
| 31/08/24 | UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O KICICI-KKBK0000960-424445899853-UPI | 0000424445899853 | 31/08/24 | 501.00 | | 63,639.35 |
| 31/08/24 | UPI-VER SE INNOVATION PR-VERSE9.RZP@ICIC I-ICIC0DC0099-424445933039-PAYVIARAZORPA Y | 0000424445933039 | 31/08/24 | 104.99 | | 63,534.36 |
| 31/08/24 | UPI-VER SE INNOVATION PR-VERSE9.RZP@ICIC I-ICIC0DC0099-424445940876-PAYVIARAZORPA Y | 0000424445940876 | 31/08/24 | 509.99 | | 63,024.37 |
| 31/08/24 | UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O KICICI-KKBK0000960-424445954238-UPI | 0000424445954238 | 31/08/24 | 10,000.00 | | 53,024.37 |
| 31/08/24 | IB FD PREMAT PRINCIPAL-50301027078263 | 0000000000000000 | 31/08/24 | | 49,000.00 | 102,024.37 |
| 31/08/24 | UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O KICICI-KKBK0000960-424445973011-UPI | 0000424445973011 | 31/08/24 | 40,000.00 | | 62,024.37 |
| 31/08/24 | UPI-VERSE-VERSE601223.RZP@AXISBANK-UTIB0 000100-424445997416-PAYVIARAZORPAY | 0000424445997416 | 31/08/24 | 104.99 | | 61,919.38 |
| 31/08/24 | ACH D- HDFC BANK LTD-393604262 | 0000008065778244 | 31/08/24 | 30,596.00 | | 31,323.38 |
| 31/08/24 | UPI-ZOMATO LTD-ZOMATO-ORDER@PTYBL-YESB0P TMUPI-461065239087-OIDZTDUPIC24067FDD | 0000461065239087 | 31/08/24 | 2,071.23 | | 29,252.15 |

HDFC BANK LIMITED

*Closing balance includes funds earmarked for hold and uncleared funds

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State account branch GSTN:06AAACH2702H1Z4

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DELHI INDIA

JOINT HOLDERS :

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DLF CYBER CITY DEVELOPERS LTD,
BLDG NO 10, UPPER GR FLOOR TOWER A

City : GURGAON 122002
State : HARYANA
Phone no. : 18002600/18001600
OD Limit : 0.00
Currency : INR
Email : ERANKIT.SHARMA95@GMAIL.COM
Cust ID : 114918974
Account No : 50100238535311 PRIME POTENTIAL
A/C Open Date : 12/07/2018
Account Status : Regular
RTGS/NEFT IFSC: HDFC0000929 MICR : 110240120
Branch Code : 929 Product Code : 161

Nomination : Not Registered

From : 01/08/2024

To : 31/08/2024

Statement of account**STATEMENT SUMMARY :-**

| Opening Balance | Dr Count | Cr Count | Debits | Credits | Closing Bal |
|------------------------|-----------------|-----------------|---------------|----------------|--------------------|
| 48,245.53 | 48 | 11 | 213,628.02 | 194,634.64 | 29,252.15 |

Generated On: 03-Sep-2024 23:33

Generated By:
114918974

Requesting Branch Code: NET

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

HDFC BANK LIMITED

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State : HARYANA
Phone no. : 18002026161
OD Limit : 0.00
Currency : INR
Email : ERANKIT.SHARMA95@GMAIL.COM
Cust ID : 114918974
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Branch Code : 929 Product Code : 161

Nomination : Not Registered

From : 01/07/2024

Statement of account

| Date | Narration | Chq./Ref.No. | Value Dt | Withdrawal Amt. | Deposit Amt. | Closing Balance |
|----------|---|------------------|----------|-----------------|--------------|-----------------|
| 02/07/24 | ACH D- NAVI FINSERV PRIVATE-FHFBJVP4U7LU | 0000005682637120 | 02/07/24 | 6,200.00 | | 15,345.50 |
| 03/07/24 | UPI-NEXTBILLION TECHNOLO-GROWW4.PAYU@ICI CI-ICIC0DC0099-418502366518-UPIINTENT | 0000418502366518 | 03/07/24 | 4,958.00 | | 10,387.50 |
| 05/07/24 | UPI-RAZER-RAZER73.RZP@ICICI-ICIC0DC0099- 418768515490-PAYVIARAZORPAY | 0000418768515490 | 05/07/24 | 104.99 | | 10,282.51 |
| 06/07/24 | UPI-RAZER-RAZER507660.RZP@AXISBANK-UTIB0 000100-418811176377-PAYVIARAZORPAY | 0000418811176377 | 06/07/24 | 99.99 | | 10,182.52 |
| 06/07/24 | UPI-RAZER-RAZER507660.RZP@AXISBANK-UTIB0 000100-418811196759-PAYVIARAZORPAY | 0000418811196759 | 06/07/24 | 99.99 | | 10,082.53 |
| 06/07/24 | UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O KICICI-KKBK0000960-418811549597-UPI | 0000418811549597 | 06/07/24 | 501.00 | | 9,581.53 |
| 06/07/24 | NEFT CR-ICIC0099999-NEXTBILLION TECHNOLO GY PRIVATE LIMITED CLIENT ACCO-ANKIT SHA RMA-CMS4294444878 | 000CMS4294444878 | 06/07/24 | | 127.85 | 9,709.38 |
| 07/07/24 | UPI-RAZER-RAZER73.RZP@ICICI-ICIC0DC0099- 418956089742-PAYVIARAZORPAY | 0000418956089742 | 07/07/24 | 99.99 | | 9,609.39 |
| 08/07/24 | UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O KICICI-KKBK0000960-419096356361-UPI | 0000419096356361 | 08/07/24 | 1,000.00 | | 8,609.39 |
| 08/07/24 | UPI-MUNIM-Q692416779@YBL-YESB0YBLUPI-419 022329231-UPI | 0000419022329231 | 08/07/24 | 80.00 | | 8,529.39 |
| 10/07/24 | UPI-RAJ KUMAR-RKUMARSAROJ1@OKHDFCBANK-BA RB0RAJGAO-419289326926-UPI | 0000419289326926 | 10/07/24 | 899.00 | | 7,630.39 |
| 10/07/24 | UPI-DILEEP KUMAR-8587035298@YBL-ICIC0000 253-419212762972-UPI | 0000419212762972 | 10/07/24 | 841.00 | | 6,789.39 |
| 12/07/24 | NEFT CR-KKBK0000958-APTIA GROUP INDIA PR IVATE LIMITE-ANKIT SHARMA-CMS19424339955 32 | CMS1942433995532 | 13/07/24 | | 2,283.00 | 9,072.39 |
| 15/07/24 | ACH D- LIC OF INDIA-1284632970724 | 0000006230959306 | 15/07/24 | 1,111.00 | | 7,961.39 |
| 16/07/24 | UPI-PVVNL ELECTRICITY BI-PAYTM-PTMBBP@PA | 0000493041571021 | 16/07/24 | 2,615.00 | | 5,346.39 |

HDFC BANK LIMITED

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State account branch GSTN:06AAACH2702H1Z4

HDFC Bank GSTIN number details are available at <https://www.hdfcbank.com/personal/making-payments/online-tax-payment/goods-and-service-tax>.

Registered Office Address: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400013



Account Branch : CYBERCITY
 Address : HDFC BANK LTD
 DLF CYBER CITY DEVELOPERS LTD,
 BLDG NO 10, UPPER GR FLOOR TOWER A
 City : GURGAON 122002
 State : HARYANA
 Phone no. : 18002026161
 OD Limit : 0.00
 Currency : INR
 Email : ERANKIT.SHARMA95@GMAIL.COM
 Cust ID : 114918974
 Account No : 50100238535311 PRIME
 A/C Open Date : 12/07/2018
 Account Status : Regular
 RTGS/NEFT IFSC: HDFC0000929 MICR : 110240120
 Branch Code : 929 Product Code : 161

MR ANKIT SHARMA
 HOUSE NO 97 GALI NO4 NR SAI
 MANDIR EAST LAXMI MARKET
 LAXMI NAGAR
 DELHI 110092
 DELHI INDIA

JOINT HOLDERS :

Nomination : Not Registered

From : 01/07/2024

To : 31/07/2024

Statement of account

| | | | | | | | |
|----------|---|------------------|----------|----------|-----------|--|-----------|
| | YTM-YESB0PTMUPI-493041571021-NA | | | | | | |
| 16/07/24 | DEPOSITORY CHARGES JUN24 - 91393861 | 0000000000000000 | 16/07/24 | 826.00 | | | 4,520.39 |
| 17/07/24 | UPI-GUDDU-8447910682@IBL-CNRB000033-419 971647354-UPI | 0000419971647354 | 17/07/24 | 722.00 | | | 3,798.39 |
| 17/07/24 | UPI-OKHLA SERVICE CENTRE-PAYTMQR28100505 01011SCW2R12RSY2@PAYTM-YESB0PTMUPI-41999 2674224-UPI | 0000419992674224 | 17/07/24 | 320.00 | | | 3,478.39 |
| 17/07/24 | UPI-PHIRE SINGH-9910675677@PTAXIS-PUNB04 94300-419995986913-UPI | 0000419995986913 | 17/07/24 | 874.00 | | | 2,604.39 |
| 18/07/24 | UPI-RAZER-RAZER268358.RZP@RXAIRTEL-AIRPO 000011-420002929867-RAZER | 0000420002929867 | 18/07/24 | 1,519.99 | | | 1,084.40 |
| 20/07/24 | UPI-RAZER-RAZER507660.RZP@AXISBANK-UTIB0 000100-420281086127-PAYVIARAZORPAY | 0000420281086127 | 20/07/24 | 104.99 | | | 979.41 |
| 20/07/24 | UPI-RAZER-RAZER507660.RZP@AXISBANK-UTIB0 000100-420281139713-PAYVIARAZORPAY | 0000420281139713 | 20/07/24 | 104.99 | | | 874.42 |
| 20/07/24 | UPI-RAZER-RAZER507660.RZP@AXISBANK-UTIB0 000100-420281220629-PAYVIARAZORPAY | 0000420281220629 | 20/07/24 | 204.99 | | | 669.43 |
| 26/07/24 | NEFT CR-ICIC0000104-APTIASALARY JUL 2024 -ANKIT SHARMA-CMS4346209998 | 000CMS4346209998 | 26/07/24 | | 79,626.00 | | 80,295.43 |
| 27/07/24 | NEFT CR-KKBK0000958-APTI GROUP INDIA PR IVATE LIMITE-ANKIT SHARMA-CMS20924375917 84 | CMS2092437591784 | 27/07/24 | | 2,241.00 | | 82,536.43 |
| 28/07/24 | UPI-WWW EXCITEL COM-EXCITEL.PAYU@HDFCBAN K-HDFC0000499-421025645011-UPI TRANSACTI ON | 0000421025645011 | 28/07/24 | 2,360.00 | | | 80,176.43 |
| 29/07/24 | UPI-GOOGLE INDIA DIGITAL-GPAYRECHARGE@OK PAYAXIS-UTIB0000553-421159908046-UPI | 0000421159908046 | 29/07/24 | 839.90 | | | 79,336.53 |
| 30/07/24 | NEFT CR-ICIC0099999-NEXTBILLION TECHNOLO GY PRIVATE LIMITED CLIENT ACCO-ANKIT SHA RMA-CMS4354958256 | 000CMS4354958256 | 30/07/24 | | 1,000.00 | | 80,336.53 |
| 30/07/24 | UPI-AXIS-AMAZONUPI@APL-UTIB0000100-42120 0739797-REQUEST FROM AMAZO | 0000421200739797 | 30/07/24 | 495.00 | | | 79,841.53 |

