

Employee Handbook India



Powered by People Care FS



Table of Contents

I.	Introduction	9
I.A	About Capgemini FS SBU	9
	History	9
I.B	About This Handbook	10
II.	India – Workplace Policies	11
II.A	Conducting When Obtaining Business	11
	Overview	11
	Scope	11
	Business Gifts and Entertainment	11
	Employees are expected to understand	11
	Employee should avoid.....	11
	Political Contribution	11
	Violation and Redressal Mechanism	12
II.B	Confidentiality of Information	12
	Overview	12
	Scope	12
	Policy Statement.....	12
	Violation and Redressal Mechanism	13
II.C	Conflict of Interest and Business Ethics	13
	Overview	13
	Scope	13
	Policy Statement.....	13
	Outside Employment	13
	Conduct when Obtaining Business.....	14
	Confidential Information	14
	Borrowings	14
	Selling	14
	Violation	14
	Redressal Mechanism	14
II.D	Employee Health and Safety Policy	15
	Overview	15
	Scope	15
	Policy Statement.....	15

	Principles	15
	Benefits	17
	Initiatives	17
II.E	Diversity and Inclusion Policy	18
	Overview	18
	Scope	18
	Policy Statement	18
	Principles	18
	Working Environment:	18
	Discrimination	19
	Harassment/Bullying	19
	Reasonable Adjustment	20
	HIV/AIDS	20
	Violation Redressal Mechanism	20
	Retaliation	20
II.F	Policy on Prevention of Sexual Harassment (“POPSH”)	21
	Objective	21
	Applicability	21
	Policy Statement	21
	Complaint Redressal	22
	Additional points to be considered by Core Committee	23
	Complaints made with a malicious intent	24
II.G	Raising Concern Procedure (Whistleblower Policy)	24
	Overview	24
II.H	Dress Code Policy	24
	Overview	24
	Scope	24
	Violation and Redressal Mechanism	26
II.I	Drug and Alcohol-free Work Place Policy	26
	Overview	26
	Scope	26
	Policy Statement	26
	Violation and Redressal Mechanism	27
II.J	Inside Trading Policy	27
	Overview	27

	Scope	27
	Policy Statement	27
	Violation Redressal Mechanism	28
II.K	Ethical Charter	28
	Overview	28
	Scope	28
	Policy Statement	28
	Violation Redressal Mechanism	29
II.L	Equal Employment Opportunity	29
II.M	Personnel Information Security	29
	Overview	29
	Scope	30
	Policy Statement	30
	Violation Redressal Mechanism	30
II.N	Violence at Workplace Policy	31
	Overview	31
	Scope	31
	Policy Statement	31
	Violation and Redressal Mechanism	31
II.O	Disciplinary Process	31
	Overview & Objective	31
	Scope	32
	Disciplinary Process	32
	Process	32
	Other Sanctions	33
II.P	Missing Time Policy	33
	Objective	33
	Scope	33
	Features	34
	Exceptions	34
	Policy Details	34
III.	India – Relocation Policy	36
III.A	Deputation Policy	36
III.B	Employee Transfer and Relocation Policy	36
III.C	Relocation Policy — Locations Outside India	36

IV. Benefits.....	37
IV.A Group Personal Accident Policy	37
General Information	37
Sum Insured.....	37
Benefits Available	37
General Policy Exclusions	38
Conditions of Membership	39
Questions.....	39
IV.B Hospitalization Insurance (Mediclaime).....	40
General Information	40
Coverage Extended Based on Age of Employee on Family Floater Basis	40
24 Hours Hospitalization.....	40
Pre and Post Hospitalization Clause	41
Pre-Existing Condition Benefit	41
Maternity Benefit.....	41
Infertility Treatment Benefit.....	41
Ambulance Charges Benefit.....	41
Infant Insurance	41
Room Rent.....	42
Double Coverage.....	42
Policy Exclusions	42
Cashless Transaction	43
Insurance Company and Third Party Administrator (TPA)	43
Conditions of Membership	43
Claims	44
Exclusions.....	44
Questions.....	44
Help Desk Schedule	44
Help Desk Contact Details.....	45
Process	46
E-cards for GMC.....	47
Questions on the Policy Document	47
OR 47	
IV.C Voluntary Top- up Hospitalization Insurance (Mediclaime)	48
Policy Features, Claim Process and Exclusions	48

	Questions	48
IV.D	Group Term Life Policy	48
	General Information	49
	Coverage Extended	49
	Condition of Coverage	49
	Exceptions under the Policy	49
	Process	49
	Questions	50
IV.E	Voluntary Top-up Term Life Policy	50
	General Information	50
	Condition of Coverage	50
	Questions	51
IV.F	Dependent Parent Mediclaim Policy	51
	Synopsis of Policy Coverage	51
	General Information	52
	Co-pay	52
	24 Hours Hospitalization	52
	Hospital/Nursing Home	52
	Pre and Post Hospitalization Cover	52
	Pre-existing Conditions	53
	Coverage Commencement	53
	Age Limit	53
	Cashless Benefit	53
	Insurance Company and Third Party Administrator (TPA)	53
	Premium Rate Card	53
	Enrolment Process	54
	Enrolment Dates	54
	Premium Payment for Employees	54
	General Policy Exclusions	54
IV.G	Office Hours and Attendance Policy	55
IV.H	Leave Policy	55
IV.I	Shift Allowance Policy	55
IV.J	Interest Subsidy / Processing Fees Policy	56
IV.K	On-Call Allowance Policy	56
IV.L	Picnic Policy	56

	Procedure	56
	Process	56
	Time Line	56
	Attendance	57
	General	57
IV.M	Other Allowances & Reimbursement (OAAR) Policy	57
	Scope	57
	Policy Statement	57
	Other Allowances and Reimbursements (Table 1)	58
	Schedule for Declaration	58
	Details of individual elements under OAAR	58
IV.N	Wellness Policy	60
	Objective	60
	Eligibility	60
	Details	60
	Onsite Biometric Screening	60
	Online Health Risk Assessment (HRA)	61
	Healthy Pregnancy Program (HPP)	61
	Doctor 'On Call' Service	63
	Employee Assistance Program (EAP)	63
IV.O	Wedding Gift Policy	64
	Objectives	64
	Benefit	64
	Policy	64
	General	65
IV.P	Annual Performance Bonus Guideline	65
	Eligibility Criteria	65
	Not eligible	65
	Statutory Bonus	65
IV.Q	Rewards & Recognition Policy	65
IV.R	Performance Management (PIP & Appeal Process)	66
V.	Recruitment	67
V.A	Employee Referral Policy	67
	RECRUIT – REFER – Earn a REWARD	67
	Intent of the Program	67

Scope of the Program	67
Referral Process Overview	67
Participant Eligibility	67
Cash Awards – Based on Level of Hire	68
V.B Internal Job Posting	68
VI. Other Policies	69
VI.A Certification Fee Reimbursement Policy	69
Intent	69
Purpose.....	69
Scope.....	69
The Process.....	69
Eligibility for Reimbursements	69
Process for Reimbursements	70
VI.B Resignation Policy	71
Overview	71
Resignation Process.....	71
Notice Period	71
Leaves during Notice Period.....	71
Last Working Date	71
VI.C Miscellaneous	72
VII. Finance Policy	73
VII.A Capgemini FS SBU Travel and Expense Policy.....	73
Purpose.....	73
VIII. Global Facilities Policies	74
VIII.A Housing Advance Policy	74
Objective	74
Policy Usage	74
Scope.....	74
Policy Details	74
Process.....	74
Role and Responsibility of GFM	75
VIII.B Cafeteria Policy.....	75
IX. FS SBU Information Security Policies, Procedures and Templates	76

X. FS SBU IT Policies and Procedures.....	77
XI. Contact Details.....	78
XII. Approval and Amendment Log	80

I. Introduction

I.A About Capgemini FS SBU

Capgemini FS SBU is a global IT consulting company which helps financial services firms transform their business today to meet the challenges of tomorrow. We help our clients meet industry challenges, streamline operations and remain competitive by making their core business systems more efficient and effective.

Balancing deep industry and business process expertise, a single global culture and strong governance, Capgemini FS SBU mobilizes highly talented global resources to collaborate seamlessly across the world. We put together the right people, skills and technologies to help clients transform their enterprises.

Capgemini FS SBU focuses on strategic solutions in the banking, securities and insurance industries and provides consulting, development, testing and maintenance services.

Our seven values are:

- Honesty
- Boldness
- Trust
- Freedom
- Team Spirit
- Modesty
- Fun

History

48 years of history as an independent company

1967
SoGETI founded by Serge Kampf in France on October 1.



1968
Gemini Computer Systems Inc. based in New York.

1973
Sogeti, CAP GEMINI SOGETI Systems and CAP merged as Cap Gemini Sogeti.

1975
First Annual Report published.



1978
Cap Gemini Inc. established in Washington DC.

1985
Cap Gemini Sogeti listed on the "Second Market" of the Paris Stock Exchange.

1991
Creation of Gemini Consulting resulting from the merger of five management consulting firms.

1993
First transformation program of the Group's organization, sales approach, methods and culture, called "Genesis."

1996
The Group reorganized its shareholding and management structure and adopts a new name and a new logo: Cap Gemini.

1998
Cap Gemini is included on the CAC 40 listing on the Bourse.

1999
Cap Gemini is voted "European Company of the Year" by the European Press Federation.

2000
Acquisition and merger with Ernst & Young Consulting to form Cap Gemini Ernst & Young.

2002
• Sogeti name revived to offer Local Professional Services.

• The Board of Directors name Paul Hermelin, CEO.

• Opening of an international training and conference center in France at Les Fontaines.

2004
Name and logo changed to Capgemini coinciding with global ad campaign to position "The Collaborative Business Experience™".

2007
Capgemini-Kanbay to be 3rd largest IT MNC. Capgemini acquires Kanbay and Indigo, expanding its offshore capabilities in India.

2009
Consulting Services becomes a global entity: Capgemini Consulting.

2010
Acquisition of CPM Braxis in Brazil.

2011
Eight acquisitions, including Prosodie, leader in front office transaction solutions.

2012
Paul Hermelin is appointed Chairman & CEO.

2013
At 24th Rencontres in San Francisco, prominent industry leaders and partners acknowledged Capgemini as a Global Leader in its market.

Capgemini has been named by the Ethisphere Institute's as one of the World's Most Ethical Companies for 2013 (for the first time).

2014
Acquisition of Euriware

2015
Acquisition of IGATE

2016
March 15: Founder Serge Kampf passes away at the age of 81.

I.B About This Handbook

This Employee Handbook (the "Handbook") has been prepared to inform you of Capgemini FS SBU's history, philosophy, employment practices, and policies, as well as the benefits provided to you as a valued Employee. It is a summary document and is not intended to be all-inclusive. We anticipate that this Handbook will provide you with general information concerning your employment at Capgemini FS SBU. This Handbook is not a contract, and should not be viewed as such.

We urge you to consult this Handbook whenever you have a question. The Handbook and other related information can be accessed through [KM3.0 People Care community](#). If you need further clarification on any topic please contact your manager, and if necessary a representative of People Process.

AS CAPGEMINI FS SBU CONSIDERS IT APPROPRIATE, CHANGES OR EXCEPTIONS MAY BE MADE TO THE PROVISIONS OF THIS HANDBOOK, AT ANY TIME, WITH OR WITHOUT PRIOR NOTICE. THEREFORE, PLEASE REFERENCE KM 3.0 FOR THE MOST UP-TO-DATE VERSION OF THE HANDBOOK ANY TIME YOU HAVE A QUESTION CONCERNING CAPGEMINI FS SBU POLICY. IT IS TO BE EXPECTED THAT THERE WILL BE VARIATIONS IN THE INTERPRETATION AND APPLICATION OF THESE PROVISIONS BY MANAGEMENT IN INDIVIDUAL CIRCUMSTANCES. CAPGEMINI FS SBU REMAINS THE FINAL AUTHORITY AS TO THE PROPER INTERPRETATION AND APPLICATION OF THE PROVISIONS OF THIS HANDBOOK. DEVIATIONS FROM ITS PROVISIONS BY MANAGEMENT PERSONNEL MAY BE AUTHORIZED, OR SUBSEQUENTLY RATIFIED, BY CAPGEMINI FS SBU AS IT DEEMS APPROPRIATE.

THIS HANDBOOK IS NOT INTENDED TO, NOR DOES IT, CONSTITUTE A CONTRACT OF EMPLOYMENT OR A PROMISE OR GUARANTEE OF BENEFITS OR POLICIES STATED IN IT.

CAPGEMINI FS SBU, AT ITS OPTION, MAY ADD, CHANGE, DELETE, SUSPEND OR DISCONTINUE ANY PART OR PARTS IN THIS HANDBOOK AT ANY TIME WITHOUT PRIOR NOTICE AS BUSINESS, EMPLOYMENT LEGISLATION, AND ECONOMIC CONDITIONS DICTATE. NOT ALL REVISIONS WILL BE COMMUNICATED TO ALL EMPLOYEES VIA MEMO; HOWEVER, CHANGES WILL BE POSTED ON KM 3.0. NO STATEMENT OR PROMISE BY MANAGEMENT OR ANY OTHER REPRESENTATIVE OF CAPGEMINI FS SBU, PAST OR PRESENT, MAY BE INTERPRETED AS A CHANGE IN POLICY, NOR WILL IT CONSTITUTE AN AGREEMENT WITH AN EMPLOYEE.

This Handbook replaces and supersedes any and all other Capgemini FS SBU Employee Handbooks, as well as all other Capgemini FS SBU policies, rules and provisions in conflict with this Handbook, whether written or oral. However, Capgemini FS SBU recognizes that internal Capgemini FS SBU business units may periodically publish rules and guidelines regarding the use of internal equipment and service offerings, to name a few examples. These rules and guidelines are intended to provide supplemental information to all Capgemini FS SBU Employees. Capgemini FS SBU will enforce all business unit rules and guidelines to the extent that they are not inconsistent with the policies stated in this Handbook or applicable law. No rule or guideline published by an internal business unit shall amend, supersede, or replace any of the policies stated herein. Capgemini FS SBU reserves the right to interpret, reinterpret, modify, amend, or terminate the application of any business unit rule in conflict with the policies stated in this Handbook or any policies in conflict with applicable law.

II. India – Workplace Policies

II.A Conducting When Obtaining Business

Overview

This policy aims to set certain standards of behavior for all employees of Capgemini, to be strictly followed while obtaining business or dealing with new clients, suppliers or Capgemini business partners.

Scope

This policy applies to all full-time, part-time and temporary employees of Capgemini.

Business Gifts and Entertainment

- All employees of Capgemini are forbidden to accept any commission from third parties
- Any payment of commission to third parties is prohibited
- Capgemini employees may give and receive appropriate, lawful business gifts in connection with their work to clients, suppliers, business partners. Gifts should be of nominal value
- Any commissions paid or other payments made, or favorable terms conceded, or other advantages given by any employee in the conduct of the business shall be in accordance with the company's policies in such matters as notified from time to time and shall be promptly recorded in writing

Employees are expected to understand

- When deciding the gift, consider how the gift might look to an outsider
- When gift is more than nominal value, proper authorization to be taken
- While receiving gift of more than nominal value, inform your reporting manager
- Gifts such as pens, mugs, calendar and wine bottle are acceptable

Employee should avoid

- Giving and/or receiving gifts that violate Capgemini policy
- Giving and/or receiving money/cheque/shares/options
- Giving and/or receiving gifts that influence business judgment
- Giving and/or receiving entertainment ticketing/sports events
- Being insensitive to personal and cultural beliefs while giving gifts

Political Contribution

- Financing to political parties is strictly prohibited
- Confidentiality to be maintained with respect to any financial information
- Strict confidentiality to be maintained for sharing any financial information
- Buying and/or selling of company shares before the publication of results

Violation and Redressal Mechanism

Questions regarding the compliance to the stated policy should be directed to your People Partner. Employees are encouraged to report violation or any issues that are related to the policy with the respective BU/Practice head or with the People Partner. There would be a formal disciplinary process for employees who violate Capgemini policy and procedures. Action taken would include, but not limited to:

- Verbal or written reprimand
- Referral to appropriate counseling
- Withholding of a promotion based on behavioral issues
- Termination of employment

II.B Confidentiality of Information

Overview

Business information relating to its clients, subsidiaries and affiliates must be kept secure, must be used solely as authorized by the company and must not be used for personal interests nor given to unauthorized persons inside or outside Capgemini. Information related to the operations, planning and financial status of Capgemini shall be kept confidential.

