



*Date-01/09/2017*

*Name- SAIPRASAD HIMMATRAO HOLKAR*

*Address- SHRIKRUSHNA NAGAR, SHIRDI, 423109, MAHARASHTRA- INDIA*

Dear *SAIPRASAD*,

I am pleased to confirm our verbal offer of employment to you for a *regular full-time* position with *INVESTING SOLUTIONS* as a *Financial Analyst and Wealth Manager*, effective *15/09/2017*. As discussed, this offer is conditional upon completion of satisfactory references that could include, but is not necessarily limited to, a review of past employment and education records.

The details of our offer, including the terms and conditions of your employment, are attached as Schedule "A."

Please take the time to carefully review our offer. This letter, along with the enclosed schedules, outlines the obligations of both *INVESTING SOLUTIONS* and yourself with respect to your employment conditions, and is governed by the laws of the Province of Ontario. It details the terms and conditions of your employment with *INVESTING SOLUTIONS*, and will form our agreed upon employment contract with you once signed.

Accepting employment will be conditional upon agreeing to and signing the attached copy of this letter and the attached Schedule(s), initialing each page in the right-hand corner, and returning it to me upon your earliest convenience, but prior to your first day of employment.

*SAIPRASAD*, we look forward to welcoming you to the *INVESTING SOLUTIONS* team and wish you a successful and rewarding career with us.

Sincerely,

***BHUSHAN D. SARDA***  
***FORMER CHAIRMAN, INVESTING SOLUTIONS LTD.***  
***NASHIK.***

I acknowledge that I have read, understood and accept this offer and the terms and conditions contained in the attached Schedule(s), and agree to be bound by the terms and conditions of employment as outlined therein.

Signature

Date

Schedule A

**INVESTING SOLUTIONS NAME**  
**Terms and Conditions of Employment**

The following outlines the terms and conditions of employment with *INVESTING SOLUTIONS*. The *INVESTING SOLUTIONS* reserves the right to change these terms and conditions as necessary, with due notice.

<b>Title</b>	<b>FINANCIAL ANALYST AND WEALTH MANAGER</b>
<b>Responsibilities</b>	Your job responsibilities include <b>FINANCIAL ANALYST AND WEALTH MANAGER</b> . A copy of your position description is attached as Schedule "B."  While employed by the <i>INVESTING SOLUTIONS</i> , you agree to work on a full-time basis exclusively for the <i>INVESTING SOLUTIONS</i> and agree that you shall not, while you are employed by the <i>INVESTING SOLUTIONS</i> , be employed or engaged in any capacity, in promoting, undertaking or carrying on any other business that competes with the <i>INVESTING SOLUTIONS</i> or interferes or could reasonably interfere with your duties to the <i>INVESTING SOLUTIONS</i> without our prior written permission.
<b>Salary</b>	Amount (₹ 10,20,000) per annum
<b>Status</b>	<i>Full-time</i>
<b>Start Date</b>	<i>Date- 15/09/2017</i>
<b>Hours of Work</b>	The <i>INVESTING SOLUTIONS</i> ' core hours of operation are Monday to Friday from <i>9:00 AM to 9:00 PM</i> . Employees are expected to work a minimum of 60 hours per week.
<b>Overtime</b>	Payment of overtime, for overtime eligible positions, will be paid for all hours worked in excess of 60 hours within one week.
<b>Payroll Schedule</b>	Your salary will be paid to you on a <i>monthly</i> basis, less required deductions, ( <i>through direct deposit</i> ) <b>OR</b> ( <i>by cheque</i> ).
<b>Vacation</b>	You will be entitled to 4 weeks of vacation annually. <b>OR</b> You will accrue vacation at a rate of 2.5 days per month. Any further increase is subject to policy. Vacation is to be taken at such time as is determined by or acceptable to the <i>INVESTING SOLUTIONS</i> .
<b>Benefits</b>	You shall be entitled to participate in all benefit plans of <i>INVESTING SOLUTIONS</i> as may be made available to employees of <i>INVESTING SOLUTIONS</i> from time to time for which you are eligible. You will receive complete details of all benefits plans as part of your new employee orientation, and enrollment will take place ( <i>immediately</i> ) <b>OR</b> ( <i>once you meet the eligibility criteria</i> ).
<b>Travel</b>	As per the requirements of your position, you will be expected to travel up to 10% of the time.
<b>Probationary Period</b>	To assess your fit within <i>INVESTING SOLUTIONS</i> , the first three (3) months of your employment will constitute a probationary period. At any time during this probationary period, <i>INVESTING SOLUTIONS</i> may terminate your employment without cause and without advance notice or