HDFC BANK LIMITED

*Closing balance includes funds earmarked for hold and uncleared funds

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State account branch GSTN:06AAACH2702H1Z4

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MR ANKIT SHARMA
HOUSE NO 97 GALLI NO4 NR SAI
MANDIR EAST LAXMI MARKET
LAXMI NAGAR
DELHI 110092
DELHI INDIA

JOINT HOLDERS :

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Address : HDFC BANK LTD
DLF CYBER CITY DEVELOPERS LTD,
BLDG NO 10, UPPER GR FLOOR TOWER A

City : GURGAON 122002
State : HARYANA
Phone no. : 18002026161
OD Limit : 0.00
Currency : INR
Email : ERANKIT.SHARMA95@GMAIL.COM
Cust ID : 114918974
Account No : 50100238535311 PRIME
A/C Open Date : 12/07/2018
Account Status : Regular
RTGS/NEFT IFSC: HDFC0000929 MICR : 110240120
Branch Code : 929 Product Code : 161

Nomination : Not Registered

From : 01/07/2024

To : 31/07/2024

Statement of account

| | | | | | | |
|----------|--|------------------|----------|-----------|--|-----------|
| 30/07/24 | UPI-SATYA PRAKASH UPADHY-INTRADAYTREND20 15@OKHDFCBANK-IBKL0000115-421298743689-U PI | 0000421298743689 | 30/07/24 | 1,000.00 | | 78,841.53 |
| 31/07/24 | ACH D- HDFC BANK LTD-390458917 | 0000008027940213 | 31/07/24 | 30,596.00 | | 48,245.53 |

STATEMENT SUMMARY :-

| Opening Balance | Dr Count | Cr Count | Debits | Credits | Closing Bal |
|-----------------|----------|----------|-----------|-----------|-------------|
| 21,545.50 | 26 | 5 | 58,577.82 | 85,277.85 | 48,245.53 |

Generated On: 08-Aug-2024 14:12

Generated By:
114918974

Requesting Branch Code: NET

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

HDFC BANK LIMITED

*Closing balance includes funds earmarked for hold and uncleared funds

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DELHI INDIA

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BLDG NO 10, UPPER GR FLOOR TOWER A
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State : HARYANA
Phone no. : 18002026161
OD Limit : 0.00
Currency : INR
Email : ERANKIT.SHARMA95@GMAIL.COM
Cust ID : 114918974
Account No : 50100238535311 PRIME
A/C Open Date : 12/07/2018
Account Status : Regular
RTGS/NEFT IFSC: HDFC0000929 MICR : 110240120
Branch Code : 929 Product Code : 161

Nomination : Not Registered

From : 01/06/2024

Statement of account

To : 30/06/2024

| Date | Narration | Chq./Ref.No. | Value Dt | Withdrawal Amt. | Deposit Amt. | Closing Balance |
|----------|---|------------------|----------|-----------------|--------------|-----------------|
| 01/06/24 | UPI-ASIM -ASIMMALIK09496@OKHDFCBANK-KK BK0004608-415329677970-UPI | 0000415329677970 | 01/06/24 | 44.00 | | 22,669.76 |
| 02/06/24 | UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O KICICI-KKBK0000960-415436065505-UPI | 0000415436065505 | 02/06/24 | 101.00 | | 22,568.76 |
| 02/06/24 | UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O KICICI-KKBK0000960-415436055779-UPI | 0000415436055779 | 02/06/24 | 100.00 | | 22,468.76 |
| 02/06/24 | UPI-AMRITLAL SHARMA-AMRIT01011963@OKCIC I-CNRB0000000-415463121183-UPI | 0000415463121183 | 02/06/24 | 5,000.00 | | 17,468.76 |
| 03/06/24 | UPI-GOOGLE INDIA DIGITAL-PLAYSTORE@AXISB ANK-UTIB0000553-415509159789-UPI | 0000415509159789 | 03/06/24 | 99.99 | | 17,368.77 |
| 04/06/24 | UPI-GOOGLE INDIA DIGITAL-PLAYSTORE@AXISB ANK-UTIB0000553-415618952839-UPI | 0000415618952839 | 04/06/24 | 99.99 | | 17,268.78 |
| 04/06/24 | UPI-ANKIT-9717419467@PAYTM-CNRB0000033-4 52207452789-NA | 0000452207452789 | 04/06/24 | 4,880.00 | | 12,388.78 |
| 04/06/24 | UPI-KARAN CHUGH-9540876839@PAYTM-KKBK000 4660-415618978095-UPI | 0000415618978095 | 04/06/24 | 4,880.00 | | 7,508.78 |
| 04/06/24 | ACH D- INDIAN CLEARING CORP-O13766759240 | 0000004513760882 | 04/06/24 | 5,000.00 | | 2,508.78 |
| 05/06/24 | UPI-RAZER-RAZER73.RZP@ICICI-ICIC0DC0099- 415786954538-PAYVIARAZORPAY | 0000415786954538 | 05/06/24 | 99.99 | | 2,408.79 |
| 05/06/24 | UPI-GOOGLE INDIA DIGITAL-PLAYSTORE@AXISB ANK-UTIB0000553-452303626728-NA | 0000452303626728 | 05/06/24 | 2,019.99 | | 388.80 |
| 05/06/24 | IMPS-415722618097-NAVI FINSERV LIMITED-I CIC-XXXXXXXX6949-FUND TRANSFER FROM NAVI 240605IC3687550 | 0000415722618097 | 05/06/24 | | 1.00 | 389.80 |
| 05/06/24 | IMPS-415722622567-NAVI FINSERV LIMITED-I CIC-XXXXXXXX7277-FUND TRANSFER FROM NAVI 240605IC3680394 | 0000415722622567 | 05/06/24 | | 50,000.00 | 50,389.80 |
| 06/06/24 | UPI-PRAVESH JAIN-PRAVESHONLINE84@OKAXIS -KKBK0000631-415899635351-UPI | 0000415899635351 | 06/06/24 | 4,880.00 | | 45,509.80 |
| 06/06/24 | UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O | 0000415800058634 | 06/06/24 | 10,000.00 | | 35,509.80 |

HDFC BANK LIMITED

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Registered Office Address: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400013



MR ANKIT SHARMA
HOUSE NO 97 GALLI NO4 NR SAI
MANDIR EAST LAXMI MARKET
LAXMI NAGAR
DELHI 110092
DELHI INDIA

JOINT HOLDERS :

Nomination : Not Registered

Account Branch : CYBERCITY
Address : HDFC BANK LTD
DLF CYBER CITY DEVELOPERS LTD,
BLDG NO 10, UPPER GR FLOOR TOWER A
City : GURGAON 122002
State : HARYANA
Phone no. : 18002026161
OD Limit : 0.00
Currency : INR
Email : ERANKIT.SHARMA95@GMAIL.COM
Cust ID : 114918974
Account No : 50100238535311 PRIME
A/C Open Date : 12/07/2018
Account Status : Regular
RTGS/NEFT IFSC: HDFC0000929 MICR : 110240120
Branch Code : 929 Product Code : 161

From : 01/06/2024 To : 30/06/2024

Statement of account

| | | | | | | |
|----------|--|------------------|----------|-----------|----------|-----------|
| 06/06/24 | KICICI-KKBK0000960-415800058634-UPI UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O KICICI-KKBK0000960-415800097441-UPI | 0000415800097441 | 06/06/24 | 10,000.00 | | 25,509.80 |
| 06/06/24 | UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O KICICI-KKBK0000960-415800129448-UPI | 0000415800129448 | 06/06/24 | 10,000.00 | | 15,509.80 |
| 06/06/24 | UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O KICICI-KKBK0000960-415800160854-UPI | 0000415800160854 | 06/06/24 | 10,000.00 | | 5,509.80 |
| 06/06/24 | UPI-IGL DELHI-PAYTM-PTMGTP@PAYTM-YESB0PT MUPI-415868008675-NA | 0000415868008675 | 06/06/24 | 1,039.32 | | 4,470.48 |
| 08/06/24 | UPI-MSRAHUL MEDICOSE-9871340196.EAZYPAY@ ICICI-ICIC0DC0099-416089541687-UPI | 0000416089541687 | 08/06/24 | 120.00 | | 4,350.48 |
| 10/06/24 | UPI-A S ENTERPRISES-ASENTERPRISES.PAY10@ SBI-SBIN0006209-416279224248-PAY WITH SB I UPI | 0000416279224248 | 10/06/24 | 1,500.00 | | 2,850.48 |
| 10/06/24 | UPI-SAI DAIRY-PAYTMQR1ASH6AL6S1@PAYTM-YE SB0PTMUPI-452840167500-NA | 0000452840167500 | 10/06/24 | 90.00 | | 2,760.48 |
| 10/06/24 | IMPS-416223347518-MADHVI SHARMA-CNRB-XXX XXXXXX2065-OTHER | 0000416223347518 | 10/06/24 | 500.00 | | 2,260.48 |
| 11/06/24 | UPI-AMRITLAL SHARMA-AMRIT01011963@OKICIC I-CNRB0000000-416348993777-UPI | 0000416348993777 | 11/06/24 | 1,100.00 | | 1,160.48 |
| 14/06/24 | 57500000389159-1211993120 | 0000406148623276 | 14/06/24 | | 25.41 | 1,185.89 |
| 15/06/24 | NEFT CR-KKBK0000958-APTIA GROUP INDIA PR IVATE LIMITE-ANKIT SHARMA-CMS16724276791 68 | CMS1672427679168 | 15/06/24 | | 8,476.38 | 9,662.27 |
| 15/06/24 | UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O KICICI-KKBK0000960-416772608306-UPI | 0000416772608306 | 15/06/24 | 1,001.00 | | 8,661.27 |
| 15/06/24 | UPI-AIRTEL-PAYAIR7673@PAYTM-YESB0PTMUPI- 416755830635-NA | 0000416755830635 | 15/06/24 | 700.00 | | 7,961.27 |
| 15/06/24 | UPI-AMAZON PAY-AMAZONUPI@APL-UTIB0000100 -416777826924-YOU ARE PAYING FOR | 0000416777826924 | 15/06/24 | 749.00 | | 7,212.27 |
| 15/06/24 | ACH D- LIC OF INDIA-1284632970624 | 0000004986088734 | 15/06/24 | 1,111.00 | | 6,101.27 |
| 15/06/24 | UPI-SAI DAIRY-PAYTMQR586YI7@PAYTM-YESB0P | 0000416709134654 | 15/06/24 | 108.00 | | 5,993.27 |

