

Benefits Guide



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www.exotel.com

Our shared values are what we value

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#LikeAFriend

Relentless Customer Focus



#StayTrue

Uncompromising Integrity



#BeTheChange

Courage to Change



#OwnIt

Ownership and Accountability



#PursuitOfExcellence

Hunger for Excellence



It'sATeamSport

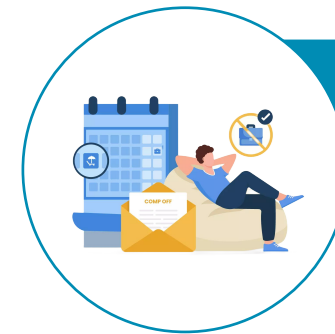
Collaborative Execution

Time Off Benefits



Annual Leave

Quarterly grant @ 15 Days/ Year



Compensatory Off

For working on weekly offs, fixed holidays, or national holidays



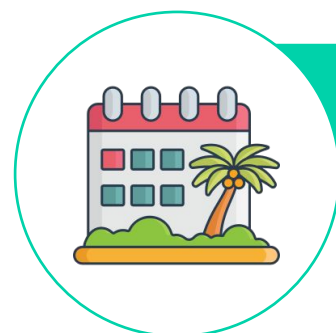
Period Leave

1 day/ month



Paternity Leave

10 days of leave at newborn's arrival



Public & Floating Holidays

10 fixed & 2 optional holidays/ year



Maternity Leave

26 weeks of leave at the time of newborn's arrival

Time Off Benefits



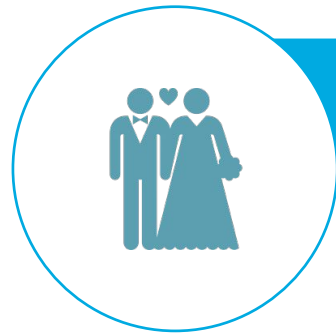
Bereavement Leave

3 days of leave during the difficult time of losing a loved one



Sick/Casual Leave

Annual grant @ 12 days/ year



Marriage Leave

5 days of leave



Celebration Leave

A day off for enjoying your personal milestone

Perks & Benefits



Salary in Advance

All full-time employees are eligible. The maximum amount is capped at 2 months of fixed gross salary, with a repayment period of up to 6 months.



Flexibility that lets you thrive

At Exotel, we don't believe in punching clocks—we believe in empowering people. Work here is not bound by rigid hours but by freedom, trust, and flexibility. Every employee is encouraged to find their own flow, creating impact at the times they feel most inspired.

