

December 9, 2019

Velchuri, Ramyasree

F.No-106, P.No-704/A, Venkata Sai Homes, Phase 3, Beside Bhuvana Vijayam Grounds, KPHB colony, Hyderabad.
Hyderabad, Telangana 500072

Dear Ramyasree,

Your Internship by J.P. Morgan

Congratulations on joining the J.P. Morgan family. We are pleased to confirm your internship with J.P. Morgan Services India Private Limited (the "Company").

You will find your personal internship terms outlined in Appendix A with general internship terms and conditions in Appendix B. Please note these terms and conditions supersede any verbal discussions you may have previously had with any JPMorgan Chase employee with regards to your internship arrangements.

A number of important policies will apply to your internship with the Company, including the Personal Account Dealing Policy and the Code of Conduct. We provide more information about these policies in Appendix C and it is essential that you carefully read and understand their requirements. By signing this letter, you confirm that you have read, understood and agree to be bound by these policies. In addition, you will be required to abide by all other Company policies and regulations (including JPMorgan Chase group of companies (the "Group") policies) and with applicable law.

Should you have queries in relation to your internship terms, please contact Riddhi Desai at + 91 22 61251326. For queries about your benefits or Company policies, please contact our accessHR hotline at 0008004405210 (local toll free) or +1 212-552-5100 (international).

Please be reminded your internship terms should be treated with the strictest confidence. To accept this offer of internship, please click on the 'Accept' button at the bottom of this page on or before December 13, 2019.

We are excited to welcome you to our Company and take this opportunity to wish you every success in taking this next step of your career with us.

*This is a computer generated communication and does not have a signature.