ESTD 1972

5.2.1 Percentage of placement of outgoing students and students progressing to higher education during

Pay package Program Name of the employer with Year of Name of student who graduated graduation appointment Sr. contact details Year has been placed from (In INR per No. annum) MSc Yashaswi, Lane No. 15, Analytical Swapnil Pawar 14000 p.m. Prabhat Road, Pune 2020-21 2020-2021 1 7387758273 Chemistry MSc Respect Labs Saurabh Gargade Organic 15000 p.m. 2020-21 2020-2021 2 8668726073 Chemistry Daga Global Chemicals Private Limited, 101, Mehek MSc Plaza, Maharashtra Nagar Mukund Ingale 15000 p.m. Organic 2020-2021 3 Lane, Borivali (W) Tel.+91-9604359811 Chemistry 2020-21 22-28920909 Qualigens Pharma Private MSc Limited, 151/2 Umbare, Nana T. Jagadale Khopoli-Pali Road, Khalapur, 15000 p.m. Organic 2020-2021 4 Chemistry Dist. Raigad Tel.+91-22-9168258190 2020-21 23080817 B.Com Rananaware Nikhil 17163 p.m. Rajeev & Rajesh CA Firm Banking 2020-2021 5 Vijay 7261975781 and Finance 2020-21 Laberab Drugs Development M.Com India Pvt Ltd F-6, Hrishikesh Cost & Tekawade Anand 19000 p.m. Apartment, lane no 14, 2020-2021 6 Works Sanjay 9730743766 Bhandarkar Road, Pune Accounting 411004 Cell - 9673114624 2020-21 Anand Nagari Sahkari B.Com Patsanstha, Dombivali 6000 p.m. Jagtap Manisha Banking 7 2020-2021 Dattatray 9158148996 Tel.0251-2801596 and Finance 2020-21 HDFC BANK, Second Floor, B.Voc Wilson House, Near Amboli Retail 14000 p.m. Kadam Nikhil Arvind Subway, Andheri East, 2020-2021 8 Managemen 7020103536 <u> Mumbai Tel. 022-7945500</u>0 2020-21 Speciality sintered Product Pvt. Ltd Chakan Talegaon 14500 p.m. M.A. Kalbhor Rajashree Road, Chakan, Pune 2020-2021 9 English Eknath 8669385703 Tel.02169-244544 2020-21 Shri Shivaji Shikshn Prasarak Mandal, Saswad Tal. 10000 p.m. Kapare Varsha M.A. Purandar, Dist. Pune Tel. 10 2020-2021 9881817429 English 02115-222832 2020-21 ICICI Bank Ltd, Bandra-M.Com Kurla Complex, Mumbai Tel. 21555 p.m. Ritesh Chandrakant Cost & 2020-2021 11 Aher 8999932648 9122-26531414 Works 2020-21 Accounting





NEEM Trainee Reg No. : YAS103875

To, Mr. Swapnil Pawar,

NEEM TRAINER CONTRACT LETTER

Date:- 19/10/2020

N367552

At-Walhe, Tal-Purandhur, Dist-Pune, Maharashtra-412305

Dear Swapnil,

With reference to your application with us for NEEM Trainee, we are pleased to engage you as NEEM Trainer in "Serum Institute Of India Pvt Ltd, Pune." subject to the following terms and conditions:

- 1. The Period of training shall be 24 months with start date 19/10/2020 and end date 18/10/2022
- 2. You will be paid consolidated monthly stipend of Rs. 14,000/-
- 3. It shall not be obligatory on the part of the Yashaswi as NEEM Facilitator to offer any employment to the apprentices on successful completion of period of training in his / her establishment nor shall it be obligatory on the part of the NEEM Trainee to accept any employment under the employer. As NEEM Trainee undergoing Training in an establishment you shall be a trainer and not a worker and as such the provisions of any law with respect to a labourer or work shall not apply to or in relation to you.
- 4. As NEEM Trainee you shall be liable to abide by the roles and regulations of NEEM is all matter of medice. discipline and safety and carry out all lawful orders of the establishment.
- 5. As NEEM Trainee you shall learn your subject field conscient toosly and diligently and attend to practical and instructional classes regularly.
- 6. As NEEM Trainee you shall maintain a second of your work during the period of the NEEM Training in a proforma prepared and approved by Yashuswi as NEEM Pacilitatur
- 7. When the contract of Training is terminated for failure on your part to carry out the terms of contract, you shall refund to the Yashaswi as NEEM Facilitator. In such event, you shall not be entitled to enter into another customer. of training under the National Employability Enhancement Mission (NESM).
- 8. The Contract of Training can be terminated without compensation payment to the NEEM Trainer-
- i If you secure gainful employment (on production of copy of the appointment letter) and
- ii. If you are unable to continue training on medical grounds (on production of a certificate to this effect from a medical officer not below the rank of a Civil Surgeon/ surgeon attached to any Government Hospital). iii. Absent from on the job training for more than 3 days without permission
- v. Any activity which is against the company where you are getting on the job training or against Yashaswi as
- NEEM facilitator.



