



2018 Benefits Summary: SVB India Advisors PVT. Ltd.

The benefits listed in this summary apply only to employees of SVB India Advisors PVT, Ltd. (hereafter referred to as "SVB"). Since this document is a summary of the benefits available, there may be additional terms, conditions and limitations that apply (such as medical underwriting approval). Please refer to the actual policy for additional information.

SVB Holidays 2018

New Year's Day
1 January

Republic Day
26 January

Good Friday
30 March

May Day
1 May

Independence Day
15 August

Ganesh Chaturthi
13 September

Gandhi Jayanti
2 October

Dussehra
19 October

Kannada Rajyotsava
1 November

Diwali
7 November

Christmas Day
25 December



Payroll Schedule

Pay day is the last working day of each month.

Group Mediclaim Insurance

SVB offers medical coverage to you and your eligible dependents. Your eligible dependents are your spouse, and your dependent children through age 18 (age 24 for full-time students). Coverage includes a hospitalization subsidy, critical illness, medical consultations, annual physical exams, maternity, and coverage for babies from day one. Coverage is provided through Bajaj Alliance General Insurance Company and is subject to medical underwriting requirements.



Life Insurance

SVB provides employee life insurance coverage equivalent to two times annual base salary. Coverage is provided through Bajaj Alliance Life Insurance Company and is subject to medical underwriting.



Personal Accident Insurance

Personal Accident insurance is provided to you for a fixed amount of INR 3,000,000. This policy through India Life Assurance also provides a supplemental disability benefit.

Employee Assistance Program

SVB provides an Employee Assistance Program (EAP) at no cost to you to support your success at home and at work. Chestnut Global Partners is the provider. You may contact them by telephone or have up to 5 face-to-face meetings. The website (www.chestnutglobalpartners.org/siliconvalleybank) offers many resources for work/life support, assistance with personal, family or work issues.

Benefits Summary

Paid Casual / Sick Leave

SVB will provide you up to 12 days of casual/sick leave per year, up to 100% of your base salary.

Holidays and Privilege (Vacation) Leave

In order to provide you with paid time off for relaxation or personal time away from the office, full-time employees are eligible to accrue 20 days of vacation leave in addition to holidays. You begin accruing on your date of joining at a rate determined by your work schedule.

Leaves of Absence

SVB provides employees additional leaves such as Paternity (5 days), Bereavement (3 days) and Maternity (per statutory requirements).

Community Involvement

SVB is committed to the communities we serve. Your participation and support in activities that enhance our community is encouraged. Please contact your supervisor or manager with requests for community service projects.

Employee Recognition

SVB has a strong commitment to recognition and the role recognition plays in ensuring a strong culture at SVB. Awards are given out quarterly and annually recognizing performance, client care, operational excellence, and community service.

Business Travel Accident Insurance

The policy from Chubb includes benefits for lost or damaged checked baggage, emergency evacuation, medical and travel assistance. The amount of this benefit varies based on the loss. In the event of an employee's accidental death while travelling on SVB business, an additional lump sum death benefit of 10 times basic salary up to US\$750,000 is provided. Additional information is available on the Source.

This benefit is fully paid for by SVB and covers all employees and their dependent family members when traveling on SVB business.

Benefits Summary

Education Assistance

You may be eligible for education assistance and receive reimbursement of up to INR 245,000 per calendar year based on the approved program of study. You must be with SVB for at least six months, and must be meeting all performance expectations. Employees on a performance improvement plan are not eligible to participate in this program. The policy reimburses employees for tuition and book expenses associated with pursuit of a university degree that is relevant to their current or future work at SVB. Non-related and preparatory coursework is not eligible for reimbursement. Your Manager and Group Manager must approve your request to use this benefit prior to enrolling in any coursework. Participating employees must pass the course to be reimbursed.