Scope

This policy applies to all full-time, part-time and temporary employees of Capgemini.

Policy Statement

All employees of Capgemini are responsible for protecting Capgemini confidential information from unauthorized disclosure

- In the course of your employment, you may from time to time obtain non-public information that belongs to Capgemini or to business partners. (clients, suppliers, etc.)
- Non-public information includes, but is not limited to, any personal information or confidential information provided by Capgemini business partners, as well as information about Capgemini clients, executives, finances, product development, marketing strategy, sales prices, non-published financial results and changes to shareholders.
- It is important that all Capgemini employees meet the following standards of confidentiality:
 - Maintain confidentiality over client affairs and information provided by the client.
 - When working for clients, who compete with each other, ensure that you take the necessary steps to protect against transfer of knowledge that would be of a competitive significance.
 - Take all necessary security measures to protect the client business data and Capgemini business data (e.g. keeping paper documents containing such data in locked facilities, always protecting your laptop with a user name and password that are to be entered each time when you log-in, not reading documents containing such data while traveling in mass transit etc.)
 - Report any failures to meet Capgemini required standards of confidentiality to your manager.
 - Maintain a clear desk policy.

- More generally, you should avoid disclosing information outside Capgemini other than for the purposes of your employment with Capgemini.
- This duty of confidentiality continues after you cease to be employed by Capgemini.
- When you leave Capgemini, you must return to Capgemini all manuals, ID card, correspondence, lists of business contacts and clients, notes, memoranda, plans, drawings and other documents of whatsoever nature in your possession or under your control, including computer disks and printouts made or compiled by or delivered to you during your employment, regarding Capgemini and Capgemini clients' business, finances, clients or affairs.
- Examples of confidential Information include: marketing strategies and/or assessments of the marketplace; related to software or computer programs created or designed by the employee acts relating to personnel data, health records or financial forecasts, compensation policies, recruitment details, recommendations or plans.

Violation and Redressal Mechanism

Questions regarding the compliance to the stated policy should be directed to your People Partner.

Employees are encouraged to report violation or any issues that are related to the policy with the respective BU/Practice heads or with the People Processes representative.

There would be a formal disciplinary process for employees who violate Capgemini policy and procedures. Action taken would include, but not limited to:

- Verbal or written reprimand
- Referral to appropriate counseling
- Withholding of a promotion based on behavioral issues
- Termination of employment

There will be a formal disciplinary process for employees who violate Capgemini policy and procedures.

II.C Conflict of Interest and Business Ethics

Overview

This policy is designed to prevent "conflict of interest" situations, including situations in which the Capgemini employees do nothing which conflicts with interests of Capgemini or anything which could be construed as possibly being in conflict with such interests.

Scope

This policy applies to all full-time, part-time and temporary employees of Capgemini.

Policy Statement

Capgemini believes that credibility, integrity and trustworthiness are critical components of the current and future success of its business. Capgemini is committed to upholding high ethical standards in all of its global operations. Each employee owes a duty to Capgemini to act with integrity and good faith.

Outside Employment

- I. Significant ownership interest in any client, supplier or competitor

- II. Any independent employment relationship, directly or indirectly, with any client, supplier or competitor
- III. Be engaged, concerned or interested directly or indirectly with any other business or occupation without the prior written consent (which may be refused) of Capgemini that employs you. If you would like to become a non-executive director of another company, you must also obtain the prior written consent and approval of CEO. This may not preclude you from holding or acquiring any other company's shares or other securities which are publicly listed (subject to the limitations set forth in item (i) above and subject further to compliance with the rules on insider trading) or deal in any recognized stock.

Conduct when Obtaining Business

- I. The receipt or giving of any money, non-nominal gifts or excessive entertainment from any company or individual with which Capgemini has current or prospective business dealings (for more information, please consult the rules on business gifts and entertainment).
- II. Being in the position of supervising, reviewing or having any influence on the job evaluation, pay or benefit of any close relative and/or close friend who is an employee of Capgemini.
- III. Being in the position of procuring, for Capgemini, products or services from any company or physical person, with whom you have a personal or family interest

Confidential Information

Using or disclosing any confidential information about Capgemini clients to any person or entity for personal gain (except to the extent as may be necessary in carrying out your role) and, more generally, using your position for personal gain.

Borrowings

No employee (or his/ her immediate family) shall make borrowings or receive credit from third parties on an abnormally favored basis unless approved by their reporting head. Borrowings between employees are highly discouraged.

Selling

Capgemini does not allow any other form of solicitation of employees by outside/inside people on the company's premises including the sale of raffle tickets etc. without prior approval from the People Care department. The sale of such items by employees should be done off the Company's premises.

The foregoing list is non-exhaustive

Violation

There would be a formal disciplinary process for employees who violate Capgemini policy and procedures.

Redressal Mechanism

- You must notify your manager if you have any relationships which could create, or appear to create, a conflict of interest. The obligation is upon you to raise such a conflict of interest. If you are unsure as to whether any activity amounts to a conflict, please raise it with your manager in any event, who will then decide whether it amounts to a conflict. In certain circumstances, the
- Group may, at its discretion, provide consent for any such activity.

- If a project assignment may compromise your personal beliefs or values, you must discuss this with your manager in the first instance to establish what options are available
- If you become involved in or are otherwise made aware of such a conflict of interest, please contact your People Partner

II.D Employee Health and Safety Policy

Overview

Employee Health & Safety form an integral part of work environment. Our commitment to the Health and Safety of our employees under our management is an important aspect of our sustainability goals. In addition, achieving high levels of pro-active health and safety standards contributes to customer satisfaction, business results and employee motivation.

Scope

This policy applies to all full-time, part-time and temporary employees of Capgemini.

Policy Statement

- To promote the health and safety of all employees, at work, and outside
- To prevent workplace and work related injuries and illnesses
- To improve the working conditions and well-being at work

Principles

We expect our employees to take reasonable care of their health and safety, and any other persons who may be affected by their acts or omissions at work.

Employees are expected to co-operate with their Supervisors (Managers) and other colleagues in fulfilling our objectives and statutory duties in a safe manner, without putting at risk their own health and safety, and / or the health and safety of others.

All employees must adhere to the following **Health & Safety Principles**:

- Employees should observe health and safety regulations, and guidelines in their day-to-day work environment.
- Employees are expected to seek guidance and report concerns to their Supervisors, where they believe that the health and safety of any employee is at risk.
- The Company provides adequate security to ensure the safety of employees working in the office premises.
- Attend Fire and Safety training whenever they are conducted by the Physical Security team.
- Carry out their work safely and without undue risk to themselves, colleagues and / or others who may be affected by their actions, and not intentionally interfere, misuse or ignore arrangements, controls and items provided for health and safety purposes.
- Not bring any equipment, tools, radios, etc. to the Company premises without prior permission from their Supervisor / Manager.

- Conduct themselves in a responsible manner while on Company business, be alert about hazards and refrain from any form of horseplay.
- Comply with the arrangements on emergencies and fire as they have been instructed
- Co-operate with management, colleagues, safety representatives and advisors promoting safe working practices.
- Keep their work areas tidy and clear of hazards.
- Report accidents, incidents and hazards they observe to their Supervisors / Managers.
- Travel safely
 - Capgemini encourages employees to always use seatbelts while driving and helmets while riding two-wheelers, as safety measures.
 - Capgemini expects all employees to desist from driving or riding a two-wheeler under the influence of alcohol or any drugs or intoxicants or medicines which might impair the employee's ability to drive/ride in a safe manner, and thereby put their own safety and the safety of others, at risk.
 - While making arrangements to travel for work, employee should exhibit due care and diligence in choosing the right mode without compromising the safety and security. The use of the Capgemini appointed TA is mandatory for both safety and economic reasons.
 - Before travelling internationally, all employees should ensure that they are well informed about, and aware of any risks involved before they depart. The objective is to assess the risks of travelling to the country or countries of their destination and to review the methods they should employ to deter criminal interest in them and to decrease the possibility of criminal attack.
 - Information should be reviewed which provides an up-to-date assessment of terrorist and criminal activity in all countries to be visited.
 - As available, internal FS SBU resources should be used to provide such information if a Capgemini FS SBU office is located in the country to be visited. In addition, and for countries where such internal sources are not available, external sources of information should be used.
 - Whenever possible, routes, timing and methods of travel should vary. The guiding principle to follow is to be unpredictable.
 - Always use reputable airlines with a good safety and security records.
 - Always travel overseas with necessary insurance coverage.
 - Do not unnecessarily publicize your travel arrangements or your future movements.
 - Always ensure that your family, administrative assistant, and/or colleagues in leadership know your agenda which should include the following information:
 - Where you are going, when you are going, and how are you travelling
 - When you are expected to arrive
 - When you are expected to return
 - Emergency contact numbers at your destination
 - Once you arrive, let them know any changes related to your schedule
 - Let them know about your return journey
- Additionally, all Supervisors (Managers) and Department Heads are responsible for ensuring that Capgemini's Health and Safety policy is communicated, understood, implemented and maintained throughout the Group. We expect the following from the Supervisors & Department Heads:
 - Monitor health and safety of employees

- Coach employees to be safety conscious
- Investigate accidents
- Provide technical training regarding prevention of accidents
- Coordinate health and safety programs
- Develop safety reporting systems
- Train employees on handling facilities and equipments
- Maintain safe working conditions

Benefits

To ensure well-being of our employees and their dependents, we provide the following Health and Safety related benefits related to employees

- First Aid in our facilities
- Implant Doctor on duty or on call in our facilities
- Medical Insurance [Employee, dependents and dependent parents (Optional)]
- Group Term Life Policy - Accidental Death Cover
- Permanent Total Disability Cover
- Permanent Partial Disability Cover
- Compensation if the employee is unable to attend office due to temporary disability

Initiatives

The **MyHealth@Capgemini** initiative is a completely optional initiative being driven by the People Care India team. Benefits provided under the MyHealth@Capgemini initiative include the following:

- Free Base Level Health Screening (Blood Tests).
- Online Health Risk Assessment (HRA) that will allow you to assess your own level of health risks.
- Healthy Pregnancy Program (HPP) – a complete family program to educate, support and facilitate essential services to the mother-to-be and her family. The program empowers women to make informed decisions and enables access to the best resources available for an easy and wonderful experience.
- Employee Assistance Program – Free Professional & Confidential Counseling, available on telephone, online and face-to-face modes.
- Availability of medical help:
 - The following centers don't have major hospitals very close by, so we have a doctor available on the company premises, through the week.

Center	Doctor's Room	Contact No	Days of Service	Timing
Pune (Talwade)	Near Main Entrance 1st Floor, Unit 2(A)	Ext No. 2014024	Monday to Friday	9.00 am - 5.00 pm
Hyderabad	Basement, Cafeteria Building	Cell No. 9949055537	Monday to Friday	2.30 pm - 4.30 pm

- Other centers have major hospitals within 10 to 15 minutes of driving distance.

Please get in touch with your respective People Partner if you have any questions.

II.E Diversity and Inclusion Policy

Overview

Capgemini sets a high value on the contribution of its people and recognizes that they should be valued as individuals. It recognizes that everyone has a different background and that each one of them can bring fresh ideas and perceptions, making the workplace more sensitive and efficient. Diversity enables the company to reflect today's multi-cultural society and the changing social and economic patterns in the workforce.

We at Capgemini believe that developing a workforce that reflects the diversity of our customer base and the communities in which we operate helps our business. We are committed to providing opportunity and a respectful environment for everyone who works with us. Our commitment to diversity underpins all our human resources policies and practices and all our dealings with customers, suppliers and stakeholders.

This means that we will be inclusive and we will not discriminate directly or indirectly against any person because of age, gender identity, marital status, pregnancy, race, color, ethnic origin, sexual orientation, disability (both physical and mental), religion or belief.

Scope

This policy applies to all full-time, part-time and temporary employees of Capgemini.

Policy Statement

It is Capgemini policy and practice to provide and promote equal employment opportunities for all employees and candidates.

- The company will not discriminate on any grounds in hiring, compensation, access to training, promotion or termination.
- The company is committed to equality of opportunity and dignity at work for all, irrespective of caste, religion, race, color, creed, ethnic or national origins, gender, marital status, sexuality, disability, class or age
- The company is also committed to an environment that does not tolerate any form of bullying or harassment on any basis

Principles

Diversity in Capgemini India specifically covers:

- Working Environment
- Discrimination
- Harassment/Bullying
- Reasonable Adjustment
- HIV/AIDS

Working Environment:

- Diversity means having a working environment where employees are encouraged to achieve their potential and we will do this by:
 - Ensuring that employment selection decisions are based on objective, non-discriminatory job related criteria and are consistently applied

- Continuously reviewing and improving our practices and procedures, including recruitment, selection, promotion, grievance, discipline, harassment, and dismissal to ensure equality
- Working positively to identify barriers to progress and taking action to remove those
- Training and continuously educating line Managers and all other employees involved in people management processes
- Communicating the spirit of our diversity policy to everyone within Capgemini India and those who are part of it

Discrimination

- Diversity ensures that minority groups are protected and that discrimination does not occur. Discrimination takes two forms, direct and indirect. Direct is where an employee is treated less favorably on the grounds of his/her caste, religion, sex, race, disability, sexual orientation or age. An employee will have been indirectly discriminated against if a condition or rule is applied to him/her which disqualifies him/her from an activity such as an assignment, on the grounds of his/her caste, religion, sex, race, disability, sexual orientation or age
- It is not easy to define exactly what will constitute harassment based on race, color, creed, religion, gender, marital status, national origin, age, handicap, disability or other protected status. Here are some examples of behavior which violates this policy such as epithets, slurs, quips, or negative stereotyping that relate to race, color, creed, religion, gender, national origin, marital status, age, disability or other protected status

Harassment/Bullying

- Harassment can be described as unwanted behavior, which an employee, a colleague, a client or a supplier finds intimidating, upsetting, embarrassing, humiliating or offensive. It is immaterial whether it is intentional or not. The key in deciding whether harassment has occurred is how the recipient feels about the behavior. The impact of harassment and bullying on the individual who is being harassed can be significant and detrimental to their behavior, morale, health and performance
- Harassment can take a number of forms. This is by no means an exhaustive list but examples are:
 - Non-Verbal: Offensive letters or emails, messages, publications, gestures unwanted gifts, graffiti, and displays on walls shows hostility or aversion toward an individual or group because of race, color, creed, religion, gender, national origin, marital status, age, disability or other protected status
 - Verbal: Suggestive or explicit language, unwanted propositions, jokes of a sexual/racist/offensive nature, insults, ridicule, threats "pranks" or other forms of "humor"
 - Physical: Unnecessary and deliberate bodily contact, touching, indecent exposure, assault, jostling
- The type of behavior described above and any such events which causes emotional trauma is unacceptable not only in the workplace, but also in other work related settings, and not limited to, such as business trips or business related social events
- Bullying is not dissimilar to harassment; however it usually involves the misuse of power or intimidation leaving the individual feeling hurt, vulnerable, angry and helpless. Examples of potentially bullying behavior include:
 - Public humiliation, put-downs or ridiculing
 - Personal insults and name calling

- Persistent criticism
- Aggressive behavior or threats directed at an employee
- Turning down leave for no discernible reason
- Persistent placing of excessive demands on employees, setting of unrealistic targets or objectives, or the changing of targets or objectives without good reason
- Bullying must not be confused with:
 - Negative feedback from an employee's manager or a client which is intended as constructive comment
 - Reasonable instructions given to an employee by his/her manager or a client
 - Performance management and the setting of work related targets and objectives or action taken under the disciplinary procedure appropriate

Reasonable Adjustment

- Capgemini, as an organization, would ensure to make reasonable adjustments if an employee has a disability or become disabled so that he/she can effectively do his/her work
- The range of conditions can include both physical and mental conditions. For example: mobility, sight, diabetes, dyslexia, thyroid conditions, schizophrenia, stress and/or depression. The impact these conditions have on employee's ability to do his/her job must be significant and will normally have already lasted for 12 months or be expected to last for 12 months
- If there is a risk of an employee becoming disabled he/she must talk to his/her manager at the earliest opportunity so that the manager can obtain the best advice and guidance to help the employee. This may involve taking guidance from occupational health or a specialist adviser who understands employee's disability
- The advice we receive will enable reasonable adjustment to be made which may involve acquiring special equipment for the employee like a keyboard or special chair, arranging transport or adjusting his/her working arrangements. These are just examples and reasonable adjustment will be defined according to one's circumstances and business needs

HIV/AIDS

The company will support any of its employees, if he/she is HIV positive or develops AIDS

Violation Redressal Mechanism

Questions regarding the compliance to the stated policy should be directed to your People Partner.