Ref. No: RL/HR/AP/2021-22/014

Mr. Saurabh Bnyaneshwar Gargade Gargade Wasti, AFP. Gunware, Phaltan, Satara, Maharashtra -415523.

Sub: Appointment Letter

Doar Saurabh,

Welcome to Respect lobs. We are pleased to welcome you is confirm you joining with us for the position of "Research Associate" in the Department of "Synthesis it Research Development" in Grade "R1" as on 27th September 2021. We are eager to have you as part of our team & foresee your potential skills as a valuable contribution to our company

Following are the Terms & Conditions of your Appaintment with Respect Labs;

1. Fixed Compensation & Probation Duration:

As "Research Associate", you will be entitled to an Annual starting remuneration of Rs 1,80,0007- (One Lakh Eighty thousand rupees only), paid on a monthly it annually basis, which indicates your annual cost to company. You will be on a probation period of Sex months. Regular performance review will be conducted to essess your performance and sultability.

You shall receive your Salary every month in your bank account generated via Respect Labs. Leave & other company policies are available with HR Team. These policies are reviewed from time to time by Respect Labs management to keep them in line with business needs & employee's interests.

3. Employment at will;

- 1. By accepting this appointment, you confirm that you have understood all about nature of our business, your role in the company, reporting structure, work demands and are fully aware that with change in business demand, these may
- 2. You have assessed the work requirements and you are reasonably confident of your fitment to the role given your education and experience.
- 3. You are accepting this appointment terms at will and agree to abide by the terms. guarantees and code of conduct of the organization.

DAGA GLOBAL CHEMICALS PRIVATE LIMITED

CIV-NO. 1/24100MH1996FTC098494
T31, Mehek Placa, Managartia Negar Lane, Off, L.T. Ra., Romal (W)
Worther - 400 092, (Inche)
Tel. -91-22-2832000 + Fac. -91-22-28011013 + a-met grantia@degeochet.com



20% October, 2021

Mr. Muksed Harmannac Ingale Hs. No 641, Near MIDC, Stovajinagas,

Tat.-Kodegson, Dist.-Sangii, Muhamalitra - 415364

Email: annockursky/0/2gmoil.com Mobile: 960 435 9811/762 042 3154

Addher: 8681 4468 3182 FAN: AJNPIn462L

Dear Mr. Mohand,

Your appointment as Trainer R & D Chemist.

We are pleased to appoint you as Testore R & D Chemist on following terms:

 Termer: Six moretis as Trainee R & D Chemist w.e.f.21.10.2021, with resewal option at both crofs for indusquent Period's with mutual consent.

2 Scope of July

As present you will be harding job related to research and development of various manufacturing products, creating a laboratory and a factory, harding entire manufacturing activity – from lab to plant, common interaction and alliance with the entire management team. However, new responsibilities pertaining to the function may also be assigned to you and communicated from time to time as per neads of company at made discretion.

3. Remoneration: Rs. 15, 0004- p.m. gross, subject to applicable Govt. deductions.

4. Travelling Allowance: Rs.2.5000 p.m.

- 5. Other Claus: You will be a whole-time trainer of the company and will not undertake any direction reprofession or work, homorry or with remanention, except with the written express permission of the company is each such case. Any Activity done outside the stope of your functional job responsibilities will tarriamount to breach of service contact terms with the company, and the sampany will deal with you seriodly as deemed fit, including termination of your service contract without any compensation.
- 6. Ext Clause: 15 Days Notice, both sides without assigning any resource that overest. However, Company and exarcise exit option without assigning any resource with payment of 15 Days prevalent renuneration to you.
- Secrety Claim: You will not divelor any information that you may have received during the currency of
 your contact with the Cu. or even after exit from the su, which is of confidential as proprietary nature to
 any third party, found destinantal to the interest of the co.

