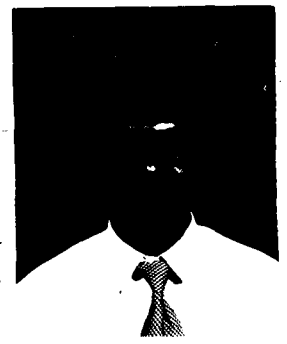


**Details of Appointment:** : (For office use only – Do not write on this page)



Salary	6,000/-
PF & ESI	<input checked="" type="checkbox"/> No PF & ESI <input type="checkbox"/> Only after 3 months <input type="checkbox"/> Pay ESI & PF
Probation Period	<input type="checkbox"/> 3 months <input checked="" type="checkbox"/> Nil
Salary revision	<input type="checkbox"/> After 3 months <input checked="" type="checkbox"/> Next April
Employee company	Silver oak Bungalows for now – Modi Ventures later.
Site	Silver oak Bungalows.
Date of joining	1/7/05
Report to	Head office at 10 am.
Documents required	<input checked="" type="checkbox"/> 2 photographs <input checked="" type="checkbox"/> Copy of school certificated <input checked="" type="checkbox"/> Copy of degree certificates <input checked="" type="checkbox"/> Copy of drivers license <input checked="" type="checkbox"/> Copy of passport <input checked="" type="checkbox"/> Fathers employment details / Copy of ID card. <input type="checkbox"/> Reference letter from <u>India Today,</u> <input type="checkbox"/> Reference letter from <u>All previous employen.</u> <input type="checkbox"/> Reference letter from _____ <input type="checkbox"/> Other _____ <input type="checkbox"/> Other _____
Remarks	Conveyance Rs. 1,000/- included in salary. Mobile allowane: — 400/-  Joined the duty on 1/07/05

Sign: [Signature]  
 Date: 29/6/05.

27-6-05

BIO-DATA for Mktg post

19-20

Note: 1. Attach copy of Resume / bio-data. 2. Fill up this form in capital letters.

Good  
No bl...

Name	NARSIK DESHMUKH
Age/Date of Birth	20 - Dec - 1973 - 31 yrs
Fathers Name	Veeranna Deshmukh
Address for Correspondence	HNo: 2-2-1105/13/12, Tulsina-998, Golnaka, Amber Pet, Hyd-13
Permanent Address	HNo: 9-105 Post Handal: Yedpally Dist: Nizamabad Pin: 502202
Phone No.	9848802831 - cell no.

Visited  
22051

Education

Degree	B.Sc (Computer Science, Maths, Stats) - Big med
Name of college	Nobel Degree College, Hyderabad
Location	Dilsukhnagar
Year	1993-1996

Degree	M.B.A. (Marketing)
Name of college	IGNOU
Location	Distant education - Correspondence
Year	1996-1998

Name of Inter/Jr. college	Madhu Malancha Jr. College
Location	Bodhan
Medium & Year	English 1990-1992

Name of School	Rotary High School
Location	Nizamabad
Medium & Year	1989-90

Experience

Years of experience in relevant field.	Eight Years
--	-------------

Name of company	Ario Riders International Ltd
Duration of employment	<del>1996</del> From date: 1996 To date: 1998
Location	Hyderabad
Last drawn salary	3500/-
Brief description of work	Operational Exec Used to handle the Crewsters, and Staff keeping track of hired out vehicles
Reason for leaving	Transferred to Pune

PTO

OK

Weds  
29.6.05  
2.30 PM

Name of company	HOTEL ANURUTHA GATE				
Duration of employment	3 yrs	From date:	1998	To date:	2001
Location	Hyderabad - opp. Secretariat				
Last drawn salary	<del>4000/-</del> 4000/-				
Brief description of work	worked as Lobby Manager + customer care keeping track of bookings and check-in etc				
Reason for leaving	Improper Payment to Salary				

7-8 member  
Sales team  
for computers &  
individual sale

Name of company	Choice Solution				
Duration of employment	2 yrs	From date:	<del>1998</del> 2001	To date:	<del>2001</del> 2003
Location	Hyderabad - B Hills				
Last drawn salary	5000/- + conveyance				
Brief description of work	Direct Sales going to Individuals and Corporates for Software Product				
Reason for leaving	Better prospects				

6-7 districts  
of South Karnataka  
for diabetic  
go to hospitals  
and doctors  
the game team  
fringe  
this was used."

Name of company	Genises Medical Systems				
Duration of employment		From date:	2003	To date:	2004
Location	Bangalore				
Last drawn salary	7500/- for diabetes				
Brief description of work	Direct sales for Medical Equipments for Individual and Corporate Doctors Area Sales Mgr				
Reason for leaving	Came back to Hyderabad, can't manage				

Computer Skills	B.Sc in Computers MS word + all languages			
Two wheeler & make	- No - can buy vehicle			

Details of family members	Name	Age	Occupation	Name of company/ employer
Father	Veeranna	52	Farmer	Expired
Mother	Prameela	48	Housewife	-
Wife	Arung	24	Teacher	Govt. School
Brother / Sister	Neelkanti	28	employee	Next (Vedio.com) (retil shop)
Brother / Sister				
Brother / Sister				
Brother / Sister				

Expected salary	8000 +
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Other information -	Can speak all languages of South, English, Telugu, Hindi, Marathi, Kannada
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- wants to work in field.  
(not like at India Today)

**RESUME**

NARSING DESHMUKH  
Hno:2-2-1105/b/6/2 Indiranagar,  
Golnaka Hyderabad,  
Phone: 27564413/9848802831  
Email: narsing\_vem@yahoo.com

Sal: Rs 7,500/-  
(net)  
(no incentives)  
(from cities)  
Keeps track of  
customers,  
orders.

**CARRIER OBJECTIVE:**

Zeal to work in any kind of environment where apart from contributing to the organization I have an opportunity to build a carrier for me

**WORKING EXPERIENCE:**

April 05 + till date  
Operations Exec.

