







HR Policy Manual

We would like to align our policy guidelines with Members needs as well as those of the organization. Therefore, Fintech India may change these policies at any time. This Policy document will be subject to a periodic review every 3 calendar months or in the circumstances of a major change in the company's regulation whichever is earlier.

Scope

The Policy is being designed for a better understanding of all the rules and regulations in place and in order to enhance consistency, fairness and goodwill amongst the members.

Leave Policy

-  Leave cannot be claimed as a matter of right. Any kind of leave can be granted or refused depending upon the business demands.
-  All leave record of the Members shall be maintained by HR.
-  All leaves should be applied before proceeding on leave. In case of emergency when leave cannot be applied in advance, telephonic intimation to the immediate reporting manager should be done and it must be regularized within 2 days of resuming duty.
-  A Member shall not proceed on leave until unless leave has been approved by reporting manager.
-  If a Member is absent continuously for 7 days beyond sanctioned leave with no information, in this case Member shall be considered to have left his/her employment on one's free will and the employment will be terminated after 3 successful attempts of contacting the Member.
-  Leave without approval will be considered as leave without pay.



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- ↳ In case of prolonged illness or leave of absence from work for more than 3 days Members are supposed to inform the immediate reporting manager and provide Medical Certificate or other relevant documentary evidence as requested by HR.
- ↳ No salary would be paid to Member for the days leave without pay is availed.
- ↳ A Member is eligible for compensatory off when he/she has worked on an important assignment on any of the national/festival/declared off days.
- ↳ Approval to work on any such day i.e., national/festival/declared off day must be taken by senior management
- ↳ Approved leave can be cancelled depending upon the business demand.

Attendance Policy

- ↳ Members are to be online and accessible for 9 hours according to their shifts. They are expected to log in and log out on the company's group chat message.
- ↳ Any correspondence from a co-worker or client must be answered as soon as possible and the general policy encompassing this is 1 minute on group chat message and 15 minutes on emails. Contact established over the phone will be accepted as well.
- ↳ Meetings will be scheduled for at least once a week.
- ↳ Member taking a full day leave cannot change that to half day later or claim extra working hours for that.
- ↳ Members will not be allowed to work while on leave or vacation.

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Confidentiality Policy

- ↳ Confidentiality must be maintained regarding company information at all times.
- ↳ Member cannot share their compensation details amongst their colleagues as it leads to change in behavioral patterns in others.
- ↳ No Member shall disclose any kind of information to any ex-Member in matters related to day to day activities of company's business. **This part of the policy is of utmost importance and disciplinary actions will be taken with anyone found in breach of this policy with his/her employment be terminated with immediate effect without any notice or payment in lieu of notice.**
- ↳ No member shall ever share their login credentials of their company's email accounts, admin panel or any other general emails of the company with **ex-employees**.
- ↳ As per the policy no member should exchange information about our associates, clients, partners etc. to our competitors in business

Accelerated grade progression / Reward policy

1. Appraisal

Members will be entitled to request for an appraisal in their basic salaries as outlined in their employment contracts and all appraisals will be subject to a review of the performances and must be approved by their line managers before making a proposal to the management.



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2. Monthly Incentive

The management will keep introducing monthly incentive schemes depending upon goals and objectives to be achieved.

The customer service team has monthly incentives on KYC approvals and successful bank deposits from first time users.

The management reserves the right to discontinue any existing incentive schemes without any notice period.

3. Annual Bonus

A total annual bonus of 20% of member's annual salary will be paid to each member upon completion of the first year of the employment.

This bonus amount will be paid in 4 instalments at the end of each quarter the following year on the relevant salary payment date.

This bonus amount will be increased to 40% after completion of 2 years of employment with us.

- ↳ Members are entitled to receive Annual bonus subject to the following points based system (PBS)
- ↳ A maximum of 10 points will be awarded automatically at the beginning of each month if a member has adhered completely to all the terms and conditions related to his/her performance in the employment. Points will be deducted in adverse scenarios and after completion of the year total points earned will be calculated and the reward bonus will be paid on the basis of points scored / deducted as outlined below.

Terms and Conditions:

Points 1 to 7 will be applied to the member responsible and 8 to 10 will be applied to the entire team.



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- 1) 3 points will be deducted in minor breaches of confidentiality policy.
- 2) 2 points will be deducted for every unapproved leave or leave without information.
- 3) 2 points will be deducted for every error made in KYC.
- 4) 2 points will be deducted for every error made in deposit approval.
- 5) 1 point will be deducted for late submission of every task to the line manager so as a practice every member must discuss the deadline date from the line manager for every task assigned to them.
- 6) 1 Point will be deducted for late response on emails or group message chat. The response time is outlined in the communication policy section.
- 7) 1 point will be deducted for the every call missed on RC lines.
- 8) 1 Point will be deducted for the entire team if response and resolution times cross 15 minutes for 5 consecutive times on message bird in any given month.
- 9) 1 point will be deducted for the entire team if any single shift remains unattended out of 24/7/365 days.
- 10) 1 Point will be deducted for the entire team in case of no increase in transaction volume from the previous month.

HR will calculate points scored (out of 10) for each member every month and will communicate the score via email by 05th of the next month. After completion of the year bonus will be rewarded on the basis of total points scored out 120 and following slabs for bonus payment will be applied.

