

Trainee - T3	Amount per month	Amount per annum
Annual Base	7,500	90,000
Annual Other Allowance	12,840	154,080
Medical	1,250	15,000
Conveyance	1,600	19,200
Provident Fund	900	10,800
Lunch Allowance	910	10,920
<b>Gross Salary (A)</b>	<b>25,000</b>	<b>300,000</b>
City Allowance (City Class V)^ (B)	833.33	10,000
Medi-claim*( C)	1,333	16,000
Gratuity**(D)	314.98	3,780
<b>CTC (A+B+C+D)</b>	<b>27,482</b>	<b>329,780</b>
<b>Loan Benefits***</b>		<b>Benefit</b>
Housing Loan (Slab 1) Rs. 7.50 Lacs @2.5%	4,406.25	52,875
Housing Loan (Slab 2) Rs. 4.50 Lacs @ 5%	1,706.25	20,475
Vehicle Loan - Rs. Lacs 1.50 L @ 3%	993.75	11,925
Personal Loan - Rs. Lacs .60 L @ 5%	675.00	8,100
<b>Loan Benefits (E)</b>	<b>7,781</b>	<b>93,375</b>
<b>Total CTC (A+B+C+D+E)</b>	<b>35,263</b>	<b>423,155</b>

Performance linked Plan(Incentives)/Bonus will be over and above this CTC.

\* Premium paid towards hospitalization contribution for coverage up to Rs. 2 Lacs per annum

\*\* Gratuity: Annual contribution - Eligible post completion of five years of service

\*\*\* Loan Benefits can be availed post confirmation - is flexible as per change in Bank rates.

^ City allowance - as per the city of placement

City Class I	City Class II	City Class III	City Class IV	City Class V
24,000	18,000	15,000	12,000	10,000