



PF Policy Manual - Version 2.1

Prepared by:

Deputy Manager Human Resources

Approved by:

Director of Human Resources

Dated: 10th March 2023

*Note: All Perks & Benefits applied for & approved on or after 10/03/23 will follow the terms & conditions stated in this version. All Perks & Benefits applied for & approved before 10/03/23 shall follow the terms & conditions stated in Policy Version 2.0: Policy Manual: Version 2.0



Scope & Strategy of HR at Programmers Force

Programmers Force is a strong believer in people & culture - excellence, and acknowledges its Team Members as its biggest capital. To appreciate the efforts of our team members and help them feel at-home in their work environments, the HR Team has taken several initiatives to develop internal policy for Perks & Benefits that stands-out as an industry trend setter. We consider ourselves the custodians of the well-being of each of our team members, and make continuous efforts to bring improvement to their work-life balance & job satisfaction.

As the first AI company of Pakistan, Programmers Force has evolved considerably. The rapid growth we have achieved across the globe, would have truly been impossible without the hardwork & dedication of our team members. We draft this policy in hopes to inspire & motivate all of you to bring about more revolutionizing changes & shared success for the PF Family.

This document lays down the guidelines of the perks and benefits offered to our team members. It is divided into several sections and each section describes a perk/benefit provided to team members and the procedure to claim those perks and benefits. In case there is a need for clarification and/or suggestions for improvement, please contact the Head of Human Resources.

Please note that this document is the legal property of Programmers Force Pvt. Ltd. and sharing and/or using this document for unintended purposes without prior approval with anyone inside or outside the organization can lead to disciplinary and/or legal action.

Overview: Perks & Benefits

Perks	L1 Resource	L2 Resource	L3 Resource	L4 Resource
Provident Fund	✓	✓	✓	✓
Health Insurance	✓	✓	✓	✓
Life Insurance	✓	✓	✓	✓
Leaves Per Year	32	32	32	32
Advance Salary	1 Month	1 Month	1 Month	1 Month
Family Care	5,000 per month	7,000 per month	8,500 per month	10,000 per month
Personal Loan	3 months salary	3 month salary	2 months salary	2 months salary
Family Treat (Tech Only)	10,000	15,000	20,000	25,000
Certifications (Tech)	50,000	100,000	150,000	200,000
Certifications (Non-Tech)	✗	50,000	75,000	100,000
Hostel	✓	✓	✗	✗
Maternity Allowance	✗	✗	60,000	60,000
Child Education	✗	✗	5,000 per child	10,000 per child
Marriage Allowance	✗	2 months salary	1 month salary	1 month salary
Home Allowance	✗	✗	45,000	65,000
Bike	✗	70 CC	125 CC	✗
Car	✗	✗	✗	✓
Travel Allowance (Females Only)	5,000	8,000	✗	✗



Grading & Hierarchical Structure

The Management Hierarchy of Programmers Force is categorized into following roles:

1. Level 1 Resource
2. Level 2 Resource
3. Level 3 Resource
4. Level 4 Resource

Level 2 Resource

- An employee shall have 2 years experience to be a Level 2 Resource.
- At least 5 members must be working under a Level 2 Resource.

Level 3 Resource

- An employee shall be leading a team of 10 members to be a Level 3 Resource.
- Two Level 2 resources shall be working under a Level 3 Resource.
- Each Level 2 Resource must have 5 employees working under him/her.

Level 4 Resource

- An employee shall have 3 years experience to be a Level 4 resource.
- Three Level 3 resources shall be working under a Level 4 resource.
- Each Level 3 Resource must have 5 employees working under him/her.

Terms & Conditions

- All Perks & Benefits shall be allocated to team members based on the above grading structure & its eligibility criteria, subject to the discretion of HR. Fulfilling the above criteria will not change a team member's assigned grade by default, and any/all grade changes shall be informed AND contingent upon team member performance & decision of HR.
- All promotion grades are provisional contingent upon the targets assigned to the employee by their immediate supervisor at the time of the promotion/ appraisal meeting. The provisional status of their new grade-level will last for whoever long it takes them to reach these targets, and any grade-change can be reversed at the discretion of HR & the management if given targets are not met within a reasonable amount of time.



Bi-Annual Appraisal System

Programmers Force supports & practices Job Enrichment & Enlargement of all our talented team members, and believes in rewarding them with monetary increments & career progression appraisals at regular intervals, so that no talent goes unnoticed.

Scope

- Performance Appraisal of the employees shall be done after every six months, and they will be eligible for monetary increments based on their job-related & contextual KPIs.
- The performance of the team members shall be evaluated while keeping in view their job-related performance directly relating to KPIs & targets, and also based on their contextual performance such as professionalism, punctuality, productivity, and peer review.

Terms & Conditions

- All team members shall be communicated their KPIs & Goals at the beginning of each month by their respective Team Lead and in the presence of HR. Team members will be given comprehensive feedback on their monthly performance via HR at month-end. This will allow the team members to self-evaluate their performance throughout the 6-month period.
- The decision of increment in the salary shall be at the sole discretion of HR. All decisions shall be made after comprehensive review of team member's performance as quoted by their Team Lead, Senior Management, and Peer Reviews.
- First increment in the salary can be made after the probation period which varies from 3 month upto 6 months depending on the performance of the team member & the nature of their job. All probationary and bi-annual increments are solely based on performance, recommendations of the Team Lead, and are at the discretion of HR.
- Team members are encouraged to focus on both operational & passive performance in order to reap the best benefits of this policy. Team members who will go above & beyond their standard job-tasks to bring in process innovation & increase productivity will be the most likely to successfully avail this perk.
- In case a team member requires additional training and/or guidance to redirect them in the right track, HR will arrange such training (inhouse or outsourced) as they deem fit for the professional development of the team member.

Please note that this policy does not qualify any team member for an increment by default, and any/all salary increments shall be informed AND contingent upon team member performance & decision of HR.



Advance Salary Policy

Purpose

Programmers Force believes in helping team members maintain their work-life balance & help them in times of need. Our advance salary policy aims at playing a small part in this initiative.