Presently working with INDIA TODAY group.

25 ppl  
(under him)  
Subscriber  
(+ 18 brands  
of magazines)  
Target:  
3 subsc. a day

Worked as a Operational Manager in "AUTORIDERS INTERNATIONAL LTD" for two years from June 1996 to September 1998

Worked as a Lobby Manager in hotel "AMRUTHA CASTLE" for three year From September 1998 to February 2001

Worked as a sales executive in "CHOICE SOLUTIONS LTD" for two years from March 2001 to February 2003

Working as a Area sales Manager for "GENESIS MEDICAL SYSTEMS PVT LTD" from March 2003 to September 2004

checks target  
train mktg.  
executives

Worked as a sales associate for "Kotak Life Insurance" from November 2004 April 2005

6 months. mktg. LIC policies.  
Rs 8,920/- left as customer base less by govt ins. co's.  
monthly sal. + incentives.

**JOB PROFILE:**

96-98

"AUTORIDERS INTERNATIONAL LIMITED" is a car rental company. My job is to look out the entire operations of fleet. I used to arrange the shifts to the chauffeurs and keep the track of in and out going kilometers of the vehicles, payment from the clients and attendants of the chauffeurs and the staff.

25

- 3 yrs -
- ✓ • In hotel "AMRUTHA CASTLE" my job is to look out the entire customer care like customer's check in and checkouts, telephone bills, laundry bills,
  - "CHOICE SOLUTIONS LTD" is a software company. Where my job in this company is to get the projects for development from the clients as well form individual
  - "GENESIS MEDICAL SYSTEMS LTD" is a bio-medical company, which develops the medical systems of their own. My job is to guide a ~~team~~ <sup>team</sup> of three members to get the orders from individual doctors and from corporate hospitals through out India
  - ✓ • In Kotak life insurance I used to go direct sales for all individuals and corporate for their life insurance

### EDUCATION QUALIFICATION:

Completed S.S.C from "ROTARY" high school from Nizamabad (A.P) in the year 1989-90

Completed my P.U.C from "MADHUMALANCHA" Jr.college with a science group (M.P.C) from Bodhan (A.P) in the year 1990-1992

Completed my graduation from "NOBEL DEGREE COLLEGE" which is affiliated to Osmeina University with a science group (Bsc) from Hyderabad in the year 1993-1996

Completed my Post graduation (MBA) from "IGNO" specialization in Marketing In the academic year 1996-1998

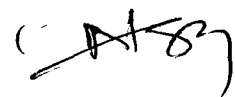
### PERSONAL PROFILE

Father's Name	Veeranna Deshmukh
Date of Birth	20 <sup>th</sup> December 1973
Languages known	English Hindi Telugu Marathi Kanada
Marital status	married

Date: 26/06/2005

NARSING DESHMUKH

Place: HYDERABAD

(  )

28<sup>th</sup> May 1996



**AUTORIDERS**  
RENT - A - CAR

**LETTER OF APPOINTMENT**

To,  
Narsing Deshmukh  
H.No. 16-2- 751/B/40,  
SBH Colony, Saidabad.  
HYDERABAD.

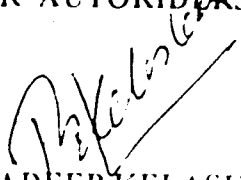
Dear Narsing Desmukh,

With reference to your application and interview you had with us we are pleased to offer you an Offer letter as Operational Executive in our Hyderabad Branch You are required to join us on before 1st June, 1996.

1. Your gross monthly salary will be fixed at Rs. 3500/- ( Rupees Three Thousand Five Hundred only ) .
2. You will be on probation for a period of six months from the date of your joining.
3. You will not be eligible for any leave during the period of probation . On completion of your probationary period and on a situation of severance of your employment (Resignation of termination) one month notice period is a must.

We look forward to join our company at the earliest .

FOR AUTORIDERS INTERNATIONAL LTD.

  
PRADEEP KELASKAR  
EXECUTIVE P & A



**AUTORIDERS**  
R E N T - A - C A R

24<sup>th</sup> September, 1998

**TO WHOMSOEVER IT MAY CONCERN**

This is to certify that **Mr.NARSING DESHMUKH** has working with us as **Operation Executive** from 9<sup>th</sup> June, 1996 to 12<sup>th</sup> September 1998. During his service tenure we found him to very sincere and hard working and dedicated to his own responsibilities. He left our organization for future enhancement and development of his career. He can be evaluated as an asset to any organization.

We wish him all the best for his future career.

For **AUTORIDERS INTERNATIONAL LTD.**,

  
**PRADEEP KELASKAR**  
**EXECUTIVE P & A.**



Hotel Amrutha Castle  
**Best Western**

[A DIVISION OF COUNTRY CLUB (INDIA) LTD.]



28<sup>TH</sup> MAY 1996

**LETTER OF APPOINTMENT**

To,  
Narsing Deshmukh  
H.No.16-2-751/B/40,  
SBH Colony, Saidabad,  
HYDERABAD.

Dear Narsing Deshmukh,

With reference to your application we are please to offer you an offer letter to work in our organization as a Lobby Manager in front office department. During this period we offer you a pay scale of Rs. 4000/- per month.

1. You will be on probation for a period of Three months from the date of your joining.
2. You will not be eligible for any leave during the period of probation. On completion of your probationary period and on a situation of severance of your employment (Resignation or termination) one month 'notice period is a must.

We look forward to join our company at the earliest.

for HOTEL AMRUTHA CASTEL BEST WESTERN,

*Shaker*





# GENESIS MEDICAL SYSTEMS PVT. LTD.

5-9-59, Suit No. 404, Moghul's Court Building, Basheerbagh, Hyderabad-500 001.  
☎ : 55630950 / 55630951 Fax: 040-55625145, E-mail : sales@genesismedicals.com

To.