HDFC BANK LIMITED

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State account branch GSTN:06AAACH2702H1Z4

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Registered Office Address: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400013



MR ANKIT SHARMA
HOUSE NO 97 GALI NO4 NR SAI
MANDIR EAST LAXMI MARKET
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JOINT HOLDERS :

Account Branch : CYBERCITY
Address : HDFC BANK LTD
DLF CYBER CITY DEVELOPERS LTD,
BLDG NO 10, UPPER GR FLOOR TOWER A
City : GURGAON 122002
State : HARYANA
Phone no. : 18002026161
OD Limit : 0.00
Currency : INR
Email : ERANKIT.SHARMA95@GMAIL.COM
Cust ID : 114918974
Account No : 50100238535311 PRIME
A/C Open Date : 12/07/2018
Account Status : Regular
RTGS/NEFT IFSC: HDFC0000929 MICR : 110240120
Branch Code : 929 Product Code : 161

Nomination : Not Registered

From : 01/06/2024

To : 30/06/2024

Statement of account

| | | | | | | | |
|----------|---|------------------|----------|-----------|-----------|--|-----------|
| | TMUPI-416709134654-UPI | | | | | | |
| 16/06/24 | UPI-SAKSHI SHARMA-SAKSHI16081992@OKHDFCB ANK-HDFC001394-416826716223-UPI | 0000416826716223 | 16/06/24 | 60.00 | | | 5,933.27 |
| 16/06/24 | UPI-SHIVNARAYAN KUMAR-7817080950@YBL-AIR P0000001-416848203213-UPI | 0000416848203213 | 16/06/24 | 470.00 | | | 5,463.27 |
| 16/06/24 | UPI-ANURAG KUMAR-PAYTMQR109N43V3HK@PAYTM -YESB0PTMUPI-416848579806-UPI | 0000416848579806 | 16/06/24 | 10.00 | | | 5,453.27 |
| 16/06/24 | UPI-SURAJ SINGH NEGI-PAYTMQRFDV35Y1S6@P AYTM-YESB0PTMUPI-416852098521-UPI | 0000416852098521 | 16/06/24 | 50.00 | | | 5,403.27 |
| 16/06/24 | UPI-KAUSHLENDRA-9555282835@PTHDFC-ESFB00 01001-416853643008-UPI | 0000416853643008 | 16/06/24 | 50.00 | | | 5,353.27 |
| 16/06/24 | UPI-VIMAL KUMAR-VIMALCHAUDHARY8948@OKHDF CBANK-HDFC0001883-416854457158-UPI | 0000416854457158 | 17/06/24 | 587.00 | | | 4,766.27 |
| 17/06/24 | UPI-PAYU-PAYUPAYMENTS@YBL-YESB0YBLUPI-41 6956426226-COLLECT REQUEST FR | 0000416956426226 | 17/06/24 | 1,008.12 | | | 3,758.15 |
| 18/06/24 | ACH D- INDIAN CLEARING CORP-A4HNXL0L2TPX | 0000005111728691 | 18/06/24 | 10,000.00 | | | -6,241.85 |
| 18/06/24 | ACH D- INDIAN CLEARING CORP-A4HNXL0L2TPX | 0000005111728691 | 18/06/24 | | 10,000.00 | | 3,758.15 |
| 18/06/24 | 57500000389159-1211994467 | 0000406182729978 | 18/06/24 | | 5,089.92 | | 8,848.07 |
| 18/06/24 | 57500000389159-1211992753 | 0000406182764186 | 18/06/24 | | 117.23 | | 8,965.30 |
| 18/06/24 | UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O KICICI-KKBK0000960-417003142664-UPI | 0000417003142664 | 18/06/24 | 251.00 | | | 8,714.30 |
| 19/06/24 | UPI-RAZER-RAZER73.RZP@ICICI-ICIC0DC0099- 417167109858-PAYVIARAZORPAY | 0000417167109858 | 19/06/24 | 99.99 | | | 8,614.31 |
| 19/06/24 | UPI-RAZER-RAZER73.RZP@ICICI-ICIC0DC0099- 417167364545-PAYVIARAZORPAY | 0000417167364545 | 19/06/24 | 204.99 | | | 8,409.32 |
| 19/06/24 | UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O KICICI-KKBK0000960-417167524246-UPI | 0000417167524246 | 20/06/24 | 1,001.00 | | | 7,408.32 |
| 20/06/24 | UPI-ANKIT CHAURASIYA-PAYTMQR281005050101 1LF1Y3T1PQUA@PAYTM-YESB0PTMUPI-417292681 663-UPI | 0000417292681663 | 20/06/24 | 10.00 | | | 7,398.32 |

HDFC BANK LIMITED

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Nomination : Not Registered

From : 01/06/2024

To : 30/06/2024

Statement of account

| | | | | | | |
|----------|---|------------------|----------|----------|-----------|-----------|
| 20/06/24 | UPI-MUNIM-Q692416779@YBL-YESB0YBLUPI-417 293068967-UPI | 0000417293068967 | 20/06/24 | 120.00 | | 7,278.32 |
| 20/06/24 | UPI-RAZER-RAZER507660.RZP@AXISBANK-UTIB0 000100-417296794331-PAYVIARAZORPAY | 0000417296794331 | 20/06/24 | 99.99 | | 7,178.33 |
| 20/06/24 | UPI-PVVNL ELECTRICITY BI-PAYTM-PTMBBP@PA YTM-YESB0PTMUPI-490465376831-NA | 0000490465376831 | 20/06/24 | 5,899.00 | | 1,279.33 |
| 21/06/24 | UPI-ARATI DEVI-Q221080821@YBL-YESB0YBLUP I-490530351286-NA | 0000490530351286 | 21/06/24 | 170.00 | | 1,109.33 |
| 22/06/24 | UPI-RAZER-RAZER73.RZP@ICICI-ICIC0DC0099- 417462817748-PAYVIARAZORPAY | 0000417462817748 | 22/06/24 | 204.99 | | 904.34 |
| 22/06/24 | UPI-COSMOFEED TECHNOLOGI-PAYTM-72499389@ PAYTM-YESB0PTMUPI-417469852045-UPI | 0000417469852045 | 22/06/24 | 99.00 | | 805.34 |
| 23/06/24 | UPI-RAZER-RAZER73.RZP@ICICI-ICIC0DC0099- 417586892795-PAYVIARAZORPAY | 0000417586892795 | 23/06/24 | 104.99 | | 700.35 |
| 23/06/24 | UPI-RAZER-RAZER507660.RZP@AXISBANK-UTIB0 000100-417586879443-PAYVIARAZORPAY | 0000417586879443 | 23/06/24 | 104.99 | | 595.36 |
| 24/06/24 | .ACH DEBIT RETURN CHARGES 180624 180624- MIR2517341725066 | MIR2517341725066 | 24/06/24 | 531.00 | | 64.36 |
| 27/06/24 | NEFT CR-ICIC0000104-APTA SALARY JUN 202 4-ANKIT SHARMA-CMS4253321973 APTIA SALAR Y JUN 2024 | 000CMS4253321973 | 27/06/24 | | 72,245.00 | 72,309.36 |
| 27/06/24 | UPI-RAZER-RAZER507660.RZP@AXISBANK-UTIB0 000100-417940385324-PAYVIARAZORPAY | 0000417940385324 | 27/06/24 | 204.99 | | 72,104.37 |
| 27/06/24 | UPI-KAUSHAL KISHOR-PAYTMQRQLQ4OG6U80N@PAY TM-YESB0PTMUPI-417949755982-UPI | 0000417949755982 | 27/06/24 | 1,438.00 | | 70,666.37 |
| 27/06/24 | UPI-MOHD SHOAIB-8766358030@YBL-KKBK000 4608-417970955276-UPI | 0000417970955276 | 27/06/24 | 845.00 | | 69,821.37 |
| 28/06/24 | UPI-DELHI METRO RECHARGE-PTMTRA6671@PAYT M-YESB0PTMUPI-491250807909-NA | 0000491250807909 | 28/06/24 | 100.00 | | 69,721.37 |
| 29/06/24 | UPI-RAZER-RAZER268358.RZP@RXAIRTEL-AIRPO 000011-418132830135-RAZER | 0000418132830135 | 29/06/24 | 99.99 | | 69,621.38 |

HDFC BANK LIMITED

*Closing balance includes funds earmarked for hold and uncleared funds

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State account branch GSTN:06AAACH2702H1Z4

HDFC Bank GSTIN number details are available at <https://www.hdfcbank.com/personal/making-payments/online-tax-payment/goods-and-service-tax>.