Employees are encouraged to report violation or any issues thereof related to the policy with the respective BU/Practice head or with the People Partner.

There would be a formal disciplinary process for employees who violate Capgemini policy and procedures. Action taken would include, but not limited to:

- Verbal or written reprimand
- Referral to appropriate counseling
- Withholding of a promotion based on behavioral issues
- Termination of employment

Retaliation

- Capgemini will not in any way retaliate against an individual who makes a report of perceived harassment or discrimination

- Capgemini will not permit any other employee to do so
- Retaliation is a serious violation of Capgemini policy, and anyone who feels they have been subjected to any acts of retaliation should immediately report such conduct to the People Care Head

II.F Policy on Prevention of Sexual Harassment (“POPSH”)

Objective

At Capgemini, Employees and Others are entitled to work in an environment free from sexual harassment and not be part of a hostile or offensive working environment. Conducts violating this principle, may result in disciplinary action up to and including dismissal from the services of Capgemini. Capgemini will not tolerate, condone or allow sexual harassment, whether engaged in by fellow employees, supervisors, employees, clients or other non-employees who conduct business with Capgemini.

Applicability

This Policy applies to all the **Employees** and **others** while on official duty in the **extended workplace**.

- “Employee” means any person who is on payrolls of Capgemini India Private Limited at the time of incident.
- “Others” means personnel working on contract (part time/ full Time) and/or as consultant deputed at Extended Workplace.
- Only for the purpose of this Policy, Employees and Others shall hereinafter be collectively referred to as “Employees.”
- “Extended Workplace” includes all office locations of Capgemini across India, transport facility organized and monitored by Capgemini, Guest houses, and/or any events organized by Capgemini.

Policy Statement

Definition

- Sexual harassment includes unwelcome or unwanted conduct of sexual nature when:
 - An Employee's submission to or rejection of this conduct affects decisions regarding hiring, evaluation, promotion or other aspects of employment, or
 - This conduct substantially interferes with an individual's employment or creates an intimidating, hostile or offensive work environment.
- Following examples may be considered as violation of this policy and may constitute sexual harassment, including, but not limited to:
 - Physical contact and advances
 - A demand or request for sexual favors
 - Sexually colored remarks
 - Showing pornography
 - Any other unwelcome physical, verbal or non-verbal conduct of a sexual nature.

Complaint Redressal

A “Core Committee” has been constituted by the Capgemini for India region to consider and redress complaints of Sexual Harassment. The Chairman and Members of committee are as follows:

Sr. no	Name	Designation
1	Darshana Ogale	Chairperson
2	Bharat Mehta	Member
3	Geetanjali Khatri	Member
4	Ketayun Irani	Member
5	Rajesh Padmanabhan	Member
6	Rama Rao	Member
7	Dr. Uttara Vidyasagar	External Member

A quorum of three (3) members is required to be present for proceedings to take place post submission of report by Investigation team. The quorum shall include the Chairperson, one member and representative from an NGO.

Redressal Process

- If an Employee is sexually harassed, either of the below following options, can be considered by the Employee:

- Tell the person who has harassed that his / her behavior is unwelcome and ask him/her to stop and/or:
- File a complaint directly on popsh.in@capgemini.com.

Though it is not mandatory to have record of incidents (dates, times, locations, possible witness, the incident and the response) but preservation of these records will help in the investigation of the complaint for harassment.

- In the event Employee prefers to file a Complaint, following will be applicable:

- **Filing of Complaint:**

- It is the obligation of all Employees to report sexual harassment experienced by them. However, in the event complaint has not been made in writing, the Complainant shall receive reasonable assistance so as to make a written complaint.
If an Employee, who has undergone harassment, is unable/ unwilling to file a complaint, witnesses to the harassment can also file complaint on behalf of the Employee to his/ her manager/ HR.
- Where the Employee who has been sexually harassed is not able to make a complaint on account of his/her physical or mental incapacity or death or otherwise, Employee's immediate family relative may make a complaint.
- The Complaint shall be submitted to the Core Committee within 3 months (90 days) from the occurrence of the incident. However, Core Committee, at its discretion, depending on the facts and reasons provided for delay by Employee, may condone the delay.
- The Core Committee will maintain a register to endorse the complaint received by it and keep the contents confidential, if it is so desired, except to use the same for discreet investigation.

- **Dealing with Complaints**
 - **Conciliation**
 - At the request of the aggrieved Employee, Core Committee may, before initiating enquiry, take steps to settle the matter between aggrieved Employee and the accused through conciliation.
 - In the event settlement is arrived between the aggrieved Employee and accused, the Core Committee shall record the settlement terms and shall advise Capgemini to take actions as prescribed in the reconciliation statement.
 - Where a settlement is arrived no further enquiry shall be conducted by the Core Committee.
 - **Enquiry Process**
 - Where Conciliation is not arrived at or not invoked, the Core Committee, shall appoint a local (at the place of incident) "Investigation Team" to initiate enquiry into the complaint.
 - Investigation Team shall investigate by
 - Meeting with complainant, accused and witnesses (if any);
 - Compilation of evidence, if any
 - Investigation Team and Core Committee shall collectively be referred to as "Complaints Committee."
 - **Enquiry Report**
 - The Investigation Team shall conduct enquiry within ten working days and will report its findings to the Core Committee within next 4 days.
 - Core Committee on receipt of report from the Investigation Team shall arrive at the conclusion and shall recommend appropriate actions as are required to be taken by HR Team.
 - In the event allegations are proved against the accused appropriate actions may include but not limited to disciplinary actions such as transfer, withholding promotion, suspension or even dismissal. This action shall be in addition to any legal recourse sought by the Complainant.

Please Note:

- Core Committee shall be governed by such rules as may be framed by Supreme Court orders or any other legislation enacted from time to time.
- Capgemini, through the Core Committee, shall devise procedure(s) so as to ensure that all participants such as complainant/ witnesses/ Investigation team members are protected from any retaliatory actions by any person, who so ever.
- Prior to filing of complaint as Sexual Harassment, Complainant shall ensure that an action against which complaint is being preferred is covered under events detailed under "Definitions", if not, then complaints can be filed under Grievance Review Process details of which can be obtained at Talent India -> Links and Tools -> Human Resources -> Grievance Review Process.

Additional points to be considered by Core Committee

- During the pendency of enquiry, on a written request made by the Complainant, the Core Committee may recommend to:

- transfer the Complainant or the accused to any other workplace; or
- grant leave to the Complainant; provided that leaves as granted to Complainant under this section will be in addition to the leave(s) he / she would be entitled to otherwise, if the Core Committee decides in his / her favor ;
- Grant to the Complainant any other relief which may be prescribed.
- To the best of its knowledge, in case Core Committee finds that the degree of offence is coverable under the Indian Penal Code, then this fact shall be mentioned in its report and appropriate action shall be initiated for making a Police Complaint, if not already done.

Complaints made with a malicious intent

This policy has been evolved as a tool to ensure that in the interest of justice and fair play, our Employees have a forum to approach in the event of instances of sexual harassment. However, if on investigation it is revealed that the complaint was made with a malicious intent and with the motive of maligning the concerned individual / tarnishing his/her image and to settle personal/professional scores, strict action will be taken against the complainant including but not limited to disciplinary actions such as transfer, withholding promotion, suspension or even dismissal from the services of the Company. The Employees who are victims of sexual harassment may, in addition to the above, seek legal remedies as may be provided under the various laws for the time being in force.

II.G Raising Concern Procedure (Whistleblower Policy)

Overview

This policy is applicable to Capgemini India employees across all entities and business units. This policy enables employees to seek guidance and report their concerns on ethics and compliance issues, including but not limited to:

- misconduct, wrongdoings,
- breaches of company policies (including [Code](#) and the [Blue Book](#)),
- laws or regulations (including irregularities in accounting, auditing or banking matters, bribery, unfair competition, criminal offence, fraud, forgery or improper financial reporting related to the business of the Group and/or Company) or
- Where you believe that interest/reputation of the Company or Group or health and safety of any employee is at risk.

Click [here](#) for detailed policy document.

II.H Dress Code Policy

Overview

Capgemini has in place a dress code for the office, as well as for company functions during normal business hours held in an office, hotel and/or a business conference center. The overriding standards of our dress code are professionalism, appropriateness and good judgment.

Scope

This policy applies to all full-time, part-time and temporary employees of Capgemini India.

The dress code for all employees is “Business Casuals” from Monday to Thursday and “Smart Casuals” on Friday.

Dress should be clean, neat and have a professional appearance.

Employees working at a client site should adhere to client's dress code policy.

Communications concerning company functions will usually state expectations about appropriate dress. In the absence of specific guidelines, employees should assume that business casual attire is appropriate. More specific guidance on acceptable business casual attire will periodically be provided to you. In any case please note that your attire should be suitable enough for you to appear before clients / other external visitors.

Please refer to the guidelines below for appropriate and inappropriate clothing. Inappropriate clothing includes, but is not limited to the details given in the guideline below:

For Women

ATTIRE	BUSINESS CASUALS (MONDAY to THURSDAY)	SMART CASUALS (FRIDAY)	NOT OFFICEWEAR
INDIAN	SALWAR KAMEEZ,CHURIDAR,KURTA SARI	BUSINESS CASUALS	-
TROUSERS	FORMAL TROUSERS, GABERDINES, KHAKIS	BUSINESS CASUALS,JEANS	BIG CHECKS, CAPRI, BERMUDAS, SHINY TROUSERS, HIPSTERS, SUSPENDERS
SKIRTS	LONG /SHORT SKIRTS WITH PLAIN / FAINT STRIPEs	BUSINESS CASUALS, KNITWEAR / FLORAL SKIRTS, DENIM	MINI SKIRTS, WRAPAROUND, SHINY PARTYWEAR , THREEFOURTHS
SHIRTS	SHIRT - FULL SLEEVES, HALF SLEEVES T - SHIRT - COLLARED ONLY	BUSINESS CASUALS,CHECKS/ STRIPEs, SHIRT WITH [SLEEVELESS JACKET], BIG FLORAL PRINTS, T- SHIRT Collared Only	LYCRA
TOPS	PLAIN , LACE	BUSINESS CASUALS, PLAIN SATINS, SMALL FLORAL PRINTS, BIG FLORAL PRINTS / SLEEVELESS	LYCRA, TANK TOPS, FIGURE HUGS WITHOUT JACKET,SPAGHETTI

FOOTWEAR	SLIP-ONS, LEATHER/SUEDE BOOTS/SHOES, LEATHER/SUEDE SANDALS	BUSINESS CASUALS, COURT SHOES, RUBBER SPORT, KEDS, VELVET BOOTS, SUEDE , CANVAS SHOES	SLIPPERS , SPORTS SANDALS, FLOATERS
----------	---	---	--

For Men

ATTIRE	BUSINESS CASUALS	SMART CASUALS	NOT ALLOWED
TROUSERS	FORMAL TROUSERS, GABERDINES, KHAKIS	SAME AS BUSINESS CASUALS , JEANS	CARGOS, COWBOY PANTS, BIG CHECKS PANTS, THREE FOURTHS, EXCERSIZE PANTS, SWEAT PANTS
SHIRT	SHIRT - FULL SLEEVES, HALF SLEEVES T - SHIRT - COLLARED ONLY (Should be tucked in)	SAME AS BUSINESS CASUALS (Should be tucked in) T - SHIRT - COLLARED ONLY	SLEEVELESS , T SHIRT WITH SLOGANS (Except Capgemini), PICTURES, COLLARLESS T SHIRT
FOOTWEAR	LEATHER, SUEDE	BUSINESS CASUALS, SPORTS SHOES, CANVAS SHOES	SLIPPERS / CHAPPALS , SANDALS,FLOATERS,OPEN SHOES

Violation and Redressal Mechanism

Employees are encouraged to report violation or any issues that are related to the policy with the respective BU/Practice head or with the People Partner

There would be a formal disciplinary process for employees who violate Capgemini policy and procedures.

II.I Drug and Alcohol-free Work Place Policy

Overview

Capgemini has a standard of conduct that prohibits the unlawful possession, use, or distribution of drugs or alcohol by employees on company's site and/or its client's sites or as a part of Capgemini work activities.

Scope

This policy applies to all full-time, part-time and temporary employees of Capgemini.

Policy Statement

Capgemini believes in maintaining an alcohol and drug-free workplace

- Employees, who pass, possess or sell controlled substances or illegal drugs on the company premises or while conducting company's business off premises, will be subject to immediate dismissal without severance pay
- As an on-going condition of employment, employees are required to abide by this prohibition and to notify, in writing and within five (5) days of the violation, her/his manager or a People Partner of any criminal drug statute conviction they receive. On receiving this conviction, Capgemini shall require the employee to participate satisfactorily in an approved drug-abuse assistance or treatment program.

Capgemini reserves the right to search and inspect for the maintenance of a safe workplace.

Violation and Redressal Mechanism

Questions regarding the compliance to the stated policy should be directed to your People Partner.

Employees are encouraged to report violation or any issues that are related to the policy with the respective BU/Practice head or with the People Partner

There would be a formal disciplinary process for employees who violate Capgemini policy and procedures. Action taken would include, but not limited to:

- Verbal or written reprimand
- Referral to appropriate counseling
- Withholding of a promotion based on behavioral issues
- Termination of employment

II.J Inside Trading Policy

Overview

Capgemini has certain restrictions that apply to trading in publicly listed securities of the company's actual or potential clients, suppliers or business partners that must be adhered to rigorously. Employees are expected to exercise the utmost caution when considering transactions that involve the shares of Capgemini's clients, suppliers or business partners.

Scope

This policy applies to all full-time, part-time and temporary employees of Capgemini Policy Statement

Policy Statement

Definition: Insider trading generally designates trading in a security (share, bond, note, option, etc.) of a publicly listed company while in possession of material non-public information about such company (i.e., information which is not generally available to the investing public and which is substantially likely to be considered by a reasonable investor to be important in deciding whether to buy, sell or hold a security).

