

Q1: How do I know the details of family members who are covered under the insurance plan? Where do I notify in case of any discrepancy?

A1: Please refer to your E Card for details of family members who are covered under the policy.

IMPORTANT: In case of any discrepancy in the e-card details (dependent not registered / name correction / date of birth correction / any other discrepancy)

, please notify your Human Capital team by sending an email to mansi.yadav@moglix latest by 19-Jun-25.

Requests received after this date will not be considered.

Q2: In case of any new family member addition (say employee getting married - spouse addition / childbirth) post receiving this e-mail, how do I get the new family member(s) enrolled in the policy?

A2: In such an event, employee is required to send an email (with the below details) to his/her HRBP within 21 days of such an event.

Request received after 21 days will not be considered.

☺

E Code

Emp Name

Relationship of dependent with Employee

Dependent Name

Dependent Date of Birth (DD/MM/YYYY)

Dependent Gender

Date of Marriage (In case of spouse addition) (DD/MM/YYYY)

Q3: Where to contact in case medical assistance is required?

A3: Refer to the below table for details.

Insurance Broker : Loop Health

Claims related queries / other generic queries

Contact Number -

9267990103 - Ms. Chhaya Sharma

Email ID

chhaya.sharma@loophealth.com

Contact Number -

8527389529- Ms. Deeksha Pal

Email ID

deeksha.pal@loophealth.com

Contact Number -

9811506857- Mr. Ranish Das

Email ID

ranish.kumar@loophealth.com

You can Download the Loop App by scanning the QR code shared below:

Regards,

Human Capital Team

Q3: What is Gratuity?

A3: Gratuity is a financial benefit provided to employees when they retire, leave their job,

or in the event of an unfortunate circumstance like disability or death. To be eligible for gratuity,

an individual must have worked for at least five continuous years with the same employer. This benefit is

mandated by law to offer support to employees during critical transitions in their careers.

Q4: Who is covered under Gratuity policy?

A4: It starts from the day you join the company and applies to every on-roll employee on Moglix's payroll.

Q5: Is there a ceiling limit of Gratuity amount?

A5: The maximum amount of gratuity paid to an employee that is tax exempt is

limited to INR 20 lacs (Twenty Lacs). Anything above this is not tax exempt.

Q6: What happens in case of death/disability?

A6: In case of death or permanent disability, gratuity is payable even if the employee has not completed the required five years of continuous service.

Q7: If employees complete five years of continuous service, will they be eligible to receive gratuity, regardless of whether 5 year completion happens during their notice period or on their last working day?

A7: If employees have completed five years of continuous service, they are eligible to receive a gratuity, whether it's on their last working day or during their resignation period.

Q8: How much can I borrow as an advance?

A8: You can borrow up to 3 times your monthly CTC. This amount requires approval from both your HOD and the HR Head.

Q9: How do I request a salary advance?

A9: Submit your request through the HRMS. Your request will be reviewed and either approved or rejected by the HOD and HR Head. If approved, Finance will process the payment.

Q10: How will I pay back the advance?

A10: The amount will be deducted from your salary over a maximum of 9 months, starting from the next payroll after you receive the advance.

Q11: What happens if I resign before re-paying the advance amount?

A11: If the outstanding advance is not fully repaid before leaving the company, the entire amount will be deducted from the final payroll for the current month or from the Full & Final (F&F) settlement, whichever is processed first in the case of resignation or termination. Any remaining balance must be paid immediately to the Moglix bank account.

Q12: Can I apply for another advance before paying back the first one?

A12: No, you can only request a new advance 9 months after your first request, and only if you've fully repaid the first advance.

Q13: What if someone is unable to repay the advance?

A14: The company may take legal action if a leaver doesn't repay the advance. F&F, relieving letter and other dues will be held back, and the leaver will be responsible for any legal costs