



Employee Handbook

Numetrics (Private) Limited

Summary Information

Welcome to Numetrics family! This employee handbook is prepared to help you understand Numetrics organization, its management philosophy and values, processes and procedures and terms and conditions of your employment. It will also explain what are the expected behaviors and norms of professional conduct as an employee of Numetrics Private Limited.

Numetrics Private Limited (called 'the Company' from here on) reserves the right of final interpretation of any contents of this handbook. The Company reserves the right to make any changes, deletions and additions to this handbook as it deems necessary and at any time without prior notification.

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1 COMPANY VALUES

1.1 Company Culture

We, at Numetrics, are a customer focused, deliverables oriented and a process driven company. Our company culture entails that we take our profession seriously, work on our assignments in a dedicated and committed fashion and learn the most from our assignments. We take pride in our 'can do' attitude and see a 'not my job' syndrome as outside our company culture.

Our management culture is driven by our values. - respect each other, develop a team culture, always put customer first, go the extra mile in undertaking and delivering assignments, and take great care in managing as well as utilizing company resources in a cost effective, efficient, and prudent fashion.

Our management style and our measurement system is driven by setting objectives, executing quality deliverables, measuring results, giving timely feedback, and rewarding exceptional performance. We believe in flexibility, but this entails additional responsibility and accountability on the individual in terms of managing time and deliverables, coordinating with the team, and utilizing company resources.

It is extremely important at Numetrics to keep a positive mental attitude, to look at problems as opportunities, and to strive toward workable solutions. It is expected that decision making at Numetrics is done in an open and consensus based manner where various driving factors and constraints are analyzed and discussed in a detailed fashion. It is also expected that once the decisions are reached, they are internalized, owned, and implemented with full vigor from all team members.

1.2 Performance

It is also part of our culture not to accept routine and mediocre performance but to set aggressive goals and work toward reaching them effectively and with quality. It is expected that we strive, excel, and improve ourselves on a continuous basis.

Performance at Numetrics is defined as beating expectations on the quality, timeliness, and cost dimensions for a particular deliverable. Thus, for an assignment or a project, performance shall be gauged by how quickly was the project completed, what was the quality level of the deliverable as seen internally as well as by the client, and how effectively was the project completed in terms of the underlying costs. In addition, our performance philosophy also incorporates the level of teamwork and the effort made by the individual to learn and improve him.

1.3 Team Work

At Numetrics, primary work units are made up of teams. It is therefore very important that employees develop team spirit and professionalism.

Team spirit is vital for teamwork. It means viewing your colleagues as intelligent and productive individuals. Team spirit means learning to work with your team members without friction and other unproductive activities.

Team work means that an entire team is responsible for a given project. All members are equally responsible for the quality of the project, the time frame of completion and other aspects of the project deliverables. However, the final decisions for any project or in case of a conflict will rest with the most senior person in the team in the organizational hierarchy.

2 ORGANIZATIONAL GROUPS

The company is organized into five organizational groups each with a well-defined and important role to play in achieving success and meeting objectives.

2.1 Engineering

Engineering is responsible for developing and delivering systems, products, and solutions for existing and potential customers. It is also responsible for strengthening existing and developing new technical competencies. This group involves colleagues in development, QA, technical writing and support.

2.2 Administration

Administration is responsible to provide administrative and logistical support so that the other functions in the company can execute their operations properly. Key services included in the Administration's function cover items like infrastructure maintenance, operations of the company and provisioning of supplies.

2.3 Human Resource Management

Human Resource (HR) Management group is responsible for designing and executing HR development and management policies, staffing and recruiting tasks, conflict resolution and answering queries for new and existing employees. HR function is also chartered to ensure compliance with company policies as well as development of compensation plans and career planning for employees.

2.4 Accounts and Finance

Accounts and Finance group is responsible for handling Company accounts, check and validate payments as per Company policy requirements, authenticate and verify expense claim/invoices, and make necessary payments that are in compliance with Company standards and rules.

2.5 ITS

ITS group is more than just the support of end users and their company resources. The main function of this group is to maintain the status quo. They are responsible for ensuring that the company network and other IT infrastructure is always operational, properly maintained and regularly updated – ensuring smooth operations for all the other groups' functions.