Please send us duplinate copy of this services contract in token of your acceptance.

Thanking you,

---Accepted---

Yours faithfully,

FOR DAGA GLOBAL CHEMICALS PRIVATE LIMITED

(KOKILA GADROYA)

DIRECTOR - FINANCE & ACCOUNTS

(MUKUND HANMANTRAO INGALE)



Qualigens Pharma Private Limited

Registered Office and Works: 151/2, Umbre, Khopeli-Pell Road, Taluka - Khatapur, Dist. Raigad, Maharashtra, PIN - 410 20 Website: www.qualigenspharma.com

Date-23/09/2021

OFFER LETTER

Mr. Nana T. Jagadale, Room No. 103, Sai Vignaharta Apartment, Plot No. 81, Sector-21, Kamothe

Dear Mr.Jagadale.

We are pleased to offer you an Employment with M/s QUALIGENS PHARMA PVT, LTD. based on the interview discussions you had with us and your application submitted to us. Details of the terms and conditions of offer are as under-

- You will be designated as Trainee —Quality Control and will be based at our Plant Qualigens Pharma Pvt. Ltd.- Umbre, Khopoli-Pali Road. Dist- Raigad. Maharashtra
- Your date of commencement of Employment will be on or before 01/10/2021.
- Your employment would be subject to the Terms & Conditions, mentioned in your Appointment letter, which will be issued to you on your joining.
- 4 You will be on probation for a period of six month from the date of joining
- Please bring along the below listed documents / details on your day of joining.
 - Date of Birth proof certificate (Copy of passport / birth certificate / S.S.C)
 - b) Academic Certificates (all from 10th to Highest).
 - Two passport size photographs (Recent).
 - d) Family ID Proof & Details (Dependent family members only)
 - e) ID Proof (Pan Card & Andhar Card)
- Kindly sign a copy of this letter as a token of your acceptance of this offer.

Looking forward to a long and mutually beneficial career with us

Yours truly,

Qualigens PharmaPvt.Ltd.

Authorised Signatory



Offer Letter

To, Mr. Nikhil Vijay Rananaware,

17th Apr 2021

With reference to your interview, we are pleased to offer you a position as "Executive-Audit" with CTC of Rs. 17,163/-per month and your DOJ would be 19th Apr 2021. The breakup of your monthly salary is as follows:

Annexure - Detailed CTC Breakup per Month					
Name of Employee – Mr. Nikhil Vijay Rananaware,					
Salary Components	Amount	P.M.			
A. Salary Break Up					
Basic	13,200.00	P.M.			
HRA	660.00	P.M.			
Statutory Bonus	1,100.00	P.M.			
Total (Gross Pay)	14,960.00	P.M.			
B. Employer Contribution					
PF (Employer contribution)	1,716.00	P.M.			
ESIC (Employer contribution)	487.00	P.M			
Total Employer Contribution	2,203.00	P.M.			
A+B Cost to company (CTC)	17,163.00	P.M.			
C. Deductions					
PF (Employee contribution)	1,716.00	P.M.			
ESIC (Employee contribution)	113.00	P.M			
Professional Tax	200.00	P.M.			
Total deductions	2,029.00	P.M.			
A-D Net Take Home	12,931.00	P.M.			
Note: *Income tax deductions on above will be applicable as per rules					

^{*}Additionally you would be covered under personal accident policy & mediclaim policy, the concessional contribution of which will be recovered from the salary in the first one month.

Note:

Pre appointment conditions: This offer of employment is conditional on:

- The receipt of references, which are satisfactory to us.
- Proof of educational and professional qualifications and proof of identity

Please acknowledge receipt on duplicate of this letter and indicate the date of your joining.

Yours Faithfully

Authorized Signatory

Jachin Bansode



ISHA HR SERVICES

OFFER LETTER

Mr. Anand Tekawade

We are pleased to offer you the post of Assistant Accounts with the following terms and conditions

1. Date of appointment and Location:

Your date of joining the firm is 10th May 2021 at Pune office at address communicated to you or as agreed.