	pay in lieu of notice. If this occurs, we would have no further obligation to you, financial or otherwise.
<b>Policies and Standards</b>	<i>INVESTING SOLUTIONS</i> has established a variety of policies and standards that ensure a safe, enjoyable working environment. During the period of your employment with us, you agree to be bound by these policies and standards, and any future policies and standards that are reasonably introduced by the <i>INVESTING SOLUTIONS</i> . It is agreed that the introduction and administration of these policies is within the sole discretion of <i>INVESTING SOLUTIONS</i> and that these policies do not form a part of this Agreement. It is agreed that if <i>INVESTING SOLUTIONS</i> introduces, amends or deletes employment-related policies as conditions warrant that such introduction, deletion or amendment does not constitute a breach of this Agreement.
<b>Confidentiality and Intellectual Property</b>	Our offer of employment is conditional upon you agreeing to and abiding by the "Confidentiality and Proprietary Information Agreement." Attached Schedule "C."
<b>Non Solicitation</b>	You hereby agree that, while you are employed by <i>INVESTING SOLUTIONS</i> and for one (1) year following the termination of your employment with <i>INVESTING SOLUTIONS</i> , you will not (i) recruit, attempt to recruit or directly or indirectly participate in the recruitment of, any <i>INVESTING SOLUTIONS</i> employee or (ii) directly or indirectly solicit, attempt to solicit, canvass or interfere with any customer or supplier of <i>INVESTING SOLUTIONS</i> in a manner that conflicts with or interferes in the business of <i>INVESTING SOLUTIONS</i> as conducted with such customer or supplier.
<b>Representation</b>	You hereby represent and warrant to <i>INVESTING SOLUTIONS</i> that you are not party to any written or oral agreement with any third party that would restrict your ability to enter into this Agreement or the Confidentiality and Proprietary Information Agreement or to perform your obligations hereunder and that you will not, by joining <i>INVESTING SOLUTIONS</i> , breach any non-disclosure, proprietary rights, non-competition, non-solicitation or other covenant in favor of any third party.
<b>Changes to Duties and/or Compensation</b>	If your duties or compensation should change during the course of your employment with <i>INVESTING SOLUTIONS</i> , the validity of our agreement will not be affected. In addition, if one or more of the provisions in our agreement are deemed void by law, then the remaining provisions will continue in full force and effect.
<b>Resignation</b>	Should you wish to resign your employment with <i>INVESTING SOLUTIONS</i> , you will be required to provide 5 weeks' written notice to enable us transition your work.
<b>Termination</b>	<i>INVESTING SOLUTIONS</i> may terminate your employment at any time for cause.  After the end of your probationary period, <i>INVESTING SOLUTIONS</i> may terminate your employment without cause at any time by providing you with the minimum notice, or pay in lieu of such notice, and any severance pay required by the <i>Employment Standards Act, 2000</i> and no more.  In the event a temporary layoff is ever required, it may be implemented in accordance with the requirements of the <i>Employment Standards Act</i> ,

	2000.
<b>Legal Advice</b>	If you are uncertain about the contents of this offer, we suggest that it may be advisable to seek independent legal advice prior to signing.



**INVESTING**  
SOLUTIONS

**A.Y. 2019-2020**

Name : SAIPRASAD HIMMATRAO HOLKAR  
 Father's Name : HIMMATRAO SAHEBRAO HOLKAR  
 Address : SHRIKRUSHNANAGAR  
 NANDURIKHI ROAD  
 SHIRDI, SHIRDI - 423 109

Previous Year : 2018-2019  
 PAN : AMDPH 0727 L  
 Status : Individual  
 Date of Birth : 28-Nov-1995  
 Aadhaar No. : 9234 6074 1605