3 COMPENSATION & BENEFITS

The Company offers its employees following compensation and benefits structure:

3.1 Gross Salary

Gross Salary is the annual gross salary including any statutory allowances where applicable. It is payable by 12 equal monthly payments in arrears after the deductions as required under law. In general, all employees will be paid the salary on monthly basis on or before the last day of the calendar month.

3.2 Bi-Annual Bonus

All permanent full-time employees are eligible for a bi-annual bonus, which is a percentage of their accumulated salary for that half of the year. The bi-annual bonus is computed based on the performance of the employee and Company's financial indicators. The maximum percentage of the bonus for the bi-annual accumulated salary is specified in the contract of each employee and can vary from person to person, based on experience and role.

Non-permanent or part-time employees are not eligible for the bi-annual bonus.

3.3 Medical

All permanent full-time employees are eligible for medical benefit as defined in the Medical Policy of the Company.

3.4 Supplementary Benefits

The Company offers its employees the following supplementary benefits:

- Earned leave and other leave entitlements (as per the Leave Policy)
- Regular internal and external trainings and career development activities
- Referral Bonus (PKR 25,000 per referral – once confirmed)
- Reimbursements of any expenses incurred by employee for execution of business
 - Food expenses
 - Conveyance allowance for work on holidays or weekends
- Advance salary (as per Company's defined rules and constraints)
- Small loan without interest deductible from monthly salary in installments
- Bi-annual employee's activities
- Monthly recreational activities

4 EMPLOYMENT TERMS AND CONDITIONS

4.1 Employee Confirmation

A new employee may be confirmed on or after successful completion of the probationary period. The probationary period may range from 2 to 3 months and will be decided at the time of hiring by the responsible manager. The probationary period may also be extended to a longer period if so desired by the employee's manager.

4.2 Cessation of Service

The Company wishes to retain the services of all team members who perform their duties effectively and diligently. However, cessation of employment may sometimes be necessary for the good of the employee and/or the company.

This can happen in the following two scenarios:

- (a) Normal Resignation with appropriate notice period
- (b) Termination under breach of conduct

4.2.1 Normal Resignation

During the terms of service after confirmation, one-month notice or payment of one-month salary in lieu of notice by either side will be required for normal resignation/cessation of service.

4.2.2 Termination under breach of conduct

The Company reserves the right to terminate services with immediate effect in case an employee is found incompetent, non-responsive, irregular in attendance, guilty of misconduct, insubordination, in violation of confidentiality or conflict of interest policy, to have used company facility improperly or indulged in activities prejudicial to the interest of the Company. Employees terminated under breach of conduct will not be eligible for company benefits including leave encashment.

5 OFFICE PROCESSES AND PROCEDURES

5.1 Office Hours

All employees need to adhere to the office timings. An employee should inform the respective manager in the event of any variance from the office hours. The Company works on 40 hours per week basis.

The normal office timings (except Ramadan) are:

Monday through Friday	9:00 am to 6:00 pm
Lunch break	1:00 pm to 2:00 pm (except Friday)
Lunch & prayer break	1:00 pm to 2:30 pm (on Friday)

Note that the lunch/prayer breaks are for employees to take lunch and/or do various chores or undertake personal work. As such, these breaks are not considered part of a weekly workload. While maintaining a 40-hours workweek, Ramadan timings may be adjusted according to seasonal variation.

For the development staff, there is a flexible timing policy. Under this policy, all employees are required to be present in the company on regular working days during core hours, specified as from 10:00 am to 5:00 pm. Here, while handling the flexibility of core hours, the expected 40 hours/week workload needs to be maintained.

Although we follow a 40-hour workweek, it is important to note that in certain cases such as deadlines or emergencies, employees maybe expected to undertake late or off day hours.

5.2 Work from Home

All employees need to follow these guidelines:

- You need to seek approval from your supervisor (scrum master, project manager or team lead) if you have a strong reason to work from home, which can be one of the following:
 - Parenting
 - Bad weather
 - Emergencies
 - Medical reasons
 - Overlong commute
 - Late meetings
- You should be available on Slack and Skype and if someone tries to reach you on any of these, the turnaround time should not exceed more than 30 (thirty) minutes.
- In case you need to work from home on a permanent basis, you will need to have a monthly meeting with your supervisor in which you will be given the feedback about your remote responsiveness. If your supervisor feels at any time that your work from home is hindering your performance, you can be asked to resume attending the office physically.
- In case you are not available during a period of time on a given day, you should share your availability with the Islamabad team (or Armenia team, if applicable) through an email; the sooner the better.
- You need to make sure that you attend all the remote meetings in which you are required as an attendee.
- ***It will be your responsibility to make sure that you have a stable internet connection and suitable/productive environment. You will also be responsible for any wearing off or damage to official equipment such as laptops, headphones, etc.***