2. Salary and Allowances

You will be paid an on inclusive total salary package of Rs. 2,28,000/-per annum as a cost to the firm basis.

3. Leave entitlement and deductions

You are eligible for credit of one leave per month after completion of 3 months of employment. For any excess leave other than available to your credit, we reserve the right to deduct the salary on proportionate basis, assuming the total 30 working days of relevant month. Encashment of the leave balance is not provided from us.

4. Confidentiality

During the course of employment or anytime thereafter, you will not disclose any information of the firm to any outside party without our permission.

5. Conflict of Interest

In the course of the employment, you will not undertake or carry any activity conflicting interest with the employer.

F-6, Hrishikesh Apartment, lane no 14, Bhandarkar Road, Pune 411004 Cell – 9673114624 Mail: isagar79@gmail.com



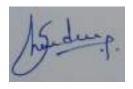
ISHA HR SERVICES

6. Notice period

Notice period of 30 days is required to be served by you on for resignation, else your dues can be hold by the management.

7. Other Conditions:

This offer is subject to the verification of the reference and documents submitted by you as admission formality.



Supriya Inamdar

Proprietor

Accepted

Anand Tekawade

Date: 07/06/2021



आगंदपेम गागरी सहकारी पतसंख्या मर्यादित, डोंबिवली,

भीति वर हो एक ए के एक एक र आर एक आर रे (की आर) र रटा स्व रक्ट मुख्यालय । कर्कार विभावतीय की ओव सोरायटी प्लीट व एक्स रूप एस आराई सी; फेल(क), जिलाकाय शोवेवली (पू) anandprempatasantha@gmail.com =२५१-२८=१५६

SHIRE IN ANSHALLS AN INCHES

दिसाम १५ १०/३०३०

पति । वस्तावम् जगताप सन्ते च रकः भारितर विकास हो सोसायटी रहसीम संतीर जनक ही पी,रोड, हडपसर पुणे रह

विषय:- प्रभारी लिपिक पदी नेमण्की बाबस.

उपरोक्त विषयास अनुसरून आपली या संस्थित लिपिक पदी नेमणुक खालील अटी व शती नुसार करण्यात येत आहे

- r) अपपणास लिपिक महणून वेतन प्रति महिना र ६०००/ देण्यात येईल
- र) आपली मैस्टोरी हि जिनवमारी माहरा धरली नाईल
- आपण कार्यालयीम वेळेल ९.४% वा राजर सिंहले पाहिले.
- अ।पण संस्थेच्या दैनंदिन व्यवहाराची आहितीकरून घेतली पाहिजे च वरिष्ठांच्या आर्यदर्शनाखाली संस्थेचे कामकाल पार पानले पाहिजे,
- अभ्या कामावर मेर हजर सहण्यापूर्वी मुख्यालयात मा सरव्यवस्थापक यांना पूर्व लेखी स्वरुपात अर्ज दिला पाहिजे
- ६) संस्थेच्या वादीसाठी सात्र याह्य प्रयत्न वेतना पाहिजी
- आपनी बदली संस्थेच्या ज्या शाखेत होईल त्या शाखेत काम करावे लागेल.
 - तरी आपण दिनान ४५/१०/२०२० पासुन संस्थेत्या हडपसर शाखेत हजर रहावे आपणास संस्थेच्या कामकाआस हादिक शुभेच्छा.

सरव्यवस्थोपक आनंदप्रेम नागरी सहकारी पतसंस्था मर्या. डॉबिवली (पूर्व)



HDB Financial Services Limited 2nd Floor, Wilson House, Old Nagardas Road, Near Amboli Subway, Andheri East, Mumbai - 400069 Tel.: 022 - 7945 5000

Email: hdb.hrcompliance@hdbfs.com

Web: www.hdbfs.com

CIN - U65993GJ2007PLC051028

October 27, 2021

Ref:HDBFS/21-22/HRIC50724/Appt/142687

Mr. Nikhil Arvind Kadam, 2/24 Anupam Nagari Co, Op Housing Society Mumbai, Pune Road Bopodi Near Khadki Railway Station, Pune-411003

Dear Mr.Nikhil Arvind Kadam,

LETTER OF APPOINTMENT

Further to your application and subsequent discussions for employment, HDB Financial Services Limited ("Company") is pleased to appoint you as JR. OFFICER - PROCESSING on the terms and conditions as set out below.