Date : 12-03-2003

Mr. Narsing Deshmukh  
H.No.6-61/A,  
Mallikarjuna Nagar Colony,  
Iold Bowinpally,  
Secunderabad-11

Dear Mr.Deshmukh

We refer to your application for employment and to your subsequent interviews with us. We are pleased to offer you an appointment effective 12-03-2003 as Area Sales Manager in our Marketing Department on the following terms and conditions.

1. You shall join the duties from 15-03-2003
2. If required, you shall submit to a medical examination by a medical examiner by the company and this appointment will hold good if you are declared medically fit.
3. The company shall pay you a consolidated salary as per schedule give below:
  - a) Rs.7,500/- per month consolidated
  - b) Further increments will be decided on performance and company policies from time to time.
  - c) Review after 3 months from the date of joining.
4. Your services may be terminated by the company with an advance 1 month notice.
5. If case you want to leave the job, It is mandatory that the work in hand in completed and handed over to the assigned person.
6. You will be entitled to leave's as per company rules which are in force and/or which may be framed from time to time.
7. You shall devote your full time and attention to the work assigned to you. You shall at all times obey and abide by the lawful directions and orders given to you by your superiors and shall work diligently, faithfully and well. The company shall be the sole judge to determine whether the work assigned to you is suitable or not and you shall not case performing a part or the whole of your duties unilaterally.

*Innovating technology for a healthier tomorrow*



# GENESIS MEDICAL SYSTEMS PVT. LTD.

5-9-59, Suit No. 404, Moghul's Court Building, Basheerbagh, Hyderabad-500 001.  
☎ : 55630950 / 55630951 Fax: 040-55625145, E-mail : sales@genesismedicals.com

8. You shall not accept any other employment , part time , or engage in any commercial business or pursuit on your own account or as an agent for others . You shall not utilize or divulge to any person or persons any of the company's trade secrets or affairs, in the event of contravening of any terms , the employee shall be liable for all such damages and loss and the employer shall be at liberty to sue the employee for recovery of any such damages and loss to the company and the employee shall be liable to face appropriate legal action of suitable nature as provided under the provisions of IPC.

9. You shall be responsible for the safekeeping and return in good condition and order of all the company's property , which may be in your use , custody or charge.

10. You shall keep the company informed of any change in your residential address or civil status .

11. You shall abide by the rules and regulations of the company which are in force and/ or which may be framed from time to time, if at any time , in the opinion of the company which shall be final , you become insolvent or found guilty of dishonest , disobedient , misappropriation , theft , fraud , disorderly behavior , negligence indiscipline, absence from duty without permission or any other conduct considered by the company as detrimental to its interest or more terms of this appointment , your services may be terminated without notice and appropriate legal action , civil/criminal initiated against you .

Please confirm your acceptance of this appointment on the above mentioned terms and conditions by returning to us the copy of this letter duly signed by you .

We look forward to a long and successful association with you .

For Genesis Medical Systems Pvt. Ltd.



Director.

Received and accepted



# Life Insurance

October 4, 2004

Mr. Narsing Deshmukh  
S/O Mr. Veeranna Deshmukh  
H.No. 1-905, Yedpally  
Dist : Nizamabad 503 202

**Sub: Offer for Appointment as 'Sales Associate'.**

Dear Sir,

1. We refer to your employment application and the selection process that you underwent and the discussions you have had with us recently. We take pleasure in offering to you a position as 'Sales Associate' on the rolls of our organization. This employment is on exclusive contractual basis as a part of the Company's Direct Sales Project Team for a fixed tenure of twelve (12) months and you shall operate as a full-time member of the said team. The said fixed tenure contractual appointment shall, for purposes of brevity, be hereinafter referred to as "Employment" in this document. The Employment shall take effect from the date you report for duties, which shall be October 5, 2004 (Tuesday). Further (detailed) terms and conditions governing this appointment are stipulated herein, for your formal acceptance.
2. As a part of your duties, you will be responsible for achievement of sales targets specified for you by the Company from time to time and for contributing to the Company's growth. As a part of this broad expectation, you will be required to perform specific duties such as tele-marketing, cold-calling, customer visits, prospecting and follow-up visits, customer support and coordination, and any other associated / related / allied / incidental activities and duties appropriate to the role and the overall responsibility. Even though you will be initially attached to our office in Hyderabad and operate under the overall control and supervision of a Sales Manager or such other suitably nominated official of the Company, your job responsibilities will require you to undertake out-door work for the purposes such as customer visits, etc. Depending on work exigencies and any other requirements of the Company or the customers / clients of the Company, you may also be required to operate from time to time, from the premises of any external organisation(s). The Employment will cease to be effective at the end of the tenure of 12 (twelve) months, unless specifically and formally extended through mutual consent. On successful completion of the tenure of one year envisaged vide this letter (and / or any formal extensions thereto if applicable), you will be considered for a suitable position / role in the Company, appropriate to the Company's needs at the relevant time and appropriate to your achievements and capabilities. Hyderabad shall be your normal headquarters for the tenure of this Employment.
3. For the tenure of this Employment, you will be eligible you will be eligible to receive an all- inclusive consolidated annual remuneration of Rs. 108040/- (Rupees One Lakh Eight Thousand Forty only). The remuneration would consist of a monthly Basic Salary and certain other allowances / payments, payable on monthly / annual basis, details of which are provided in the 'Remuneration Package Sheet' attached to this letter as Annexure-I. All payments will be as per the Company's procedures / schedules in force from time to time and will be subject to deduction of appropriate taxes at source. Appropriate recoveries will be implemented towards any statutory liabilities arising on your account, such as contribution to Provident Fund and if applicable, coverage under the Employees' State Insurance Scheme, etc. Service under this Employment shall not qualify for benefits such as gratuity. Kindly note that a payment titled as "Bonus" is already incorporated and integrated into the all-inclusive gross remuneration package and hence the Company will not be liable for any further payments by way of Bonus (statutory or otherwise). The amount of "Bonus" will be payable to you after you have completed the tenure successfully. Any payments by way of statutory obligations or otherwise that may arise in the course of and consequent to your association with the Company by virtue of this Employment (whether during the tenure of the Employment or after closure of the same) will be liable for adjustment against the amount of 'gross remuneration' applicable to you at the relevant time and the Company shall have no further obligations on account of such payments/obligations. All statutory payments (wherever applicable) shall be calculated on the basis of Basic Salary applicable to you.