Registered Office Address: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400013



MR ANKIT SHARMA
HOUSE NO 97 GALLI NO4 NR SAI
MANDIR EAST LAXMI MARKET
LAXMI NAGAR
DELHI 110092
DELHI INDIA

JOINT HOLDERS :

Account Branch : CYBERCITY
Address : HDFC BANK LTD
DLF CYBER CITY DEVELOPERS LTD,
BLDG NO 10, UPPER GR FLOOR TOWER A

City : GURGAON 122002
State : HARYANA
Phone no. : 18002026161
OD Limit : 0.00
Currency : INR
Email : ERANKIT.SHARMA95@GMAIL.COM
Cust ID : 114918974
Account No : 50100238535311 PRIME
A/C Open Date : 12/07/2018
Account Status : Regular
RTGS/NEFT IFSC: HDFC0000929 MICR : 110240120
Branch Code : 929 Product Code : 161

Nomination : Not Registered

From : 01/06/2024

To : 30/06/2024

Statement of account

| | | | | | | |
|----------|--|------------------|----------|-----------|--|-----------|
| 29/06/24 | IMPS-418114317591-MADHVI SHARMA-CNRB-XXX XXXXXX2065-OTHER | 0000418114317591 | 29/06/24 | 10,000.00 | | 59,621.38 |
| 29/06/24 | IMPS-418114317980-AMRIT LAL SHARMA-CNRB- XXXXXXXXX1757-OTHER | 0000418114317980 | 29/06/24 | 5,500.00 | | 54,121.38 |
| 29/06/24 | UPI-MUNIM-Q692416779@YBL-YESB0YBLUPI-418 146361931-UPI | 0000418146361931 | 29/06/24 | 60.00 | | 54,061.38 |
| 30/06/24 | ACH D- HDFC BANK LTD-387322940 | 0000008024802182 | 30/06/24 | 30,596.00 | | 23,465.38 |
| 30/06/24 | UPI-IGL DELHI-PAYTM-PTMGTP@PAYTM-YESB0PT MUPI-418255900327-NA | 0000418255900327 | 30/06/24 | 876.88 | | 22,588.50 |
| 30/06/24 | IMPS-418210380757-ANKIT SHARMA-CNRB-XXXX XXXXX1202-OTHER | 0000418210380757 | 30/06/24 | 1,123.00 | | 21,465.50 |
| 01/07/24 | INTEREST PAID TILL 30-JUN-2024 | 0000000000000000 | 30/06/24 | 80.00 | | 21,545.50 |

STATEMENT SUMMARY :-

| Opening Balance | Dr Count | Cr Count | Debits | Credits | Closing Bal |
|-----------------|----------|----------|------------|------------|-------------|
| 22,713.76 | 60 | 9 | 147,203.20 | 146,034.94 | 21,545.50 |

Generated On: 08-Aug-2024 14:09

Generated By:
114918974

Requesting Branch Code: NET

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

HDFC BANK LIMITED

*Closing balance includes funds earmarked for hold and uncleared funds

Contents of this statement will be considered correct if no error is reported within 30 days of receipt of statement. The address on this statement is that on record with the Bank as at the day of requesting this statement.

State account branch GSTN:06AAACH2702H1Z4

HDFC Bank GSTIN number details are available at <https://www.hdfcbank.com/personal/making-payments/online-tax-payment/goods-and-service-tax>.

Registered Office Address: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400013



MR ANKIT SHARMA
HOUSE NO 97 GALLI NO4 NR SAI
MANDIR EAST LAXMI MARKET
LAXMI NAGAR
DELHI 110092
DELHI INDIA

JOINT HOLDERS :

Account Branch : CYBERCITY
Address : HDFC BANK LTD
DLF CYBER CITY DEVELOPERS LTD,
BLDG NO 10, UPPER GR FLOOR TOWER A
City : GURGAON 122002
State : HARYANA
Phone no. : 18002600/18001600
OD Limit : 0.00
Currency : INR
Email : ERANKIT.SHARMA95@GMAIL.COM
Cust ID : 114918974
Account No : 50100238535311 PRIME POTENTIAL
A/C Open Date : 12/07/2018
Account Status : Regular
RTGS/NEFT IFSC: HDFC0000929 MICR : 110240120
Branch Code : 929 Product Code : 161

Nomination : Not Registered

From : 01/10/2024

Statement of account

To : 16/10/2024

| Date | Narration | Chq./Ref.No. | Value Dt | Withdrawal Amt. | Deposit Amt. | Closing Balance |
|----------|---|------------------|----------|-----------------|--------------|-----------------|
| 02/10/24 | UPI-IGL DELHI-PAYTM-PTMGTP@PTYBL-YESB0PT MUPI-427607615319-NA | 0000427607615319 | 02/10/24 | 1,369.43 | | 21,740.94 |
| 02/10/24 | UPI-SWIGGY-UPISWIGGY@ICICI-ICIC0DC0099-4 27609081050-NA | 0000427609081050 | 02/10/24 | 257.00 | | 21,483.94 |
| 02/10/24 | ACH D- NAVI FINSERV PRIVATE-OH5CWULEKTA3 | 0000009206894657 | 02/10/24 | 6,200.00 | | 15,283.94 |
| 02/10/24 | UPI-GOOGLE INDIA SERVICE-GPAYRECHARGE@IC ICI-ICIC0DC0099-427690646056-UPI | 0000427690646056 | 02/10/24 | 839.90 | | 14,444.04 |
| 02/10/24 | UPI-RAPIDO-PAYTM-76881028@PTYBL-YESB0PTM UPI-427699699142-UPI | 0000427699699142 | 02/10/24 | 62.00 | | 14,382.04 |
| 02/10/24 | UPI-LAKME SALON VAIBHAV -Q898548325@YBL- YESB0YBLUPI-427601710631-UPI | 0000427601710631 | 02/10/24 | 1,270.00 | | 13,112.04 |
| 02/10/24 | UPI-MOHD ARIF TYAGI-9015231008@PTSBI-IOB A0001726-427603312805-UPI | 0000427603312805 | 02/10/24 | 53.00 | | 13,059.04 |
| 03/10/24 | IMPS-427710376959-AMRIT LAL SHARMA-CNRB- XXXXXXXXX1757-OTHER | 0000427710376959 | 03/10/24 | 2,000.00 | | 11,059.04 |
| 03/10/24 | IMPS-427712353132-ANKIT SHARMA-CNRB-XXXX XXXXXX1202-OTHER | 0000427712353132 | 03/10/24 | 4,000.00 | | 7,059.04 |
| 03/10/24 | UPI-OM PRAKASH-PAYTMQR281005050101DF9ORV VPDWE5@PAYTM-YESB0PTMUPI-427746649434-UP I | 0000427746649434 | 03/10/24 | 30.00 | | 7,029.04 |
| 06/10/24 | UPI-BLUE DART EXPRESS LT-BLUEDARTEXPRESS LTD.RZP@ICICI-ICIC0DC0099-464654144751-P AYMENTTOBLUEDARTE | 0000464654144751 | 06/10/24 | 784.80 | | 6,244.24 |
| 06/10/24 | UPI-AMRITLAL SHARMA-AMRIT01011963@OKICIC I-CNRB0000000-428009052434-UPI | 0000428009052434 | 06/10/24 | | 160.00 | 6,404.24 |
| 06/10/24 | UPI-MANEESH NAGAR-PAYTMQR14L7TS@PAYTM-YE SB0PTMUPI-428097203281-UPI | 0000428097203281 | 06/10/24 | | 160.00 | 6,244.24 |
| 08/10/24 | UPI-INDMONEY-INDMONEYMF1@ICICI-ICIC0DC00 99-428255927277-INDMONEY MUTUAL FU | 0000428255927277 | 08/10/24 | 1,000.00 | | 5,244.24 |

HDFC BANK LIMITED

*Closing balance includes funds earmarked for hold and uncleared funds

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State account branch GSTN:06AAACH2702H1Z4

HDFC Bank GSTIN number details are available at <https://www.hdfcbank.com/personal/making-payments/online-tax-payment/goods-and-service-tax>.

Registered Office Address: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400013



MR ANKIT SHARMA
HOUSE NO 97 GALLI NO4 NR SAI
MANDIR EAST LAXMI MARKET
LAXMI NAGAR
DELHI 110092
DELHI INDIA

JOINT HOLDERS :

Account Branch : CYBERCITY
Address : HDFC BANK LTD
DLF CYBER CITY DEVELOPERS LTD,
BLDG NO 10, UPPER GR FLOOR TOWER A

City : GURGAON 122002
State : HARYANA
Phone no. : 18002600/18001600
OD Limit : 0.00
Currency : INR
Email : ERANKIT.SHARMA95@GMAIL.COM
Cust ID : 114918974
Account No : 50100238535311 PRIME POTENTIAL
A/C Open Date : 12/07/2018
Account Status : Regular
RTGS/NEFT IFSC: HDFC0000929 MICR : 110240120
Branch Code : 929 Product Code : 161

Nomination : Not Registered

From : 01/10/2024

Statement of account

| | | | | | | |
|----------|--|------------------|----------|----------|----------|----------|
| 08/10/24 | UPI-INDMONEY-INDMONEYMF1@ICICI-ICIC0DC00 99-428255948188-INDMONEY MUTUAL FU | 0000428255948188 | 08/10/24 | 1,000.00 | | 4,244.24 |
| 08/10/24 | UPI-INDMONEY-INDMONEYMF1@ICICI-ICIC0DC00 99-428255955483-INDMONEY MUTUAL FU | 0000428255955483 | 08/10/24 | 1,000.00 | | 3,244.24 |
| 09/10/24 | UPI-AMRITLAL SHARMA-AMRIT01011963@OKICIC I-CNRB000000-428321309320-UPI | 0000428321309320 | 09/10/24 | 674.00 | | 2,570.24 |
| 09/10/24 | UPI-MR DEEPAK TEOTIA-8173350037587139@IB L-IDIB000G639-428323499919-UPI | 0000428323499919 | 09/10/24 | 740.00 | | 1,830.24 |
| 09/10/24 | UPI-GAURAV SAXENA SO LAT-7982044945@PTSB I-PUNB0367800-428344998048-UPI | 0000428344998048 | 09/10/24 | 396.00 | | 1,434.24 |
| 09/10/24 | UPI-SUDHANSU RANJAN-Q023744348@YBL-YESB 0YBLUPI-428355983880-UPI | 0000428355983880 | 09/10/24 | 676.00 | | 758.24 |
| 12/10/24 | UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O KICICI-KKBK0000960-428694467371-UPI | 0000428694467371 | 12/10/24 | 251.00 | | 507.24 |
| 14/10/24 | UPI-ANKIT-9717419467@PTYES-CNRB0000033-4 28863495276-NA | 0000428863495276 | 14/10/24 | | 2,100.00 | 2,607.24 |
| 14/10/24 | UPI-INDMONEY-INDMONEY.INSURANCE@ICICI-IC IC0DC0099-428884057254-INDMONEY INSURANC E | 0000428884057254 | 14/10/24 | 2,107.00 | | 500.24 |
| 14/10/24 | NEFT CR-KKBK0000958-APTIA GROUP INDIA PR IVATE LIMITE-ANKIT SHARMA-CMS28824564680 04 | CMS2882456468004 | 14/10/24 | | 2,329.00 | 2,829.24 |
| 15/10/24 | ACH D- LIC OF INDIA-1284632971024 | 0000000048719127 | 15/10/24 | 1,111.00 | | 1,718.24 |