Your Total Salary per annum is set out as attached in Annexure A. All remuneration, benefits and perquisites will be taxed in accordance with the provisions of Income Tax Act, 1961 and any other enactments in force from time to time.

Terms and Conditions:

- a) You will be on probation for a period of 6 (six) months from the date of your employment. Subject to satisfactory performance during probation, your employment will be confirmed in writing. The Company shall have the absolute right to terminate your employment during the probation period by giving you 15 (fifteen) days' notice or salary in lieu thereof if your conduct, attendance, progress or performance is found to be unsatisfactory or for any other reason as the Company may in its sole discretion deem fit. If you wish to leave the employment with this Company during your probation period or post confirmation, you will mandatorily have to serve a minimum notice period of 1 (one) month or pay to the Company an amount equivalent to your 1 (one) months' salary in lieu of such notice period. It is clarified that, in the event of a termination of this Agreement by you, the decision whether or not to accept salary in lieu of the notice period will rest solely with the Company and you may be required to serve the applicable notice period instead of paying to the Company an amount equivalent to your salary in lieu thereof.
- Your appointment will be subject to the Company receiving satisfactory references and Contact Point verifications. You are required to furnish the name(s) of the references, who have supervised you in a professional capacity at some stage in your academic / professional career as may be required by the Company.
- Your duties and responsibilities will be explained to you on your joining the Company.
- d) Your initial place of posting will be at Pune .You are initially assigned to services at our client premises, BUND GARDEN ROAD BACK OFFICE. The Company reserves the right to change the duties assigned to you, transfer you, temporarily or permanently, to any other office / branch, subsidiary or associate of the Company or to any other place of business of the Company that is in existence or may come into existence at a future date. The Company further reserves the right to transfer you from one shift to another, depending upon the exigencies of work.

igned using AaRegistered Office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad-380 009.

Date: Mon Nov 01 14:00:13 IST 2021 Page 1 of 5

eegality.com - bdiAva khil Arvind Kadam



Plant I : BSI Certificate No. :- 524956-000 IATF No :- 0344665

Plant II : BSI Certificate No. :- 524956-001 IATF No :- 0344981



PERSONAL & CONFIDENTIAL

Ref. No. SSPPL /II/2021 10 June, 2021

Mr. Rajashree Ekanath Kalbhor, At-At-Sai Childrens Home Garade Tal- Purandhar Dist-Pune Mob No: 8669385703.

Sub: Offer Letter

Dear Mr. Rajashree,

This has reference to your application dated 09.03.2021 and subsequent interview you had with us, we are happy to offer you an employment opportunity in our organization as "Trainee Officer- HR" on the terms and conditions as mentioned below:

- 1. Your appointment is for our Shirwal Plant. You will be on trainee period of One Year and during the trainee period, your performance if not found satisfactory, your services are liable for termination on expiry of the trainee period...
- 2. You shall report to the HOD/Plant-head/Director.
- In consideration of the position offered to you, you will be paid CTC basis remuneration of Rs. 174000/-(Rupees-One Lakh Seventy Four Thousand) per annum.
- 4. Detailed appointment letter will be issued to you on your joining the organization.
- 5. It is mutually agreed between ourselves that you will join us on or before 10.06.2021 or at earliest. In case you do not join as per this understanding, this offer will automatically stand withdrawn and cancelled.
- 6. You are requested to furnish the following documents at the time of joining and enable us to issue the appointment letter on your date of joining itself.
 - Copies of your education certificates
 - 3 I card size photographs
 - Copy of your address proof
 - Relieving & Experience letter from your current organization
 - Joining Report duly submitted through your Reporting Authority.
- 7. We look forward to see you soon working with us and give your long term association and sharing success, growth in the future.

Please sign the copy of this letter signifying your acceptance to the above contents.