5.3 Check In/Check Out

Each employee shall check in when entering the office, and check out when leaving the office. This includes arrival in the morning and departure at the end of the day. The employee must inform the respective manager before leaving the office for a break or any other variance. This is imperative so as to avoid unnecessary delays in other people's work performance and to ensure productive use of time.

The employee attendance sheet shall form the basis of all attendance-related calculations. Thus the employees are expected to pay particular attention to the check in and checkout procedure.

5.4 Meal Reimbursements

Teams if asked to work on weekend or a holiday by their respective manager or asked for late sitting for any important tasks(s) shall be entitled for a lunch or dinner allowance of Rs. 500 per person per meal.

6 GUIDELINES FOR PROFESSIONAL BEHAVIORS

6.1 Harassment

The Company has a zero-tolerance policy towards any conduct that can be categorized as harassment towards any other employee, inside the office premises or done as a representative of the Company. Any harassment action will be immediately pursued by a disciplinary committee and can result in immediate termination of the offending employee.

6.2 Dress Code

To ensure a professional work environment, it is important that all the employees wear professionally acceptable attire at all times in office premises or while representing the Company at any place. Within the general realm of acceptable attire, responsibility for selecting appropriate clothing is left to the employee's judgment. Managers may however give feedback to an employee on professionally presentable outfit.

6.3 Facilitation

Where feasible, the Administration group shall facilitate employees up to certain limit in banking services, purchase of meals and other personal items. All employees are requested to cooperate in this matter with the person who is visiting the bank and/or market.

* This service is available as a courtesy and the company shall not be responsible or liable for any loss or damage incurred in this process.

6.4 Use of Company Kitchen

A Company kitchen is available and employees are welcome to use the facility at all times. To maintain hygienic condition meals shall be served in the kitchen/break room. Employees are expected not to use any other office premises for meals.

6.5 Safety of Valuables

Employees are advised not to bring any valuables unnecessarily to the office. The company shall not be held responsible for any direct or indirect loss of any valuables or personal belongings/possessions including but not limited to cars, wallets, jewelry, watches, mobile phones, computers, etc.

6.6 Guests

To maintain quiet and to protect company confidentiality, all unofficial visitors including former employees on company premises should be signed in and escorted by an employee. Employees shall not escort visitors outside the reception, break room or training room area.

6.7 Professional Behavior

To maintain a professional atmosphere, employees are expected to avoid participating in activities which may cause disturbance in the work environment. We believe in an open and friendly work environment. However, such freedom should not be interpreted in an unprofessional manner. Each other's right to privacy and quiet and clean workspace should be fully respected.

If any employee has a grievance with anyone, it should be reported to his/her supervisor so that the issue can be resolved properly and in a discrete fashion without disrupting others.

6.8 Respect for Property

All employees are expected to respect property and belongings of others as well as Company. It is expected of employees not to use another colleague's belongings, including their laptop, workspace, supplies or other items without their permission.

6.9 Use of Company Facilities

Facilities provided by the company (e.g. computers, printers, internet, air conditioners, heaters, telephone) are there to provide a productive and effective work environment. Employees are expected to use proper judgment and discretion in utilizing these facilities. Personal local/NWD/mobile calls are allowed, however, good judgment should be used regarding the duration and number of telephone calls. Use of company facilities for improper purposes will be treated as a breach of conduct.

Proper Internet etiquettes should be followed while using the Internet. Data, files, programs installed on office computers are intended for office use and shall be deemed as company property and can be reviewed as and when required by the company without notification to the employee.

6.10 Account Protection

Unauthorized access to another colleague's computer accounts or password-protected applications is strictly prohibited breach of which shall be taken seriously.

6.11 Personal Hardware, Software Data

Employees are advised to exercise discretion in bringing their personal or unofficial non-essential devices and instruments to office to minimize inherent risk and protect our data confidentiality and network integrity. In case of a requirement to add any device to Company network for some reason, approval from the ITS department and manager should be obtained.