STATEMENT SUMMARY :-

| Opening Balance | Dr Count | Cr Count | Debits | Credits | Closing Bal |
|-----------------|----------|----------|-----------|----------|-------------|
| 23,110.37 | 22 | 3 | 25,981.13 | 4,589.00 | 1,718.24 |

Generated On: 16-Oct-2024 16:52

Generated By:
114918974

Requesting Branch Code: NET

HDFC BANK LIMITED

*Closing balance includes funds earmarked for hold and uncleared funds

Contents of this statement will be considered correct if no error is reported within 30 days of receipt of statement. The address on this statement is that on record with the Bank as at the day of requesting this statement.

State account branch GSTN:06AAACH2702H1Z4

HDFC Bank GSTIN number details are available at <https://www.hdfcbank.com/personal/making-payments/online-tax-payment/goods-and-service-tax>.

Registered Office Address: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400013



MR ANKIT SHARMA
HOUSE NO 97 GALLI NO4 NR SAI
MANDIR EAST LAXMI MARKET
LAXMI NAGAR
DELHI 110092
DELHI INDIA

JOINT HOLDERS :

Nomination : Not Registered

Account Branch : CYBERCITY
 Address : HDFC BANK LTD
 DLF CYBER CITY DEVELOPERS LTD,
 BLDG NO 10, UPPER GR FLOOR TOWER A
 City : GURGAON 122002
 State : HARYANA
 Phone no. : 18002600/18001600
 OD Limit : 0.00
 Currency : INR
 Email : ERANKIT.SHARMA95@GMAIL.COM
 Cust ID : 114918974
 Account No : 50100238535311 PRIME POTENTIAL
 A/C Open Date : 12/07/2018
 Account Status : Regular
 RTGS/NEFT IFSC: HDFC0000929 MICR : 110240120
 Branch Code : 929 Product Code : 161

From : 01/10/2024

To : 16/10/2024

Statement of account

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HDFC BANK LIMITED

*Closing balance includes funds earmarked for hold and uncleared funds

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State account branch GSTN:06AAACH2702H1Z4

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Registered Office Address: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400013



MR ANKIT SHARMA
HOUSE NO 97 GALLI NO4 NR SAI
MANDIR EAST LAXMI MARKET
LAXMI NAGAR
DELHI 110092
DELHI INDIA

JOINT HOLDERS :

Account Branch : CYBERCITY
Address : HDFC BANK LTD
DLF CYBER CITY DEVELOPERS LTD,
BLDG NO 10, UPPER GR FLOOR TOWER A
City : GURGAON 122002
State : HARYANA
Phone no. : 18002600/18001600
OD Limit : 0.00
Currency : INR
Email : ERANKIT.SHARMA95@GMAIL.COM
Cust ID : 114918974
Account No : 50100238535311 PRIME POTENTIAL
A/C Open Date : 12/07/2018
Account Status : Regular
RTGS/NEFT IFSC: HDFC0000929 MICR : 110240120
Branch Code : 929 Product Code : 161

Nomination : Not Registered

From : 01/09/2024

Statement of account

| Date | Narration | Chq./Ref.No. | Value Dt | Withdrawal Amt. | Deposit Amt. | Closing Balance |
|----------|---|------------------|----------|-----------------|--------------|-----------------|
| 01/09/24 | UPI-RAHUL SINGH-MAILRAHUL.STAR1@OKHDFCBA NK-HDFC0001719-424522024929-UPI | 0000424522024929 | 01/09/24 | | 1,000.00 | 30,252.15 |
| 02/09/24 | ACH D- NAVI FINSERV PRIVATE-L3LQHLM9SIF2 | 0000008004831474 | 02/09/24 | 6,200.00 | | 24,052.15 |
| 02/09/24 | IMPS-424617309263-MADHVI SHARMA-CNRB-XXX XXXXXX2065-OTHER | 0000424617309263 | 02/09/24 | 10,000.00 | | 14,052.15 |
| 02/09/24 | UPI-AMRITLAL SHARMA-AMRIT01011963@OKCIC I-CNRB0000000-424665015877-UPI | 0000424665015877 | 02/09/24 | 5,000.00 | | 9,052.15 |
| 03/09/24 | UPI-VERSE-VERSE601223.RZP@AXISBANK-UTIB0 000100-424789464064-PAYVIARAZORPAY | 0000424789464064 | 03/09/24 | 104.99 | | 8,947.16 |
| 03/09/24 | UPI-IGL DELHI-PAYTM-PTMGTP@PTYBL-YESB0PT MUPI-461381320998-NA | 0000461381320998 | 03/09/24 | 554.82 | | 8,392.34 |
| 04/09/24 | UPI-ANKIT-9717419467@PTYES-CNRB0000033-4 61479014593-NA | 0000461479014593 | 04/09/24 | 1,000.00 | | 7,392.34 |
| 05/09/24 | UPI-VERSE-VERSE601223.RZP@AXISBANK-UTIB0 000100-424976917026-PAYVIARAZORPAY | 0000424976917026 | 05/09/24 | 104.99 | | 7,287.35 |
| 05/09/24 | UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O KICICI-KKBK0000960-424976931560-UPI | 0000424976931560 | 05/09/24 | 501.00 | | 6,786.35 |
| 05/09/24 | IMPS-424913358909-ANKIT SHARMA-CNRB-XXXX XXXXXX1202-OTHER | 0000424913358909 | 05/09/24 | 2,000.00 | | 4,786.35 |
| 07/09/24 | UPI-ANKIT-9717419467@PTYES-CNRB0000033-4 25195537165-NA | 0000425195537165 | 07/09/24 | | 5,000.00 | 9,786.35 |
| 07/09/24 | UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O KICICI-KKBK0000960-425171697981-UPI | 0000425171697981 | 07/09/24 | 5,001.00 | | 4,785.35 |
| 08/09/24 | UPI-ZOMATO LTD-ZOMATO-ORDER@PTYBL-YESB0P TMUPI-461859202835-OIDZTDUPIC24604C24 | 0000461859202835 | 08/09/24 | 179.08 | | 4,606.27 |
| 08/09/24 | UPI-SAI DAIRY-PAYTMQR586YI7@PAYTM-YESB0P TMUPI-425253576287-UPI | 0000425253576287 | 08/09/24 | 50.00 | | 4,556.27 |
| 08/09/24 | UPI-PATANJALI AYUVEDIC H-PAYTMQR1CTUT99V WA@PAYTM-YESB0PTMUPI-425248535784-UPI | 0000425248535784 | 08/09/24 | 10.00 | | 4,546.27 |
| 08/09/24 | UPI-AMRITLAL SHARMA-AMRIT01011963@OKCIC | 0000425249799197 | 08/09/24 | | 60.00 | 4,606.27 |

HDFC BANK LIMITED

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State account branch GSTN:06AAACH2702H1Z4

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Registered Office Address: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400013



MR ANKIT SHARMA
HOUSE NO 97 GALLI NO4 NR SAI
MANDIR EAST LAXMI MARKET
LAXMI NAGAR
DELHI 110092
DELHI INDIA

JOINT HOLDERS :

Nomination : Not Registered

Account Branch : CYBERCITY
Address : HDFC BANK LTD
DLF CYBER CITY DEVELOPERS LTD,
BLDG NO 10, UPPER GR FLOOR TOWER A
City : GURGAON 122002
State : HARYANA
Phone no. : 18002600/18001600
OD Limit : 0.00
Currency : INR
Email : ERANKIT.SHARMA95@GMAIL.COM
Cust ID : 114918974
Account No : 50100238535311 PRIME POTENTIAL
A/C Open Date : 12/07/2018
Account Status : Regular
RTGS/NEFT IFSC: HDFC0000929 MICR : 110240120
Branch Code : 929 Product Code : 161