Thanking you,

Yours faithfully, For Specialty Sintered Private Limited

Yogesh H Sonawane **Human Resources**



REGD. OFFICE & PLANT 1: Gat 409/1, Nanekarwadi, Chakan - Talegaon Road, Chakan, Pune - 410 501 (India) Tei. No.: 02135 - 278800

PLANT II: Plot No. 1C, Gat No. 1122, 1129, 1140, 1295, 1296, Global Tech Park, Godrej Lawkim Road, At-Post - Shirwal, Tal. Khandala, Dist. Satara. 412 801 India Tel. No.: 02169 - 244544

E-MAIL: Info@ssplpune. com, sales@ssplpune.com

WEBSITE: www.specialitysintered.com

CIN NO.: U34300PN1998PTC012837



" भीता पाइचिते तेव मारे जिल्लाम "

शिवाजी शिक्षण प्रसारक मंडळ, सासवंड

नोंदणी क. : शोसायटी महाराष्ट्र/४०६७/८८/पुणे दुस्ट एक ५११४ पुणे

गंग्यापक

स्य. ना. चंत्रकाका जगताप

配 29





107/2019

To,	man 2 359 /201
2015.	Varsha Klikopane.
No.	Baswal
201-	Purandar
0/61	- Pune

Sub : Appointment Order

Sir / Madam.

With reference to your application dated 10 07 20191 have pleasure in English Medium School', Saswad, Tal. Purandar, Dist . Pune. Your consolidated pay will be Rs. 10,000 F 199. An annual increment as per the rules of our School/Management, will be included in your pay thereafter depending on your performance. This appointment carries a probation period of one year. Your performance will be observed during this period.

Please note that you will have to work with 'Shivaji English Medium School', Saswad, You have to submit two sets of Xerox documents on your joining day and every month there will be 10% deductions from your salary as security against you leaving the school without any intimation/notice. You are not suppose to leave the job in between any academic session.

You are requested to inform us of your acceptance in writing. In case of acceptance you have to join the School from 180 August 2019

Yours Truly,

SHRI SHIVAJI SHIKSHAN PRASARAK MANDAL SASWAD, Tel. Puranost, Dist. Pune



PRIVATE AND CONFIDENTIAL

Reference No. - 1383956362 Applicant ID - 3977536

31-Jan-2020

Ritesh Aher

Dear Ritesh,

We take great pleasure in extending an offer to you for being a part of ICICI Bank.

Please find enclosed the job offer letter.

Please quote your reference number, which is appearing on the top of this letter for all future correspondence.

In case you have any queries please feel free to contact at the below mentioned details:

E-Mail Address

icicicareers@icicibank.com

Telephone No.

022-71872500

Yours sincerely,

ICICI Bank HR Team

ICICI Bank Limited ICICI Bank Towers Bandra-Kurla Coronies Mumbai 400 051, India.

Tel.: (91-22) 2653 1414 Fax: (91-22) 2653 1122 Websita www.iciohank.com CIN.: L65190GJ1994PLC021012 Vadodara 390 007, India.

Regd. Office : ICICI Bank Tower. Near Chavil Circle. Old Padra Road.



Remuneration Details

Name: Ritesh Aher Position:Senior Officer

Group: RETAIL BANKING GROUP

	Senior Officer	
	Monthly	Annual
Basic	6,350	76.200
HRA	3,175	38,100
Supplementary Allowance*	7,325	87,900
Superannuation Allowance **	952	11,424
Total	17,802	2,13,624
Retirals		
Retirais (PF, Gratuity) ***	2,170	26,040
Fotal CTC	10 072	
	19,972	2,39,664
Performance Linked Retention Pay#	1,583	18,996
Torbot / Joseph Pages		100
Total (incl PLRP)	21,555	2,58,660

Supplementary allowance will include. Conveyance / Travel allowance, , LTA, Medical, Canteen and any other allowance.

#Please note that there is no guaranteed performance bonus, subject to however provisions of the payment of Bonus Act 1965, wherever applicable.

Date: 31-Jan-2020

Digitally signed by LALITA GANESAN Date: 2020.01.31 15:52:21 +05:30

Reason: Offer letter Location: Mumbai

ICICI Bank Limited ICICI Bank Towers Issudra-Auria Complex Mumbai 400 051, India.

Tel.: (91-22) 2053 1414 Fax: (91-22) 2053 1122 Woosite www.sucitiank.com CIN:: L65190GJ1994PLC021012

Regd. Office : ICICI Bank Tower, Near Chaldi Circle. Old Patica Rosc. Variodare 390 007, India

You will be eligible for Retirement Benefits of the Bank, namely Provident Fund and Gratuity, in accordance with the statutory requirements and/or, as per Bank policy.