*Pam*

**Kotak Mahindra Old Mutual Life Insurance Limited**

Registered Office : T +91 22 56635000  
6th Flr., Peninsula Chambers F +91 22 56635111  
Peninsula Corporate Park www.kotak.com  
Ganpatrao Kadam Marg  
Lower Parel (W)  
Mumbai - 400 013, India

*Offer of Appointment of Mr. Narsing Deshmukh*

**A JOINT VENTURE WITH**  **OLD MUTUAL** | p/c 1/8





## Life Insurance

4. You will be eligible for leave at the rate of twenty-two (22) calendar days per year of effective service. First credit of leave will be made into your account on proportionate basis after you have successfully completed six months of the effective service, and the remaining leave will be credited at the end of the first year of Employment. Your absence during the subsequent period can be adjusted against the balance of leave available in your account provided you have formally applied for leave of absence and the same has been duly approved by your Manager before the commencement of the proposed absence. Every absence shall, in all circumstances (even if it is on loss of pay) be with prior formal intimation to and authorisation from your Manager. Exemption from the prior sanction by your Manager is applicable only in circumstances where the absence is necessitated on account of special personal emergencies and the absence is of not more than one working day. Under such special circumstances, the Manager shall be promptly communicated about the personal exigency and about the absence for the day. You shall obtain your Manager's formal sanction for such absence on resumption of duties on the next working day without fail. Every absence on medical grounds exceeding two working days in a single instance has to be supported by an appropriate medical certificate acceptable to the Company. Every absence from your headquarters at the relevant time shall be with prior formal sanction from your Manager and you shall provide your contact details (at the outstation) to the Manager beforehand, without fail. Failure to resume duties at the end of the sanctioned duration of absence shall be treated as unilateral and voluntary abandonment of this Employment arrangement by you and the Company will have the option to take any steps as the Company may deem fit, including immediate closure of the Employment and settlement of your dues, without any further notice to you. Any balance of leave (unutilised leave) standing to your credit at the time of the closure of the Employment will be encashed on the basis of your Basic Salary and will be payable to you along with your final settlement dues.
5. Appropriate arrangements for the enhancement of skills required for the effective performance of your responsibilities have been made vide a formal training and induction process, which will commence on October 5, 2004 (Tuesday). Accordingly, you are required to report to our Vice President Mr. Suresh Agarwal on October 5, 2004 (Tuesday) at 09:30 hours, at our office located at 103, 1st Floor, White House, Nr. Lifestyle Bldg., Begumpet, Hyderabad - 500 016.
6. Please note that your services will be liable for postings at any office / branch / department / division of the Company, or for transfer / deputation / secondment to any of the Company's subsidiaries, business associates / affiliates, clients / customer organisations, consultants, or vendors / suppliers / certifying or inspecting agencies, within India or abroad, at any of their offices, branches, etc., on terms not less favourable to you than those stipulated in this letter of offer. You should fulfill all statutory requirements and provide appropriate undertakings / affidavits etc. as may be required by the Company and / or the said associates / affiliates, customers, divisions, etc. as may be appropriate and relevant to the context, particularly on issues such as secrecy and confidentiality, non solicitation / non compete, etc. and be bound by all such additional stipulations.
7. You will perform such duties as are assigned to you by the Company from time to time relating to the position to which you are now appointed and to which you may be transferred / deputed / seconded / promoted in future and be responsible for the achievement of the performance targets set for you from time to time.
8. You shall deliver a minimum of eight hours of effective and productive work per day (excluding the times for lunch-breaks and any other authorized recesses). You shall maintain and submit suitable records of your attendance, customer visits as well as reports regarding your activities, initiatives, progress and failures and such other topics, as per procedures in force at the relevant time. The records and reports shall be submitted as per schedules specified by the Company from time to time. You will be governed by the Company's rules, administrative arrangements and such other office procedures in force from time to time, on matters such as working hours, festival / public holidays, weekly offs and any other facilities / amenities, at the location of your posting at the relevant time. Please note that you shall be prepared to undertake shift duties as required by the Company depending on exigencies of work. In any event, you will not be expected to work for more than six days in a week and you will be eligible for one day in a week as a weekly off. Company may refix / modify your designation and distribution of your remuneration into different components as per designation / compensation structures implemented by the Company from time to time. Company's decisions on all such matters shall be final and binding on you.

