

Ms. Naveena Ann Biju
Puthenpeedikayil House
Vennikulam P.O
Kerala – 689544

Date: 09/01/2020

Dear Ms. Naveena Ann Biju,

Sub: Provisional Offer Letter

With reference to your application and further to the interview and / or subsequent discussion you had with us, we are pleased to offer you the position of 'Officer Trainee – Sales' - Grade 'A0'.

By joining ESAF BANK, you will be part of a fast-paced and socially dedicated team that works together to provide 'Joy of Banking to Everyone'. Also you are committing to the Bank's Vision of being India's leading social Bank that offers equal opportunities for the whole society through universal access and financial deepening, thus promoting financial inclusion, livelihood and economic development as a whole. In turn, Bank will be providing you with every opportunity to learn, grow and stretch to the highest level of your ability and potential.

The details of offer are as follows, and shall be confidential.

You will be on a training for a period of 12 Months, which may be extended or regularized based on your performance and the successful completion of training will be followed by a six months' probation. Your service in the Bank will be confirmed subject to your performance being satisfactory during the probationary period.

Your Remuneration will be as follows:

Annual Salary with Benefits in Rs.	Maximum Performance Pay* in Rs.	Total Annual CTC in Rs.
2,00,000	16,495	2,16,495

*Annual payment based on Banks' & Department's performance and your individual performance.

The emoluments mentioned above are payable as per the policies of the bank, after effecting appropriate and applicable statutory deductions, if any.

You shall be eligible for TA & DA and other payments as applicable to the grade, in line with the Bank's policy.

Your initial posting will be at any branch/office anywhere in Kerala & Tamil Nadu. However, the Bank reserves the right to transfer you to any Office / Department / Branch of the Bank, in India, that is in existence / or may come into existence at a future date, based on the Bank's business requirements.

ESAF SMALL FINANCE BANK LIMITED

RBI License No. MUM 124, C.IN. U65990KL2016PLC045669

Registered & Corporate Office: ESAF Small Finance Bank Limited, Building No. VII/83/8, ESAF Bhavan, Mannuthy, Thrissur - Palakkad National Highway, Thrissur - 680 651, Kerala.

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