- There are certain restrictions that apply to trading in publicly listed securities of the Group's actual or potential clients, suppliers or business partners that must be adhered to rigorously
- You are prohibited from dissemination of insider information and from any securities transactions on the basis of insider information in relation to Capgemini or its clients, suppliers or business partners
- If you are assigned to a project which involves a merger, acquisition or joint venture and you hold stock or shares in the companies concerned you must declare your interest to your manager

- Being employed in Capgemini Group further requires complying with strict Group policies, especially the rule of NOT buying or selling company shares during the periods (twice a year) before our results are published. These periods (called "closed periods") prior to the release of results (half-year and year-end results) is indisputably delicate, since we could be viewed as having access to sensitive information. The aim of this rule is to protect you and the Group against any potential risks (mainly insider trading). All employees will be notified of closed periods
- Employees are required to obtain prior written approval prior to making any investment in a client, potential client or other business entity, with which Capgemini has or may have dealings. This restriction does not apply to investments in a publicly held company if the investment constitutes less than five percent (5%) of the ownership of the publicly held company

Violation Redressal Mechanism

Questions regarding the compliance to the stated policy should be directed to your People Partner.

Employees are encouraged to report violation or any issues that are related to the policy with the respective BU/Practice head or with the People Partner.

There would be a formal disciplinary process for employees who violate Capgemini policy and procedures. Action taken would include, but not limited to:

- Verbal or written reprimand
- Referral to appropriate counseling
- Withholding of a promotion based on behavioral issues
- Termination of employment

II.K Ethical Charter

Overview

Capgemini's Ethical Charter highlights the adherence to the Group values (Boldness, Freedom, Fun, Honesty, Modesty, Team Spirit and Trust) and strong ethical behavior which are the foundation of the company's development.

Scope

This policy applies to all full-time, part-time and temporary employees of Capgemini.

Policy Statement

Respecting human rights in dealing with Group stakeholders e.g. team members, clients, suppliers, shareholders, communities etc.

- Recognizing that local customs, traditions and practices may differ. As a global organization, we therefore comply with local laws and customs while supporting international laws and regulations
- Refusing the usage of forced and compulsory labor
- Ensuring that none of our practices involve child labor
- Ensuring there is no unlawful discrimination of any kind in working relations and promoting diversity in the work place
- Supporting flexible working conditions to promote a balance of work and life
- Promoting the training and personal development of our team members
- Respecting freedom of association

- Respecting health and safety regulations in our day-to-day work environment and in dealings with stakeholders
- Requiring that team members maintain confidentiality with regard to sensitive information to which they have access, whether it is internal or client information, in accordance with applicable laws

Violation Redressal Mechanism

Questions regarding the compliance to the stated policy should be directed to your People Partner.

Employees are encouraged to report violation or any issues thereof related to the policy with the respective BU/Practice head or with the People Care representative.

There would be a formal disciplinary process for employees who violate Capgemini policy and procedures. Action taken would include, but not limited to:

- Verbal or written reprimand
- Referral to appropriate counseling
- Withholding of a promotion based on behavioral issues
- Termination of employment

II.L Equal Employment Opportunity

Capgemini FS SBU is an equal employment opportunity and affirmative action employer. Capgemini FS SBU provides equal employment opportunities to all employees and applicant's regardless of race, religion, national origin, color, sex, age, medical condition, disability, marital status, sexual orientation, veteran status or any other legally protected status. This policy applies to all conditions of employment including, but not limited to, recruitment, selection, placement, transfer, promotion, training, compensation, benefits, and termination. All decisions regarding conditions of employment must be based on the individual's overall qualifications and his or her ability to meet the requirements of the position.

Capgemini FS SBU management is primarily responsible for seeing that Capgemini FS SBU's equal employment opportunity policies are implemented, but all employees share the responsibility for assuring that, by their personal actions, the policies are effective and applied uniformly to everyone.

Any employee, including Managers and Executives, who violate the policies will be subject to disciplinary action, up to and including termination.

IF YOU BELIEVE THAT SOMEONE HAS DISCRIMINATED AGAINST YOU IN RELATION TO ANY CONDITION OF EMPLOYMENT, YOU SHOULD REPORT THE MATTER IN ACCORDANCE WITH CAPGEMINI FS SBU'S ANTI-HARRASSMENT POLICY.

II.M Personnel Information Security

Overview

Capgemini has a responsibility to ensure that employee personal and private data is secured. It is also every employee's individual responsibility to protect organization information.

The objective of this policy is to define, develop, communicate and implement formal methods and procedures for establishing operational standards and certain procedures for personnel information security.

Scope

This policy is applicable to all information and data owned or controlled by FS SBU People Care Team and the hiring/employee information it maintains. All employees (permanent, contractors and subcontractors) are covered under this policy.

Policy Statement

All employees should adhere to the security responsibilities mentioned in the policy document.

- Employment information is considered sensitive in nature and must be protected. Hard copy employment information should be kept under lock and key with only authorized employees having access. This information should never be left in the open on employees desks unless it is actively being used at the time. Shredder should be used for disposing off hard copy employment information. Employees should bring to notice to their People Partner of any violation of this practice.
- Electronic employment information must always be stored on protected systems and should never be transmitted outside of Capgemini in an unsecured manner (such as email). Only those employees who require access to effectively function in their role should have access to employment information.
- Personal information about a prospective employees shall not be gathered unless it is necessary to make an employment decision and relevant to the job being considered.
- All employees to be placed in positions of trust must pass a background check that verifies their history and integrity in a level appropriate with the prospective job description.
- If a terminated employee had authority to direct contractors, consultants, or temporaries, or if the same employee had the authority to bind Capgemini in a purchase or another transaction, then People Partners must promptly notify all relevant third parties that the terminated employee is no longer employed by Capgemini.
- In all cases where employees are involuntarily terminated, they must be immediately relieved of all of their duties, required to return all Capgemini equipment and information, and escorted while they pack their belongings and walk out of Capgemini facilities.
- At the time that every employee, consultant, and contractor terminates his or her relationship with Capgemini, all Capgemini property including, but not limited to, portable computers, library books, documentation, building keys, magnetic access cards, credit cards, and outstanding loans, must be returned.
- At the time of termination, People Partners must ensure that notification is sent to relevant support groups so that physical, logical, and systems access can be removed. After notification People Care must collect confirmation that all physical, logical, and systems access has been removed. These confirmations should be stored as part of the employee's termination documentation.
- Employees, temporaries, contractors, and consultants must not receive their final pay check unless they have returned all hardware, software, working materials, confidential information, and other property belonging to Capgemini.

Violation Redressal Mechanism

Questions regarding the compliance to the stated policy should be directed to your People Partner. Employees are encouraged to report violation or any issues that are related to the policy with the respective BU/Practice head or with the People Partner.

There would be a formal disciplinary process for employees who violate Capgemini policy and procedures. Action taken would include, but not limited to:

- Verbal or written reprimand
- Referral to appropriate counseling
- Withholding of a promotion based on behavioral issues
- Termination of employment

II.N Violence at Workplace Policy

Overview

Capgemini has adopted a policy prohibiting workplace violence. Consistent with this policy, acts or threats of physical violence, including intimidation, violent arguments, harassment, and/or coercion, which involve or affect Capgemini, its employees or its clients, or which occur on Capgemini's or its client's property, will not be tolerated.

Scope

This policy applies to all full-time, part-time and temporary employees of Capgemini.

Policy Statement

Acts or threats of violence include conduct that is sufficiently severe, offensive, or intimidating to alter the employment conditions at Capgemini, or to create a hostile, abusive, or intimidating work environment for one or several employees which involve or affect Capgemini or its clients, or which occur on Capgemini's or its client's property, will not be tolerated.

Violation and Redressal Mechanism

Questions regarding the compliance to the stated policy should be directed to your People Partner.

Employees are encouraged to report violation or any issues that are related to the policy with the respective BU/Practice head or with the People Partner.

There would be a formal disciplinary process for employees who violate Capgemini policy and procedures. Action taken would include, but not limited to:

- Verbal or written reprimand
- Referral to appropriate counseling
- Withholding of a promotion based on behavioral issues
- Termination of employment

II.O Disciplinary Process

Overview & Objective

The Disciplinary Process reflects Capgemini India (the Company) values by encouraging and assisting employees to achieve acceptable standards of performance and conduct with the aim of fulfilling employees' potential.

The Disciplinary Procedure is designed to facilitate an improvement in performance or conduct: it is not intended to punish. It will normally only be applied when informal approaches have been exhausted or where an informal approach is inappropriate. Where appropriate, managers will deal with any minor issues on an informal basis as part of normal management practice.

Where the informal procedure has not facilitated the required improvement or is not deemed appropriate due to the nature of the misconduct or performance issue, the formal procedure will be applied.

Scope

The disciplinary process is applicable to all employees on the rolls of FS SBU India.

Disciplinary Process

Performance

If an employee receives an unsatisfactory performance review rating or when supervisor raises concerns about his/her performance and/or behaviors the employee will be placed on a Performance Improvement Plan (PIP). If the employee does not reach the required standards identified in the PIP the disciplinary process will be invoked. This will include the PIP being reviewed and extended to enable the employee to achieve the required standard of performance.

The procedure may also be invoked where employee makes a serious mistake which potentially impacts adversely on the business, a client or on colleagues.

Misconduct

This covers those actions and behavior which are unacceptable to Capgemini and include:

- Persistent unpunctual behavior
- Absenteeism without permission
- Failure to comply with organizational policies (i.e. IT Security Policy/ procedures, dress code)
- Creating disharmony with colleagues or clients
- Involvement in incidents which may harm Capgemini branding
- Theft or unauthorized possession of any property belonging to Capgemini, our clients or any other employee
- Dishonesty, falsification of information on purpose
- Deliberate damage to or misuse of Capgemini property or that belonging to a client or an employee
- Fraud or falsification of reports, accounts, expense claims or self-certification forms
- Falsification of a qualification or experience that is a stated requirement of Employment or \results in financial gain to the employee
- Conviction of a criminal offence
- Sexual misconduct at work
- Receiving or giving of a bribe
- Any dishonest or fraudulent dealing with Capgemini or client funds, property or confidential information including insider dealing and passing of price sensitive information to others.

The above is not an exhaustive list but is given for guidance and illustrative purposes only.

Process

The following process will be followed for potential disciplinary matters:

- Supervisor of concerned employee needs to inform respective People Partner about the incidence / issues.

- People Partner will interact with appropriate person/s to understand the incidence/issues and to capture appropriate evidence which might include
 - Relevant emails, written notes, reports or statistics
 - Appraisal and performance review information
 - Attendance records
- People Partner will invite the employee to a meeting and explain the complaint made against the employee and go through the evidence that has been gathered. The employee will then have the opportunity to set out his/her case and answer any allegations that have been made. Employee can ask questions, present evidence and raise points relating to the investigation report findings. The purpose of the meeting is to establish the facts.
- People Partner will keep BU heads / Practice heads / People Partner Head / People Process Head informed of the findings of the investigation and further recommendation.
- People partner will get approval on the action to be taken from the BU/ Practice Head/Function Head and the People Partner/People Process Head.
- People Partner, with the supervisor, will meet the employee and explain the course of action and the consequences. Action taken would include, but not limited to:
 - Verbal or written reprimand
 - Referral to appropriate counseling
 - Withholding of a promotion based on behavioral issues
 - Termination of employment
- In cases of termination of employment, employee needs to be given suitable notice as per the terms of the employment contract.

Other Sanctions

- Capgemini Financial Services may at its discretion and depending on the individual circumstances of the case, consider imposing a sanction as well as a warning. Sanctions include a reduction in pay, exclusion from the next pay review round, transfer to a different team, business unit/discipline or demotion, which may also lead to pay reduction.
- In certain cases where there is clear evidence of policy violation, the action mentioned above will be taken post discussion with BU/Practice/Function Head and approval from People Partner/Process Head.

II.P Missing Time Policy

Objective

Missing Time Policy is a document that shares the importance of on time and accurate reporting of time, to define “time- entry violations” and implications of non-compliance to the policy.

Scope

Missing Time Policy is applicable to:

- All permanent employees on Capgemini FS SBU rolls globally
- All employees on contract or engaged through external sub-contractors working for Capgemini FS SBU globally

Features

Both, the employee as well as the supervisor is responsible for compliance to this policy.

Exceptions

An employee is not in time entry violation if:

- Time is stuck in “Clarity” or “Oracle” interface
- An employee or the supervisor has opened a help-desk ticket that has not been resolved at the time of issuance of warning

Policy Details

Importance

Reporting of on-time and accurate “Time and Expense” is critical for achieving operational excellence in a professional service firm. The lack of on time and accurate time entry can lead to:

- Non billing or wrong billing of clients leading to client dissatisfaction
- Delayed billing leading to delayed cash collection and the organization’s monthly revenue
- Wrong categorization of costs leading to poor decision making by the management
- Inaccurate recognition of revenue and impact on the operating unit profits
- Wrong KPIs from utilization to average billing rates or daily costs

Responsibilities

- Employees must enter time accurately and on time
- Supervisors must ensure that the time entered is accurate and approve/validate the same on time

Definition and Implications of non-compliance

An employee is in time entry violation if:

- Employee does not enter time for two consecutive weeks
- Employee does not enter time before the monthly closing date as announced in the monthly time entry emails sent to all FS SBU employees.
- Supervisor does not approve time for two consecutive weeks.
- Supervisor does not approve time before the monthly closing date as announced in the monthly time entry emails sent to all FS SBU employees.

The above implications are applicable to supervisors as well in case the time entry is not approved within the given timeframe.

Violation and Redressal Mechanism

There would be a formal disciplinary process for employees who violate Capgemini policy and procedures.

Important note

- Employees must raise a concern with “Time Helpdesk” in case they are unable to enter time and expense or are requested to do so even after completing the task
- Employees must raise a concern with “Time Helpdesk” in case the supervisor is unable to validate or approve time and expense or is requested to do so even after completing the task
- Employees must enter time in advance if they plan a vacation or leave

- Supervisors must ensure that approvals are routed to their “stand-ins” in their absence
- All time violations will be tracked on Clarity. All Employees and Supervisors can review the violation details on Clarity and officially record any disputes that will be sent automatically to the “Time Helpdesk” for response.

III. India – Relocation Policy

III.A Deputation Policy

[Click here](#) for the Deputation policy.

III.B Employee Transfer and Relocation Policy

[Click here](#) for the complete policy.

III.C Relocation Policy — Locations Outside India

APPLICABLE FOR CANDIDATES RETURNING TO CAPGEMINI FS SBU

The following costs are reimbursed upon submission of original receipts:

- Reimbursement of one way economy class air fare for self and family. Family is defined as the spouse and dependent children (maximum 2 children) –city of relocation to place of work. This travel coverage will be for the shortest distance between Capgemini FS SBU location and the place the person is relocating from.
- Accommodation at a hotel booked by the Company for a period of seven days for single or with family consisting of spouse and children (maximum two children). The Company will settle only accommodation bills with the hotel directly. All expenses incurred on and not restricted to liquor, cigarettes, personal telephone calls and entertainment will have to be settled by the employee and claimed later in accordance with the eligibility criterion.
- Food expenses on production of valid bills subject to a maximum of Rs.750/- if single and Rs. 1500/- for family per day will be reimbursed for a period of seven days.
- A total incidental expenses of Rs.1500/- against the entire stay (with or without family) toward laundry, porter age, and auto will be reimbursed subject to production of valid bills wherever applicable and in accordance with the eligibility criterion.
- Employees need to refer to country specific policies on KM3.0 regarding reimbursements of expenses incurred on relocation of household good when traveling back to India.
- Transit Insurance –Employees are expected to notify India Mobility in order to get transit insurance for themselves and their dependents (wherever applicable) for fly backs or return travel. Please refer to country specific policies on KM3.0 for further details.
- For International Transfer Policies please access the People Care'scommunityKM3.0 (<http://km3.capgemini.com/book/317507>)

IV. Benefits

IV.A Group Personal Accident Policy

General Information

- This policy provides financial compensation in an unfortunate event of an accident leading to death or disablement of the insured. It insures the risk of any accidental injury/death during the employees' tenure with Capgemini FS SBU.
- To compensate the employee for any medical expenses that he/she would incur due to accident and leaves taken on the advice on the medical practitioner to recoup consequently reducing the financial burden on the employee.
- This policy enables the employee to use the best possible medical care in the event of accident without any financial constraints. This policy reimburses expenses made towards OPD (Out Patient Department) consultation as well as hospitalization

The policy covers the following:

- Accidental death cover
- Permanent total disability
- Permanent partial disability
- Compensation if the employee is unable to attend office due to temporary disability
- Medical expenses incurred
- Transportation of Family Members/ Repatriation of Remains

Sum Insured

Death Cover is 36 times of the monthly Total Fixed Cost of the employee subject to a maximum limit of INR 5 Crores.