Pam

9. Your retention on Company's rolls will be subject to your continued medical fitness. If you are at any time prevented by ill health, accident or other urgent necessity from attending office or performing your duties, you shall bring this to the notice of the Management as soon as you possibly can and furnish the Management with all the information relating thereto as it may reasonably require. If called upon, you shall submit yourself to a medical examination by a qualified registered medical practitioner appointed or agreed to by the Management and you may be required to produce a certificate of medical fitness before you resume work. In the event of absence arising out of your prolonged illness (extending beyond five working days in one single instance) or absence arising out of frequent illness (absence for more than five working days in any block of three months), Company reserves the option of not accepting you into the rolls and to terminate the Employment without any notice and without payment of any compensation in lieu thereof.
10. Your acceptance into and your continuation on the Company's rolls are in good faith and shall be based on the data, information or any other understanding provided by you during the course of your selection process, including the verbal information provided by you during the interviews / personal discussions. Any data that is not in consonance with the information provided by you shall result in immediate termination of this Employment. Company reserves the right to make suitable formal and informal reference checks with parties such as your educational institutions and previous employers.
11. Your acceptance into the training and into the Company's rolls will be subject to you having passed and acquired the qualifications (specified by you in your bio-data / Kotak Mahindra Old Mutual Life Insurance Ltd Application form) from a recognized university / institution in India; and you shall be required to submit appropriate documents in support thereof, while joining the Company's rolls.
12. Your date of birth, as entered in the Company's records is December 20, 1971. You are required to submit proof of your date of birth, when you report for training. You are advised to formally inform the undersigned in case the date of birth as recorded in the Company's records is incorrect.
13. This Employment being on full-time basis and your association being exclusively to meet the Company's needs as a part of the Direct Selling Project Team, you shall not, without the prior and formal consent of the Company, whether for any consideration or not, enter into any association with any third party in the nature of employment, retainership, assignment, consultancy, engagement, contractual association, or in any other manner whatsoever, or carry out any other profession / business / activity / vocation nor engage in any such activities (even if such association, activity, etc. is on part-time basis) as would interfere with the performance and delivery of your duties and obligations to this Company or which would represent a conflict of interest with the Company. It shall be presumed that you have ensured total, formal and effective closure of your pre-existing association / engagement with any third party, before the commencement of your Employment with us. You shall devote the whole of your time and attention to performing your duties during office hours and use your best endeavours to promote the interests of the Company and your conduct at other times shall be such as not to damage the interests of the Company.
14. You are to treat as strictly confidential the affairs of the Company and of its affiliates / associates, customers / clients, etc. and / or any information that you may have knowledge of or have access to during the course of your Employment with the Company, the divulgence of which to any third party in any manner whatsoever might be detrimental to the interests of the Company, its affiliates, etc. You shall not at any time during your Employment or after its termination, without the consent of the Company in writing, divulge, directly or indirectly, such knowledge, information or documents acquired by you in the course of your association, concerning the business or affairs of the Company or its associates or clients / customers and which are in the nature of a trade secret or secret in other respects the disclosure of which will cause harm to the Company, its associates or clients / customers. You shall make your best endeavour to preserve the confidentiality by the others and also to prevent any violations by the third parties concerning the confidentiality/secretcy requirements. Breach of this condition on your part shall render this Employment liable for immediate termination and you shall be liable for any other / additional legal action the Company may deem fit.

Pam

15. In line with the Insider Trading Regulations of The Securities and Exchange Board of India Act of 1992, you shall not use any unpublished price sensitive information to which you may be privy, for dealing in securities of a firm listed in the stock exchanges; or communicating such information to any person except as required in the normal course of work, or under any law; or counsel any person to deal in securities on the basis of such information. In addition, you are not authorized to and must not, at any time:
- (a) Trade on your own account by pledging the credit of the Company;
  - (b) Represent yourself as an authorised representative of the Company, except to the extent of being specifically and formally authorized to do so;
  - (c) Even on the Company's account, enter into any transaction of a speculative or gambling nature or otherwise subject the Company to risks which are beyond its financial capacity to bear;
  - (d) Enter into any commitment, dealing or obligation on behalf of the Company, except to the extent you are for the time being empowered by a resolution of the Board of Directors of the Company, or otherwise specifically authorized by a competent senior officer of the Company.
  - (e) Accept directly or indirectly any commission, share in profit, presents, gifts or gratuities from any third party dealing with the Company in any form or mode whatsoever.
  - (f) Communicate with or speak/write to or in any other manner interact with the media (print / electronic or otherwise) or with any other external agencies on behalf of the Company, their associates, customers/clients, etc. on matters concerning the Company, their associates, etc., save to the extent of performance of any of your statutory obligations for which you are specifically authorized by the Company.
16. You shall promptly inform the Company in writing regarding any changes to your permanent and contact addresses (including phone numbers and such other appropriate details) and any changes to any data provided by you at the time of your selection by the Company. You shall faithfully observe the rules and regulations and any other administrative arrangements of the Company from time to time on matters such as safety, security, mode of recording your attendance, dress code, personal hygiene, medical fitness, personal identification, etc. and operate with due regard to the cultural sensitivities and highest professional standards / ethics, in all your transactions. You shall comply with all reasonable orders of your superiors and attend to your duties punctually at such place or places as may be required.
17. You shall inform the Company without delay of any act of dishonesty, fraud or cheating or any damage to the Company's property that you may come to know of whether the same is under contemplation or is taking place or has already taken place.
18. You shall not, without prior consent of the Company in writing, publish any book or brochure or article concerning any matter relating to any area or activity of the Company or its associates, vendors, customers, etc., particularly if the contents of the publication fall into the domains of confidentiality, secrecy or against the interests of the Company, its associates, etc. On receipt of a formal request from you for such publication, Company will not unreasonably withhold its formal consent. Company's decision regarding the consent shall be final and binding on you.
19. Unless specifically and formally authorised to do so, you shall not collect funds, money, donations, gifts/gratis/presents, etc. from any third party on behalf of the Company, its associates/subsidiaries, etc or issue any receipts to any third party, nor shall you endeavour to derive any other direct or indirect benefit from any third party for any purpose whatsoever.
20. Non diversion of Employees: During the tenure of this Employment and for a period of one year subsequent to the termination of this Employment, you shall not, without the prior written consent of the Company, directly, indirectly or through any other means or through a third party, solicit or offer employment to persons who are or have been in the previous six months, the employees of the Company or the subsidiaries / affiliates / associates of the Company.