From : 01/09/2024 To : 30/09/2024

Statement of account

| | | | | | | | |
|----------|---|------------------|----------|----------|----------|--|----------|
| | I-CNRB0000000-425249799197-UPI | | | | | | |
| 08/09/24 | UPI-ANKIT-9717419467@PTYES-CNRB0000033-4 25253913811-NA | 0000425253913811 | 08/09/24 | | 5,000.00 | | 9,606.27 |
| 08/09/24 | UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O KICICI-KKBK0000960-425258383198-JAADOO | 0000425258383198 | 08/09/24 | 5,001.00 | | | 4,605.27 |
| 09/09/24 | UPI-VER SE INNOVATION PR-VERSEINNOVATION .RZP@MAIRTEL-AIRP0000001-425359232406-PA YVIARAZORPAY | 0000425359232406 | 09/09/24 | 104.99 | | | 4,500.28 |
| 09/09/24 | UPI-AMRITLAL SHARMA-AMRIT01011963@OKCIC I-CNRB0000000-425387229228-UPI | 0000425387229228 | 09/09/24 | | 5,000.00 | | 9,500.28 |
| 10/09/24 | UPI-AMRITLAL SHARMA-AMRIT01011963@OKCIC I-CNRB0000000-425410873342-UPI | 0000425410873342 | 10/09/24 | 5,000.00 | | | 4,500.28 |
| 11/09/24 | UPI-VER SE INNOVATION PR-VERSE9.RZP@ICIC I-ICIC0DC0099-425587939484-PAYVIARAZORPA Y | 0000425587939484 | 11/09/24 | 204.99 | | | 4,295.29 |
| 14/09/24 | UPI-VERSE-VERSE601223.RZP@AXISBANK-UTIB0 000100-425887331226-PAYVIARAZORPAY | 0000425887331226 | 14/09/24 | 104.99 | | | 4,190.30 |
| 16/09/24 | ACH D- LIC OF INDIA-1284632970924 | 0000008662982883 | 16/09/24 | 1,111.00 | | | 3,079.30 |
| 16/09/24 | UPI-ABHAY TIWARI-8299775267@PTAXIS-KKBK 0005296-426083353677-UPI | 0000426083353677 | 16/09/24 | 774.00 | | | 2,305.30 |
| 16/09/24 | UPI-SANJAY KUMAR YADAV-PAYTM.S11ZT2Z@PTY -YESB0MCHUPI-426006663901-UPI | 0000426006663901 | 16/09/24 | 1,221.00 | | | 1,084.30 |
| 17/09/24 | UPI-GOOGLE INDIA DIGITAL-PLAYSTORE@AXISB ANK-UTIB0000553-462701085317-NA | 0000462701085317 | 17/09/24 | 104.99 | | | 979.31 |
| 17/09/24 | NEFT CR-KKBK0000958-APTIA GROUP INDIA PR IVATE LIMITE-ANKIT SHARMA-CMS26124490918 44 | CMS2612449091844 | 17/09/24 | | 2,490.00 | | 3,469.31 |
| 18/09/24 | UPI-GOOGLE INDIA DIGITAL-PLAYSTORE@AXISB ANK-UTIB0000553-426279480177-NA | 0000426279480177 | 18/09/24 | 104.99 | | | 3,364.32 |
| 18/09/24 | UPI-RAZER ONLINE PTE LTD-RAZERONLINEPTEL 639837.RZP@AXISBANK-UTIB0000100-42625891 2636-PAYVIARAZORPAY | 0000426258912636 | 18/09/24 | 210.14 | | | 3,154.18 |

HDFC BANK LIMITED

*Closing balance includes funds earmarked for hold and uncleared funds

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State account branch GSTN:06AAACH2702H1Z4

HDFC Bank GSTIN number details are available at <https://www.hdfcbank.com/personal/making-payments/online-tax-payment/goods-and-service-tax>.

Registered Office Address: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400013



MR ANKIT SHARMA
HOUSE NO 97 GALLI NO4 NR SAI
MANDIR EAST LAXMI MARKET
LAXMI NAGAR
DELHI 110092
DELHI INDIA

JOINT HOLDERS :

Nomination : Not Registered

Account Branch : CYBERCITY
Address : HDFC BANK LTD
DLF CYBER CITY DEVELOPERS LTD,
BLDG NO 10, UPPER GR FLOOR TOWER A
City : GURGAON 122002
State : HARYANA
Phone no. : 18002600/18001600
OD Limit : 0.00
Currency : INR
Email : ERANKIT.SHARMA95@GMAIL.COM
Cust ID : 114918974
Account No : 50100238535311 PRIME POTENTIAL
A/C Open Date : 12/07/2018
Account Status : Regular
RTGS/NEFT IFSC: HDFC0000929 MICR : 110240120
Branch Code : 929 Product Code : 161

From : 01/09/2024 To : 30/09/2024

Statement of account

| | | | | | | |
|----------|--|------------------|----------|-----------|-----------|-----------|
| 18/09/24 | UPI-GOOGLE INDIA DIGITAL-PLAYSTORE@AXISB ANK-UTIB0000553-426263692337-NA | 0000426263692337 | 18/09/24 | 104.99 | | 3,049.19 |
| 18/09/24 | UPI-GOOGLE INDIA DIGITAL-PLAYSTORE@AXISB ANK-UTIB0000553-426248354507-NA | 0000426248354507 | 18/09/24 | 104.99 | | 2,944.20 |
| 20/09/24 | UPI-GOOGLE INDIA DIGITAL-PLAYSTORE@AXISB ANK-UTIB0000553-426450428234-UPI | 0000426450428234 | 20/09/24 | 104.99 | | 2,839.21 |
| 20/09/24 | UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O KICICI-KKBK0000960-426459365799-UPI | 0000426459365799 | 20/09/24 | 501.00 | | 2,338.21 |
| 21/09/24 | UPI-MAGICPIN-PAYTM-13572266QSWF@PTYBL-YE SB0PTMUPI-426588198372-NA | 0000426588198372 | 21/09/24 | 225.45 | | 2,112.76 |
| 22/09/24 | UPI-JYOTI KUMARI-9958146529@IBL-KKBK000 0154-426660988832-UPI | 0000426660988832 | 22/09/24 | 50.00 | | 2,062.76 |
| 24/09/24 | UPI-PANKAJ KUMAR RAGHAV-8882617120@AXL-I NDB0000565-426826237084-UPI | 0000426826237084 | 24/09/24 | 710.00 | | 1,352.76 |
| 24/09/24 | UPI-SATYA DEV-PAYTMQR1WUAA2CCDO@PAYTM-YE SB0PTMUPI-426845756587-UPI | 0000426845756587 | 24/09/24 | 120.00 | | 1,232.76 |
| 24/09/24 | UPI-ASAD ALI-786ASD@AXL-KKBK0004265-42 6853771400-UPI | 0000426853771400 | 24/09/24 | 819.00 | | 413.76 |
| 25/09/24 | UPI-VER SE INNOVATION PR-SPGVERSEINNOV@F REECHARGE-UTIB0000131-426964639842-UPI | 0000426964639842 | 25/09/24 | 205.30 | | 208.46 |
| 25/09/24 | UPI-GOOGLE INDIA DIGITAL-PLAYSTORE@AXISB ANK-UTIB0000553-426992332615-NA | 0000426992332615 | 25/09/24 | 104.99 | | 103.47 |
| 25/09/24 | UPI-VER SE INNOVATION PR-VERSE9.RZP@ICIC I-ICIC0DC0099-426965762559-PAYVIARAZORPA Y | 0000426965762559 | 25/09/24 | 103.36 | | 0.11 |
| 27/09/24 | NEFT CR-ICIC0000104-APTA SALARY SEP 202 4-ANKIT SHARMA-CMS4526231325 APTA SALAR Y SEP 2024 | 000CMS4526231325 | 27/09/24 | | 80,183.00 | 80,183.11 |
| 27/09/24 | IMPS-427121394116-MADHVI SHARMA-CNRB-XXX XXXXXX2065-OTHER | 0000427121394116 | 27/09/24 | 10,500.00 | | 69,683.11 |
| 27/09/24 | IMPS-427121394155-AMRIT LAL SHARMA-CNRB- | 0000427121394155 | 27/09/24 | 5,100.00 | | 64,583.11 |

HDFC BANK LIMITED

*Closing balance includes funds earmarked for hold and uncleared funds

Contents of this statement will be considered correct if no error is reported within 30 days of receipt of statement. The address on this statement is that on record with the Bank as at the day of requesting this statement.

State account branch GSTN:06AAACH2702H1Z4

HDFC Bank GSTIN number details are available at <https://www.hdfcbank.com/personal/making-payments/online-tax-payment/goods-and-service-tax>.

Registered Office Address: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400013



MR ANKIT SHARMA
HOUSE NO 97 GALLI NO4 NR SAI
MANDIR EAST LAXMI MARKET
LAXMI NAGAR
DELHI 110092
DELHI INDIA

JOINT HOLDERS :

Account Branch : CYBERCITY
Address : HDFC BANK LTD
DLF CYBER CITY DEVELOPERS LTD,
BLDG NO 10, UPPER GR FLOOR TOWER A

City : GURGAON 122002
State : HARYANA
Phone no. : 18002600/18001600
OD Limit : 0.00
Currency : INR
Email : ERANKIT.SHARMA95@GMAIL.COM
Cust ID : 114918974
Account No : 50100238535311 PRIME POTENTIAL
A/C Open Date : 12/07/2018
Account Status : Regular
RTGS/NEFT IFSC: HDFC0000929 MICR : 110240120
Branch Code : 929 Product Code : 161

Nomination : Not Registered

From : 01/09/2024

To : 30/09/2024

Statement of account

| | | | | | | | |
|----------|--|------------------|----------|-----------|----------|--|-----------|
| | XXXXXXXXXX1757-OTHER | | | | | | |
| 27/09/24 | IMPS-427121396283-ANKIT SHARMA-CNRB-XXXX | 0000427121396283 | 27/09/24 | 1,000.00 | | | 63,583.11 |
| | XXXXXX1202-OTHER | | | | | | |
| 27/09/24 | UPI-ZOMATO LTD-ZOMATO-ORDER@PTYBL-YESBOP | 0000427149004965 | 27/09/24 | 241.89 | | | 63,341.22 |
| | TMUPI-427149004965-OIDZTDUPIC2490B036 | | | | | | |
| 27/09/24 | UPI-ZOMATO LTD-ZOMATO-ORDER@PTYBL-YESBOP | 0000427149144774 | 27/09/24 | 541.03 | | | 62,800.19 |
| | TMUPI-427149144774-OIDZTDUPIC24EB451E | | | | | | |
| 28/09/24 | NEFT CR-KKBK0000958-APTIA GROUP INDIA PR | CMS2722451718788 | 28/09/24 | | 2,470.18 | | 65,270.37 |
| | IVATE LIMITE-ANKIT SHARMA-CMS27224517187 | | | | | | |
| | 88 | | | | | | |
| 28/09/24 | UPI-HITESH KUMAR SAINI-9716540856@ICICI- | 0000427294914125 | 28/09/24 | 1,500.00 | | | 63,770.37 |
| | ICIC0001079-427294914125-ITR | | | | | | |
| 28/09/24 | UPI-AMAZON INDIA-AMAZON@RAPL-RATN000RAPL | 0000427234720365 | 28/09/24 | 677.00 | | | 63,093.37 |
| | -427234720365-REQUEST FROM AMAZO | | | | | | |
| 29/09/24 | UPI-SUNITA VIJAY KUMAR R-RAISHANAYA314@O | 0000427327606873 | 29/09/24 | 10,001.00 | | | 53,092.37 |
| | KICICI-KKBK0000960-427327606873-UPI | | | | | | |
| 29/09/24 | IMPS-427323005728-PLUXEE INDIA PRIVATE L | 0000427323005728 | 29/09/24 | | 500.00 | | 53,592.37 |
| | IMITED-CITI-XXXXXX1003-BT29092400148364 | | | | | | |
| 30/09/24 | ACH D- HDFC BANK LTD-396759474 | 0000008155242274 | 30/09/24 | 30,596.00 | | | 22,996.37 |
| 01/10/24 | INTEREST PAID TILL 30-SEP-2024 | 0000000000000000 | 30/09/24 | | 114.00 | | 23,110.37 |

STATEMENT SUMMARY :-

| Opening Balance | Dr Count | Cr Count | Debits | Credits | Closing Bal |
|-----------------|----------|----------|------------|------------|-------------|
| 29,252.15 | 45 | 10 | 107,958.96 | 101,817.18 | 23,110.37 |

Generated On: 03-Oct-2024 14:09

Generated By:

Requesting Branch Code: NET

114918974

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

HDFC BANK LIMITED

*Closing balance includes funds earmarked for hold and uncleared funds

Contents of this statement will be considered correct if no error is reported within 30 days of receipt of statement. The address on this statement is that on record with the Bank as at the day of requesting this statement.