Scope:

- Programmers Force will allow all permanent team members to apply for advance salary perk for amounts less than or equal to the employees' gross salary

Terms & Conditions

- All Advance Salary requests can only be made for amounts equal to or less than the employee's gross salary. The gross salary will be calculated as an average of the last 3 month salary.
- All advance salary deductions will be made as a lump sum amount from the next executed payroll. E.g. If you take 80% of your gross salary as advance salary on the 15th of May, 80% of your salary will be deducted when the May payroll is executed.
- Advance salary will only be given after approval from the concerned team lead & after HR checks policy compliance.
- Advance salary benefit can only be availed after successful completion of probation period.
- Employees must submit a cheque for the requested advance salary amount along with their advance salary application.
- Advance Salary can only be availed once in 3 months AND after the last advance salary amount is paid back in full.
- Pending advance salary is a direct liability of the employee availing it and it cannot be paid back by anyone else.
- In case of resignation / termination from employment pending advance salary amount needs to be paid back before date of exit.
- Adjustment of pending advance salary against final settlement or any other settlement whatsoever is not the advised method of return, whether in case of resignation/ termination or otherwise. This route will only be adopted by the company in case the employee fails to follow advised methods of returning loan amounts.
- All personal loan applications will be processed on the average of gross salary of the past 3 months
- No other advance perk & benefits can be mixed with advance salary.
- Advance Salary & Personal Loan cannot be availed simultaneously
- Employees who are on foreign deployment and are receiving foreign allowance on top of their gross salaries, can only apply for advance salaries on their GROSS SALARY percentage.



Personal Loan Policy

Purpose

Programmers Force wishes to play a part in facilitating team members to solve their daily-life affairs, and to help them in times of need. Our personal loan policy aims at playing a small part in this initiative.

Scope

- L1 Resources can take upto a gross salary of 3 months as a personal loan.
- L2 Resources can take upto a gross salary of 3 months as a personal loan.
- L3 Resources can take upto a gross salary of 2 months as a personal loan.
- L4 Resources can take upto a gross salary of 2 months as a personal loan.

Terms & Conditions

- All personal loan applications will be processed on the average of the gross salary of the past 3 months.
- Personal loan applications will only be considered after 6 months of completion of permanent employment tenure. E.g. if your probation ended in May 2022, you would be applicable to apply for a loan after November 2022
- All loans must be applied for with evidence of their usage, e.g. mortgage paperwork in case of home loan, detailed invoice in case of car loan. All loan approvals will be subject to background check and verification of their usage.
- Personal Loan will only be considered after approval from concerned team lead & after HR checks policy compliance
- Monetary value of the personal loan that is approved will be at the discretion of HR, and could be decreased if supporting documentation does not justify the amount requested
- Employees must submit a security cheque for the requested personal loan amount along with their advance salary application.
- Personal loans amounts will be deducted from salaries in installments equal to 30% of Gross salary AND 30% of monthly bonus IF ANY
- Installment deductions will start from the next executed payroll. E.g. if you receive a loan on 15th May 2022, first installment will be deducted from the May 2022 payroll
- In case the employee decides to leave the organization / is terminated before their personal loan amount is paid back in full, they will be required to pay the remaining amount as lump sum to the company before their exit date
- Adjustment of pending advance salary against final settlement or any other settlement whatsoever is not the advised method of return, whether in case of resignation/ termination or otherwise. This route will only be adopted by the company in case the employee fails to follow advised methods of returning loan amounts.



- Pending personal loan is a direct liability of the employee availing it and it cannot be paid back by anyone else.
- Personal loan can only be availed once in 6 months AND after the last personal loan amount is paid back in full.
- No other advance perk & benefits can be mixed with personal loan
- Advance Salary & Personal Loan cannot be availed simultaneously
- Annual leaves cannot be encashed while personal loan payments are pending. In case of a positive annual leave balance, the encashment value of the employee will be adjusted into their personal loan amount due
- Employees who are on foreign deployment and are receiving foreign allowance on top of their local salaries, can only apply for personal loan/ advance salary on their local gross salary percentage. Deductions for the personal loan/ advance salary shall not be made from foreign allowance transactions.
- All employees that are approved for Personal Loan perk MUST sign this policy along with any other relevant formal documentation.

Provident Fund Policy

Purpose

The primary purpose of the Provident Fund is to help employees save a fraction of their salary every month so that they can use the same in an event that the employee is temporarily or no longer fit to work or at retirement. The contribution towards the Provident fund shall be made by both the employers and employees.

Scope

- Provident fund is now mandatory for all permanent & confirmed employees of Programmers Force.
- All L1 & L2 employees will contribute 7% of their basic salary into the Provident Fund, and the same amount will be contributed by the employer.
- All L3 & L4 employees will contribute 5% of their basic salary to their Provident Fund and the same amount will be contributed by the employer.

Terms & Conditions

- Provident Fund is cashable only after 2 years of permanent employment, and encashments can be made every two years after that. E.g. if your probation ended in May 2022, you will be able to cash your provident fund after end of May 2024. The next encashment can be made after May 2026.
- Provident fund can only be encashed for up to 80% of both employee & employer contributions while still employed at the organization. Any remaining amounts will only be encashed upon resignation/ termination/ retirement.
- In case of resignation before 2 years of permanent employment, only the contribution made by

The terms & conditions in this document can be subjected to change at any time with or without notice, at the discretion of HR. Any perk/ benefit not defined or legally binding by local labor law can be halted/rejected/revoked at the discretion of HR for any reason whatsoever. None of the clauses stated herein shall stand as law in case of conflict or dispute.



the employee shall be cashable. E.g. If your probation ends in May 2022, and you resign before the end of May 2024, only employee contributions from provident fund will be encashable.

- In case of termination before 2 years of permanent employment, only the contribution made by the employee shall be given. E.g. If your probation ends in May 2022, and you are terminated before the end of May 2024, only employee contribution of provident fund will be encashable.
- Misconduct or breach of NDA shall result in the cancellation of the employer contribution of Provident Fund
- Any due payment for the employee can be deducted from the Provident Fund if it is not paid in full through the advised methods. This could include but will not be limited to: pending loan amounts, pending advance salaries, pending vehicle payments, etc.
- Provident Fund contributions will not be made by the company (employer) during notice period in case of termination/ resignation from employment.

Vehicle Policy

Purpose

It is PF's policy to provide a vehicle to staff in order to facilitate their travel to and from office and perform their other work-related activities. PF shall provide insured vehicles (motorcycle and car) to their employees as per their job requirement and entitlements.