Permanent Total Disability Cover is 36 times of the monthly Total Fixed Cost of the employee subject to a maximum limit of INR 5 Crores.

Permanent Partial Disability Cover is as per the defined scale of benefits table below:

Benefits Available

- **Accidental Death:** Wherein on death of the insured person the entire sum insured is paid out to the nominee.
- **Permanent Total Disablement:** The insured person in case of permanent total disablement because of an accident will receive total sum insured (as per PTD Limits)
- **Permanent Partial Disablement:** There might be cases where the life insured may be disabled partially because of an accident. For example, loss of sight on both eyes, loss of both hands etc. In such cases, this facility entitles him/her to a compensation based on the scale of benefits table below

Scale of Benefits:

Loss	Bajaj Benefits (%of Sum Insured)
Permanent total loss of sight of both eyes	100%

Permanent total loss of sight of one eye and physical separation for the loss of ability to use either one hand or one foot	100%
An arm at the shoulder Joint	75%
An arm above the elbow joint	70%
A hand or the wrist	50%
An arm beneath the elbow joint	60%
A thumb	25%
An Index finger	10%
Any other finger	5%
A leg above mid-thigh	75%
A leg up to mid-thigh	60%
A leg up to beneath the knee	50%
A leg up to mid-calf	45%
A foot at the ankle	40%
A large toe	5%
Any other toe	2%
Permanent loss of sight of one eye	50%
Loss of hearing of one ear	25%
Loss of hearing of both ears	75%
Sense of smell	10%
Sense of taste	5%
Shortening of leg by at least 5%	7%

Any other Permanent Partial Disability - % as assessed by a panel of doctors of the Insurance Company.

- **Temporary Disability:** If the person insured is not able to attend office because of a temporary disability, the insurance Company will compensate him or her with 1% of the sum insured or Gross weekly fixed salary whichever is less limited up to 100 weeks. (E.g. for a policy of INR 1 Lakh a weekly compensation of INR 1,000/- will be available.)
- **Medical Expenses** (OPD and / or 24 Hour Hospitalization) incurred on account of an accidental injury will be reimbursed subject to INR 10,000/- or actual whichever is lower. Reimbursement will be subject to submission of certificate from treating doctor and medical bills.
- **Transportation of Family Members / Repatriation of Remains:** In case of death of employee expenses towards transportation of family member / repatriation of remains will be compensated by insurance company up-to INR 10,000 or actual, whichever is lower

General Policy Exclusions

No indemnity is available i.e. no benefit is payable under the Policy for any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- Suicide, attempted suicide or self-inflicted injury or illness
- Whilst under the influence of intoxicating liquor or drugs;
- Any deliberate or intentional, unlawful or criminal act, error, or omission of the member.

- From war (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalization or requisition of or damage by or under the order of any govt. or public local authority.
- Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world. Any loss suffered by the member on account of his participation as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.
- Any loss caused either directly or indirectly by nuclear energy, radiation.
- Venereal or sexually transmitted disease.
- Curative treatments or interventions that the insured performs or had performed on his body.
- HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused.
- Pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing.
- The Insured's participation in any naval, military or a military exercises or war games or actual engagement with the enemy, whether foreign or domestic.
- For further details on claim procedure, document checklist and exclusions please refer to the [Employee Insurance Benefit Guide – FS](#) on KM3.0.

Conditions of Membership

- This cover will be extended to all Capgemini FS SBU employees as per the policy guidelines.
- The employee will stop being eligible for this cover after his last day of work at Capgemini FS SBU.
- Employees who are long term transferees will not be eligible to claim the benefits of this policy.
- No payment will be made by the Insurance Company for any claim arising out of non-adherence of Capgemini FS SBU safety norms. Hence all employees are requested to wear helmet while riding two wheeler and seat belts while driving a four wheeler.
- No payment will be made for any claim arising out of riding/driving under the influence of alcohol or drugs.
- Management reserves the right to decline a claim under such circumstances

Questions

For any questions on the policy please connect with –

Name	Agency	e-mail id	Contract No.	Designation	Level
Rajesh Dhore	Global Insurance	capgemini.pune@globalinsurance.co.in	7506932880	Executive	Level 1
Gautam Gokhale	Global Insurance	gautam.gokhale@globalinsurance.co.in	9967981281	Manager	Level 2

Note:

The information contained here is only a summary of the employee benefit insurance policy documents. If there is a conflict in interpretation then the terms and conditions of the applicable policy document will prevail.

IV.B Hospitalization Insurance (Mediclaime)

General Information

- This policy is designed to ensure that employees and their dependents are provided with medical care. All employees who are covered under the insurance program receive cover for their medical expenses.
- Capgemini FS SBU provides financial assistance to all employees, for medical expenses that one incurs in case of hospitalization for self and his/her dependents. The Group Mediclaime policy has been designed after an in-depth study of expectations of our employees and keeping in mind specific needs.
- This policy enables employees to use the best medical care possible, thereby minimizing the financial constraints. This policy will pay for the medical/hospitalization expenses incurred on account of illness/diseases or injury following an accident during the period of insurance subject to certain exclusions (Check General Policy exclusions) and limits.
- This cover will be extended to all permanent employees, and their dependents, of Capgemini Financial Services Strategic Business Unit (hereinafter referred to as Company or Capgemini FS SBU) as per the policy and guidelines presented.
- Employees who resign from the Company will cease to draw any benefits under this policy at the end of their employment with Capgemini FS SBU.

Coverage Extended Based on Age of Employee on Family Floater Basis

Age Limit	Sum Insured (INR)
Age 18 years to 30 years	200,000
Age 31 years to 40 years	300,000
Age 41 and above	400,000

The Sum Insured is on family floater basis and is extended to employee, spouse and dependent children (up to an age limit of 21 years) only. The sum insured will be as per the age of the employee.

The coverage will not be for any other member in the family.

24 Hours Hospitalization

Only expenses on hospitalization for minimum period of 24 hours are admissible. However this time limit will not apply for specific treatments i.e. Dialysis, Chemotherapy, Radiotherapy, and Eye surgery- Cataract, Lithotripsy (kidney stone removal), Tonsillectomy, D & C taken in the Hospital/Nursing home and the insured is discharged on the same day of the treatment will be considered to be taken under hospitalization benefit.

Hospital/Nursing Home:

A medical setup, that has been registered and licensed either as a Hospital or Nursing Home, with the local authorities and is under the supervision of a registered and qualified medical practitioner.

OR

- It has at least 15 inpatient beds.
- It has a fully equipped and functioning operating theatre.
- It has qualified nursing staff (any person who holds a certificate issued by a recognized nursing council) in attendance 24 hours per day.
- It has a Doctor who is in attendance 24 hours per day.
- It maintains daily medical records for each of its patients

Pre and Post Hospitalization Clause

Relevant medical expenses incurred for Laboratory Test, Pathological Test and such similar overheads usually incurred 30 days prior to the hospitalization will be covered under the pre-hospitalization clause.

Relevant medical expenses incurred for recommended health checkup subsequent to release from hospitalization and other such similar overheads usually incurred 60 days post hospitalization will be covered under the post-hospitalization clause.

Pre-Existing Condition Benefit

The pre-existing condition benefit helps the members get a complete coverage for all medical emergencies, including ailments that may have been there before the start of this policy. This benefit is up to the total eligible sum insured depending upon the age of the employee.

Maternity Benefit

The Maternity Benefit ensures that female members of the group are covered for medical expenses and complications relating to pregnancy. This benefit will ensure that pregnancy related expenses up to an amount of INR 50,000, will be borne by the insurance Company. There is no limit on the number of deliveries that will be covered. There is no waiting period for a new member in the group for a Maternity Claim.

Pre Natal Expenses are covered up to INR 5,000 within the overall Maternity limit.

Infertility Treatment Benefit

This benefit enables a member to get coverage for infertility treatment. Infertility treatment is covered subject to 24 hours hospitalization. This benefit has a limit of INR 10,000 per family unit per annum and with a corporate cap of INR 1,00,000 per annum.

Ambulance Charges Benefit

Ambulance charges are covered up to an amount of INR 2,500 per hospitalization for carrying the patient to the hospital.

Infant Insurance

Employees are required to intimate about the new addition in the family within 20 days from the Date of Birth of child to cover the infant under the insurance. The information will give details like name, date of birth of the child.

Room Rent

Room rent charges per day is limited to 1% sum insured subject to minimum of INR 3,000 for normal room category and no limit on ICU. The charges due to over and above the limited amount will be borne by the employee. All variable expenses will be paid as per room rent limit.

Double Coverage

Double coverage is allowed in case both employee and spouse are working with Capgemini FS SBU.

Policy Exclusions

- Injury or disease directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, War like operations (whether war be declared or not) or by nuclear weapons/materials.
- Circumcision (unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to any accident), vaccination, inoculation or change of life or cosmetic or of aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness.
- Cost of spectacles, contact lenses, hearing aids etc., Surgery for correction of eye sight, covered only if eye sight power is +/-7
- Any dental treatment or surgery which is corrective, cosmetic or of aesthetic procedure, filling of cavity, root canal including wear and tear etc. unless arising from disease or injury and which requires hospitalization for treatment.
- Convalescence, general debility, 'run down' condition or rest cure, congenital external diseases or defects or anomalies, sterility, any fertility, sub-fertility or assisted conception procedure, venereal diseases, intentional self-injury/suicide and diseases / accident due to and or use, misuse or abuse of drugs/alcohol or use of intoxicating substances or such abuse or addiction etc.
- All expenses arising out of any condition directly or indirectly caused by, or associated with Human T-cell Lymphotropic Virus Type III (HTLD-III) or Lymphadenopathy associated virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of similar kind commonly referred to as AIDS, HIV and its complications including sexually transmitted diseases.
- Expenses incurred at Hospital or Nursing Home primarily for evaluation/diagnostic purposes which is not followed by active treatment for the ailment during the hospitalized period.
- Expenses on vitamins and tonics etc. unless forming part of treatment for injury or disease as certified by the attending physician.
- Any Treatment arising from or traceable to pregnancy, miscarriage, or complications of any of these including changes in chronic condition as a result of pregnancy except where covered under the maternity section of benefits.
- Naturopathy treatment, unproven procedure or treatment, experimental or alternative medicine and related treatment including acupressure, acupuncture, magnetic and such other therapies etc.
- Expenses incurred for investigation or treatment irrelevant to the diseases diagnosed during hospitalization or primary reasons for admission. Private nursing charges, Referral fee to family doctors, out station consultants/Surgeons fees etc.
- Genetic disorders.
- External and or durable Medical / Non-medical equipment of any kind used for diagnosis and or treatment including CPAP, CAPD, Infusion pump etc., Ambulatory devices i.e. walker, Crutches, Belts, Collars, Caps, splints, slings, braces, Stockings etc. of any kind, Diabetic foot wear,

Glucometer/Thermometer and similar related items etc. and also any medical equipment which is subsequently used at home etc.

- All non-medical expenses including Personal comfort and convenience items or services such as telephone, television, Aya/barber or beauty services, diet charges, baby food, cosmetics, napkins, toiletry items etc. guest services and similar incidental expenses or services etc.
- Change of treatment from one path to other path unless being agreed/allowed and recommended by the consultant under whom the treatment is taken.
- Treatment of obesity or condition arising there from (excluding morbid obesity and life threatening) and any other weight control program, services or supplies etc.
- Any treatment required arising from Insured's participation in any hazardous activity including but not limited to scuba diving, motor racing, parachuting, hang gliding, rock or mountain climbing etc. unless specifically agreed by the Insurance Company.
- Any treatment received in convalescent home, convalescent hospital, health hydro, nature care clinic or similar establishments.
- Any stay in the hospital for any domestic reason or where no active regular treatment is given by the specialist.
- Outpatient Diagnostic, Medical or Surgical procedures or treatments, non-prescribed drugs and medical supplies, Hormone replacement therapy, Sex change or treatment which results from or is in any way related to sex change.
- Massages, Steam bathing, Shirodhara and similar treatment.
- Any kind of Service charges, Surcharges, Admission fees / Registration charges etc. levied by the hospital.
- Doctor's home visit charges, Attendant / Nursing charges during pre and post hospitalization period.
- Treatment which is continued before hospitalization and continued even after discharge for an ailment/disease/injury different from the one for which hospitalization was necessary.
- Any treatment received outside India.

Cashless Transaction

The policy can be operated under a cashless facility. Every member - Employee and family member, covered under this policy will be issued a health card, which will entitle him/her to avail the cashless services of any of the empanelled hospitals. There are more than 3,100 hospitals on the panel across India. This service will ensure that the employees and their family members get treatment at the hospital empanelled in the Network without having to pay any money, if approved (Except for the Non-Medical Expenses).

Insurance Company and Third Party Administrator (TPA)

Mediclam Policy for the current year has been renewed with **United India Insurance Co. Ltd.** facilitated by United Healthcare (UHC), as the Third Party Administrator (TPA).

Conditions of Membership

- Employees will be required to provide necessary information regarding their family members (within 20 days of their date of joining) to be covered under the policy. Details required for the same are Name, Date of Birth, and relation with the employee.
- When an employee joins the organization the above information has to be filled in –
 - Insurance Coverage Form (hard copy) and

- In the system through iConnect. Link for iConnect is <https://iconnect.fs.capgemini.com/>. Then click on My Information – Personal Info and update Personal Details and Family Details and click on Submit.
- Employee is responsible for updating the dependent details in iConnect for spouse and children as and when there are additions to the family (Within 20 days from date of marriage or date of birth of child).
- Failure to do so within the given timeline will result in the employee's dependent not covered in policy for the whole year

Claims

- Employee needs to submit the claim documents within 20 days from the date of discharge (in case of non-cashless settlement).
- No payment is made by the Insurance Company for any claim arising out of non-adherence of Capgemini FS SBU Safety policy. Hence all employees are requested to wear helmet while driving two wheeler and seat belts while driving a four wheeler.
- No payment will be made for any claim arising out of riding/driving under the influence of intoxicating liquor or drugs

Exclusions

- Incomplete claim will not qualify for any reimbursement.
- Employees who are long term transferees will automatically cease to be members of this policy.
- In case where the bills are inflated or in case of fraud, the employee will not be paid any insurance, he/she will be debarred from the policy and will be liable for disciplinary action

Questions

- For any questions on the policy please connect with –

Name	Agency	e-mail id	Contract No.	Designation	Level
Rajesh Dhore	Global Insurance	capgemini.pune@globalinsurance.co.in	7506932880	Executive	Level 1
Gautam Gokhale	Global Insurance	gautam.gokhale@globalinsurance.co.in	9967981281	Manager	Level 2

- Location wise Insurance Helpdesk schedule and contact details of helpdesk representatives are mentioned below.