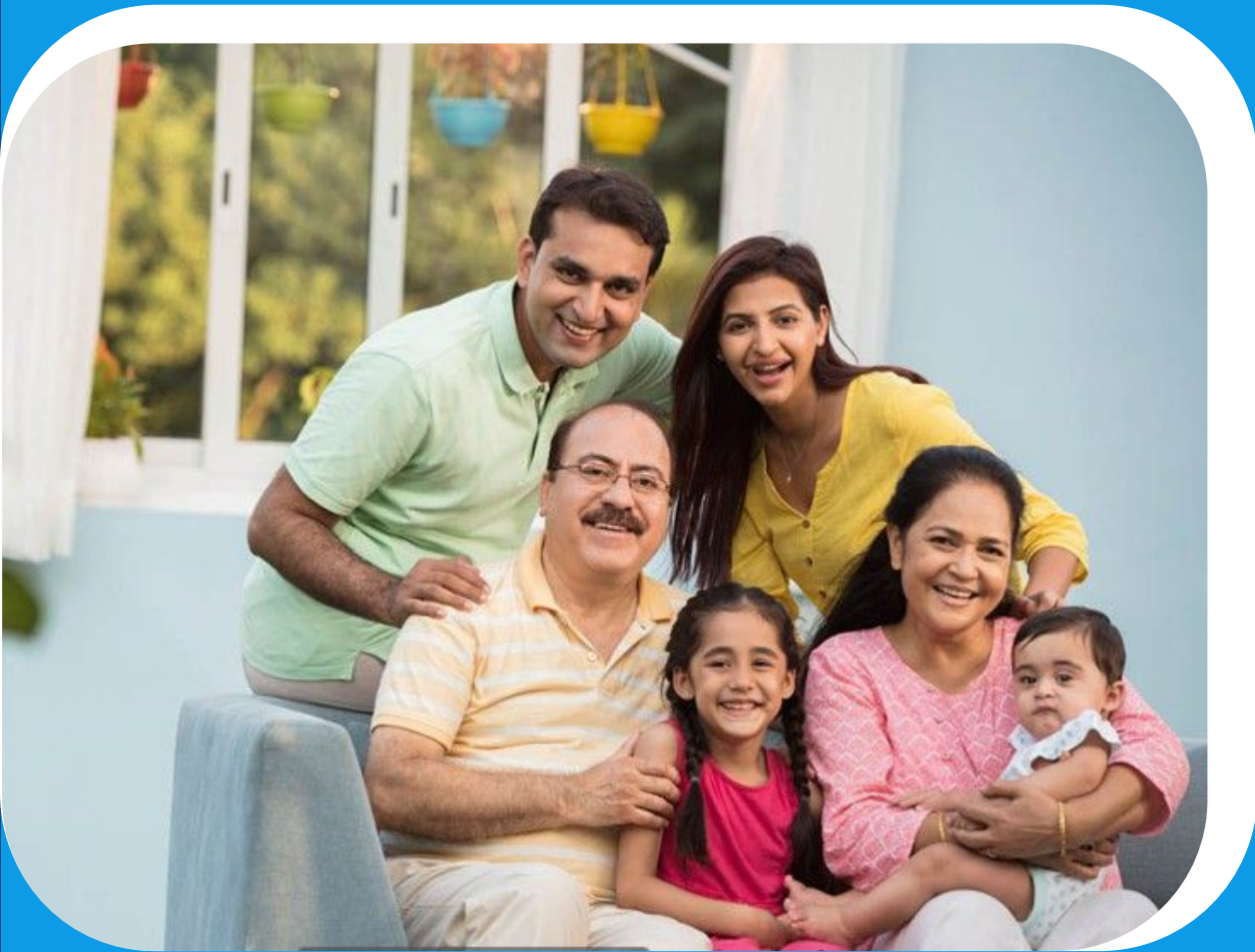


Sponsored Team Outings

Employees are entitled to a quarterly allowance of INR 1,500 to enjoy team outings.

We've Got You Covered—From Day One

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At Exotel, we believe our success begins with the happiness of our people. That's why we go beyond the basics—providing company-sponsored benefits that empower every employee to reach their fullest potential. Exotel covers 100% of employee medical, life, and accident insurance plans. From your very first day, you are automatically enrolled in the company's medical, life and accident plans. Additionally, you have the option to extend medical coverage to your spouse/partner, parents/parents-in-law, and/or dependent children, as well as enhance your coverage with an additional sum insured if desired.

Eligibility & Enrollment

You become eligible for Exotel benefits starting from your first day of employment. Within 7 days of your hire date, you will receive emails detailing the benefits and instructions to select any insurance top-up options. Please note, if you miss this 7-day window, you will only be able to choose top-up options during the next policy renewal cycle

We are here for you.

For any queries related to benefits, enrollment, or additional information, please contact the HR team at hr@exotel.com

Medical Coverage Highlights

Comprehensive Medical Coverage for You and Your Family.