Bike Policy

Scope

- Programmers Force shall provide Honda bikes of 70 CC to L2 Resource.
- Programmers Force shall provide Honda bikes of 125CC to L3 Resource.
- In order to avail bike policy it is necessary to have served a minimum permanent employment tenure of 1 year (excluding probation) at Programmers Force.
- The company shall bear 80% of the total invoice value of the vehicle, whereas 20% of invoice value shall be covered by the L2/ L3 Resource.
- 20% of total bike invoice cost payable by mid-level/senior resource shall be divided into 24 monthly-installments, each installment being of equal amounts.
- The ownership of the bike shall be transferred after 2 years of handover AND after the 20% invoice value is paid back in full.
- Bike Perk will be at the discretion of HR, and will only be considered after approval from concerned team lead AND after HR checks policy compliance
- Bike Policy is subject to the Terms & Conditions given below *



Car Policy

Scope

- Programmers Force shall provide cars of 1000 CC to L4 Resources who qualify the criteria of L4 as defined in grading hierarchy.
- In order to avail car policy it is necessary to have served a minimum permanent employment tenure of 1 year (excluding probation) at Programmers Force.
- The company shall bear 80% of the total invoice value of vehicle, whereas 20% of invoice value shall be covered by the L4 resource
- 20% of total car invoice cost payable by L4 Resource shall be divided into 60 monthly-installments, each installment being of equal amounts.
- The ownership of the car shall be transferred after 5 years of handover AND after the 20% invoice value is paid back in full.
- This policy is applicable to Wagon R, Alto and Cultus only.
- Car Perk will be at the discretion of HR, and will only be considered after approval from the Board of Directors AND after HR checks policy compliance
- Car Policy is subject to the Terms & Conditions given below *

Terms & Conditions

- Vehicle Policy will only be considered for eligible employees who ALSO hold a valid driving license
- Fair use of bikes/cars is the responsibility of the employees.
- Any legal issue/problem is the responsibility of the employees.
- Any criminal or illegal usage of a vehicle is the responsibility of the employee.
- Employees are responsible for the proper maintenance of vehicles as prescribed by the manufacturer in owner's manual
- In case of any damage to the vehicle whether due to negligence/wrong use/ driving without license or due to accident/ non-negligent damage, the employee shall be responsible for any and all repairs
- It will be the responsibility of the employee to ensure installation of vehicle tracker after handover. Employees will be required to submit proof of tracker installation to the company within 1 month of handover.
- Employees have to pay a full amount to the company in case of theft or loss of the vehicles AND in case of theft/loss the employee will be responsible to register an FIR and submit a copy of the FIR to the company.
- In case of transfer of vehicle to employee's name, transfer charges shall be paid by the employee.
- Any commercial use of car is strongly prohibited and user will be responsible for any illegal

The terms & conditions in this document can be subjected to change at any time with or without notice, at the discretion of HR. Any perk/ benefit not defined or legally binding by local labor law can be halted/rejected/revoked at the discretion of HR for any reason whatsoever. None of the clauses stated herein shall stand as law incase of conflict or dispute.



activity that takes place through such use

- "Programmers Force is not responsible for the reimbursement of fuel/oil charges and running costs such as: Tyreware & Rims
- Spare parts
- Any other running expense/ usage cost"
- All the extra charges (Registration cost/own price/ Color Charges) shall be covered by the employees.
- During any kind of maintenance, the company will not provide alternate transportation, nor will the company bear any cost of transportation during this time.
- Bike and Car Perk cannot be availed simultaneously
- In case someone is promoted to L3 and applies for 125CC Bike before their 70CC bike is paid for in full, they will have to return the 70CC Bike first AND cost of bike already paid by the employee will be counted as usage cost/ running expense & will not be returned or carried forward.
- In case someone is promoted to L4 and applies for the Car Perk before their bike perk is paid for in full, they will have to return the Bike first AND cost of bike already paid by the employee will be counted as usage cost/ running expense & will not be returned or carried forward.
 - It will be at the discretion of HR to provide a used or new car. L4 who are given a used car will only be required to pay the amount pending from the last owner against invoice value. For Example, if 20% invoice value payable of car is PKR 600,000/- and previous owner has paid 200,000/- before handover, the new owner will only be required to pay the remaining 400,000/-.

All other above mentioned costs/expenses will be the responsibility of L4, and all other terms and conditions will remain the same.

- Ownership of a used car will be transferred after 5 years of handover. In case of resignation/ termination before 5 years, the L4 will be required to return the used car to the company. Any cost paid up to that point will be counted as usage cost/running expense & will not be returned.
- If an employee wants to buy a car other than the ones entitled to him by the company, he will have to pay the differential amount in lump sum at the time of the purchase. 20% installment amounts will remain the same. In case of termination/resignation before the remaining cost is paid back in full, the differential amount paid by the employee at time of purchase will not be returned.
- In case of demotion from a qualifying position to a disqualifying position (INCASE OF BIKE: from L2 to L1/ L3 to L2, INCASE OF CAR: from L4 to L3/L2/L1), the employee will be required to return the vehicle to the company. Any cost paid up to that point will be counted as usage cost/running expense & will not be returned.
- In case of demotion from one qualifying position to another (IN CASE OF BIKE: from L3 to L2) it will at the discretion of the management whether to let the employee keep the given vehicle, exchange it for one that fits the new grade criteria, or take it back and revoke the perk altogether. In case of the latter two conditions, any cost of the vehicle paid by the employee up to that point will be counted as usage cost/running expense & will not be returned.
- In case of resignation/ termination before 5 years AND/OR before the cost of a vehicle is paid in full, the employee will be required to return the vehicle to the company. Any cost paid up to that point will be counted as usage cost/running expense & will not be returned.
- In case of return of vehicle on resignation/termination, vehicles will be inspected for damage



caused as a result of negligence/ accident/ wrong use, and if such findings are found the employee will be required to pay for all incurred/estimated repair costs before their date of exit.

- Adjustment of share of employees towards the invoice cost of vehicle is not possible against final settlement or any other settlement.
- Personal Loan Perk & Bike/Car Perk cannot be availed simultaneously
- Car/ Bike Perk can only be availed after personal loan amounts are paid back in full.
- Bike Perk can only be availed once during employment tenure, even in case of rejoining/ rehiring of the employee.
- Car Perk can only be availed once during employment tenure, even in case of rejoining/ rehiring of the employee.
- All employees that are approved for bike/car perk MUST sign this vehicle policy before hand-over of vehicle.
- All employees that are approved for bike/car perk MUST sign Vehicle Authority Letter before hand-over of vehicle AND give a signed copy back to HR.

Accommodation Policy

Purpose

In order to facilitate the smooth & productive working of our team members in their assigned roles, Programmers Force will provide an accommodation policy for all those team members based outside the vicinity in which they are employed.

Hostel Policy

Scope

- All L1 and L2 Resources who are from outside the vicinity of the city they are employed in can apply for hostels for upto PKR 14,000/- per month.
- This hostel facility can be availed only in the vicinity of the city they are employed in.

Terms & Conditions

- This perk can be availed against an original invoice which must have a name of hostel, address, stamp of hostel, name of Landlord, and his signature.
- Employees must submit the invoice for each month before month-end in order to avail hostel allowance. After approval, hostel allowance will be credited with salary transaction.
- Employees are directly responsible for the contract with the landlord (Security and Monthly Rent shall be paid by the company).
- Hostel Allowance Policy does not apply to those employees who have residences based within the vicinity of the city they are employed in.
- Programmers Force is not responsible for theft or loss of any belongings of employees

from the Hostel property.