Help Desk Schedule

Reimbursement/Non Cashless Claim Settlement will be facilitated by the On Site Help Desk set up as per below schedule

City	Location	Days	Timings (Hours)
Mumbai	Mumbai VII (Vikhroli M-7)	Every Monday	10:00am to 4:00pm
	Mumbai III (Vikhroli M-3)	Every Wednesday	9:30am to 1:30pm
	Mumbai IV (Vikhroli M-4)	Every Wednesday	2:30pm to 6:30pm

	Airoli	Every Thursday	10:30am to 12:30pm
	Mumbai VI (Vikhroli M-6)	Every Friday	10:00am to 1:00pm
Bangalore	PNP Mahadevpura	Every Tuesday	3:00pm to 5:30pm
	PSN, ITPL, Whitefield	Every Wednesday	2:00pm to 6:00pm
	DTP	Every Monday	12:00pm to 2:00pm
	RNZ Eco Space, Bellandur	Every Monday	3:30pm to 5:30pm
Kolkata	Kolkata – ACIS & BPO	Every Monday & Wednesday	10:00am to 6:00pm
Gurgaon	Spaze I-Tech Park, 6 th floor, Tower B, Gurgaon, Sohna Road	Every Wednesday	12:00pm to 3:00pm
Pune	Talawade	Every Monday	11:00am to 1:30pm
	Talawade	Every Thursday	11:00am to 1:30pm
	Kalyani Nagar	Every Wednesday	10:00am to 12:30pm
Hyderabad	Gachibowli	Every Wednesday & Friday	1:00pm to 3:00pm
Chennai	Prestige Cyber Tower, 6 th Floor, Karapakkam	Every Monday	3:00pm to 5:00pm
	Mahindra World City, Chengalpet, Kanchipuram	Every Tuesday	11:00am to 1:00pm

Help Desk Contact Details

Name	Mobile Number	Email
Mumbai		
Nikhilesh Mavatwal	9820325565	t-nikhilesh.mavatwal@uhcpindia.com
Bangalore		
Venkatesh Govindappa	9740654239	venkatesh.govindappa@uhcpindia.com
Kolkata		
Shraboni Biswas	8336004496	shraboni.biswas@uhcpindia.com
Hyderabad		
Partha Sarathi	8008710022	Partha.Sarathi@uhcpindia.com
Chennai		
Balakrishna Naidu	9962048186	t-balakrishna.naidu@uhcpindia.com
Pune		
Pritam Sonavane	8888855868	pritam.sonavane@uhcpindia.com
Gurgaon		
Nikhilesh Yadav	9999122620	nikhil.yadav@uhcpindia.com

Note: Above phone numbers are subject to change, same will be communicated once updated

Overall Escalation Matrix

Name	Agency	e-mail id	Contract No.	Designation	Level
------	--------	-----------	--------------	-------------	-------

Rajesh Dhore	Global Insurance	capgemini.pune@globalinsurance.co.in	7506932880	Executive	Level 1
Gautam Gokhale	Global Insurance	gautam.gokhale@globalinsurance.co.in	9967981281	Manager	Level 2

Process

Cashless Transaction Process

The employee has to fill the Pre-Authorization Form, which will be available with the Network Hospital while availing the cashless benefit. Members need to carry a valid photo ID card (PAN Card, Driving License, Passport, Voter ID Card, and Company ID card) along with the Cashless card to the network hospital and on display of the same a Pre-Authorization Request Form will be given to the member.

The same has to be duly filled up, signed and stamped by the Treating Doctor. Once the pre authorization form is filled and faxed to UHC, the Authorization or Denial letter will be faxed to the hospital with intimation to the employee.

Receipt of the Authorization Letter means the claim is a cashless claim. Receipt of Denial letter means the claim will not be a cashless claim. The member can submit the documents for reimbursement to seek for second opinion.

In the event of the member choosing to avail of treatment at a hospital not empanelled with the TPA the claim will be settled on a reimbursement basis. All papers related to such claims will be routed through **Insurance Help Desk** at the Corporate Site.

Note:

- In case of planned hospitalization, please take the approval for claim from TPA before 2-3 days from the date of hospitalization.
- In case of emergency hospitalization, please send the approval request within 24 hours from hospitalization.

List of hospitals in the TPA's network eligible for cashless hospitalization

Customer Service Line: Toll Free: General Queries – 1800 209 8884 Cashless Emergency – 1800 209 8444 Capgemini Dedicated Landline (chargeable): 022- 30657366 Relationship Manager: Mr. Mr. Sanojkumar Pal Mobile: 9167770474 E-mail id - sanojkumar.pal@uhcpindia.com	List of network hospitals: https://www.uhcpindia.com/
--	---

Non Cashless Claim Settlement Process:

The Weekly Insurance help desk will facilitate non Cashless Claim Settlement.

Norms for Non-cashless claim settlement

If cashless facility is not availed, pre-authorization is denied or treatment is availed at a non-network hospital, the employee will have to settle the bills directly with the hospital and subsequently claim reimbursement by submitting the following documents **within 25 days** from the date of discharge from the hospital to the desk:

- Claim form duly signed by employee,
- Original discharge card / Discharge summary,
- Original Hospital Bills / Original Payment Receipts,
- Original reports of all investigations,
- Prescriptions, Pre hospitalization bills, and bills of medicines,
- Surgical appliances if purchased by you, along with duly stamped receipt,
- In-Patient-Department (IPD) papers and any other document, if required post scrutiny of claim papers

Note: Employee is advised to maintain photocopies of all documents submitted for reimbursement.

The Insurance Company sends the settlement cheque in favor of employee which the employee can collect from insurance helpdesk once intimated of the same.

E-cards for GMC

Employee will receive separate emails with user name and password from **United Health Care (UHC)** for downloading the **e-card** for identification in case of hospitalization. If employee has not received the emails write to capgemini@uhcpindia.com requesting for the login details.

Questions on the Policy Document

For any questions on the Hospitalization Insurance (Mediclaime) Policy document please raise a ticket in BMC Service Request Management through iConnect. Follow these steps:

- Login to iConnect, <https://iconnect.fs.capgemini.com/>
- On the Home page click on **Facilities** and **Capgemini FS SBU Helpdesk**.
- Under **FSSBU Helpdesk** click on **Browse Subcategories**.
- Click on **People Process** and **People Process Helpdesk**.

OR

For any questions on the policy please connect with –

Name	Agency	e-mail id	Contract No.	Designation	Level
Rajesh Dhore	Global Insurance	capgemini.pune@globalinsurance.co.in	7506932880	Executive	Level 1
Gautam Gokhale	Global Insurance	gautam.gokhale@globalinsurance.co.in	9967981281	Manager	Level 2

For further details on Group Mediclaime Policy (Hospitalization), enrollment, cashless/emergency hospitalization and important FAQs please refer the [Employee Insurance Benefit Guide – FS](#) on KM3.0.

Note:

The information contained here is only a summary of the employee benefit insurance policy documents. If there is a conflict in interpretation then the terms and conditions of the applicable policy document will prevail.

IV.C Voluntary Top- up Hospitalization Insurance (Mediclaim)

General Information

This Top-up is designed to facilitate employees and their dependents to avail additional medical care over and above provided by company. The employee has option to opt for additional coverage ranging from INR 1 lac to maximum of Base sum insured. This is optional benefit and premium has to be paid by employee. The policy effective date will be January 1, 2017 to December 31, 2017.

Policy Features, Claim Process and Exclusions

The top-up scheme is the replica of the base medi-claim policy provided by company. All the policy term, claims process and general exclusion will be same as per the company provided policy except maternity benefit.

Only maternity benefits cannot be availed twice in a policy year even if you have opted for top-up policy. If you have utilized INR 50,000 towards maternity expenses and even if you have opted for top-up policy, there will be no additional maternity benefit provided.

Payment Process

The premium has to be paid by employee depending on the slab of sum insured that employee opts for. Premium has to be paid through online mode only. There will be no installment facility available under this scheme.

The e-mail notification regarding detailed online payment process will be notified to all employees by United Health Care (UHC) team.

Questions

- For any questions on the policy please connect with –

Name	Agency	e-mail id	Contract No.	Designation	Level
Rajesh Dhore	Global Insurance	capgemini.pune@globalinsurance.co.in	7506932880	Executive	Level 1
Gautam Gokhale	Global Insurance	gautam.gokhale@globalinsurance.co.in	9967981281	Manager	Level 2

IV.D Group Term Life Policy

General Information

- The intent of the policy is to provide financial assistance to the family of the employee in the event of his/her unfortunate death. It is an attempt to provide economic support to those who are financially dependent on the employee.
- The purpose of this policy is to lay down procedures to put up claim in case of unfortunate death of the employee.
- This policy is applicable to all permanent employees of Capgemini Financial Services Strategic Business Unit (hereinafter referred to as Company or Capgemini FS SBU) who are on India rolls. Policy is only for India employees but the coverage is global. If the employee is outside India at the time of an unfortunate death, employee's nominee will get the benefit as coverage is global but only for employees on India payroll.

For example: An employee while on STT outside India will continue to be covered under the Group Term Life Policy as STT transferee continues to be active on India payroll. An LTT transferee will cease to be covered under this policy as when he/she leaves the home country his/her payroll record is closed after Full and Final settlement

Coverage Extended

- The policy covers all the permanent employees on India rolls of FS SBU for a sum assured of 24 times the monthly TFC or INR 600,000 whichever is more with a maximum cap of INR 1 Crore cover per employee.
- In the event of an unfortunate death of an employee the amount will be forwarded to the employee's nominee based on his/her most recent PF nomination.
- The group cover is also extended to employees who may already be suffering from a pre-existing condition. The claim, if any, for all such employees are fully honored.
- Employees who are not active at work due to maternity will also be covered under the policy from their DOJ, without any waiting period.

Condition of Coverage

- In case the employee resigns he/she will stop being eligible for this policy after the Last Working Day.
- Employees who are long-term transferees will not be eligible to claim the benefits of this policy.
- The minimum age for membership into this scheme is 18 years and the maximum being 60 years.

Exceptions under the Policy

The nominee will not derive any benefit from this policy if:

- There is an accident due to non-compliance of Capgemini FS SBU safety guidelines. All employees are requested to wear helmet while riding a two wheeler and seat belts while driving a four wheeler.
- There is an accident due to riding/driving under the influence of alcohol or drugs.
- In the event of an unfortunate death of an employee after his/her last day of work at Capgemini FS SBU.

Process

In the unfortunate event of an employee's death the People Processes team will do the following:

- Contact the Insurance Company through a formal letter/fax or email within 24 hours from the event.
- People Process team arranges to collect all the relevant documents for processing of the Insurance claim.
- Documents submitted to the Insurance Company are further scrutinized and verified.
- The cheque is issued in favor of Capgemini FS SBU which is immediately transferred to the nominees account.

Questions

- For any questions on the policy please connect with –

Name	Agency	e-mail id	Contract No.	Designation	Level
Rajesh Dhore	Global Insurance	capgemini.pune@globalinsurance.co.in	7506932880	Executive	Level 1
Gautam Gokhale	Global Insurance	gautam.gokhale@globalinsurance.co.in	9967981281	Manager	Level 2

IV.E Voluntary Top-up Term Life Policy

General Information

This Top-up is designed to facilitate employees to avail additional life insurance cover over and above provided by company. The employee has option to opt for additional coverage ranging from INR 5 lac and maximum up to based sum insured i.e. 18 times of Monthly Total Fixed Salary (MTFC). This is optional benefit and premium has to be paid by employee.

Condition of Coverage

- For top-up policy, the sum insured choice will start from INR 5 lac and maximum allowed limit is up to the employee's base sum insured.
- Top-up sum insurer should in multiple of 1 lac.
- Example 1 – If monthly TFC for an employee is INR 30,000 then his/her base sum insured as per 18 times multiple or INR 600,000 whichever is higher, will be INR 600,000. Hence he/she can opt for maximum top-up cover up to INR 600,000.
- Example 2 - If monthly TFC for an employee is INR 76,328 then his/her base sum insured as per 18 times multiple or INR 600,000 whichever is higher, will be INR 13,73,904. Hence he/she can opt for maximum top-up cover up to INR 13,00,000.
- There will be no additional underwriting formalities required (medical questionnaire/medical test) up to the top-up Sum Insured of INR 50 lakhs. All members exceeding the top-up cover of INR 50 lakhs will be required to complete individual underwriting process (medical questionnaire/medical test). Please ensure the Medical Questionnaire is factually correct, else it will lead to rejection of a claim.

Payment Process

The premium has to be paid by employee depending on the slab of sum insured employee opts for. There will be no installment facility available under this scheme.

The e-mail notification regarding detailed online payment process will be notified to all employees by PNB MetLife.

Questions

- For any questions on the policy please connect with –

Name	Agency	e-mail id	Contract No.	Designation	Level
Rajesh Dhore	Global Insurance	capgemini.pune@globalinsurance.co.in	7506932880	Executive	Level 1
Gautam Gokhale	Global Insurance	gautam.gokhale@globalinsurance.co.in	9967981281	Manager	Level 2

For further details on claim procedure, document checklist and exclusions please refer to the [Employee Insurance Benefit Guide – FS](#) on KM3.0.

Note:

The information contained here is only a summary of the employee benefit insurance policy documents. If there is a conflict in interpretation then the terms and conditions of the applicable policy document will prevail.

IV.F Dependent Parent Mediclaim Policy

Synopsis of Policy Coverage

Policy Terms	Policy Details
Type of Policy	Individual Sum Insured Policy
Members Covered	Employees have the option of covering Parents / Parent-in-laws
Sum Insured	Option of INR 1 Lac, 2 Lacs, 3 Lacs, 4 Lacs, or 5 Lacs per Parent/Parent-in-law
Co-Pay	10% co-pay will be applicable for each claim
24 Hour Hospitalization Clause	Policy Covers expense incurred for 24 Hour Hospitalization. In certain medical contingencies like Dialysis, Chemotherapy, Radiotherapy, Cataract, Laparoscopic operation for Kidney Stone removal & Gall Bladder operation 24 hours hospitalization is not required.
Room Rent Capping	Maximum limit of 2% of sum insured for normal room and as per actuals for ICU. Pro-rata deduction will be applicable in case higher room rent category has been opted.
Pre & Post Hospitalization Benefits	30 & 60 Days Respectively
Pre-existing Diseases Cover	Available up to sum insured per parent/parent-in-laws
Waiting period Clause	30 day waiting period for non-accidental claims and one year waiting period for common ailment stands waived off
Cashless Facility	Available through United Health Care (UHC)

Pre Enrolment Medical Check up	Not Required
Entry Age Limit	Up to 80 years complete
Tax Benefit	Available for premium contributed as per applicable norms of Sec 80 D in IT Act. Tax benefit is applicable only for parents and not for parent-in-laws.
Policy Commencement Date	August 1, 2016 (or date of enrollment for New Joiners)
Policy End Date	July 31, 2017

General Information

- This policy is designed to ensure that the employee is able to provide medical care for his/her dependent parents/parent-in-laws.
- This is a voluntary policy under which employees who choose to cover their dependent parents/parent-in-laws, pay a premium as per the premium rate card (provided below) and secure coverage.
- This policy covers the medical/hospitalization expenses incurred on account of illness/diseases or injury following an accident during the period of insurance subject to certain exclusions.

Co-pay

10% co-pay will be applicable for each claim.

24 Hours Hospitalization

Only expenses on hospitalization for minimum period of 24 hours are admissible. However this time limit will not apply for specific treatments such as Dialysis, Chemotherapy, Radiotherapy, Cataract, Lithotripsy (kidney stone removal), and Tonsillectomy treated in a Hospital/Nursing home and the insured is discharged on the same day. Treatment for such cases where insured is discharged within less than 24 hours will be covered.

Hospital/Nursing Home

A medical setup, that has been registered and licensed either as a Hospital or Nursing Home, with the local authorities and is under the supervision of a registered and qualified medical practitioner.

OR

- It has at least 15 inpatient beds.
- It has a fully equipped and functioning operating theatre.
- It has qualified nursing staff (any person who holds a certificate issued by a recognized nursing council) in attendance 24 hours per day.
- It has a qualified Doctor who is in attendance 24 hours per day.

It maintains daily medical records for each of its patients.

Pre and Post Hospitalization Cover

The insurance company reimburses the relevant expenses that may have been incurred during a period of 30 days prior and 60 days post hospitalization.

Pre-existing Conditions

The insurance cover is extended for ailments that the insured maybe having even before the start of this policy, subject to a maximum of sum insured per parent/parent-in-laws, subject to policy conditions.