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21. Non Solicitation / Non Compete: During the tenure of this Employment and for a period of two years subsequent to the termination of this Employment, you shall not, without the prior written consent of the Company, directly, indirectly or through any other means or through a third party, solicit business from or perform services for any direct or indirect customer of the Company or any prospective customer whom you had any contact with or exposure to any time during the tenure of this Employment.
22. Your performance will be assessed and appraised from time to time, as per the performance appraisal / evaluation process or any other appropriate mechanism, as per schedules implemented by the Company from time to time. Company reserves the option to either extend the tenure of your Employment, or terminate the Employment or in any other manner modify the terms of your appointment without any compensation in lieu, in case your performance and progress during the Employment tenure do not meet the Company's expectations.
23. This appointment being purely on fixed term contractual basis, this offer of appointment is not intended to create any relationship of permanent employment for you on the Company's rolls or for your absorption into the Company's permanent rolls at a later date or for continuation of your association beyond the twelve months' duration in any manner whatsoever. Any extensions to the tenure of the Employment shall be through mutual consent and on specific terms mutually and formally agreed.
24. Should you be considered at a future date for induction into a suitable position/role on the Company's rolls or for any modifications into the nature of your association with the Company in any form whatsoever, the terms and conditions stipulated in this document of offer shall have no bearing whatsoever on the said association in future. Kindly note that a graduation qualification from a recognised university/institution in India shall be one of the minimum pre-requisites for you to be considered for induction into the Company's rolls at such later date. Suitable terms and conditions applicable to your modified employment status (including, if applicable, details of any probation period, benefits such as gratuity, etc.) will be separately communicated to you at the relevant time for your formal acceptance.
25. Subject to the Company's right to terminate this Employment in accordance with the provisions specified herein or in accordance with the relevant rules in force at the time of the event, the Employment may be terminated by either party, by providing a certain formal notice to the other party, or on payment of remuneration in lieu of the notice. The 'remuneration' shall be computed on the basis of all-inclusive gross remuneration applicable at the relevant time. Duration of the formal notice shall be fifteen days during the first six months of the Employment and one month on expiry of the first six months. Neither party has to provide any notice (to the other party) nor pay any compensation in lieu of the notice in case the termination is implemented on completion of the tenure of the Employment. This appointment as well as the terms and conditions of the appointment shall be treated as provisional till all formalities connected with your induction (such as submission of all necessary documents, pre-employment medical fitness etc.) are completed by you in all respects.
26. The Employment can be terminated by the Company, without any notice and without any compensation in lieu of such notice, in any of the following events:
  - (a) Any act of dishonesty, disobedience, insubordination, incivility, intemperance, irregularity in attendance or any other misconduct, or neglect or non performance or inadequate performance of duties, or incompetence in the discharge of duties on your part;
  - (b) You being adjudged an insolvent or applying to be adjudged an insolvent or making a composition or arrangement with your creditors, or being held guilty by a competent court of any offence involving moral turpitude;
  - (c) Breach or violation on your part, of the spirit of any of the terms, conditions or stipulations specified herein, including non-observance by you of the Company's rules and regulations and any other administrative requirements in force;
  - (d) Any data, information or any other understanding provided by you (in writing or otherwise) at the time of your selection by the Company being found to be incorrect, inaccurate, inappropriate, misleading, fraudulent, untruthful, malafide, or defective in any other manner; or any relevant data or information having been fraudulently withheld by you;
  - (e) Unauthorised absence from work, or failure to resume your duties on expiry of the absence duly authorised by the Company, or failing to resume your duties on expiry of the 'Leave' to which you are entitled under the relevant rules, or in the event of your death or total disability.

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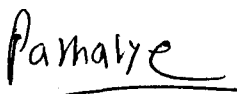
Offer of Appointment of Mr. Narsing Deshmukh



27. At the time of your separation from the Company's rolls, you shall comply with all exit procedures and other formalities such as handing over of all papers, documents, floppies, CDs and any other valuables, property and assets, etc. which belong to the Company. In addition, you will be required to submit a formal undertaking of secrecy and confidentiality in the format provided by the Company. Final settlement of your dues and issuance of a certificate of experience shall be completed by the Company after you have completed all the requirements in full.
28. You shall indemnify the Company in full for any direct and indirect losses the Company may have suffered on account of breach, violation or non-observance of the spirit of any of the provisions set out herein.
29. On matters not specifically covered by this agreement of Employment, you shall be governed by the Company's service rules, policies and practices, which are liable for modification, addition, total or partial withdrawal, suspension / revocation, etc, from time to time. Company's decisions on all such matters shall be final and binding on you.
30. You will be required to submit various documents in respect of your qualifications, work experience, etc. and fulfill different joining formalities at the time of reporting for duties, failing which the Company will reserve the option of not accepting you into the rolls. Details of the documents to be submitted by you as also the other joining formalities are provided in the Annexure attached to this letter. You are therefore advised to come fully prepared to comply with these requirements, when you report for duties.
31. This offer letter is being issued in two identical copies, one copy being the "Acceptance Copy". Please return the Acceptance Copy to the undersigned, after duly affixing your full signature on the last page and your initials/signature on each of the remaining pages thereof in token of your formal acceptance of the terms and conditions specified herein. Please note that this offer will stand withdrawn and cancelled if the Acceptance Copy does not reach us latest by October 5, 2004 (Tuesday) or if you do not report to Mr. Suresh Agarwal as per programme specified in the earlier part of this document.

We once again take the opportunity to invite you into the Direct Sales Project Team and look forward to a mutually beneficial association with you.

Yours faithfully,  
For **Kotak Mahindra Old Mutual Life Insurance Ltd.**



**Paresh Athalye**  
**Senior Manager- Human Resources**

**Encl:**

- (1) Annexure - I : "Remuneration Package" Sheet.
- (2) Annexure - II : Checklist of documents and joining formalities.
- (3) Acceptance Copy (alongwith Annexure).