7 CONFIDENTIALITY & OWNERSHIP

Employees are expected to hold proprietary and confidential information in strictest confidence, not to make use of the proprietary and/or confidential information other than to perform the obligations under any assignment or engagement, not to reproduce the proprietary and/of confidential information except as required for completion of the company's assignments or engagements and, upon the request of the company, to return the confidential information at the conclusion of an assignment or engagement, or upon termination of employment.

The obligations of the employee shall also extend to any confidential or proprietary information of third parties in the company's possession to which the employee may have access during the performance of any assignment or engagement including but not limited to information of any company customer.

The employee shall not at any time during his employment with the Company nor at any time after its termination, howsoever arising, convey or communicate to any person any of the confidential information concerning the organization, business, or affairs of the Company or any of its client, associated or partner companies which comes to his knowledge during his employment with the Company and he shall keep secret all confidential information entrusted to him and shall not use or attempt to use any such information.

The employee shall make no public statement, including without limitation, any public announcement related to the performance of the company, its particular engagements, assignments, and clients without written consent from the Company. At any time, upon company request, the employee shall remit to the Company all material and all work in progress and such work shall become the property of the Company.

Confidential information shall include the following classes of information relating to the Company's business:

- I. Information supplied by the company, its clients, its affiliated or partner companies, which is disclosed in connection with work performed under any assignment or engagement is the proprietary information of the company.
- II. Trade secrets and other proprietary and confidential information which are owned by the Company and which have to do with the operation of the Company's business; and data, information, lists, or other identifications of clients, or prospective clients of the company.
- III. The nature and types of services rendered to such clients or proposed to be rendered to prospective clients, fees charged or to be charged, and proposals made to the company's clients or prospective clients.
- IV. Inventions, methodologies, algorithms, formulae, processes, compilations of information, form and content of databases, designs, drawings, models, results of research, reports, records, specifications, software, firmware, and procedures used in or related to the company's products, or services.
- V. The company's relations with its employees including without limitation to salaries, job classifications, skill levels, performance appraisals, incentives and financial rewards.
- VI. All ideas, concepts, information, and written material about a client disclosed to the employee by the company or acquired from a client of the company.
- VII. Any other information designed by the company to be confidential, secret and /or proprietary.

7.1 Conflict of Interest

It is extremely important that we maintain a clean and professional relationship that is void of any conflicts of interest.

- 1) The employee shall not during the employment with the Company enter into or engage directly or indirectly in any business that competes with the business of the Company.
- 2) The employee, during the course of his employment with the Company, will not engage in any other business directly or indirectly or receive commission or any other compensation in money or in kind for introducing business, clients and client contacts to any other person without the written permission of the Company.
- 3) The employee shall not use the confidential information and trade secrets disclosed to him or of which he may become aware during the course of his employment with the Company to do business on his own, or with anyone else at any time during or after the termination of his employment, howsoever caused with the Company.
- 4) An employee shall not undertake another business, job, project, teaching or consulting work for financial gain without the prior knowledge of the company. This is imperative because doing multiple tasks at different places inherently affects individual performance and impacts company projects.
- 5) The employee certifies that he has no outstanding agreement or obligation that is in conflict with any of the provision of this policy or that would preclude him from complying with the provisions hereof, and further certifies that he will not enter into any such conflicting agreements during the term of employment with Numetrics.

7.2 Ownership Rights

All material produced or ideas conceived or developed, whether jointly or individually, during and in the course of employment with the company including without limitation, designs, processes, adaptations, inventions, concepts, methods and techniques, are 'works-for-hire'. All rights title and interest in and to such materials and ideas, including, without limitation, all copyrights and patents, are owned by the company. The employee agrees that if materials produced or ideas conceived or developed under these terms or assignments are deemed not to be 'works-for-hire' then the employee hereby irrevocably assigns to the company all of its rights, title, and interest in and to such materials and ideas including without limitation all copyrights and patents.

8 LEAVE POLICY

8.1 General

Leaves are employees right and we strongly encourage employees to avail their leaves.