Score- 115 or above - 100% of bonus will be paid.

Score- 100-114- 90% of the bonus will be paid.

Score- 90-99- 70% of the bonus will be paid.

Score- Less than 90- No bonus will be paid



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4. Critical Response Bonus

The company will pay Critical response Bonus from time to time to a member or a group of members in the events of their immediate efforts, applied skills, approach, loyalty and dedication towards resolving a complex issue which otherwise would have resulted in a massive financial or reputational damage to the company.

This bonus will be subject to sudden resolution by a member and the bonus amount will be determined by the management taking into consideration the members' efforts in resolution vis a vis the probable damage which would have been caused to the company as outlined above had the relevant member ignored such a critical situation of such a loss or damage to the company.

This bonus will be paid the very next month on the monthly pay day from the day it would be declared.

Disciplinary Policy

There will be disciplinary procedures for gross misconduct applicable on various actions of members and disciplinary action will vary on the basis of the severity of the misconduct.

Gross misconduct leading to Disciplinary hearing:

The following actions/incidents will invite a disciplinary procedure for gross misconduct involving questions and answers session with the member.

- 1) Incorrect approval of KYC/Deposits for the first time.
- 2) Uninformed leave.
- 3) Late completion of tasks for more than 3 times.
- 4) Late response as per communication policy.
- 5) Minor breach of communication policy
- 6) Any other minor misconducts etc.



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Addendum 1

Communication Policy-CSEs

- ↳ **Incoming Call/Message Etiquettes:** It's mandatory to ask the PPC number and Name from the user as a very first question. Please ensure you try to provide the solution then and there or ASAP.
- ↳ **Inappropriate language use:** CSEs are required to speak with customers in a professional and polite manner only. Despite of the language (English, Hindi or Punjabi), please maintain a decorum of company-client relationship.
- ↳ **Handling of Users/Customers:** CSEs are advised to make promises to customers within an achievable range only. Every customer is equally important so no matter how irritated he/she is, your tone of voice should remain humble.
- ↳ **Unresolved Cases:** Try to resolve all cases in your shift itself. In case there are any pending cases or you expect a call from any user, please pass on all the required details to the team member attending next shift along with required data in sheet.
- ↳ **Maintenance of Record:** You are required to maintain each and every record of your calls be it Incoming and Outgoing along with call recording if necessary. Same goes with messages on MB and RC as well.
- ↳ **Message Communication:** Please try to resolve easy cases via messages. Ask customer to drop a message on Whatsapp and provide answers as per the Q&A shared with you. Try to be as specific as you can and do not write vague answers.as well.
- ↳ **Response Time:** As communicated to all employees, the typical response time on WhatsApp groups and DMs is 5 minutes or less. Similarly, the response time for work emails is 15 minutes or less. These rules are applicable during your work shifts.

*Response Time is applicable for all departments and employees



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Addendum 1

Leave Policy and Holiday Allowances

- ↪ A total of 20 leaves will be awarded to each employee in a calendar year
- ↪ These leaves will be calculated on pro-rata basis so after completion of a quarter in the employment a member will have 5 allowed leaves and 10 after 6 months of employment.
- ↪ These leaves will include all holidays that are bank holidays Diwali, Holi 15th of August etc.
- ↪ These leaves need to be pre-approved by the line manager
- ↪ Any un-approved leave will be referred to as unpaid and a deduction will be implied on it
- ↪ Remaining leaves of previous year will be carry forwarded to succeeding year

Addendum 2

PBS Accounts

Point number 1,2,5 and 6 of the Terms and Conditions will remain same for Accounts department as well.
Below are the additional points for the Annual Bonus T&C

- ↪ 2 points will be deducted if all the company accounts data is not uploaded on Tally or similar software every month on timely basis
- ↪ 2 points will be deducted is the P&L is not showing NIL for any month
- ↪ 1 point will be deducted if reconciliation of previous month is not completed by 25th of current month



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Addendum 3

PBS IT Team

Point number 1,2,5 and 6 of the Terms and Conditions will remain same for IT department as well.

Below are the additional points for the Annual Bonus T&C

- ↪ 1 point will be deducted if minor bugs are not fixed within 24 hours of bug reporting.
- ↪ 1 point will be deducted if major bug has not been fixed within 3 days of bug reporting.
- ↪ 2 points will be deducted if server downtime exceeds 5 hours without any proper justification.
- ↪ 3 points will be deducted for the entire IT team upon non delivery of the project as scheduled.
- ↪ 2 points will be deducted in case of financial losses due to non- performance of admin panel or the app.



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One of the members from the management will lead the disciplinary hearing and arrive at a decision on the outcome of the disciplinary hearing which could be one of the following:

- 1) First written warning with 1 point deduction from the PBS of the annual bonus scheme.
- 2) Unpaid suspension from employment for a week.
- 3) Final written warning and 10 points deductions from the PBS of the annual bonus scheme.
- 4) Termination of the employment in cases of severe breaches of policies or regulations of the company or in cases of members already on final warnings. This will also be applied in severe breach of confidentiality policy.

I hereby agree that I have read and understood the above policies and will abide by these at all times during my employment with Fintech India.

Name

Signature

Date



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