HR and mCAS FAQ Document

Insurance & Claims

Parental Coverage

No, the Group Insurance Policy does not include coverage for parents. However, an Optional Parental Insurance Policy is available. To opt for this policy, please contact your respective State HR representative.

Accessing Your Medical Card

You can download your medical card by logging into the **Activ Health App** and navigating to the **"Download Medical Card"** section.

Policy Coverage Details

The group insurance policy generally covers **hospitalization, surgeries, and maternity expenses**. For a complete list of inclusions, please refer to your policy document or contact the HR department.

Filing an Insurance Claim

For cashless claims:
Visit a network hospital and fill out the pre-authorization form.
For reimbursement claims:
Submit the following original documents to the TPA or insurer within the required timeframe:

1. Hospital bills
2. Discharge summary
3. ID proof
4. Any other relevant medical documents

Required Documents for a Claim

The necessary documents for an insurance claim are:

1. Duly filled claim form
2. Discharge summary
3. Final hospital bill
4. Prescriptions and diagnostic reports
5. ID proof
6. Bank details (for reimbursement claims)

Point of Contact for Insurance

For all insurance-related queries, please contact **Deepak Kudave** at **9834716953**.

Cashless Hospital Network

You can view the full list of empanelled hospitals that support cashless claims on the **Active Health App**.

Adding Family Members

You can add your spouse and children to the policy during the **enrollment window**, subject to policy terms. Please contact HR for assistance.

Insurance Claim Limit

The sum insured is specified in your policy. For your specific coverage limits, please refer to your **e-card** or contact HR directly.

Attendance & Leave

Marking Attendance

Use the **Zing HR app or web portal** to punch in and out for attendance.

Remote Punching

Yes, **location-based punching is allowed**, provided that geo-tagging is active. However, remote punches after 9:30 AM may be marked as late.

Late Attendance

Yes, punching in after 9:30 AM is considered a late mark. Unregularized late marks may result in a Loss of Pay (LOP). Ensure you regularize them promptly.

Regularizing Attendance

You can regularize attendance for **multiple days at once** through the Zing HR portal. The window to regularize an absence is open for **up to 15 days** from the date of occurrence.

Checking Leave Balance

Go to the **Leave tab** in the Zing HR portal to view your current leave balances.

Applying for Leave

To apply for leave:

1. Log in to Zing HR.
2. Navigate to **Leave** > **Apply Leave**.
3. Choose the leave type and date range.

4. Submit for manager approval.

Holiday List

The **Holiday Calendar for 2025** is available on the HR portal. You may also request a location-specific copy from HR.

Payroll

Payslip Download

To download your payslip:

1. Log in to **Zing HR**.
2. Go to **Payroll** > **Payslip**.
3. Choose the desired month.
4. Click **Download**.

Payroll Cut-off Date

The payroll cut-off date is the **25th of each month**. Please ensure all necessary changes are submitted before this date.

Salary Credit Date

Salaries are typically credited by the **last working day of each month**.

Updating Bank Details

Submit a request to HR with a **cancelled cheque** or a copy of your bank passbook. Ensure this is done before the **20th of the month** for the changes to take effect in the current payroll cycle.

General HR & IT

ESI Card Application

If you are eligible for ESI, your ESI number will be provided by HR. You can then download your ESI card from the **ESIC portal** using your login credentials.

Updating Personal Details

You can update personal details like your address and phone number in the **"Profile"** section of the Zing HR portal, or you can contact HR for assistance.

ID Card Issues

For any issues with your ID card or visiting card, please contact the **HR team**.

Probation Review

Probation reviews are usually conducted at the end of **three months**. The process will be initiated by your manager or HR.

Performance Review Process

The performance review process involves a **self-review form**, followed by an evaluation from your manager. The final ratings and feedback will be discussed in a review meeting.

IT Support

For technical issues, please email **Suraj Kadam** at suraj.kadam@saarathifinance.com.

mCAS (Mobile Cash Advance System)

Login Issues

If you have an incorrect password, use the **"Forgot Password"** link on the mCAS application login screen to reset it. You will receive an OTP on your official email ID to complete the process.

Locked ID

If your ID is locked, you must contact the system administrator or send an email to request an unlock. Include your **Employee Code / User ID** in the email.

Pincode Search

If a pincode is not visible, use the **"Search by Pincode"** link above the country dropdown. Enter the pincode first, and the city and state will auto-populate.

Account Aggregator (AA) Report

To pull an AA report:

1. Go to **"Check and Verification"** in the mCAS application.
2. Click **"Initiate"** in the Account Aggregator section.
3. Enter the customer's mobile number.
4. The customer will receive a prompt to complete the process on their phone.
5. Once complete, you can check the **FI Report Status** and **Analytics Status**.

Installment Due Date

The standard installment due date to be selected for all customers is the **5th of the month**.

Collecting a Processing Fee

To collect a processing fee:

1. Go to the **"Applicant Information"** section.
2. Expand the options and click the **"+" button** to add a fee entry.
3. Choose **"Electronic Fund Transfer"** and tick the **"OTP for Payment Link"** checkbox.
4. Enter the amount and select the payment type.
5. Generate a payment link or QR code for the customer to use.
6. After the customer pays, click **"Check Status"** to validate the transaction.