The company maintains an extensive holiday policy including Saturday and Sunday as off days. The types of leave available to employees are:

1. Medical Leave
2. Casual Leave
3. Earned Leave
4. Maternity Leave
5. Paternity Leave
6. Vacation
7. Partial Availability/Short Leave
8. Unpaid Leave
9. Compensation Leave

While an employee is on leave, only the number of working days, excluding any holidays falling within the duration, will be counted as leave.

Under extraordinary and exceptional circumstances, the company can request an employee to make such reasonable adjustment in the proposed timing or duration of leave as required by the operations of the Company.

8.2 Medical Leave

8.2.1 Eligibility

An employee is eligible for medical leave from the date of employment on a full-time basis.

8.2.2 Entitlement

Medical leave shall be admissible to an employee for 8 days in a year worked with the company. The medical leaves are accrued on a prorated basis.

8.2.3 Procedure

The employee doesn't need to get sick leave approved but he/she should keep his/her supervisor up to date of his/her health conditions and availability for work. The employee will need to write a notification to Islamabad (and Armenia, if applicable) groups about the leave.

Medical leave for three or more days shall have to be supported with a medical certificate; without a medical certificate it will be considered earned leave. If there are no earned leaves available for the employee, then it will be treated as unpaid leave. Medical leaves balance is not carried forward to the next financial year. That is, unused medical leaves balance lapses at the end of the leave year.

Any extraordinary medical circumstances that can result in long or regular medical leaves more than the allocated or accrued limit have to be discussed with the respective manager and the Managing Director. The Managing Director has the authority to adjust the medical quota of leaves in an appropriate manner as he deems fit.

8.3 Casual Leave

8.3.1 Eligibility

An employee is eligible for casual leave from the date of employment on a full-time basis.

8.3.2 Entitlement

All eligible employees shall be entitled to 10 days of casual leaves in a year. Casual leaves can be taken to a maximum of 2 consecutive leaves. Leaves taken more than the said limit will be considered as earned leaves and will be deducted from the earned leaves pool. The casual leaves are accrued on a prorated basis.

Casual leaves balance is not carried forward to the next financial year. That is, unused casual leaves balance lapses at the end of every leave year.

Any leave taken with a public or Company observed holiday will be treated as earned or unpaid leave. It cannot be treated as casual leave.

8.3.3 Procedure

The employee needs to ask his supervisor before sending a notification to the team. The employee needs to make sure there's no dependency on him/her and there's no important pending work on him/her before asking for a casual leave. The employee will need to write a notification email to Islamabad (and Armenia, if applicable) groups about the leave; the sooner the better.

8.4 Earned Leave

8.4.1 Eligibility

An employee is eligible for earned leave after completion of the probationary period. However, in the case of confirmed employees, the period of probation shall be included in the period of service when computing entitlement of the earned leave.

8.4.2 Entitlement

Numetrics offers 12 earned leaves per year to all its employees as mentioned in their contracts. The earned leaves not availed during the year can be carried over to the next year. However, the maximum number of earned leaves that can accrue for any employee is 20 days. The earned leaves are accrued on a prorated basis.

The Company shall provide earned leave encashment upon regular resignation or termination (from employment up to the time of separation from the company). The Company has the right to hold leave encashment of an employee in case of termination due to disciplinary reasons.

8.4.3 Procedure

Earned leaves should be applied for as early as possible for appropriate advance planning. Earned leaves, like all other leaves, are subject to approval by the respective manager. If the employee still wishes to take more earned leaves than approved, he/she will have to take them as unpaid leaves.

8.5 Maternity Leave

8.5.1 Eligibility

A married female employee who has been in continuous service of the company for at least 18 months prior to the date of confinement will be eligible for maternity leave.

4.5.2 Entitlement

An eligible employee shall be entitled to maternity leave with pay for 3 weeks before and 3 weeks after her confinement during service with the company.

4.5.3 Procedure

The employee must give a written notice on the prescribed form, supported by a medical certificate, informing that she expects to be confined, at least one month in advance of the proposed start date of leave.

In case the employee has not given the notice referred to above, and has been delivered of a child, she should, within seven days, give notice on the prescribed form that she has been delivered of a child.

8.6 Paternity Leave

8.6.1 Eligibility

A married male employee who has been in continuous service of the company for at least 18 months prior to the date of confinement will be eligible for paternity leave.

8.6.2 Entitlement

An eligible employee shall be entitled to paternity leave with pay for 1 week during service with the company.