State account branch GSTN:06AAACH2702H1Z4

HDFC Bank GSTIN number details are available at <https://www.hdfcbank.com/personal/making-payments/online-tax-payment/goods-and-service-tax>.

Registered Office Address: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400013





सत्यमेव जयते

भारत सरकार

GOVERNMENT OF INDIA



अंकित शर्मा

Ankit Sharma

जन्म तिथि/ DOB: 02/02/1995

पुरुष / MALE

6701 8626 0232



Aadhaar-Aam Admi ka Adhikar



भारतीय विशिष्ट पहचान प्राधिकरण
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

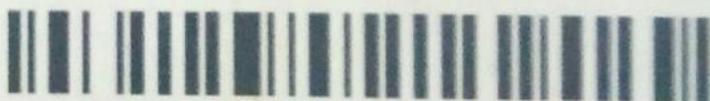
पता:

S/O अमृत लाल शर्मा, हाउस न-31ए,
गली न 1, नज़दीक साई मंदिर, ईस्ट
लक्ष्मी मार्केट, करकरदूमा, पूर्वी दिल्ली,
दिल्ली - 110092

Address

S/O Amrit Lal Sharma,
HOUSE NO-31A, GALLI NO 1,
NEAR SAI MANDIR, EAST
LAXMI MARKET,
Karkardooma, East Delhi,
Delhi - 110092

6701 8626 0232



1947



help@uidai.gov.in

www

www.uidai.gov.in



P.O. Box No. 1947,
Bengaluru-560 001

आयकर विभाग

INCOME TAX DEPARTMENT

ANKIT SHARMA

AMRIT LAL SHARMA

02/02/1995

Permanent Account Number

FSZPS6620E

.....

Signature



भारत सरकार
GOVT. OF INDIA



12092014



भारत सरकार

Government of India

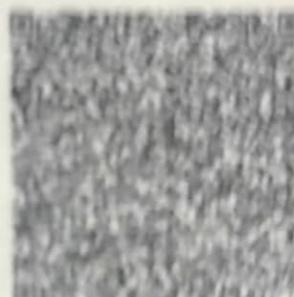


अंकित शर्मा

Ankit Sharma

जन्म तिथि/DOB: 02/02/1995

पुरुष/ MALE



6701 8626 0232

VID : 9173 6701 0870 9854

मेरा आधार, मेरी पहचान



भारतीय विशिष्ट पहचान प्राधिकरण

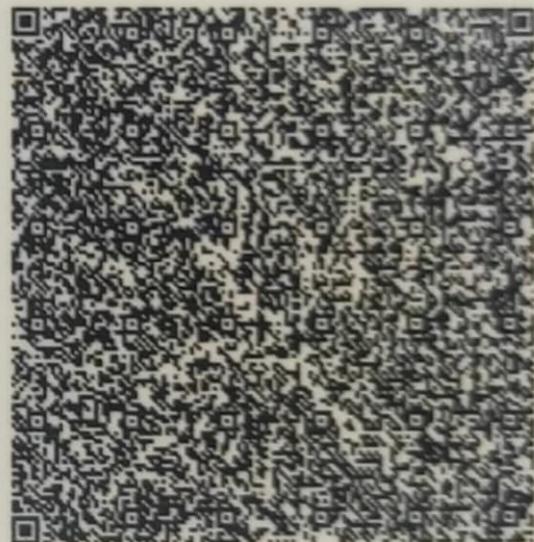
Unique Identification Authority of India

पता:

S/O अमृत लाल शर्मा, हाउस न-97, एस-1, दुसरा फ्लोर,
स्ट्रीट न-4, साई मंदिर के पास, ईस्ट लक्ष्मी मार्केट, लक्ष्मी
नगर, पूर्वी दिल्ली,
दिल्ली - 110092

Address:

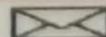
S/O Amrit Lal Sharma, House No-97,S-
1,2nd Floor, Street No-4, Near sai Mandir,
East Laxmi Market, Laxmi Nagar, East
Delhi,
Delhi - 110092



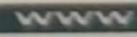
QR Code with Photograph

6701 8626 0232

VID : 9173 6701 0870 9854



help@uidai.gov.in



www.uidai.gov.in



HDFC BANK LTD DLF CYBER CITY DEVELOPERS LTD,
BLDG NO 10, UPPER GR FLOOR TOWER A,GURGAON-122002,HARYANA
RTGS / NEFT IFSC : HDFC0000929

PRIME

1 6 1 0 2 0 2 4

D D M Y Y Y
Valid for 3 months only

Or Bearer

Pay

Rupees रुपये

अदा करें ₹

50100238535311

Brn: 0929 Pdt: 16
2010

Payable at par through clearing/transfer at all branches of HDFC BANK LTD

000006 11024012010 082294 31

Ankit

ANKIT SHARMA

Please sign below / print and stamp at

DIRECT CREDIT AUTHORISATION FORM

**Instructions:**

- 1 IRDA of India has mandated all Payouts through National Electronic Funds Transfer (NEFT). Please submit your form today.
- 2 A Single request form shall apply to all policies where you are Policyholder.
- 3 Form to be filled by the Assignee in case of Assigned policies.
- 4 In case of non personalized Cheque, please also provide Bank Pass book/Bank statement.**
- 5 In case policyholder / Account holder / Assignee is a company, please affix stamp of the company along with signature.#
- 6 This form shall be ineffective when the Policy is endorsed as Married Women Property Act (MWPA).

Policy DetailsPolicy Number C115729836Policyholder/Assignee Name Mr/Mrs/M/S. ANKIT SHARMAAddress of Policyholder/Assignee 4-B/1145 SHIV GANGA APARTMENTS SECTOR 4 VASUNDHARA
(In case of change - Attach address proof)Landmark City GHAZIABADState UTTAR PRADESH Pin Code 201012Contact Numbers STD Residence STD Office Extn Mobile 9717419467Email ID ierankit.sharma95@gmail.com**Bank Account Details**Bank Account Number 5010023853531111 Digit IFSC code HDFC0000929First Account Holder Name Mr/Mrs/M/S. ANKIT SHARMA
(Exactly as per Bank records)Bank Name HDFC BANKBranch DLF CYBER CITYAccount Type Savings Current NRO NRE (For NRE account, payout cheque with NRE letter will be processed)** Original blank personalized cancelled cheque attached Yes No**Declaration**

I/We hereby declare that the information given above are correct and complete and shall inform you for changes if any. Tata AIA Life shall not be responsible for delay in credit, amount not credited, amount credit to incorrect account, due to incomplete or incorrect information herein. I/we understand that the information provided by me/us may be shared with third parties as per legal or regulatory requirements.. I/We understand and agree that where NEFT cannot be processed for whatsoever reason, the payout may be processed through cheque.

Signature of Policyholder/Assignee# (As on Policy Application)

Signature of 1st Account Holder
(As per bank records)Signature of 2nd Account Holder
(As per bank records)Date - 16 / 10 / 2024
D D / M M / Y Y Y YGHAZIABAD

Place

CERTIFICATION BY ACCOUNT HOLDER'S BANK: (For Bank Use Only)

We certify that the particulars furnished above are correct as per our records & that this account is currently operational. We confirm that the account details & account holder's signature(s) above are as per our records.



Bank Authorized Signatory with Employee ID



Bank Branch stamp

/ /
D D / M M / Y Y Y Y
Date

Tata AIA Life Insurance Company Ltd. (IRDA of India Regn. No. 110) (CIN - U66010MH2000PLC128403)

Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400013. For more Information, contact your advisor or call on our Helpline No 1-860-266-9966 (local charges apply) or SMS "Service" to 58888 or e-mail us at customercare@tataaia.com or visit our website www.tataaia.com

Version 5.2 - L&C/Misc/2016/Feb/074

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS : IRDA of India clarifies to public that IRDA of India or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. IRDA of India does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

Ankit Sharma

erankit.sharma95@gmail.com

LinkedIn – www.linkedin.com/in/itsankitsharma
GitHub – www.github.com/n3rdankit

9717419467

SENIOR SPECIALIST - IMPLEMENTATION SERVICES

- 6 years 3 months of experience in Health Delivery Group – Implementation Department. To create the final web portal for the employers using the US Health and Welfare plans requirements.
- Completed 6 Annual Enrollments successfully and worked on MM365/MM365+ Implementation. Took initiative and successfully delivered Jumbo pod clients with total impact on 527k population approximately.
- Worked to maintain all the artifacts on **SharePoint** and stepped up to help my peers for knowledge transfer on the process improvement.
- Seeking a very challenging position in the organization where my technical skills can be best used.