Coverage Commencement

Coverage for accidental or non-accidental treatment is from day one of policy commencement for the insured member.

Age Limit

Upper age limit for enrollment is 80 years.

Cashless Benefit

The policy is operated on a cashless basis. This means that a member can go to any of the network hospitals, list of which is available on <https://www.uhcpindia.com/> and avail of the hospitalization benefit without having to make any payment (Other than non-medical and deductibles as per the policy terms). In the event a member does not avail the cashless benefit, he/she has the option to file the claim under the Non-Cashless mode by submission of the claim papers at the Insurance Help Desk.

Domiciliary cover is not offered.

Insurance Company and Third Party Administrator (TPA)

Mediclaim Policy for year 2015-16 has been renewed with **United India Insurance Co. Ltd.** facilitated by United Healthcare (UHC), as the Third Party Administrator (TPA).

Premium Rate Card

Employee has an option to choose sum insured of INR 1 Lac, 2 Lacs, 3 Lacs, 4 Lacs, or 5 Lacs per parent / parent-in-law.

Sum Assured Level	INR 100,000	INR 200,000	INR 300,000	INR 400,000	INR 500,000
36-40 Years	5,628	11,256	12,664	14,071	15,478
41-45 Years	6,676	13,353	15,022	16,692	18,360
46-55 Years	7,893	15,789	17,762	19,735	21,708
56-65 Years	10,436	20,874	23,483	26,092	28,702
66-70 Years	11,094	22,189	24,964	27,737	30,511
71-75 Years	11,846	23,690	26,651	29,613	32,574
76-80 Years	12,446	24,893	28,005	31,116	34,229

Note:

- The premium rates quoted are inclusive of Service Tax @ 15%
- Tax Benefit available under Sec 80 D for dependent parents (not parent-in-laws) covered in the policy

Enrolment Process

Contact details for voluntary parent policy

Customer Service Line: Toll Free: General Queries – 1800 209 8884 Cashless Emergency – 1800 209 8444 Capgemini Dedicated Landline (chargeable): 022- 30657366 Relationship Manager: Mr. Saurabh S Bhoyar / Sanoj Pal Mobile: 9820797477 / 9619165414 E-mail id - saurabh.bhoyar@uhcpindia.com / sanojkumar.pal@uhcpindia.com	List of network hospitals: https://www.uhcpindia.com/ Any Escalations: Mr. Rajesh Dhole Mobile: 7506932880 E-mail id – capgemini.pune@globalinsurance.co.in
---	--

Enrolment Dates

All existing employees, part of Capgemini FS SBU have a onetime option of enrolling their dependent parents/parent-in-laws latest by July 15, 2016, for the policy period August 1, 2016 to July 31, 2017.

All new employees joining Capgemini FS SBU will have an option to enroll their parents/parent-in-laws within 20 days from their date of joining as per the enrolment process listed above.

Premium Payment for Employees

- For all employees who enroll their parents in this policy on or before July 15, 2016, the yearly premium depending on the age of the member(s) will be deducted in three equal installments from August, September and October payroll.
- For new employees the total premium will be payable through a cheque in favor **United India Insurance Co. Ltd.**
- Employees at the time of enrollment will be briefed about the same.
- Employees who enroll in this policy will automatically exit the same at the expiry of the policy after the one year policy period is over.
- For employees leaving the Company the cover will remain in force till the expiry of the current year policy.
- Tax Benefit available under Sec 80 D for dependent parents (not parent-in-laws) covered in the policy

General Policy Exclusions

- Injury or disease directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, Warlike operation (whether war be declared or not).
- Cost of Spectacles, Contact Lenses, Hearing Aids.
- Dental treatment or surgery of any kind unless requiring hospitalization on account of accidental cases.

- Circumcision unless necessary for treatment of the disease, cosmetic or aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness.
- Convalescence, general debility, "Run-down" condition - e.g. General weakness, requiring saline treatment or test cure, congenital external disease or defects or anomalies, sterility (infertility), venereal disease, intentional self-injury and use of intoxicating drugs/alcohol.
- Acquired Immune Deficiency Syndrome (AIDS).
- Voluntary medical termination of pregnancy during first 12 weeks from the date of conception.
- Diseases, illness, accident or injuries directly or indirectly caused by or contributed to by nuclear weapons/materials or contributed to by or arising from ionizing radiation or contamination by radioactivity by any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
- Naturopathy treatment.
- Medical expenses for an organ donor.
- Expenses incurred for disease declared as an Epidemic by Health Authorities.
- Charges incurred at Hospital or Nursing Home primarily for diagnostic, X-Ray or laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any diseases, illness or injury whether or not requiring Hospitalization/Domiciliary Hospitalization.
- Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending Medical Practitioner.
- Non-medical expenses like –Administration charges, Surcharges, Registration, Food and Beverages etc. will not be covered under the policy.
- Any Treatment received in convalescent homes, convalescent hospitals, health hydros, nature cure clinics or similar establishments.
- Vaccination and inoculation of any kind unless necessitated due to an accident.
- Treatment of Mental Disease/Illness, Stress, Psychiatric or Psychological disorders.
- Experimental and unproven treatment.
- Any treatment received outside India.
- Treatment taken from persons not registered as Medical Practitioner under respective medical councils.
- Medical Treatment in respect of the insured person engaging in any adventurous activity, like parachuting, skydiving, deep sea diving etc.

Note:

The information contained here is only a summary of the dependent parent mediclaim insurance policy documents. If there is a conflict in interpretation then the terms and conditions of the applicable policy document will prevail.

IV.G Office Hours and Attendance Policy

[Click here](#) for the Office Hours and Attendance Policy.

IV.H Leave Policy

Click [here](#) for the Leave policy.

IV.I Shift Allowance Policy

[Click here](#) for the complete policy.

IV.J Interest Subsidy / Processing Fees Policy

This benefit would be discontinued for all fresh loans effective December 15, 2012 (interest subsidy benefit was discontinued for new hires effective November 01, 2007).

With this change:

- Interest subsidy would not be paid for any fresh applications made after December 14, 2012
- Employees currently claiming Interest Subsidy will continue to get the same as per eligibility.

Please get in touch with your respective People Partner if you have any questions.

IV.K On-Call Allowance Policy

[Click here](#) for the On-Call Allowance policy.

IV.L Picnic Policy

Capgemini FS SBU believes that team chemistry is an important ingredient to the success of projects and the Company as a whole. The Company encourages employees to plan activities outside of work and enjoy time together as a team.

Procedure

- Every employee in the support functions is entitled to Rs. 500/- once every quarter.
- For accounts and practices, it is discretionary spending based on the approval of Account/BU heads and Practice heads respectively.
- Different projects get together as a team and plan a picnic / outing once in a quarter. Based on the number of employees in a particular team, an amount of Rs. 500/- per employee is sanctioned for this purpose regardless of whether an employee belonged to another team before the time he/she joined this particular project.
- Cash is advanced against an IOU to one of the team members who take the responsibility of accounting for the cash availed. Documents in the form of hotel bills / transport bills to cover the cash availed should be handed over to Finance along with a list of employees who are on the team. Company can also settle food bills directly with the vendor if employees submit the bills with details like project number, number of employees etc. Company will settle bills only to the extent of eligibility.

Process

- If a team decides to go for a picnic, one of the team members who take the responsibility has to take a count of the number of members. Based on the total count of the team, Finance provides the advance amount.
- Documents in the form of hotel bills/transport bills to cover the cash availed should be handed over to finance along with a list of employees who are on the team.

Time Line

- Expenses for the quarter should be claimed within the quarter or in the subsequent quarter.
- Expenses more than two quarters old will not be reimbursed

- Since determining the number of employees in the team could be a constraint, payment will be made considering the latest head count of the team
- Employees need to claim the team party reimbursements within 15 days after incurring the expenses

Attendance

For any team party, a minimum of 50% participation is required. The team manager must submit the attendance record while submitting the bills for clearance.

General

- Budget to guide the expenses
- Any exception to the above policy will have to be recommended by the department Manager and approved by the Head of People Processes
- If advance taken is not settled within 15 days of incurring expenses, the same will be recovered from the salary of the respective recipient
- Submission of forged bills/gross misappropriation of funds taken for such activity can lead to termination from the service of Capgemini FS SBU India

IV.M Other Allowances & Reimbursement (OAAR) Policy

Scope

The Policy will be applicable to all the permanent full time employees of Capgemini FS SBU India.

Policy Statement

About Other Allowances and Reimbursement (OAAR) Plan

OAAR are optional tax efficient instruments. The table below shows the elements included under OAAR and the applicable limit for each element for all designations. All the elements listed are optional. To avail tax benefits under any element the same has to be explicitly opted for under Hewitt Portal as given under schedule for declaration. Once opted for the amount will be paid on submission of the required documents.

In case any employee does not want to avail tax benefits under any or all elements then there is no declaration to be made in the Hewitt portal for those elements. For all such elements amount will be paid as taxable along with the regular monthly payroll.

For further clarification please refer the OAAR - FAQ document on KM3.0 - <http://km3.capgemini.com/book/354978>

Other Allowances and Reimbursements (Table 1)

	A3	A4	A5	B1	B2	C1	C2	D1	D2	E1	E2	F
Elements	SA	SE	SSE	AC	C	SC	M	SM	PM	D	SD	VP
Telephone	19,800	19,800	19,800	19,800	19,800	36,000	36,000	36,000	36,000	36,000	36,000	36,000
Medical	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000
Leave Travel Allowance	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	90,000	90,000	90,000
Meal Coupons	24,000	24,000	24,000	24,000	24,000	24,000	24,000	24,000	24,000	24,000	24,000	24,000
Vehicle & Driver Reimbursement (Self Owned Cars)***	21,600	21,600	21,600	21,600	21,600	39,600	39,600	39,600	39,600	39,600	39,600	39,600
Total	140,400	140,400	140,400	140,400	140,400	174,600	174,600	174,600	174,600	204,600	204,600	204,600
National Pension Scheme	NA	NA	NA	NA	NA	10% of Basic	10% of Basic	10% of Basic	10% of Basic	10% of Basic	10% of Basic	10% of Basic

All figures are INR per annum

Schedule for Declaration

The OAAR Plan would work on a financial year basis i.e., April to March. For joiners during the year, the OAAR amount will be prorated from the date of joining to March 31. Employees can declare their choice of elements and the limits under OAAR- on **AonHewitt's** website

<https://www.hrworkwaysindia.com> at the time of joining or at the beginning of the cycle year as the case may be. Declarations once made, cannot be changed till the beginning of next financial year. Details of the annual schedule for declaration will be sent by the India Payroll/ AON Hewitt team.

Details of individual elements under OAAR

Telephone

- Employees can claim Telephone reimbursement for official use as per their eligibility defined in their salary structure subject to maximum limit mentioned in Table1.
- The claim can include 1 landline, 1 mobile phone and 1 internet connection in the employee's name, supported by appropriate bills. Payout would be limited to 80% of the bill amount. Landline can be in the name of self, spouse, parents or landlord.
- If cell phone is provided by Company then one can claim reimbursement for only 1 landline and 1 internet connection up to INR 18,000 per annum as upper limit.
- Amount declared as non-taxable under this element will be paid only on submission of appropriate bills.

Leave Travel Allowance

- As per the provisions of the IT Act, employees can claim LTA reimbursement as per their eligibility defined in their salary structure subject to maximum limit mentioned in Table1.
- LTA can be claimed twice in a block of four years. For the current block please get in touch with the India Payroll team at **FSGBU, IN Payroll**.
- Amount declared as non-taxable under this element will be paid only on submission of appropriate bills.

Medical

- Employees can claim Medical reimbursement as per their eligibility defined in their salary structure subject to maximum limit mentioned in Table1.
- This refers to reimbursement of actual expenditure incurred by the employee for medical treatment for self and immediate family members. This component is fully exempt from income tax to the extent of bills submitted.

- Amount declared as non-taxable under this element will be paid only on submission of appropriate bills.

Meal Vouchers

- Employees can claim meal coupons as per their eligibility defined in their salary structure subject to maximum limit mentioned in Table 1.
- Meal Vouchers are pre-paid vouchers with a face value in Indian Rupees (INR), which can be used to pay for an equivalent value of food within Capgemini premises.
- The amount so claimed will be deducted from the monthly payroll and Sodexo Meal Pass booklets/cards will be issued in lieu of the deducted amount in the subsequent month.
- The booklets/cards will be distributed through the Sodexo Distribution points.

Vehicle and Driver Reimbursement

- Employees can opt for vehicle reimbursement for official use.
- Such reimbursement is applicable for use of cars only. Reimbursement claim of two-wheeler will not qualify for a vehicle reimbursement.
- A maximum amount of INR 2,400 per month for car engine capacity exceeding 1.6 liters and INR 1,800 per month for engine capacity not exceeding or equal to 1.6 liters. This can be reimbursed towards maintenance, fuel and insurance cost of the vehicle which will be non-taxable.
- A further amount of INR 900 per month can be reimbursed towards driver allowance which also will be non-taxable.
- To claim this amount, employees would have to submit copies of their vehicle registration documents for claiming the car allowance and appropriate receipts for claiming the driver allowance.
- In the event of employee opting for a Vehicle & Driver Reimbursement, the conveyance allowance would be paid as taxable.
- Employee who are availing the bus facility cannot opt for Vehicle & Driver Reimbursement.
- Amount declared as non-taxable under this element will be paid only on submission of appropriate bills.

National Pension Scheme

- Under the Section 80CCD (2), if an employer contributes 10% of the basic salary to the NPS account of employee it gets tax exempted. This is over and above the tax exemption limit under Section 80C.
- There is no upper limit on contribution to NPS. However the exemption available to the employee in respect of employer contributions is restricted only up to 10% of basic salary.
- There is no minimum return guaranteed on NPS investment. The returns are based on market conditions.
- The amount declared under NPS will be deducted from the monthly payroll and credited in the NPS account.
- This is a long term investment and part of the accumulated corpus under NPS will be available on retirement as lump sum withdrawal and the remaining will be paid as annuity.

Process for Declaration of OAAR Plan

The declaration needs to be updated and completed on Aon Hewitt's website <https://www.hrworkwaysindia.com> before the cutoff date. A separate email will be sent by India Payroll/AON Hewitt team with cutoff date and details on entering the claim in the system.

For detailed process on declaration and claiming reimbursement please refer the OAAR – PPT on KM3.0 - <http://km3.capgemini.com/book/354978>.

IV.N Wellness Policy

Objective

Wellness policy aims at providing opportunities for employees to focus on health and wellbeing. It includes physical as well as emotional wellbeing of the employees.

Eligibility

All Capgemini FS SBU India employees can choose to participate in the programs offered under this policy.

Details

The Capgemini FS SBU India Wellness program is known as **‘MyHealth@Capgemini.’** It includes the following benefits:

- Onsite Biometrics Screening
- Online Health Risk Assessment (HRA)
- Healthy Pregnancy Program (HPP)
- Doctor on Call
- Employee Assistance Program (EAP)

All these benefits are completely optional and are a part of the employee benefit offering from Capgemini FS SBU. The cost of enrollment for these benefits will be borne by Capgemini unless otherwise mentioned at the time of enrolment or annual launch of the respective programs. Further details on these programs are mentioned under their individual sections below.

Please note that individual benefits or specific offerings under a benefit may change from time to time.

Onsite Biometric Screening

Intent

The aim of providing Onsite Biometric Screening is to encourage employees to undergo basic medical tests within the convenience of the office premises.

Eligibility

All Capgemini FS SBU India employees can choose to participate in this program.

Details

The People Care team will organize Biometric Screening for employees within Capgemini office premises. The Screening will be done once a year. Employees will be notified through email about details like schedule, location, and process to be followed.

Following tests are sponsored by Capgemini FS SBU under the Base Program:

- Body Mass Index (BMI)
- Waist Measurement

- Random Blood Sugar
- Blood Pressure
- Hemoglobin

In addition, employees may also, on a self-pay basis, opt for additional tests like Lipid Profile (Cholesterol) test. Details on additional tests that may be opted for on a self-pay basis will be communicated at the time of enrolment.