8.6.3 Procedure

The employee must give a written notice on the prescribed form, supported by a medical certificate, informing that his wife expects to be confined, at least one month in advance of the proposed start date of leave.

8.7 Vacation

If an employee is planning for a vacation, he/she need to get it approved by his/her supervisor and MD beforehand.

- 1-week vacation should be approved at least 4 weeks in advance.
- More than a week vacation should be approved at least 6 weeks in advance.

The employee will need to write an email to Islamabad (and Armenia, if applicable) groups about the leave; the sooner the better.

8.8 Partial Availability/Short Leave

If for any reason an employee cannot be available full time for a given day, he/she will have to:

- Inform his/her supervisor (if the absence is between 1-2 hours).
- If the absence is more than 2 hours, the employee should ask his/her supervisor and send a notification email to Islamabad (or Armenia, if applicable) about his/her availability. The employee will make sure to be available on Slack, Skype or Phone in case a team member needs to contact the employee in case of urgency. The employee might be asked by his/her supervisor to accommodate for the hours – the employee missed – later.

8.9 Unpaid Leave

Extraordinary leave may be granted at the discretion of the company in special circumstances involving absence from duty and if so approved shall be considered as unpaid Leave.

In case of abuse/misuse of any other forms of leaves, the manager/lead has the right to recommend to Managing Director to make a leave as unpaid leave. Final decision will reside with the Managing Director.

8.10 Compensation Leave

Compensation leave is a facility geared toward recognizing an exceptional effort put in by the employee. The grant of compensation leave would be subject to the manager's discretion. There is no correlation between an off-day work and a compensation leave.

9 MEDICAL POLICY

The Company provides comprehensive medical benefits to cover the risk of hospitalization and as well as risk of outpatient/general treatment medical coverage for its employees their spouse and children.

The medical limit has been awarded at the time of signing the contract with the Company. However, it can be raised after a demand and/or mutual understanding.

9.1 Definitions, Terms, and Conditions of Medical Coverage

9.1.1 Qualifying Member

A qualifying member for the purposes of medical coverage shall be defined as a 'full-time' employee, the employee's spouse, and his/her children. Every employee needs to communicate particulars of his/her family, consisting of their names, relationships and dates of birth. Any changes in the employee's family must be communicated immediately to the company on the prescribed form.

9.1.2 Period of Coverage

Period of coverage for a member shall start from the time of being a full-time employee with the company and shall last till the last day of full-time employment with the company. Medical claims may however be reimbursed after attaining confirmation status with the Company.

9.1.3 Reasonable and Customary

Reasonable and customary shall be defined as follows: (1) Hospitalization or outpatient medical expenses, which conform to the level of charges made by the majority of hospitals or doctors in the local area of the medical claim. (2) Hospital or medical treatment that does not vary significantly from what is considered by most hospitals and doctors as normal and usual for the specified ailment in respect of which expenses are claimed.

9.1.4 Hospitalization

The qualified member's stay in hospital as an in-patient for either medically necessary treatment or observation of any disease, sickness or bodily injury is treated as hospitalization. This includes treatment arising from pregnancy or childbirth.

9.1.5 Hospitalization Expenses

Reasonable and customary costs and expenses for in-patient medical, surgical, specialist fee, hospital, nursing home, nursing attendance charges, cost of physiotherapy, surgical and medical requisites are treated as hospitalization expenses. All these expenses to be necessarily incurred and arising from accidental bodily injury occurring or illness manifesting itself within three months of the date of accident or illness unless such treatment is continuous.

9.1.6 Accidental Body Injury

Physical injury caused by an accident which is sustained during the period of coverage and occasions the necessity for the covered person to receive in-patient care and attendance from a hospital.

9.2 Hospitalization Coverage Salient Features

9.2.1 Facilities

Salient features of the hospitalization coverage per ailment are:

- Daily Room; Board and Nursing Care
- In-Hospital Physicians Visits
- Surgical Fees
- Anesthetist Fees

- Specialist's Fees
- Cost of Medicines

9.2.1.1 Room, Board and Nursing Attendance

Charges incurred for residence, board and nursing attendance at any recognized nursing home or hospital confinement up to the daily limit for a period not exceeding seven days in respect of any one continuous period of confinement.