- The company holds the right to accept or reject the hostel suggested by employee OR suggest another hostel which fits their budget & strategic requirements
- Hostel allowance policy does not apply to employees on probation or on notice period.
- In case an employee resigns or is terminated, hostel allowance during their notice period will not be borne by the company. Company will only pay the hostel expense up till the resignation/termination date of the employee, hostel expense during the notice period will be borne by the employee.
- Hostel allowance policy is at the discretion of HR and can be accepted OR rejected contingent upon policy compliance, AND/OR discipline & performance of the employee.
- All employees who are approved for the hostel allowance shall sign this policy before formal approval.

Home Allowance

Scope

- This policy is applicable to all the L3 and L4 resources of the company.
- The PF shall provide a house OR one portion of a house (subjected to allocated allowance of upto Rs 45,000/- per month) to L3 resource.
- The PF shall provide a house OR one portion of a house (subjected to allocated allowance of upto Rs 65,000/- per month) to L4 resource.

Terms & Conditions

- The house shall be arranged by the company itself and any L4 resource who wants to avail home allowance has to relocate in the respective house.
- Home allowance can only be given in the case the employee has a family with dependents. Family in this case includes: retired/ aged parents AND/OR underage/dependent siblings AND/OR is married AND/ OR has children.
- Utilities of the house shall be covered by the L4 him/herself.
- The fair use of the house is the responsibility of the L4.
- Employees are directly responsible for the contract with the landlord, whereas "tenant" as defined by law shall be the employee themselves (Security and Monthly rent shall be paid by the company after the employee shares rent agreement).
- The security amount will be a liability of the employee. It will initially be paid by the company at the time of the agreement, and will be deducted in installments equal to 30% of their gross salary starting from the next executed salary transaction until paid in full. If an employee leaves before their house security amount is paid in full, relevant deductions can be made from their final settlement.
- Monthly rent payments shall be made via bank transaction directly into a given bank account bearing the same title as the name of the landlord as per CNIC mentioned on the rent agreement.
- Submission of application to HR along with a copy of the rent agreement via email or in person is

mandatory to avail this perk.

- House Allowance Policy does not apply to those employees who have residences based within the vicinity of the city they are employed in.
- In case an employee is demoted from a qualifying position to a disqualifying position (From L3/ L4 to L1/ L2) it will be at the discretion of the company to let the employee stay in the same vacancy but decrease the allowance to hostel allowance limit, change the accommodation of the employee to a hostel, or to revoke the perk altogether.
- House Allowance policy does not apply to employees on probation or on notice period.
- In case an employee resigns or is terminated, home allowance during their notice period will not be borne by the company. Company will only pay the home allowance up till the resignation/termination date of the employee, home allowance during the notice period will be borne by the employee.
- House allowance policy is at the discretion of HR and can be accepted OR rejected contingent upon policy compliance, AND/OR discipline & performance of the employee.
- All employees who are approved for the Home allowance shall sign this policy before formal approval.

Health Insurance Policy

Purpose

The purpose of the health insurance policy of the Programmers Force is to cover all the expenses incurred during the course of hospitalization which is the result of sickness, accident or surgery.

Scope

This policy shall be applied to all permanent employees of Programmers Force who have completed their probation period as prescribed in their employment contract. Health Insurance shall not be extended to family members of employees.

Policy

Panel Hospitals

- Hospitals that are in the network of Pak Qatar are Panel Hospitals.
- By visiting Panel Hospitals, employees can avail of health services.
- No payment, within the allocated amount, shall be made to Panel Hospital from the employee.
- The link to Pak- Qatar Panel Hospitals is below:
<https://www.pakqatar.com.pk/family/downloads/panel-hospitals-booklet/>

Non-Emergency (Hospitalization) Situation in Panel Hospital

- Identify yourself as a Pak Qatar Covered Member to a consultant at our Panel Hospital.
- Get the pre-authorization form from your Admin/HR Department / Hospital and have it filled by the Physician/Consultant.
- Submit the Pre-Authorization form with Pak-Qatar to obtain pre-authorization for you.
- Deposit a copy of each Health card and a Photographic identification to the hospital at the

time of admission.

- Pre-Hospitalization Diagnostic Charges, 30 days prior to hospitalization, are Rs. 20,000/-.
- Post-Hospitalization Follow-up Charges, 30 days after discharge, are Rs. 10,000.
- Annual Hospital Care Limit per person per year is Rs. 400,000/-.
- Room and Board Entitlement, per day, are Rs. 8,000. It is inclusive of nursing and ancillaries.

Emergency Situation in Panel Hospital



- Pre- Authorization is not recommended in an “Emergency Medical Condition”.
- Proceed to the nearest Panel Hospital and go to the emergency ward.
- Within 24 hours of hospital admission, please contact Pak Qatar with the following information:
 1. Company’s Name and Employee ID Number
 2. Name of the treating hospital
 3. The reason for admission (Diagnosis)
- Pre and Post Hospitalization Charges shall not be covered in case of emergency.

Non- Panel Hospitals

- Hospitals that are not in-network of Pak Qatar are Non-Panel Hospitals.
- In the case of Non- Panel hospitals, employees have to make payments to the respective hospital themselves.
- These payments shall be reimbursed to the respective employees from Pak Qatar by collecting Claims Reimbursement Forms and all the hospital records.
- The link to download Claims Form is <https://www.pakqatar.com.pk/family/downloads/forms/>.

OPD

- OPD for non-surgical / non-emergency situations will not be covered in this policy, and can be availed against family care policy subject to compliance.
- In case of emergency/accident, OPD services allowed by the doctor shall be reimbursed by Pak Qatar.

Benefits in Health Insurance

Benefits covered in Health Insurance are the following:

- Room, Operation Theatre and ICU
- Physician, Surgeon, and Anesthetist fee
- Diagnostic tests including MRI and CT Scan

- Medicines required during a hospital stay
- Kidney Dialysis and Cancer treatment
- Organ transplant
- Endoscopy and Angioplasty
- Oxygen and blood supplies
- Day Care surgeries
- Emergency treatment

Pak Qatar's Health Insurance policies can be downloaded from the website

<https://www.pakqatar.com.pk/family/corporate-takaful/group-health/>.

Life Insurance Policy

Purpose



The purpose of the life insurance policy of the Programmers Force is to provide peace of mind by assuring that financial loss or hardship shall be alleviated in the event of the insured person's death.

Scope

- In case of natural death, Rs 500,000/- shall be provided to the family of the respective employee.
- In case of accidental death, Rs 1,000,000/- shall be provided to the family of the respective employee.
- In Case of Temporary Total Disability caused by accident on office premises, the employee shall be given the minimum wage amount of 25,000/- per month till they recover, for upto a maximum of a year.
- In case of Permanent Total Disability caused by accident on office premises, the employee shall be given Rs. 500,000/-.