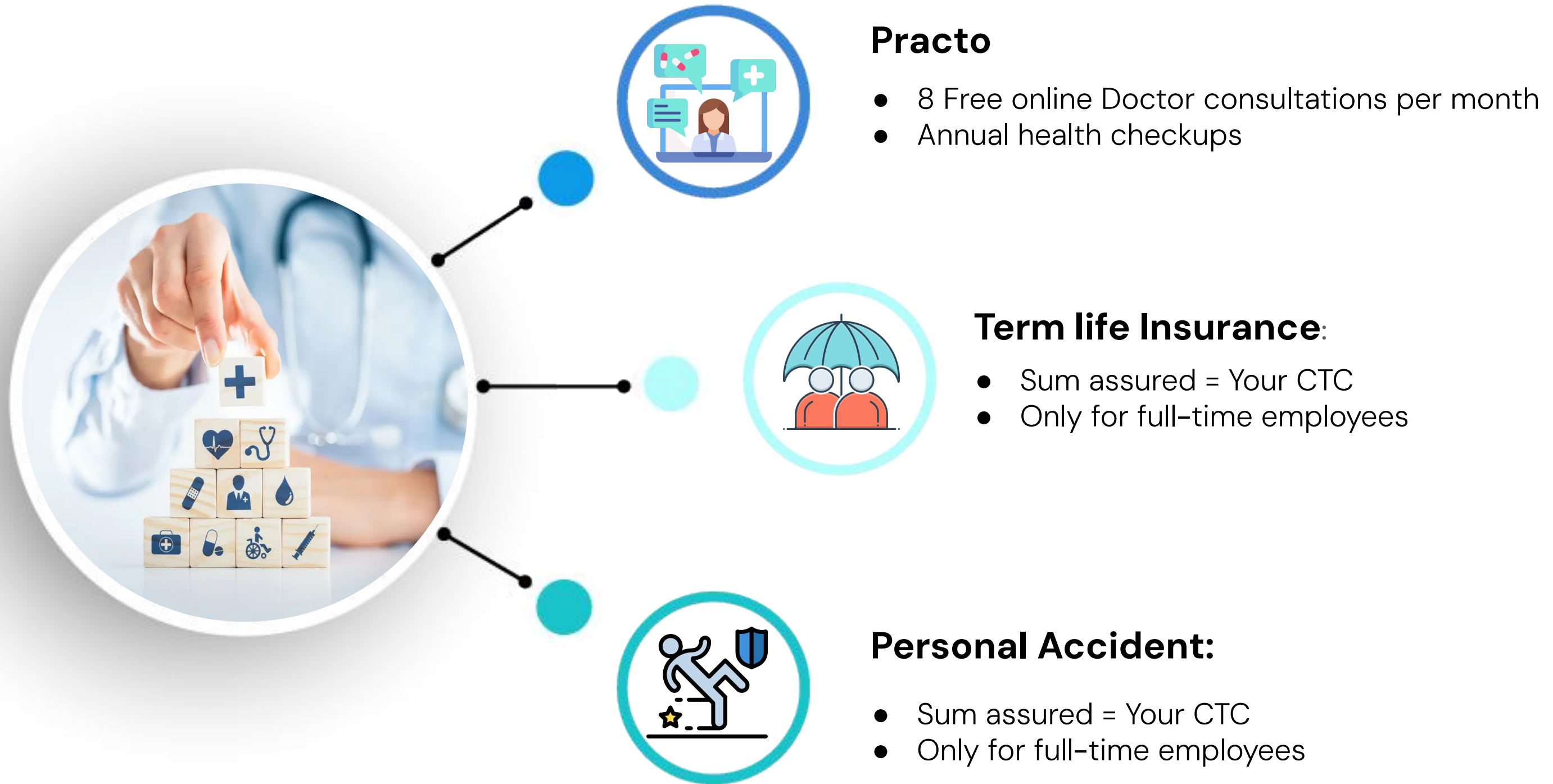
At Exotel, we understand that quick access to medical care is essential. Our medical insurance ensures peace of mind for you and your immediate family, providing timely support when you need it most.

Exotel’s health insurance is with Future Generali with Pazcare as our service provider which covers you, your partner/spouse, up to 2 children, and either set of parents (parents or in-laws), with options to enhance coverage from Day 1.

| BENEFITS | COVERAGE |
|---------------------------------------|---|
| Floater Amount | 7,00,000 (Self, spouse, kids) 4,00,000 (Caping for parents) |
| Pre & Post Hospitalization | Covered |
| Emergency Ambulance | Covered |
| Newborn Baby | Covered |
| Day Care | Covered |
| AYUSH Treatment | Covered |
| Normal/Caeserean Maternity | Covered |
| Cancer Care | Covered |



Your Benefits & Coverage at a Glance



Stay Fit, Spend Less – Special Pazcare Benefits

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Pazcare offers special discounts on the platforms shown above and are subject to change. Reach out to HR for any questions

Updating Benefits for Life's Big Changes

If there's a change in your family, follow these steps to adjust your enrollments:
Here at Exotel, we understand that life happens.



Notify

Please notify **hr@exotel.com** within 30 days of any change in family status, such as birth of a child, marriage, divorce, or this may lead to a loss of coverage for yourself or a dependent.



Documentation

Submit supporting documentation of your qualifying life event to **hr@exotel.com**.



Beneficiaries

Make sure your Exotel-provided Life and Disability insurance reaches your intended beneficiaries—update your Beneficiary Details.

Statutory Benefits

Provident Fund

Exotel contributes to the Provident Fund each month (INR 1,800 or 12% of basic salary).

You have the option to increase your Provident Fund contribution (At the time of joining or at the beginning of the financial year).

Contact at hr@exotel.com to learn how to opt in.

