



More than work— it's life well-lived

At Capital One India, we know your best work happens when you feel supported in every way. That's why our comprehensive benefits go beyond the basics to care for your whole self—your health, your peace of mind and the future you're meant to create. That's Life at Capital One.



Support for your health

1 **MEDICAL INSURANCE**

We provide medical insurance to associates and their dependents*, covering hospitalization-related expenses up to INR 7 lakh (7,00,000) per year. Dental and vision expenses are included, too.

2 **ANNUAL HEALTH CHECKS & WELL-BEING**

As part of the well-being program, associates will receive annual health checks along with a customized health package. They may also receive wellness vouchers for purchasing fitness subscriptions, well-being products and more.

3 **EMPLOYEE ASSISTANCE PROGRAM**

Through the Employee Assistance Program (EAP), associates can access no-cost, confidential counseling services for themselves and up to five family members within a calendar year.

*Dependents are defined as the spouse, parents or in-laws of the associate, and up to two children under the age of 25. In the case of multiple births, the third and fourth child are also included in the coverage.

Support for your financial well-being

1 NATIONAL PENSION SCHEME

Associates can sign up for the Corporate National Pension Scheme. This scheme allows for investments that can lead to tax exemptions, with a maximum investment limit of 14% of your basic salary.

2 LIFE & ACCIDENT INSURANCE

We provide life insurance coverage based on an associate's level within the organization, including double compensation for accidental death and coverage for an associate in the event of permanent or partial disability.

3 SALARY ADVANCE

If eligible, associates can request a salary advance in certain situations (up to 5 - 10 lakh depending on job level).

4 DAY CARE FACILITY

We provide daycare benefits for up to two children, ages six and under, and cover tuition fees for both full-day and after-school day care programs.

5 MEALS AT THE OFFICE

Capital One offers breakfast, lunch and snacks to all associates in the office on all working days.

6 MOBILE REIMBURSEMENT

All associates are entitled to use up to INR 2,500 per month for cellular phone expenses.

*Footnote: Eligible associates may also have access to additional benefits such as long-term incentives, tuition reimbursement and an executive sponsorship program depending on eligibility factors such as job level, performance and tenure.



Support for your life

1 HOLIDAYS

Capital One observes 10 holidays in a calendar year, including national and festival holidays.

2 ANNUAL LEAVE AND ENCASHMENT

Associates are granted 20 working days per leave year and may carry forward up to 45 days to the following year.

3 SICK/CASUAL LEAVE

Associates can take up to 12 working days per year for casual or sick leave.

4 PARENTAL LEAVES

Maternity leave: Eligible associates may take a maximum of six months of maternity leave, but no less than 24 weeks. We also offer flexibility to associates returning from maternity leave.

Paternity leave: Eligible associates may take 12 weeks to be used within one year of the child's birth.

Adoption & surrogacy leave: Eligible associates may take 12 weeks from the date of child placement or commissioning (via surrogacy).

5 BEREAVEMENT LEAVE

Associates can receive up to 5 days of Bereavement Leave each calendar year in the event of the death of an immediate family member, including their spouse, children, parents, parent-in-laws, siblings and grandparents.

6 FLEXIBLE WORK SCHEDULES

Associates are encouraged to take advantage of the hybrid model, so they can use time in the office to foster collaboration and build professional relationships with teammates while also working from home when needed.

Associates who are required to work at least 6 hours on a weekend, holiday or declared off day to meet business exigencies are eligible for compensatory time off based on their manager's discretion.

7 REWARDS AND RECOGNITION

Significant outstanding performance tied to a specific accomplishment can be rewarded with a one-time cash or non-cash award.

Please note that above mentioned benefits are applicable from the date of joining. These benefits are governed by the company policies and subject to change per the discretion of management.