In the case of death, the following documents are required to claim the insurance amount:

- Copy of Death Certificate issued by NADRA
- Copy of Hospital Death Certificate
- Copy of Hospital Record if available
- Copy of Computerized CNIC
- Evidence of Salary of last 6 months

- Attendance Record of last 6 months

Candidate is liable to legal actions in case of wrong claims of Life Insurance. Terms and conditions of Life Insurance are as per Pak Qatar's Life Insurance policies.

Pak Qatar's Life Insurance policies can be downloaded from
<https://www.pakqatar.com.pk/family/corporate-takaful/group-family/>.

Family Medical Care Policy

Purpose



It is the policy of the Programmers Force to make available a medical plan for staff and their eligible dependents to help them pay for medical and hospitalization expenses.

Scope

- L1 Resources are entitled to avail medical cover of Rs 50,000/- every annum subjected to not more than 5,000 every month.
- L2 Resources are entitled to avail medical cover of Rs 70,000/- every annum subjected to not more than 7,000 every month.
- L3 Resources are entitled to avail medical cover of Rs 85,000/- every annum subjected to not more than 8,500 every month.
- L4 are entitled to avail medical cover of Rs 100,000/- every annum subjected to not more than 10,000 every month.
- This policy is applicable to all the permanent employees of the company and contingent upon successful probation completion.
- Medical cover for Family Care Policy contains reimbursement of medicines and OPD expenses within the allocated limit for every month.
- This policy is applicable to the employee themselves, their spouse & children, and parents of the employee. Siblings are not covered in this perk.
- Only certified practitioner's certificates can be used to avail family care.
- Submission of original invoices and copies of prescription to the HR Department is mandatory.
- Family care can only be applied for against medical bills dated after the date of probation completion/ confirmation of employment.
- Family care reimbursement is contingent upon verification & background check by HR of the medical invoices & prescriptions submitted by the employee.

- Family care cannot be availed during probation or on notice period in case of resignation/ termination from employment.
- Family care for the employee themselves cannot be availed in addition to/ against the pending invoices amounts of an IPD claims covered under health insurance
- Family Care cannot be claimed for Cosmetic Procedures or treatments not advised/ deemed necessary by a medical practitioner (including Dental cosmetics) of the employee or any applicable family members.

Maternity Allowance Policy

Purpose



The Programmers Force's maternity allowance policy outlines the company's provisions for female employees who are expecting a child and/or require time to care and bond with their newborn.

Scope

- L3 (females) are entitled to avail PKR 60,000/- incase of maternity claim.
- L4 (females) are entitled to avail PKR 60,000/- incase of maternity claim.
- This amount shall be reimbursed by the company to the respective female employee by producing hospital receipts.
- Only certified practitioner's certificates can be used to avail maternity allowance.
- In order to avail this perk, a one-year of permanent employment tenure is mandatory. E.g. If your probation ended in May 2022, you may apply for maternity allowance for childbirth cases dated after May 2023.
- This policy is applicable to only the two firstborn children AND/OR pregnancies.
- This policy can be availed by all married female L3 & L4 resources.
- This policy is not applicable for voluntary/ medically inadvisable DNC.
- This policy is applicable for involuntary/ medically advised/ necessary DNC AND/OR stillbirth.
- In case of death caused by complications arising from pregnancy/childbirth, families of female employees will be eligible to claim life insurance provided by the company.
- In order to avail this policy, the employee must not have any performance AND/OR discipline warnings in the past 6 months.
- Maternity Allowance policy is at the discretion of HR and can be accepted OR rejected

contingent upon policy compliance, AND/OR discipline & performance of the employee.

Attendance & Leave Policy

Purpose



The objective of this policy is to facilitate employees in maintaining their work-life balance, and taking adequate time away from work in the form of paid leaves (and unpaid leaves in some cases). This shall help employees to maintain their health, morale, efficiency, and productivity.

Scope

Programmers Force Pvt. Ltd follows a flex-time working model which is designed to help employees give their best & entitle its Employees with appropriate leaves as per the laws of Pakistan. This policy provides the terms under which PF's employees can avail the flex-time policy, and through which permanent employees may avail annual leave, casual leave, and/ or sick leave.

Flextime Rules & Attendance

- All employees are encouraged to maintain 9 hours of physical presence in the workplace for ideal working conditions & optimum productivity
- All employees are required to spend 7.5 hours of productive time in a working day, 1.5 hours out of the standard 9 hours shall be given as leisure/relaxation time
- In order to receive their salary in full, employees will be required to work (7.5 * No. of Working Days in the Month) hours by the end of the month.
- Although we encourage all employees to follow standard shift timings (Morning 9am-6pm, Evening 7pm-4am), there is no strict time adherence and we allow flexible timings to encourage work life balance and optimum productivity
- We do not encourage any employee to work more than 10 productive hours in a day, as it can make it difficult to maintain productivity & balance. Any time worked over 10 productive hours a day shall not be considered in their monthly hours-calculation, unless in exceptional cases where deadlines need to be met AND the employee has approval of their Team Lead.
- We do not encourage any employee to work on weekends (Saturday & Sunday), as it can make it difficult to maintain productivity & balance. Any time worked on weekends shall not be considered in their monthly hours-calculation, unless in exceptional cases where deadlines need to be met AND the employee has approval of their Team Lead.
- If an employee works for less than 3 productive hours in one day, they will be counted as absent for that day & shall be required to apply for a leave (via HR email & HRIS) to avoid salary deductions.
- If an employee works more than 3 but less than 5 productive hours in one day, they will be considered to be on half leave for that day & shall be required to apply for a leave (via HR email) to avoid salary deductions.

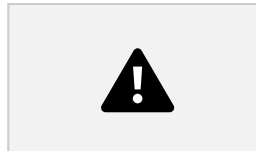
Type of Leave	Quantity (Working Days)	Maximum Consecutive Encashment Carry-Forward
Annual	14	As per approval yes no
Casual	10	3 no no
Sick	8	As per approval no no

Leave Rules:

- Employees shall receive paid leaves upon approval only.
- Any absences falling outside the ambit of this Policy shall not be entertained.
- All leaves shall be calculated on the basis of PF's calendar year (i.e. Jan to Dec). • Any unused annual leaves, which are entitled for encashment, shall be encashed subject to the subject Employee's salary.
- All Employees are entitled to a maximum of thirty-two (32) leaves in one (1) year. • Prior to submission of leave application, the Employees shall ensure that they have the requisite leaves in balance and are eligible to apply for the same.
- The application for leave must be submitted in advance. However, in case of emergency, the Employee shall notify the Team Lead and HR by mobile text or email as soon as practically possible.
- Any application for leave is subject to relevant head of department's (the "Team Lead") approval and subsequent acceptance by the HR Department.
- A leave extension may be granted in special circumstances subject to approval by the Team Lead and the HR Department.
- If the balance of any particular type of leave has finished, all subsequent leaves shall be deducted from the annual leaves of an Employee. If no annual leave is in balance, the same shall be deducted from Employee's casual leaves. And if no casual leave is in balance, PF shall consider the Employee to be on an unpaid leave.
- If an Employee avails a leave (be it casual, annual, or sick) before and after a gazette holiday or weekly off, such leaves availed by the Employee shall be considered sandwiched and be deducted from Employee's leave balance; e.g. in case an Employee having week offs on Saturday and Sunday, applies for leave of Friday and Monday, then such leaves are sandwiched, and a total of four (4) leaves will be deducted from Employees leaves balance instead of two (2) leaves. This rule applies to all leaves except for those taken on Eid Holidays/ Umrah/ Hajj leaves.
- In case Employees annual leave balance is zero (0), then a deduction must be made from the casual leave balance, and if no casual leaves are left the leave shall be considered as an unpaid leave.
- Any type of leaves (Casual/Annual/Sick) will be calculated on a pro rata basis contingent upon the date of confirmation of employment tenure of each employee. Leaves will be calculated on the basis of Calendar Year (Jan 01 through Dec 31). For clarification; only 1.16 annual leaves can be availed in January (14/12) and if this will be carried forward to be availed in the next month (employees will be able to avail 2.33 in February) if they do not avail it in January. The same

pro-rata calculation formula applies to every type of leave.

- If an employee applies for more casual leaves than allowed in the given month, the deduction will be made from annual leave balance. If the annual leave balance allowed for that month is zero (0), the employee will be considered to be on unpaid leave.



Types of leaves:

Leaves on Probation/ Contract/ Notice Period/ Internship

All employees on probation, contractual employees, those on internship, and those serving their notice period after resignation/ termination, shall only be entitled to one (1) paid sick leave per month subject to providing relevant medical certificates from a registered medical practitioner AND after approval from HR. Number of leaves may be increased at the discretion of HR on a case-basis if deemed necessary, and if no loss of productivity is resulted from it.

Annual Leaves

- The annual leave will be brought into count after the successful completion of their probation period AND after they are confirmed as a permanent employee.
- The last three (3) month's average of the basic salary of the subject Employee shall be considered when computing annual leave encashment.
- Encashment will only be done at the calendar year-closing contingent upon if the employee has completed 1 year of permanent employment by 31st December of that year. If at end-december his permanent employment tenure is less than 12 months, his encashment for that year shall be carried forward & will be done with the encashment of the next calendar year closing. This shall be known as an encashment cycle.
- If an employee resigns/ is terminated in the middle of the calendar year, his pro rata annual leaves will be subjected to encashment ONLY if they have completed one encashment cycle. In case they have not yet completed one encashment cycle, only their credit leave balance from the previous year (which was carried forward to be encashed at the current year-end) shall be subjected to encashment. Earned leaves for the current year shall not be encashed in such cases.
- In case of resignation/termination adjustment of any pending dues/ loans against leave encashment values is not the advised method of return. This route will only be adopted by the company in case the employee fails to follow advised methods of returning loan amounts.

Casual Leaves

- An Employee is entitled for ten (10) casual leaves in each calendar year.

- Casual leave shall not be allowed for more than three (3) consecutive days at a time; an unapproved casual leave shall be considered as absence without intimation and to be deducted from the annual leave balance (if no annual leave is in balance, then it shall be considered as an unpaid leave.)
- No casual leave encashment is allowed and any unavailed casual leave shall stand lapsed at the end of each calendar year.
- If any Employee avails casual leave more than the prescribed entitlement, the balance shall be deducted from the annual leaves; if no annual leave is in balance, then it shall be considered as an unpaid leave).
- The minimum period of availing the casual leave is half (1/2) day; there are two (2) half days during any particular working day:
 - first half: from start of usual work day at PF until lunch time; and
 - second half: from end of usual lunch break at PF to usual close of work at PF.



Sick Leaves

- All Employees are entitled to paid sick leaves for a period not exceeding eight (8) full days or sixteen (16) half days in each calendar year.
- Neither sick leave encashment is allowed, nor any or all un-availed sick leave(s) be carried forward to the next calendar year.
- Medical certificate from a registered medical practitioner is necessarily required for an approval of any sick leave. If a medical report is not provided, such leaves shall be deducted from Employee's annual leaves balance or, if no annual leave is in balance, from the casual leaves.
- If the sick leave balance is zero (0) and the Employee still avails the sick leave due to illness, the Team Lead and the HR Department may approve additional paid sick leaves or it may be deducted from Employee's annual or casual leaves balance.

Maternity Leaves

- All female employees of Programmers Force will be eligible for 12 weeks off which would be counted as paid leaves and for which the employee will receive their basic salary every month during the three month duration
- The employee will be required to submit an application to HR 6 weeks prior to the date from which they wish to avail the leave.
- Female employees are advised to take 6 weeks off before their delivery date and 6 weeks off including and after their delivery date (not exceeding 12 weeks in total).
- HR may ask for relevant documentation and evidence to process the maternity leaves.

Festival/ Public Holiday:

Apart from any approved leave(s), all Employees shall be allowed holidays with pay on all days declared to be a public/ festive holiday by the Government of Pakistan.

Holiday on Account of Exposition/ Company Event/ Trip/ Retreat:

- If employees are unable to attend to their assigned tasks and goals due to a company event/ trip/ retreat arranged for their engagement & entertainment OR an exposition attended for the purpose of marketing/ publicity/ PR, employees will be required to work an additional day on a weekend (Saturday or Sunday) to compensate for the loss in productivity and target achievement.
- It will be at the discretion of the management & HR to assess whether an event qualifies as part of an employee's JD tasks or as a recreational event, and whether or not it will require an additional day of work for compensation.



Public Emergency:

- Employees can be granted time off with pay during a public emergency that effectively prevents attendance at work or the continuance of work in a normal and/or orderly manner. A public emergency includes a natural disaster (such as fire, flood, earthquake etc.) or a man-made disorder (such as demonstration, riot, act of terrorism or sabotage etc.). Approval for time off with pay for such emergencies is given, to all Employees who are or may be affected, by the HR Department after due consultation with PF's Management.
- Employees may be asked to work remotely in situations of Public emergency when they are unable to reach the office. In case the management decides to declare a holiday during a public emergency, the employees may be required to work an additional day to compensate for the loss in productivity and target achievement.

Procedure:

- In case an Employee intends to avail a leave, leave application must be duly filled and submitted to the HR Department via email (at pfhr@pf.com.pk) copying the Team Lead.
- After approvals of both the Team Lead and the HR Department, the leave is considered granted.
- The application for leave must be submitted in advance. However, in case of emergency, the Employee shall notify the Team Lead by mobile text or email as soon as practically possible.
- Leaves availed during a month must be applied for before the month-end on the HRIS/ ERP in use at the time.