For flexibility in contribution you may also opt for voluntary contribution



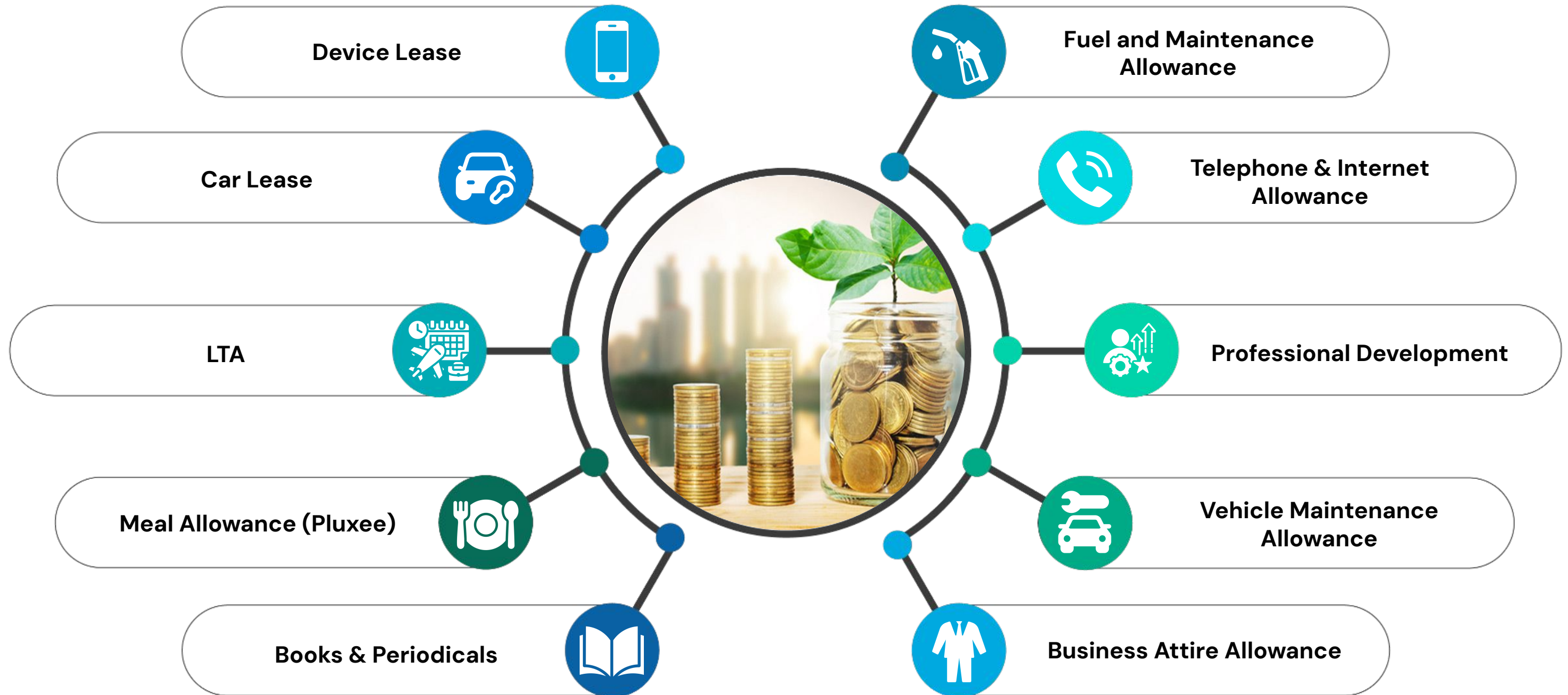
Gratuity

Gratuity is payable to employees who have completed five or more years of continuous service at Exotel.

Gratuity is payable upon separation from the Company and is calculated using below formula: Gratuity = (Last Drawn Basic Salary × 15/26 × Number of Years of Service)

***For the purposes of gratuity calculation, a month is considered as 26 days.**

Tax Saving Components



You'll have the option to restructure your CTC at joining and at the beginning of each financial year for better tax benefits.

Corporate National Pension System (NPS)

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The National Pension System (NPS) is a retirement pension, cumulative investment plan, sponsored by the Government of India and regulated by the Pension Fund Regulatory Development Authority (PFRDA).

Exotel has partnered with Kotak Mahindra Bank to provide you with access to a simple, and easy to understand scheme.

Exotel contributes up to 14% of your basic salary under the New Tax Regime, or up to 10% under the Old Tax Regime, offering exclusive tax benefits up to the prescribed limits. Once enrolled, you can access your account and investment details anytime through the online portal. Participation in this plan is completely voluntary.

Once enrolled, you cannot make changes to your contributions until the beginning of the next financial year. For more information, including how to enroll, reach out at hr@exotel.com.



Thank you