EXPERIENCE

Aptia Group - Mercer Consulting (India) Pvt. Ltd

Senior Specialist - Implementation Services

Gurugram, Haryana
July, 2018 – Present

- Currently in Jumbo pod and working on delivery of clients with 250k population.
- Managed and partially automated an excel defect count dashboard to identify the daily defect counts of all the pods to identify their ageing.
- Written most complex queries to identify the huge impact of Jumbo clients which saved the efforts of 4 days of work in just a single day.
- Mentoring and provided the training to the New Hires.
- Asking right questions in time before going with any update on the requirements, due to which I have received the Star of the Month Award and multiple appreciations from our leaders.
- Created and managed a requirement analysis process to improve, consolidate end-to-end validation process; restructured and cutdown overall effort by 80%.
- Delivered high complexity and Jumbo client's configuration modules like Rates, Plan Attributes, Payroll and Deduction Calendar.
- Took ownership of the delivery of Jumbo pod clients for MM365 and MM365+ platform.
- Corrected user/configuration data in MM365+ using the Oracle SQL developer using SQL queries.
- Successfully completed the basic US Health & Benefits Domain Training.
- Analyzed the requirements and implemented them to Production by manual configuration as well as automation process.
- Accomplished the roles and responsibilities by doing peer review, configuration, and testing.
- Took Initiative to discuss client issues, cases and defects with onshore counterparts and provided desired solution for the same.
- Created the final web portal for the end user on Production environment.
- Learned problem solving skills which improved the decision-making abilities.
- Built solid communication skills by team discussions, trainings, and webinars.
- Learned to correct the user data using the SQL server (Info Maker) and BW tool for Large Market Clients.
- Took 3 promotions in the current organization from Analyst to Senior Analyst than Specialist and now currently working as Senior Specialist in Implementation Team.

Aglasem EduTech Pvt. Ltd

Trainee/Internship

Gurugram, Haryana
April, 2017 – November, 2017

- Managed website development through WordPress.
- Performed content writing on the WordPress site for the Education domain.
- Took ownership of the delivery of website content for customers on WordPress platform.

EDUCATION

GUVI An IITM Incubated Company

IIT-M Certified Advanced Programmer with Data Science Master Certified

Chennai, Tamil Nadu
June, 2022 – November 2022

DCR University of Science & Technology (Mahavir Swami Institute of Technology)

Bachelor of Technology in Computer Science& Engineering

6.91 GPA

Sonipat, Haryana
August, 2012 – August, 2016

Sun Valley International School

12th – 68.40%

10th – 7 GPA

Ghaziabad, Uttar Pradesh
April, 2009 – April, 2012

LEADERSHIP AND AWARDS

Spotlight Award

- Implemented Jumbo client's complex components and identified the impacted employees and corrected their health enrollments.
- Accomplished the award by getting All Jumbo Pod clients work delivery on time with highest accuracy.

April, 2024

Star of the Month Award

- Implemented Jumbo clients ready for the Open Enrollment, identified the impacted employees and corrected their health enrollments.
- Accomplished the award by getting All Jumbo Pod clients ready for Open Enrollment.

July, 2023

Star of the Month Award

- Implemented Jumbo clients ready for the Open Enrollment and provided the solutions on all benefit focus clients across pods.
- Accomplished the award by getting All Jumbo Pod clients ready for Open Enrollment.

Star of the Month Award

August, 2021

- Implemented 10 clients ready for the Open Enrollment and provided the solutions on 100 plus ongoing cases.
- Accomplished the award by demonstrating an innovative approach by creating tool for requirement validation which resulted in 80% of overall effort saving for validation.

Star of the Month Award

September, 2020

- Implemented 11 plus 1 jumbo client ready for the Open Enrollment.
- Accomplished the award by implementation of US Health care clients on web portal by performing the requirements analysis.

SKILLS

- US Heath & Benefits Domain
- SharePoint
- MM365/MM365+: Configuration/Testing
- Carrier File Validation
- Tools for Defect Tracking, CMS, etc.: JIRA, SharePoint and Mercer In-Built tools
- Basic SQL
- Advance MSExcel (Functions: V/H lookup, Pivot, Conditional Formatting and Data Validation)

PERSONAL DETAILS

- **MOTHER NAME:** MADHVI SHARMA
- **FATHER NAME:** AMRIT LAL SHARMA
- **DOB:** February 2nd, 1995
- **MARITAL STATUS:** SINGLE
- **NATIONALITY:** INDIAN
- **ADDRESS:** 4B/1145, Shiv Ganga Apartment, Sector 4, Vasundhara, Ghaziabad-201012, Uttar Pradesh, INDIA

DECLARATION

I hereby declare that all the information given above is true and correct to the best of my knowledge and belief.

Date:

Place:

(ANKIT SHARMA)

Ankit Sharma

erankit.sharma95@gmail.com

LinkedIn – www.linkedin.com/in/itsankitsharma
GitHub – www.github.com/n3rdankit

9717419467

SENIOR SPECIALIST - IMPLEMENTATION SERVICES

- 5 years 9 months of experience in Mercer Marketplace – Health Delivery Group – Implementation Department. To create the final web portal for the employers using the US Health and Welfare plans requirements.
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Senior Specialist - Implementation Services

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Aglasem EduTech Pvt. Ltd

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12th – 68.40%

10th – 7 GPA

Ghaziabad, Uttar Pradesh
April, 2009 – April, 2012

LEADERSHIP AND AWARDS

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July, 2023

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- Accomplished the award by getting All Jumbo Pod clients ready for Open Enrollment.

Star of the Month Award

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Star of the Month Award

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- **NATIONALITY:** INDIAN
- **ADDRESS:** 4B/1145, Shiv Ganga Apartment, Sector 4, Vasundhara, Ghaziabad-201012, Uttar Pradesh, INDIA

DECLARATION

I hereby declare that all the information given above is true and correct to the best of my knowledge and belief.

Date:

Place:

(ANKIT SHARMA)

Ankit Sharma

erankit.sharma95@gmail.com

LinkedIn – www.linkedin.com/in/itsankitsharma
GitHub – www.github.com/n3rdankit

9717419467

SENIOR SPECIALIST - IMPLEMENTATION SERVICES

- 5 years 11 months of experience in Health Delivery Group – Implementation Department. To create the final web portal for the employers using the US Health and Welfare plans requirements.
- Completed 6 Annual Enrollments successfully and worked on MM365/MM365+ Implementation. Took initiative and successfully delivered Jumbo pod clients with total impact on 527k population approximately.
- Also worked to maintain all the artifacts and stepped up to help my peers for knowledge transfer on the process improvement.
- Seeking a very challenging position in the organization where my technical skills can be best used.

EXPERIENCE

Aptia Group

Senior Specialist - Implementation Services

Gurugram, Haryana
March, 2024 – Present

- Currently in Jumbo pod and working on delivery of clients with 250k population.
- Managed and partially automated an excel defect count dashboard to identify the daily defect counts of all the pods to identify their ageing.
- Written most complex queries to identify the huge impact of Jumbo clients which saved the efforts of 4 days of work in just a single day.
- Mentoring and provided the training to the New Hires.
- Asking right questions in time before going with any update on the requirements, due to which I have received the Star of the Month Award and multiple appreciations from our leaders.

Mercer Consulting (India) Pvt. Ltd

Senior Specialist - Implementation Services

Gurugram, Haryana
July, 2018 – February, 2024

- Created and managed a requirement analysis process to improve, consolidate end-to-end validation process; restructured and cutdown overall effort by 80%.
- Delivered high complexity and Jumbo client's configuration modules like Rates, Plan Attributes, Payroll and Deduction Calendar.
- Took ownership of the delivery of Jumbo pod clients for MM365 and MM365+ platform.
- Corrected user/configuration data in MM365+ using the Oracle SQL developer using SQL queries.
- Successfully completed the basic US Health & Benefits Domain Training.
- Analyzed the requirements and implemented them to Production by manual configuration as well as automation process.
- Accomplished the roles and responsibilities by doing peer review, configuration, and testing.
- Took Initiative to discuss client issues, cases and defects with onshore counterparts and provided desired solution for the same.
- Created the final web portal for the end user on Production environment.
- Learned problem solving skills which improved the decision-making abilities.
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Aglasem EduTech Pvt. Ltd

Trainee

Gurugram, Haryana
April, 2017 – November, 2017

- Managed website development through WordPress.
- Performed content writing on the WordPress site for the Education domain.
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EDUCATION

GUVI An IITM Incubated Company

IIT-M Certified Advanced Programmer with Data Science Master Certified

Chennai, Tamil Nadu
June, 2022 – November 2022

DCR University of Science & Technology (Mahavir Swami Institute of Technology)

Bachelor of Technology in Computer Science & Engineering

6.91 GPA

Sonipat, Haryana
August, 2012 – August, 2016

Sun Valley International School

12th – 68.40%

10th – 7 GPA

Ghaziabad, Uttar Pradesh
April, 2009 – April, 2012

LEADERSHIP AND AWARDS

Spotlight Award

April, 2024

- Implemented Jumbo client's complex components and identified the impacted employees and corrected their health enrollments.
- Accomplished the award by getting All Jumbo Pod clients work delivery on time with highest accuracy.

Star of the Month Award

July, 2023

- Implemented Jumbo clients ready for the Open Enrollment, identified the impacted employees and corrected their health enrollments.
- Accomplished the award by getting All Jumbo Pod clients ready for Open Enrollment.

Star of the Month Award

July, 2022

- Implemented Jumbo clients ready for the Open Enrollment and provided the solutions on all benefit focus clients across pods.
- Accomplished the award by getting All Jumbo Pod clients ready for Open Enrollment.

Star of the Month Award

August, 2021

- Implemented 10 clients ready for the Open Enrollment and provided the solutions on 100 plus ongoing cases.
- Accomplished the award by demonstrating an innovative approach by creating tool for requirement validation which resulted in 80% of overall effort saving for validation.

Star of the Month Award

September, 2020

- Implemented 11 plus 1 jumbo client ready for the Open Enrollment.
- Accomplished the award by implementation of US Health care clients on web portal by performing the requirements analysis.

SKILLS

- US Health & Benefits Domain
- MM365/MM365+: Configuration/Testing
- Carrier File Validation
- Tools for Defect Tracking, CMS, etc.: JIRA, SharePoint and Mercer In-Built tools
- Basic SQL
- Advance MSExcel (Functions: V/H lookup, Pivot, Conditional Formatting and Data Validation)

PERSONAL DETAILS

- **MOTHER NAME:** MADHVI SHARMA
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DECLARATION

I hereby declare that all the information given above is true and correct to the best of my knowledge and belief.

Date:

Place:

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Ankit Sharma

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April, 2009 – April, 2012

LEADERSHIP AND AWARDS

Star of the Month Award

August, 2023

- Implemented Jumbo clients ready for the Open Enrollment and provided the solutions for huge population with MS Access.
- Accomplished the award by getting All Jumbo Pod clients ready for Open Enrollment also to streamline the work approach in a simple manner.

Star of the Month Award

July, 2022

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Abhishek

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