9.2.1.2 Hospital Special Services

1. Use of Operation Theater and equipment.
2. Laboratory tests, X-ray examination and electro-cardiograms.
3. Administration of oxygen, blood and plasma and cost of anesthetics
4. Drugs and medicines, intravenous injections and solution.
5. Dressing, ordinary splints, plaster coats, appliances and equipment.

9.2.1.3 Surgical Benefits (including Anesthetist's charges)

Fees of duly qualified and registered surgeons and anesthetists in connection with the actual performance of a surgical operation at any recognized nursing home or hospital, or in the case of emergency, where the operation is performed elsewhere, up to the amount shown.

9.2.1.4 Medical Consultation

Fees at actual of duly qualified medical consultant or specialist for attending on the patient at hospital in conjunction with hospitalization, not exceeding the maximum limit in respect of any one continuous period of confinement.

9.2.2 Exclusions

The company medical policy does not cover claims arising directly or indirectly from or consequent upon the following.

1. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellions, revolution, insurrection or overthrowing of Government by force or military or usurped power.
2. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
3. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
4. Treatment of injuries resulting from participation in war, riot, civil commotion or any illegal act, including resultant imprisonment.
5. Expenses directly or indirectly resulting from or consequent upon congenital defects and deformities (of any nature whatsoever).
6. Expenses directly or indirectly related to or resulting from Chemotherapy treatment.
7. Tests and treatments relating to infertility.
8. Cost resulting from self inflicted injury, suicide, use of alcohol, drug addiction or abuse, allergy or nervous or mental disorder, and treatment of sexually transmitted diseases.
9. Cosmetic or plastic surgery unless necessitated by an accidental injury occurring while covered.
10. Riding or driving in any kind of race, operational duties as a member of armed forces, mountaineering or rock climbing, engaging in aviation except when traveling by air as a passenger.

9.2.3 Hospitalization Claims

The amount paid by the employee on account of hospitalization shall be reimbursed on production of paid receipts submitted along with the prescribed form. The company reserves the right to verify the submitted expenses related to the medical bills. In case of exception, the company may pay the average/reasonable and customary cost of the said expense.

9.3 Out Patient Medical Coverage

9.3.1 Facilities

The company shall reimburse the complete amount (not exceeding the medical limit) paid by the employee for outpatient medical expenses incurred within Pakistan. The following reasonable and customary expenses shall be covered.

1. Consultant's fee and treatment charges paid to a doctor, homeopath or hakim.
2. Cost of drugs, medicines, vaccines and other such items prescribed by a doctor, hakim or homeopath and purchased from a chemist, druggist or homeopath.
3. Cost of X-rays, ultrasound, and general pathological/laboratory tests advised by a doctor, homeopath or hakim.
4. Cost of preventive inoculation paid by the employee.
5. Eye examination/refraction, twice every year.
6. Cost of **spectacles/contact lenses** if advised by a specialist to the limit of **Rs.5,000/- (five thousand), once every year**. Benefit available to employees with 1 year of service with the company.
7. Child delivery charges.

9.3.2 Exclusions

The company shall not pay for:

1. Artificial limbs etc.
2. Plastic surgery.
3. Any type of cosmetics/surgery expenses.
4. General tonics, vitamins etc. unless prescribed by a doctor, homeopath or hakim.
5. Conveyance charges to doctor's clinic or hospital.

9.3.3 Outpatient Medical Claims

All claims are to be made on the prescribed form supported with actual bills. The company reserves the right to verify the submitted expenses related to the medical bills. In case of exception, the company may pay the average/reasonable and customary cost of the said expense.

10 Company Published Holidays

Year: 2021

Date	Day	Holiday	Comments
Feb, 05	Friday	Kashmir Day	
Mar, 23	Tuesday	Pakistan Day	
May, 01	Saturday	Labour Day	
May, 13 – 14*	Thu, Fri	Eid-ul-Fitr	* Exact dates determined by appearance of moon
TBD	Friday		NMX Offsite
Jul 21 – 23*	Wed, Thu, Fri	Eid-ul-Azha	* Exact dates determined by appearance of moon
Aug, 14	Saturday	Independence Day	
Aug, 18 – 19*	Wed, Thu	Ashoora	* Exact date determined by appearance of moon
Oct, 19*	Tuesday	Eid Milad-un-Nabi	* Exact date determined by appearance of moon
Dec, 25	Saturday	Quaid-e-Azam Day	