

SVB Life and Benefits: India 2021

At SVB, we support the whole you.

SVB benefits programs are designed to meet our employees where they are in life. Which means they show up at home. Your home. We embrace and support diverse families, however they're defined. SVBers can opt in and out of benefits programs, plus take advantage of customized perks and offerings. And of course, this support shows up on a day-to-day basis, in a rewarding work environment that encourages lasting relationships.

The benefits listed in this summary apply to SVB employees located in India. Since this is a summary, there may be additional terms, conditions and limitations that apply (such as medical underwriting approval). Please refer to the actual policies for additional information.

SVB Holidays 2021

JAN 1	New Year's Day
JAN 14	Makar Sankranti
JAN 26	Republic Day
APR 2	Good Friday
APR 13	Chandramana Ugadi
MAY 14	Qutub-e-Ramzan
JUL 21	Bakrid
AUG 30	Janmashtami
SEP 10	Ganesh Chaturthi
OCT 15	Vijaydashsmi
NOV 1	Rajyatosava
NOV 4	Deepavali

Group Mediciam Insurance

SVB's group Mediciam Insurance offering includes medical coverage for you and your eligible dependents. Your eligible dependents may include your spouse, your children through age 18 (age 24 for full-time students) and either dependent parents or in-laws (combination not allowed). Coverage includes a hospitalization subsidy, critical illness, medical consultations, maternity, and coverage for babies from day one. Current coverage is subject to medical underwriting requirements.

Telemedicine

Medical Telemedicine is available through MFINE for employees and up to five family members. Members can visit medical professionals through video visits from the comfort of their own home. This benefit is offered to accommodate employees through the Coronavirus Pandemic; the current plan runs through March 2021, and will be assessed for continuation following that milestone.

Life Insurance

SVB currently provides employee life insurance coverage equivalent to three times annual base salary. Coverage is subject to medical underwriting.

Payroll Schedule: Payday is the last working day of each month.

Personal Accident Insurance

SVB provides employee personal accident insurance coverage equivalent to three times annual base salary. This policy provides coverage for Death by Accident and Temporary and Total Permanent Disability and a Supplemental Disability benefit.

Casual / Sick Leave

SVB will provide up to 12 days of casual/sick leave per year.

Holidays and Privilege (Vacation) Leave

Full-time employees are eligible to accrue 20 days of vacation leave per year up to a maximum of 30 days to provide you with paid time off for relaxation or personal time away from the office. This is in addition to the SVB holidays (listed above). 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 (10 days, includes adoptive fathers), Bereavement (five days, includes parents, in-laws, spouse, and children) and Maternity (26 weeks, including adoptive mothers). Please refer to the SVB Employee Handbook for more detailed information.

Retirement

As part of your total compensation package, SVB makes contributions at 12% to the India Provident Fund and tracks your accrual for the Gratuity Fund. SVB also enables employees to make personal voluntary contributions of up to 88% of your salary.

Childcare

SVB provides access to and subsidies for a creche within the Manyata Tech Park as well as reimbursements of up to 8,000 INR for employees with children attending accredited daycare centers.

Employee Assistance Program (EAP)

SVB provides an Employee Assistance Program at no cost to you to support your success at home and at work. ICAS is the provider. You may have up to ten visits per incident per year. The website (<https://www.icaslifestyle.com/en/lifestyle/main-page/>) offers many resources for work/life support, and assistance with personal, family or work issues.

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 traveling on SVB business, an additional lump sum death benefit of 10 times basic salary up to US\$750,000 is provided. This benefit is fully paid for by SVB. Please refer to our intranet site, the Source, for additional information.

Learning Opportunities

SVB invests in each employee's learning and development. To support this, we offer learning in group and individual settings on several platforms to enhance your development. SVB provides employees access to LinkedIn Learning, getAbstract, and SVB's internal learning management system BLUE Learning.

Additionally, you may be eligible for education assistance for approved work-related degree programs of study. Please refer to the Source for program details.

Employee Recognition

SVB has a strong commitment to recognize employees who demonstrate SVB values and play a role in creating a culture of unity and curiosity at SVB. Awards are given out annually recognizing performance, client care, operational excellence, and community service.

Employee Referral Program

SVB provides generous incentives to encourage employees to refer top talent. Employees can earn up to INR 89,600 for successful referrals. Payment is made after your candidate successfully completes 90 days of employment with SVB. Referral awards are taxable. Review the Source for program details.

SVB Values

At SVB we have a culture of unity and curiosity.

We are SVB. We are collective of driven, forward-thinking individuals united for one singular goal: to help those who are creating the future. When we put the team first, work across silos and truly come together, we better serve our clients. We enable and bring to life bold ideas around the world, backing those who courageously make next happen. Together, we relentlessly execute on our own strategies. We feed our own curiosity and never stop learning. We harness our collective power to deliver on our commitments to our clients, and the communities we serve.

- We start with **empathy for others**
 - We **embrace diverse perspectives**
 - We take **responsibility**
 - We keep **learning and improving**
 - We speak and act **with integrity**
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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 January 2021.