Resident

**Statement of Income**

		Rs.	Rs.	Rs.
■ <b>Capital Gains</b>				
STCG from securities	5		-46,339	
<i>Income chargeable under the head "Capital gains"</i>				0
■ <b>Income from other sources</b>				
COMMISSION RECEIVED TRADING	1		9,46,008	
Interest income	2		99	
<i>Income chargeable under the head "other sources"</i>				9,46,107
Unabsorbed Losses - C/F	3			46,339
■ <b>Gross Total Income</b>				9,46,107
<i>Deductions under Chapter VI-A</i>				
80TTA: Interest on Saving a/c			99	
<i>Investment u/s 80C, CCC, CCD</i>				
ELSS		49,500		
<i>Deduction subject to ceiling u/s 80CCE</i>			49,500	49,599
■ <b>Total Income</b>				8,96,508
<i>Total income rounded off u/s 288A</i>				8,96,510
<i>Tax on total income</i>				91,802
Add: Cess				3,672
Tax with cess				95,474
Net Tax				95,474
TDS	4		47,333	
Total prepaid taxes				47,333
Balance Tax				48,141
Interest u/s 234B			1,443	
Interest u/s 234C			2,428	3,871
■ <b>Balance tax payable</b>				52,010

## INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT

[Where the data of the Return of Income in Form ITR-1 (SAHAJ), ITR-2, ITR-3, ITR-4, ITR-5, ITR-6, ITR-7 filed and verified electronically]

Assessment Year  
**2019-20**

PERSONAL INFORMATION AND THE ACKNOWLEDGEMENT NUMBER	Name			PAN		
	SAIPRASAD HIMMATRAO HOLKAR			AMDPH0727L		
	Flat/Door/Block No	Name Of Premises/Building/Village		Form Number	ITR-2	
	SHRIKRUSHNANAGAR					
	Road/Street/Post Office	Area/Locality		Status Individual		
	NANDURIKHI ROAD	SHIRDI				
	Town/City/District	State	Pin/ZipCode	Filed u/s		
	SHIRDI	MAHARASHTRA	423109	139(1)-On or before due date		
	Assessing Officer Details (Ward/Circle)			WARD 1, AHMED NAGAR		
	e-filing Acknowledgement Number			509162480160619		
COMPUTATION OF INCOME AND TAX THEREON	1	Gross total income			1	946107
	2	Total Deductions under Chapter-VI-A			2	49599
	3	Total Income			3	896510
	3a	Deemed Total Income under AMT/MAT			3a	896510
	3b	Current Year loss, if any			3b	46339
	4	Net tax payable			4	95474
	5	Interest and Fee Payable			5	3871
	6	Total tax, interest and Fee payable			6	99345
	7	Taxes Paid	a	Advance Tax	7a	0
			b	TDS	7b	47333
			c	TCS	7c	0
			d	Self Assessment Tax	7d	0
			e	Total Taxes Paid (7a+7b+7c +7d)	7e	47333
8	Tax Payable (6-7e)			8	52010	
9	Refund (7e-6)			9	0	
10	Exempt Income	Agriculture		10		
		Others				

Income Tax Return submitted electronically on 16-06-2019 15:11:45 from IP address 103.108.75.235 and verified by SAIPRASAD HIMMATRAO HOLKAR having PAN AMDPH0727L on 16-06-2019 16:05:58 from IP address 103.108.75.235 using Electronic Verification Code PWMT3MD6SI generated through Andhaar OTP mode.

**DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU**

Schedule 1

Income: COMMISSION RECEIVED TRADING

Income details

COMMISSION RECEIVED TRADING	9,46,008
Taxable income	<u>9,46,008</u>

Schedule 2

Interest income (other than NSC/KVP interest)

Name of the Bank and Account No.	Interest
<u>Interest on Savings a/c (80TTA)</u>	
Syndicate Bank - 51002210024707	99

Deductible expenses

Expenses deductible from Interest on Savings a/c

Other expenses

Schedule 3

Description	Unabsorbed Loss
Short Term Capital Loss	<u>46,339</u>

Schedule 4

TDS as per Form 16A

Deductor, TAN

	TDS deducted	TDS claimed in current year	Gross Receipts as per 26AS
Goodwill Comtrades Private Limited, TAN- CHEG13580A	16,659	16,669	3,33,286
Goodwill Wealth Management Private Limited, TAN- CHEG13621G	27,436	27,436	5,48,154
Rksv Securities India Private Limited, TAN- DELR16737A	3,228	3,228	64,568
Total	<u>47,333</u>	<u>47,333</u>	<u>9,46,008</u>

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N Footnotes  
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1 PREPARED AS PER THE INFORMATION & EXPLANATION  
GIVEN BY THE PROPRIETOR.

Bank A/c: SYNDICATE BANK 51002210024707 IFSC: SYN0005100

Date: 16-Jun-2019  
Place: SHIRDI

  
[ SAIPRASAD HIMMATRAO HOLKAR ]