## Life Insurance

Name of the candidate	Mr. Narsing Deshmukh	
Designation	Sales Associate	
Grade	SA	
Division / Department	Direct Sales Project Team	
Basis of Appointment	Contractual	
Tenure of Appointment	Fixed term of One year	
Initial location for reporting / Normal Headquarters	Hyderabad	
Date of Joining	Latest by 05-Oct-04	
Compensation Components	P.H. (Rs.)	P.A. (Rs.)
Basic Salary	1000	12000
House Rent Allowance	500	6000
Professional Allowance	1500	18000
Project Team Allowance	5300	63600
Conveyance Allowance	500	6000
Company's Contribution into Provident Fund	120	1440
Bonus	-	1000
<b>All-inclusive</b>	<b>8920</b>	<b>108040</b>
<b>Additional Benefits</b>		
<p>1) Medical Insurance Coverage (Hospitalisation only) :- Coverage for employee, spouse and two dependant children upto 18 years of age and dependant parents. Annual ceiling on coverage (cumulatively under different heads of expenses) for the employee, spouse and dependant parents is Rs 100000/- each; and Rs 50000/- for each child.</p> <p>2) Group Insurance Coverage :- 24-hour coverage for the employee only.</p>		
<b>Notes :</b>		
<p>1) Compensation structure is governed by the terms and conditions specified in the letter of employment offer. Accordingly, the structure (including the heads of payments and applicable amounts) is liable for modification from time to time, at the Company's sole discretion.</p> <p>2) All payments / benefits are subject to Company's rules and regulations as well as administrative practices in force. Tax deductions apply. Employee also contributes an equal amount into Provident Fund, as per rules. Appropriate contributions shall be borne by Kotak Mahindra Old Mutual Life Insurance Ltd and also by the employee, for coverage under the ESI scheme, wherever applicable. Any future liabilities will be adjusted against 'All-inclusive Consolidated Gross Remuneration' indicated above. Service under this appointment does NOT qualify for gratuity benefit.</p> <p>3) The employee is advised to submit enrolment / transfer forms concerning coverage, nominations and any other formalities connected with statutory Provident Fund, Medical Insurance, ESI scheme, etc in close consultation with HR Department.</p> <p>4) The 'additional benefits' listed above are NOT a part of the compensation package being offered to the candidate and are liable for total withdrawal or modification without any compensation in lieu thereof.</p> <p>5) Insurance coverage is subject to eligibility criteria and processes in force from time to time, regarding enrolment / membership renewal and benefits.</p> <p>6) Candidate shall complete all joining formalities without fail at the time of reporting for duties, including requisite enrolment forms, etc. in his / her interest.</p>		
Prepared By:	Authorised By:	Accepted By:



# Life Insurance

## : ANNEXURE - II:

### List of documents to be submitted at the time of joining / Formalities to be completed:

1. Kotak Mahindra Old Mutual Life Insurance Ltd.'s Application form duly filled in by the candidate in his/her own handwriting (if not submitted already).
2. Passport size photograph to be affixed to Kotak Mahindra Old Mutual Life Insurance Ltd Application Form.
3. Detailed and updated C.V.
4. Copies of certificates in respect of all educational and professional qualifications.
5. Copies of all certificates confirming Work Experience (Separately for each employments).
6. Copy of the relieving letter from the current/recent employer.
7. Experience Certificate from current/recent employer.
8. Proof of date of birth and place of birth.
9. Latest salary slip from the recent employer.
10. Declaration regarding personal identification marks.
11. Declaration regarding residential address and other contact details.
12. Photocopies of relevant pages of the candidate's passport (pages where any entries are recorded).
13. Four Nos. recent passport size photographs (in addition to the one on the Kotak Mahindra Old Mutual Life Insurance Ltd Application Form). Total requirement: Five copies.
14. Joining Report in the prescribed format.
15. Nomination and Declaration form for Employees Provident Fund (in prescribed format).
16. ESIC declaration form in the prescribed format (if applicable).
17. Two post card size photographs (preferably in Black & White) having self and all your eligible nominees for coverage/registration under ESIC (Brothers and sisters are not eligible for coverage).
18. Enrolment form for coverage under Group Medical Insurance Scheme and nomination form, for Group Insurance Scheme.
19. An 'Undertaking' regarding secrecy cum confidentiality.
20. Provisional declaration form regarding personal investments qualifying for income tax benefits, in prescribed format (This format will be forwarded by HR to the Payroll section).
21. TDS certificate from recent/current employer(s) in respect of the current Assessment Year/Financial Year (this format will be forwarded by HR, to the Payroll section).
22. Declaration regarding any of the missing documents, in the prescribed format.

### Important Notes:

1. All certificates should be brought in original alongwith one set of photocopies. Originals will be returned to you immediately after verification. Photocopies will form part of your records with us and will remain Kotak Mahindra Old Mutual Life Insurance Ltd's property.
2. Please affix your full signature across all copies of the passport size photographs and print your name in bold capital letters neatly, on the reverse of each copy.
3. Please Note: Appointment on the Company's rolls as well as all terms and conditions governing the appointment will be treated as PROVISIONAL till all formalities listed above (including pre-employment medical fitness) are completed in all respects.
4. Please forward the medical insurance form (duly filled in), without fail to the Corporate HR function. Enrolment process takes 4 to 6 weeks' time and eligibility to avail the benefits under the scheme arises after at least one month has elapsed from the date of enrolment. For certain types of claims, the waiting period is much longer in fact. Hence it will be in your interest to submit the enrolment forms QUICKLY.
5. Please feel free to seek guidance from Corporate HR Function on any of the points listed above, by sending your queries to [candidate.helpdesk@kotak.com](mailto:candidate.helpdesk@kotak.com).
6. Your suggestions for improvements regarding the formats, etc will be heartily welcomed by the Corporate HR Function.