Talent Development

SVB-sponsored programs are paid in full and applicable travel expenses are reimbursed under the standard Company policy. SVB sponsors a number of programs internally and/or partners with external affiliates through the HR Talent Development team to provide programs specifically identified for their applicability to our workplace. Refer to the Learning Portal on The Source for the corporate training calendar.

Employee Referral Program

To encourage great employee referrals for top talent you can be eligible to earn up to INR 89,600 for top talent when you successfully recommend candidates for SVB's Employee Referral Program. Referring great candidates to SVB is simple.

1. View a list of the current Job Postings.
2. Identify candidates that would be great for the position and the SVB culture. Make sure your candidate has direct applicable experience for the position.
3. Send an email to the Employee Referral Team to inform them of the candidate you are referring. Include a resume, the job number, and/or title for the job posting.
4. Make sure your candidate indicates your name as the source of referral on the application.
5. A staffing specialist will review the resume to determine if it meets the minimum qualifications of the position applied for (if specific) or other current or potential future positions at SVB Financial Group.

If your candidate is hired, they must successfully complete the requisite period of employment (90 days) with SVB Financial Group before Staffing can authorize payment. All referral awards will be taxed per the applicable requirements. Please review the documentation on the The Source for full details and restrictions.

Benefits Summary

SVB Values

Our Values, as exemplified by the following employee comments, define what it means to be “SVB”:

Dedicated – “If you genuinely care about helping other people, you’ll be successful at SVB”.

Driven – “We’re intellectually curious, and we’ll spend the time to come up with a new solution”.

Enterprising – “You don’t have to be bound by an old way of thinking here”.

Ethical – “People here instinctively want to do the right thing”.

United – “You come to work every day and you feel like you’re contributing to something bigger than yourself”.

In addition to these SVB values, we seek to provide a high level of service that distinguishes SVB in the marketplace. We value professionalism and emphasize its importance in communication, responsiveness, approach and appearance.

Neither this document nor the benefits described in this summary, creates a contract of employment, or a guarantee of employment, between SVB Financial Group and any employee. The complete details of each plan are in the legal documents under which the plans are administered. The legal documents will prevail in case of conflict between anything written here and the legal documents. SVB Financial Group reserves the right to amend or discontinue any program at any time with or without notice and as in its sole judgment may be necessary. Updated 10 February 2018.

Benefits Summary

Benefit	Eligibility: Who and	Contact Information	Action Required to Participate
Private Medical Insurance	You are eligible to enroll upon hire. Cover is effective after completion of enrollment paperwork and receipt of SVB premium payment.	For questions and assistance, kindly contact: Jayaprakash Rangarajan Vistra Corp. Services (India) Private Ltd. jayaprakash.Rangarajan@vistra.com Phone: 80 25630686/87	Complete the Benefits Enrollment Form and return to Benefits@svb.com. Please provide information requested within 7 days.
Life Insurance	You are eligible to enroll upon hire. Cover is effective after completion of enrollment paperwork and receipt of SVB premium payment.		
Personal Accident Insurance	You are eligible to enroll upon hire. Cover is effective after completion of enrollment paperwork and receipt of SVB premium payment.		
Employee Assistance Program	You are immediately eligible to use the service	Access number: 1 800 11 2442 or 011 2591 3469 Website: www.chestnutglobalpartners.org/siliconvalleybank Email: siliconvalleybank@chestnut.org	Enrolment is automatic.
Education Assistance	After 6 months of employment, you may apply for an approved program of study.	Learning & Development: training@svb.com	Complete the "Tuition Reimbursement" section of the Tuition Reimbursement Form on the Source, obtain the necessary signatures, and email it to training@svb.com prior to beginning any coursework.
Talent Development	You are immediately eligible to begin your courses	Talent Development: training@svb.com	Within the first 2 weeks of employment you will receive an email with your login to our Learning Portal.
Employee Referral Program	You are immediately eligible to refer candidates to SVB.	Staffing: EmployeeReferrals@svb.com	Go to The Source for more documentation on this program.