Misconduct:

- Any leave taken without approval or not in line with this Policy shall be considered as unpaid leaves and no wage shall be paid to the Employee for such leaves. A disciplinary action may also

be taken against the Employee in case of several or continued uninformed leaves.

- An unapproved absence of the Employee or failure of Employees to report back on the scheduled day of joining shall fall under the legal domain of misconduct and may lead to disciplinary action against the Employee including, but not limited to, termination from employment



Marriage Allowance Policy

Purpose

To be a part of employees' new chapter of life, the Programmers Force offers marriage allowance to its employees. Programmers Force shall provide marriage allowance as follow:

Scope

- Marriage Allowance equal to the gross salary of 2 months shall be paid by Programmers Force to the L2 Resource.
- Marriage Allowance equal to the gross salary of 1 month shall be paid by Programmers Force to the L3 Resource.
- Marriage Allowance equal to the gross salary of 1 month shall be paid by Programmers Force to the L4 resource

Terms & Conditions

- This policy is applicable to first marriage only.
- Marriage allowance reimbursement is subject to providing any & all documentation required by HR
- This perk can only be availed by employees who have completed 1 year of permanent employment tenure. E.g. if your probation ended in May 2022, you can only apply for this perk after May 2023
- There must not be any warning given to the employees in the past 6 months.
- Marriage allowance cannot be availed simultaneously, with either Personal Loan or Advance Salary.
- Marriage allowance cannot be availed if Personal Loan/ Advance Salary have not yet been paid back in full.
- Employees will be required to serve a minimum employment tenure of 1 year after availing the marriage allowance in order for it to qualify as a goodwill gesture. If an employee leaves before 1 year of availing the marriage allowance, it will be counted as a loan amount & they will be required to return the amount before their exit date.
- This policy is at the discretion of HR and can be rejected on disciplinary grounds AND/OR lack of policy compliance.
- Marriage allowance perk cannot be availed during probation or during notice period in case of resignation/ termination from employment.

Child Education Policy

Purpose

Programmers Force believes in providing better opportunities to the family of the employees and this policy is designed to serve the very purpose.

Scope

- Programmers Force shall bear the educational expenses of the children of L3 Resources and L4 resources.
- These expenses shall be Rs 10,000/- per child for L4 and the expenses shall be Rs. 5000/- per child for L3 resources.
- This policy is applicable to a maximum of 2 children.
- The educational expenses shall be reimbursed by the company against the school fee bills.
- Educational expenses will cover monthly fees, books and uniforms and will be reimbursed against relevant invoices.
- Educational expense will not cover private tuition/ home tuition which is additional to institutional education expense
- In order to avail this perk, a one-year permanent employment tenure is necessary. E.g. if your probation ended in May 2022, you can avail this perk after May 2023
- Child Education perk cannot be availed during probation or during notice period in case of resignation/ termination from employment.
- This policy is applicable to biological children only.
- Child Education policy is at the discretion of HR and can be accepted OR rejected contingent upon policy compliance, AND/OR discipline & performance of the employee.

Certification Policy

Purpose

The main purpose of the certification policy is to make our employees capable of dealing with the changing market conditions and to keep their skills up to date.



- Tech Teams include: Back-End Development, Front-End Development, Any kind of Web Development, Data Science/AI, DevOps, Project/Product Management, SQA, Ui/Ux and can be changed or further expanded at the discretion of HR
- Non-Tech Teams include: Outbound Sales, Inbound Sales, Business Development, Business Analytics, Finance, HR, Administration, Marketing, and can be changed or further expanded at the discretion of HR

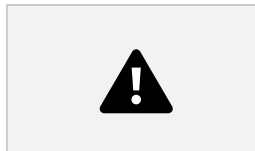
Scope

Level-1 Resource (Tech Only)

- Programmers Force shall cover expenses for certifications upto Rs 50,000/- for Level 1 Resources of the Tech Team
- In case of successful completion, 100% of the expenses shall be paid by the company.
- Only 50 % of the expenses shall be provided by Programmers Force in case of failure.
- Employees can avail this opportunity after every six months.
- Employees must have a permanent employment tenure of 1 year to avail this policy. E.g. if your probation ended in May 2022, you can avail this policy after May 2023.
- Original Invoices are required for reimbursement of certifications.
- For certifications costing more than the allocated policy allowance, the differential amount will be paid by the employee themselves. In case of success/failure the company will only cover 100% / 50% respectively of the allocated policy cost. No percentage of the differential sum paid by the employee at the time of registration will be reimbursed.
- Level 1 Resources will be required to serve a minimum employment tenure of 1 year after availing the certification allowance in order for it to qualify as a goodwill gesture. If an employee leaves before 1 year of availing the certification allowance, it will be counted as a loan amount & they will be required to return the amount before their exit date.

Level-2 Resource (Tech & Non Tech)

- Programmers Force shall cover expenses for certifications upto Rs 100,000/- for Level 2 Resources of the Tech Team & upto Rs. 50,000/- for Level 2 Resources of the Non-Tech Team.
- In case of successful completion, 75% of the expenses shall be paid by the company.
- Only 40 % of the expenses shall be provided by Programmers Force in case of failure.
- Employees can avail this opportunity after every six months.
- Employees must have a permanent employment tenure of 1 year to avail this policy. E.g. if your probation ended in May 2022, you can avail this policy after May 2023.
- Original Invoices are required for reimbursement of certifications.
- For certifications costing more than the allocated policy allowance, the differential amount will be paid by the employee themselves. In case of success/failure the company will only cover 75% / 40% respectively of the allocated policy cost. No percentage of the differential sum paid by the employee at the time of registration will be reimbursed.
- Level 2 Resources will be required to serve a minimum employment tenure of 1 year after availing of the certification allowance in order for it to qualify as a goodwill gesture. If an employee leaves before 1 year of availing of the certification allowance, it will be counted as a loan amount & they will be required to return the amount before their exit date.



Level 3 Resource

- Programmers Force shall cover expenses for certifications upto Rs 150,000/- for Level 3 Resources of the Tech Team and upto Rs. 75,000/- for Level 3 Resources of Non Tech Teams.
- In case of successful completion, 60% of the expenses shall be paid by the company.
- Only 30% of the expenses shall be provided by Programmers Force in case of failure.
- Employees can avail this opportunity after every six months.
- Employees must have a permanent employment tenure of 2 year to avail this policy. E.g. if your probation ended in May 2022, you can avail this policy after May 2024.
- Original Invoices are required for reimbursement of certifications.
- For certifications costing more than the allocated policy allowance, the differential amount will be paid by the employee themselves. In case of success/failure the company will only cover 60% / 30% respectively of the allocated policy cost. No percentage of the differential sum paid by the employee at the time of registration will be reimbursed.
- Level 3 Resources will be required to serve a minimum employment tenure of 2 year after availing the certification allowance in order for it to qualify as a goodwill gesture. If an employee leaves before 2 year of availing the certification allowance, it will be counted as a loan amount & they will be required to return the amount before their exit date.

