



Bharat Financial Inclusion Ltd

Leave Policy Rules

Effective From: 1st January 2025

Applies To: All Employees

1. Purpose

This policy establishes the official rules and procedures governing all employee leave at Bharat Financial Inclusion Ltd. All employees are required to comply with these provisions. Unauthorized leave will result in disciplinary action or salary deduction as outlined herein.

2. Leave Categories and Entitlement

Bharat Financial Inclusion Ltd provides the following categories of leave to its employees:

- **Casual Leave (CL):** Employees are entitled to 10 days of Casual Leave per year. CL can be carried forward to the next year, subject to a maximum of 10 days (combined with Earned Leave). Employees become eligible for CL after completing 3 months of continuous service.
- **Sick Leave (SL):** Employees are entitled to 10 days of Sick Leave per year. Sick Leave cannot be carried forward. A valid medical certificate must be submitted for any sick leave exceeding 2 consecutive days.
- **Earned Leave (EL):** Employees are entitled to 20 days of Earned Leave per year. EL can be carried forward to the next year, subject to a maximum of 10 days (combined with Casual Leave). EL should be planned in advance.

Employees become eligible for paid leave after completing 3 months of continuous service.

3. Leave Application Process

All leave requests must be submitted through the company's AI chatbot. Employees are expected to comply with the following application conditions:

- **Planned leave** must be applied for at least one week in advance.
- Employees may avail half-day leaves when necessary, using the chatbot.
- **Approved leaves** may be cancelled or modified anytime before the leave start date.
- **Sick Leave (SL):** Cannot be applied for future dates. Sick Leave can only be applied for dates up to 15 days prior to the current date.
- **Earned Leave (EL):** Can be applied for within 30 days before or 30 days after the current date. Earned Leave must be taken for a minimum of 3 consecutive days. Single-day or two-day Earned Leaves will not be accepted.
- **Casual Leave (CL):** Can be applied for within 30 days before or 30 days after the current date.

4. Approval and Unauthorized Leave

All leave applications are subject to approval based on workload and management discretion. Any leave taken without prior approval will result in salary deduction for the corresponding days.

5. Special Leave Rules

- Maternity Leave: Eligible female employees are entitled to 5 months (150 days) of paid leave as per company policy.
- Public Holidays: Public holidays are not counted against any leave type and are treated as separate paid holidays.
- Medical Certificate: A medical certificate must be provided for sick leave exceeding 2 consecutive days.
- Compensatory Off: The company does not provide compensatory offs for work done on weekends or public holidays.

6. General Provisions

Accumulated Casual and Earned Leaves may be carried forward to the next year, subject to a maximum limit of 10 days. Employees are expected to plan their leaves in advance to ensure work continuity. Management reserves the right to amend or update this policy without prior notice.

7. Contact Information

For any clarification or assistance regarding leave policies, employees may contact: ■ Email: deepu_inumula@gmail.com ■ Phone: 9392986272

8. Acknowledgment

All employees are required to familiarize themselves with this policy and comply fully. Violation or misuse of leave privileges may result in disciplinary action.