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# OSMANIA UNIVERSITY

## PROVISIONAL CERTIFICATE AND CONSOLIDATED MARKS MEMORANDUM

No. 24498

This is to certify that NARSING D  
 son/daughter of VEERANNA D was  
 declared to have passed the Bachelor of SCIENCE (3 year degree course)  
 examination after qualifying in the following subjects with Roll No. : 158=94=651

PART I SUBJECTS	MAX. MARKS	PASS MARKS	MARKS SECURED	YEAR OF PASSING
FIRST YEAR :				
ENGLISH 1	100	36	61	A94
SANSKRIT I (SEC. LANG)	100	36	73	A94
SECOND YEAR :				
ENGLISH 2	100	36	53	A95
SANSKRIT II (SEC. LANG)	100	36	53	A95

TOTAL MARKS SECURED IN PART I  
 IN FIGURES: **240**  
 IN WORDS: **\*TWO\*FOUR\*ZERO\***  
 PART I DIV: **FIRST**

PART II SUBJECTS	THEORY MARKS				PRACTICAL MARKS			
	MAX.	PASS	SECURED	YR. OF PASS	MAX.	PASS	SECURED	YR. OF PASS
FIRST YEAR :								
MATHS.1	150	54	71	A94				==
STATISTICS.1	100	36	57	A94	50	18	22	A94
COMP. SCIENCE.1	100	36	53	A94	50	18	49	A94
IND.H.CULTURE	50	18	23	A94				==
SECOND YEAR :								
MATHS.2	150	54	79	A95				==
STATISTICS.2	100	36	65	A95	50	18	37	A95
COMP. SCIENCE.2	100	36	44	A95	50	18	45	A95
SCIENCE&CIVILIZATION	050	18	23	A95				==
THIRD YEAR :								
MATHS.3	150	54	79	A96				==
STATISTICS.3	100	36	67	A96	50	18	43	A96
COMP. SCIENCE.3	100	36	51	A96	50	18	45	A96
MATHS.4	150	54	99	A96				==
STATISTICS.4	100	36	41	A96	50	18	28	A96
COMP. SCIENCE.4	100	36	73	A96	50	18	36	A96
==								==

TOTAL MARKS SECURED IN PART II } IN FIGURES : **1084**  
 IN WORDS : **\*ONE\*ZERO\*EIGHT\*FOUR\***

PART II DIV: **FIRST**

\*INDIAN HERITAGE & CULTURE AND SCIENCE AND CIVILISATION MARKS ARE NOT INCLUDED IN THE PART II AGGREGATE OR DIVISION.

DATE: 19-06-96  
 HYDERABAD, A.P.

*S. Conalli*  
 REGISTRAR

# Board of Intermediate Education

ANDHRA PRADESH, HYDERABAD



## PASS CERTIFICATE-CUM-MEMORANDUM OF MARKS

THIS IS TO CERTIFY THAT **D NARSING**  
 SON/DAUGHTER OF **D VEERANNA**  
 WITH REGISTRATION NUMBER **677124** PASSED THE  
 INTERMEDIATE PUBLIC EXAMINATION HELD IN SEPTEMBER 1992  
 COMPARTMENTALLY

THE SUBJECTS IN WHICH THE CANDIDATE WAS EXAMINED AND THE MARKS SECURED WERE AS FOLLOWS:

MEDIUM: ENGLISH 010786

SUBJECTS	PAPER-I		PAPER-II	
	MAXIMUM MARKS	MARKS OBTAINED	MAXIMUM MARKS	MARKS OBTAINED
PART-1 : ENGLISH	100	048*	100	055*
PART-2: SANSKRIT	100	044*	100	047*
PART-3: OPTIONAL SUBJECTS				
MATHEMATICS	150	053	150	054*
PHYSICS THEORY	60	021*	60	024*
PHYSICS PRACTICAL			30	022*
CHEMISTRY THEORY	60	026*	60	036*
CHEMISTRY PRACTICAL			30	027*
<b>GRAND TOTAL</b>				
IN FIGURES	IN WORDS		DATE	
457	***FOUR***FIVE***SEVEN***		07-11-92	

*B. Heera Lal Rao*  
 16/11/92  
 SIGNATURE OF THE PRINCIPAL  
 AND-CO-DEPT. SEAL  
**Principal**  
 Malancha Junior College  
 NOTE: ENGLISH RULES ARE PRINTED OVER LEAF

*[Signature]*  
 JOINT/DEPUTY SECRETARY  
 (EXAMINATIONS)


**BOARD OF SECONDARY EDUCATION  
ANDHRA PRADESH**



E 0230964

**SECONDARY SCHOOL CERTIFICATE**

PC/25/0142784/1

Certified that <b>D NARSING</b>		bearing			
R. No. <b>0443002</b>	Son/Daughter of <b>D VEERANNA</b>				
and belonging to <b>ROTARY H SCHOOL (END MED), NIZAMABAD</b>		appeared			
at the SSC EXAMINATION held in <b>MARCH, 1988</b>		and PASSED the EXAMINATION in			
<b>THIRD</b> division with <b>ENGLISH</b>		as the medium of instruction.			
The Date of Birth of the Candidate is					
DATE OF BIRTH	DAY	MONTH	YEAR		
<b>20/12/1971</b>	<b>TWO</b>	<b>ZERO</b>	<b>DEC ONE NINE SEVEN ONE</b>		
The Candidate Secured the following Percentage of marks					
FIRST LANG.	MARKS	THIRD LANG.	MARKS	MATHEMATICS	MARKS
<b>HINDI</b>	<b>47</b>	<b>ENGLISH</b>	<b>55</b>	<b>MATHEMATICS</b>	<b>57</b>
<b>GENERAL SCIENCE</b>	<b>36</b>	<b>SOCIAL STUDIES</b>	<b>61</b>	<b>TOTAL (in figures)</b>	<b>56</b>
TOTAL (in words)		* TWO HUNDRED AND FIFTY SIX *			
SECOND LANGUAGE ( <b>TELUGU</b> )		* FORTY TWO *		) 42	
Marks of Identification					
1	A mo				
2					
Head of Institution					
 MASTER, <b>ROTARY HIGH SCHOOL</b> <b>NIZAMABAD</b>					
Date of Issue		<b>06/06/1988</b>			
		Addl./Jt. Secretary			
<b>HYDERABAD</b>		<b>BOARD OF SECONDARY EDUCATION</b>			

The marks with the asterisk indicates the marks secured in the Previous Examinations.