Level 4 Resource

- Programmers Force shall cover expenses for certifications upto Rs 250,000/- for Level 4 of Tech Teams and upto Rs. 100,000/- for Level 4 of Non Tech Teams.
- In case of successful completion, 50% of the expenses shall be paid by the company.
- Only 25 % of the expenses shall be provided by Programmers Force in case of failure.
- Employees can avail this opportunity after every six months.
- Employees must have a permanent employment tenure of 2 year to avail this policy. E.g. if your probation ended in May 2022, you can avail this policy after May 2024.
- Original Invoices are required for reimbursement of certifications.
- For certifications costing more than the allocated policy allowance, the differential amount will be paid by the employee themselves. In case of success/failure the company will only cover 50% / 25% respectively of the allocated policy cost. No percentage of the differential sum paid by the employee at the time of registration will be reimbursed.
- Level 4 resources will be required to serve a minimum employment tenure of 2 year after availing the certification allowance in order for it to qualify as a goodwill gesture. If an employee leaves before 1 year of availing the certification allowance, it will be counted as a loan amount & they will be required to return the amount before their exit date.





Family Treat Policy

Purpose

To acknowledge the hard work and dedication of the employee towards the work, the Programmers Force, as a token of appreciation, gives the employees a dinner at their favorite restaurant or a tour with their family.

This policy is aimed at members of the Tech Team only, which include: Back-End Development, Front-End Development, Any kind of Web Development, Data Science/AI, DevOps, Project/Product Management, SQA, Ui/Ux and can be changed or further expanded at the discretion of HR

Scope

- L1 Resources of the Tech Team can have a family treat worth Rs 10,000/- in every three months in choice of their favorite restaurant.
- L2 Resources of the Tech Team can have a family treat worth Rs 15,000/- in every three months in choice of their favorite restaurant.
- L3 Resources of the Tech Team can have a family treat worth Rs 20,000/- in every three months in choice of their favorite restaurant.
- L4 resources of the Tech Team can have a family treat worth Rs 25,000/- in every three months in choice of their favorite restaurant.

Terms & Conditions

- Family Tour within the above mentioned amount can also be considered as a family treat.
- Pictorial record for the family treat/family tour shall be highly appreciated given for the social media posts of Programmers Force.
- Programmers Force shall reimburse the expenses of the family treat against the bills (hard copies) of the restaurants and hotels.
- Only one receipt is acceptable against this perk.
- To avail of the policy, there shall be no leave in 3 months duration & no warnings issued for performance AND/OR discipline in the past 3 months.
- The receipts submitted must be dated AFTER the 3-month eligibility period during which no leaves were availed.
- Family Treat cannot be availed during probation. If your probation ends in May 2022, you will be eligible to avail Family Treat after August 2022.
- Family Treat cannot be availed during notice period in case of resignation/ termination.
- Family treat allowance is at the discretion of HR and can be accepted OR rejected contingent upon policy compliance, AND/OR discipline & performance of the employee.

Travel Allowance Policy

Purpose

The basic purpose of the travel allowance is to facilitate the female employees of the Programmers Force. Our travel allowance policy is an attempt to help eliminate the hindrances & glass-ceiling faced by females availing career growth.

Scope

- Travel Allowance of Rs 5000/- shall be reimbursed by the Programmers Force to the Level 1 Resource.
- Travel Allowance of Rs 8000/- shall be reimbursed by the Programmers Force to the Level 2 Resource.
- This perk shall be applicable to female employees of the Programmers Force.
- Count of total working days will have a direct impact on the travel allowance.
- This shall not be applicable to employees with personal cars.
- This policy is applicable to both using Autos and Uber/Careem receipts.
- Employees will be required to apply for travel allowance perk before the end of every month along with supporting receipts/ proof either via Travel Allowance form available with HR or by applying for the perk on the ERP in use.
- Travel Allowance cannot be availed during probation. If your probation ends in May 2022, you will be eligible to avail Travel Allowance for June 2022 and onwards.



- Employees wishing to avail the perks eligible for their grade may do so by sending an email to pfhr@pf.com.pk and coping their Team Lead, stating their full name, department, designation, concerned team lead, and their required perk(s)
- After the email application is approved by Team Lead & HR, employees must apply for the Perks/Benefits on the current ERP/HRIS in use.
- Real/genuine documentation is required for any reimbursement/claim.



- The copy of receipt will not suffice to claim any perk.
- Perks reimbursement to be claimed before 30th of each month by applying on ERP/HRIS in use, amount to be added in next month's salary.
- Reimbursement shall be done within the allocated amount for any perk. The excess amount shall be covered by the employee him/herself .
- In case of any fake claim/receipt/ reimbursement, disciplinary actions shall be taken against the employees.
- Following actions shall be taken in case of misconduct:
 - Termination
 - Denial of that particular perk in future
 - Denial of all perks employee was eligible for
 - Money taken by fraud that has to be returned to the employer.

The following acts and omissions shall be treated as misconduct, but will not be limited to:

- (a) wilful insubordination or disobedience, whether alone or in combination with others, to any lawful and reasonable order of a superior
 - (b) theft, fraud, or dishonesty in connection with the employer's business or property
 - (c) wilful damage to or loss of employer's goods or property
 - (d) taking or giving bribes or any illegal gratification
 - (e) habitual absence without leave or absence without leave for more than three days
 - (f) habitual late attendance
 - (g) habitual breach of any law & SOPs applicable to the establishment
 - (h) riotous or disorderly behavior during working hours at the establishment or any act subversive of discipline
 - (i) habitual negligence or neglect of work
 - (j) frequent repetition of any act or omission referred to in clause (a)
 - (k) striking work or inciting others to strike in contravention of the provisions of any law, or rule having the force of law
- Perks can not be claimed during probation period, notice period and in case of immediate



termination from employment.

- Perks cannot be claimed in the last 30 days of employment.
- Programmers Force management reserves the right to change the perks policy at any time, with or without notice.
- Changes in perks policy shall be notified to the employees at the earliest convenience through WhistleIt Company HR Board.





Appendix

- Junior, Mid, Senior, Team lead changed to L1, L2, L3, L4
 - Junior Level Resource changed to Level 1 Resource
 - Mid Level Resource changed to Level 2 Resource
 - Senior Resource changed to Level 3 Resource
 - Team Lead changed to Level 4 Resource