The tests will be conducted by a Third Party Vendor and results of these tests will be kept completely confidential and will be shared directly with the employees as per the details mentioned in the email.

Online Health Risk Assessment (HRA)

Intent

The aim of the Online Health Risk Assessment is to encourage employees to identify health and wellness related risks based on a multiple choice questionnaire specifically designed by experts for this purpose.

Eligibility

All Capgemini FS SBU India employees can choose to participate in this program.

Details

Health Risk Assessment tool is an online web based tool. It is designed to ask series of questions to the respondent on a wide range of topics including eating habits, physical activity, lifestyle, family history, work environment, nutrition, transport, etc. Based on the replies given by the respondent, the tool assesses the current and future health and wellness related risks. It then generates a customized report for the respondent which contains the risk status and actionable recommendations to improve the overall health of the respondent.

The tool belongs to a Third Party Vendor and the data so collected will be kept completely confidential and will be shared directly with the employees.

Together with Biometric screening, HRA provides comprehensive health related information that employees can then focus on and work with.

The People Care team will organize the Health Risk Assessment for the employees. The assessment will be done once a year following the Onsite Biometrics Screening program. Employees will be notified through email about the details like schedule and process to be followed.

Healthy Pregnancy Program (HPP)

Intent

The aim of this program is to:

- Educate and support employee and the spouse during pregnancy till after child birth
- Empower the employee and his/her family to make informed decisions and enable access to the best resources available for an easy and wonderful experience through the maternity period
- Supplement the efforts of the treating gynecologist

Eligibility

Healthy Pregnancy Program (HPP) is open for enrolment to all to be mothers who are presently Capgemini FS SBU India employees or spouse of Capgemini FS SBU India employees.

Details

Once enrolled, each member is assigned a Case Manager. The Case Manager will handhold the member and will facilitate the Specialist interventions. All the Program Specialists including the Case Manager are professionally qualified with relevant experience in dealing with the pregnant members.

Features and Benefits

- Identify health risk and nature of pregnancy
- Scheduled intervention with professional experts like Gynecologists, Obstetricians, and Dietitians over a phone call
- Customized education materials such as proper nutrition, exercise during pregnancy, warning signs, things to avoid, importance of the prescribed tests etc.
- Personalized support

Important – What the Healthy Pregnancy Program is Not

Healthy Pregnancy program is only a supplementary program and not a replacement or a substitute for the efforts of the treating gynecologist. The entire period of pregnancy requires regular in person checkups with the regular gynecologist. The 'to be' mothers must continue to visit their gynecologists regularly as per planned appointments.

Healthy Pregnancy Program is an optional program and is a part of the employee benefit offering from Capgemini FS SBU. The enrollment is open throughout the year and participation cost for this program is completely borne by Capgemini.

For more details, please refer the FAQ document on KM3.0 –

<http://km3.capgemini.com/book/308562>. Employees can also connect with myhealth_capgemini@jltindependent.com to know details about how to enroll and the next steps.

Enrolment Process

1. To enroll for the program, interested employees log on to <https://www.carenine.in/enrollment/> and fill in their details
2. The interested member fills in the details of
 - a. Coupon code- **CNCAPGEMINI**
 - b. Employee ID
 - c. Employee Name
 - d. Official Email Id
 - e. Address
 - f. Mobile Number
 - g. LMP
3. The terms and conditions have to be accepted by the interested member
4. Member gets an intimation that their enrolment has been processed and is awaiting the approval
5. On approval, CareNine operations team will receive the enrolment details
6. The Case Manager will call the member within 24 working hours to schedule the calls with the experts

The program is open for female and male employees in first or second trimester of the pregnancy.

Doctor 'On Call' Service

Intent

The aim of providing the Doctor on Call service is to help employees get advice on health related aspects by certified health advisors.

Eligibility

All Capgemini FS SBU India employees and their family members can choose to participate in this program.

Details

Doctor on Call is a unique program where an employee can consult a certified health advisor or a doctor via a toll free telephone number for advice on health related matters, any time of the day. Any non-emergency medical condition would qualify for this service. Certified health advisors are available to take the employees' calls and provide advice.

Features and Benefits

- Dedicated toll free line – **1-800-103-7378**
- Open to all family members of the employee
- Round the clock (24/7) support
- Multilingual support (English, Hindi, Tamil, and Telugu)
- Immediate assessments of symptoms and redirection to the appropriate level of care
- To protect employee's privacy, any information shared will be kept completely confidential

Important – What is not covered in this service

- This service is not an emergency helpline
- When any caller calls for emergency, then he/she will be asked to go to the nearest hospital / clinic and the call will not be transferred to ambulance services
- No medication will be prescribed other than over-the-counter drugs
- This is not a helpline for Insurance/Cashless services

Doctor 'On Call' is an optional program and is a part of the employee benefit offering from Capgemini FS SBU. The cost of this program is completely borne by Capgemini.

For more details, please refer the FAQ document on KM3.0 – <http://km3.capgemini.com/book/308562>. Employees can also connect with myhealth_capgemini@iltindependent.com for further queries.

Employee Assistance Program (EAP)

Intent

The aim of this program is to help employees deal with personal and/or work related problems by way of short-term counseling, confidential assessments and referrals.

Eligibility

All Capgemini FS SBU India employees can choose to participate in this program.

Details

Employee Assistance Program is offered through a Third Party Vendor www.1to1help.net. Employees are required to register with the website. Once enrolled, the employees get access to the following –

- Self-Help articles on various topics including Work, Relationships, Parenting, Wellness, etc.
- Discussion forums
- Counseling – eCounseling, Telephonic, Face to Face
- Assessments related to various topics on Health, Stress, Self, Work, Relationships, etc.
- eWorkshops and Wellness Coaching
- Monthly newsletters on specific topics

Which areas does EAP help address?

- Self – Self Development, Anger, Coping with Depression
- Work related – Stress, Work-Life Balance, Shyness in workplace
- Relationships – Handling Marital Conflict, Communication in relationships
- Parenting – Parent teen conflict, Spending Quality Time with your child

How does EAP provide help?

The Employee Assistance Program (EAP) helps employees address these issues by providing counseling services. Counseling is provided by trained and professional counselors through emails, on telephone or face to face. All interactions with 1to1help are completely confidential (except where required under applicable law to disclose such information to government authorities or other designated persons such as where there may be a threat to life).

Employee Assistance Program is an optional program and is a part of the employee benefit offering from Capgemini FS SBU.

For more details, please visit the www.1to1help.net website.

IV.O Wedding Gift Policy

Objectives

This policy will also help an employee and his/her spouse to identify with the company and develop an emotional bonding.

Benefit

Pay out with Salary Rs. 2000/-

Policy

Employee will have to share wedding card to be eligible for pay out within one month of marriage.

Following has to be completed by the employee:

- Group Personal Accident Insurance – to nominate beneficiary for monies payable in event of death.
- Provident Fund – to nominate spouse for full 100% standing in credit in the provident fund in the event of death before that amount becomes payable, or having become payable, has not been paid.
- Gratuity – to nominate beneficiaries to accrued amount in the event of the employee's death before, the amount payable has not been paid.

- Group Medclaim Policy – to include spouse's name.

General

In case an employee of the company is getting married to another employee, the couple shall be eligible for a single wedding gift voucher.

IV.P Annual Performance Bonus Guideline

Annual Performance Bonus is a discretionary bonus and is made at the sole discretion of the Company.

An employee will be paid the Annual Performance Bonus based on the Company's financial performance and the employee's individual performance during the Annual Performance Review period.

Eligibility Criteria

- Annual performance bonus will be payable to employees who are on Capgemini payroll at the time of the disbursement with a rating of 1, 2 or 3 and are not serving their notice period.
- Performance Bonus is payable only if the employee is on the rolls of the Company for at least three months during the relevant calendar year i.e. all those who have joined on or before September 30 are eligible for the same. (Performance Bonus is paid for the period January to December).

Not eligible

- Employees who have joined on or after October 1 of the performance year
- Employees with a performance rating of 4 or 5
- Employees who have resigned and serving notice period at the time of disbursement
- If employment is discontinued owing to any disciplinary action

The annual performance bonus payable shall be pro-rated to the employee's completed days of service with the Company.

For those who are not part of the Performance Appraisal process for that year but are eligible for performance bonus, the bonus will be calculated on the basis of a rating of 3.

Statutory Bonus

All statutory payments are based on current applicable practice and law and may be subject to changes based on changes in law from time to time. Further, any changes/modification to statutory payments, due to change and/or amendment in law, shall not be treated as change in service condition(s) and therefore no notice of such change will be provided to employee. However, the Company shall endeavor to inform the employee, via separate communication, about any changes/modification to statutory payment.

The Performance Bonus referred above may include any statutory bonus mandated by applicable law. The total bonus payable under the Company's performance bonus plan will assume the inclusion of any statutory bonus amounts mandated, subject to the condition that in any event such mandatory statutory bonus will be paid in full as applicable.

IV.Q Rewards & Recognition Policy

[Click here](#) for the Rewards & Recognition Policy.

IV.R Performance Management (PIP & Appeal Process)

[Click here](#) for the Performance Management policy.

V. Recruitment

V.A Employee Referral Policy

RECRUIT – REFER – Earn a REWARD

Are you aware that nearly 50% of hires across Capgemini come from Employee Referrals? And nearly 33% of our India Hiring comes from referrals? It's true.

Intent of the Program

The intent of this policy is to continue to stress on our networking with our Employees.

As in the past, we encourage all Employees to be a part of the **Capgemini FS-GBU Employee Referral Program**, to enable us, strengthen Capgemini FS SBU with qualified candidates, and help them earn the extra buck.

Scope of the Program

This policy is applicable to all Permanent Employees of Capgemini FS SBU.

In addition to the specified technical profiles, we would be seeking strong communication skills; ability to work in a team, and people who are eager to learn.

Above all we look out for the cultural fitment of the candidate with Capgemini FS SBU.

Referral Process Overview

Steps to make a referral:

- Log in to recruitment.in.capgemini.com/friendslikeyou.in.capgemini.com and you will find the employee referral program.
- Fill in the details given in the form. Please be sure that you fill in the mandatory fields correctly so that we don't miss out on your referral.
- Attach the resume without fail.
- You will get regular update about the status of your referral through the system. At any point in time you can check the status of your referral on the site.

Participant Eligibility

- Any reference of the Employees joining on Contractual position will be paid an amount of Rs.5000/-only
- To claim the referral fee your referral must be taken on Contractual / Capgemini FS SBU rolls. If she or he is taken on as a trainee, software Engineer/employees, IT employees or as Executive then you are not eligible to claim the referral fee.
- The referral fee will be paid to you only if your referral is on board for a minimum of three months. Employees who have resigned will not be eligible to claim the referral fee. **After three months of stay with Capgemini FS SBU, the referral is paid the eligible Referral Bonus automatically by the recruitment team.** The Employees don't have to fill any forms or applications to claim referral bonus.
- **Both the referrer and the referral have to be on Capgemini FS SBU rolls, after the referral completes three months with the organization, for the referrer to claim the referral bonus.**

- If your referral is placed outside Capgemini FS SBU India locations, then you are eligible to get the referral fee as per that region's referral policy. For e.g. if you are a Capgemini FS SBU Employees and your referral is taken on Capgemini FS SBU Inc. rolls, then you become eligible to claim the referral fee as per the Capgemini FS SBU Inc. referral policy.
- Members of Employees Partners team will not be eligible to claim the referral fee. The employee who uploads the referred candidates profile first into the internal referral system gets the referral fee. Any profile in the referral system is valid for 6 months from the date of its submission. After that it becomes open for resubmission or modification. Employees who first resubmits the profile becomes eligible for referral fee.
- If any information that you provide of your referral is incorrect then you are not eligible to claim for the referral fee.
- No referral fee will be given for any referral whose profile is not on the recruitment.in.capgemini.com>>Employee referral. Also no referral fee will be paid for any candidate whose profile is directly forwarded to the recruiter.

The following employees are not eligible to receive the referral fees but are strongly encouraged to participate in this program:

- Trainee Employees
- PRM - Recruitment Employees
- Direct managers of the referred candidate
- Vice Presidents and above
- Business Development and Service and Support Leaders
- Members of the interview panel

Cash Awards – Based on Level of Hire

If your referral joins and if s/he is with Capgemini FS SBU for a minimum of **3 months**, then you become eligible for the referral fee. The referral fee is paid as per the designation offered to your referral on the date of joining.

REFERRED POST	REFERRAL FEE
Contract	5,000
Associate Consultant	10,000
Consultant	20,000
Senior Consultant	30,000
Lead Consultant	40,000
Managerial and above to VP	50,000

* Subject to applicable tax withholdings

V.B Internal Job Posting

[Click here](#) for the Internal Job Posting policy.

VI. Other Policies

VI.A Certification Fee Reimbursement Policy

Intent

- Encourage employees to achieve certification
- Ensure that certifications are aligned to FS SBU's business focus
- Support development of skills and expertise to enhance employee performance

Purpose

This policy outlines the certifications eligible for reimbursement and the process to claim reimbursement of certification exam fee.

Scope

This policy is applicable to all the FS SBU employees globally. Currently, FS SBU employees in the Netherlands, Belgium, Switzerland, France and Spain are not covered under this policy, as their learning expenses are funded by their respective regions.

The Process

- Review the certifications in the global list on KM 3.0 [<http://km3.capgemini.com/book/311085>] and select the certification of your interest.
- Review the certification goals, prerequisites, and information on certification examination.
- On achieving the certification, follow the reimbursement process to claim reimbursement of the certification exam fee.

Eligibility for Reimbursements

1. Employees are eligible to seek reimbursement for any of the certification exams listed in the approved list of certifications available at <http://km3.capgemini.com/book/311085>
2. Employees can request reimbursement of certification fee for only one certification in a calendar year
3. Employees should achieve the passing score as prescribed by the certifying institute
4. Sub-Contractors are not eligible for reimbursements
5. The certification exam fee will be reimbursed to only those employees who achieve the certification. However the charges toward pre-certification trainings, travel, accommodation, and incidental expenses such as postage and courier will have to be borne by the employees. We encourage all employees in India to utilize the on-campus facility for certification exams
6. Employees can refer to the existing certification support material available in the physical and online Library (Skillsoft). Physical Library Catalog available through iConnect (iConnect > Facilities > Online Library Catalog). An employee can access the Online Library (Skillsoft) via Talent. Go to the 'University' tab on your local Intranet page and click on Skillsoft under the 'Curriculum' list from the Skillsoft page, Click on the link to the Skillsoft Library or send an email to library.fsgbu@capgemini.com. In case the certification material is not available at the Library, the employees will have to bear the cost of certification support material.

7. For getting a new certification added to the list of approved certifications, the following will have to be done:
 - a. Prepare a business case (template is available in KM 3.0)
 - b. Take Manager's and Global Practice Head 's approval on the business case
 - c. Submit the business case with the required approval to the Certifications Officer. The Certification Coordinator will seek Learning & Culture head's approval once you follow the above two guidelines.
8. For certification fee reimbursement above \$300 USD :
 - a. Prepare a business case (template is available on KM 3.0)
 - b. Take Manager's and Global Practice Head 's approval on the business case

Note for points 7 and 8: Submission of business case and desired approvals should be completed prior to appearing for the certification exam

Employees who are planning to take the examination in November and December 2016 need to send the provision details to Learning & Culture for certification fee reimbursement on receiving the email on provision details from L&C.

Please note: Any exception to the above policy can be recommended through the Global Certifications Coordinator to the approver Amar Shetty, Global Head, FS SBU Learning & Culture.

Process for Reimbursements

The employees will have to upload documents on Team Forge after they clear the certification exam.

Employees from all regions can scan and upload their documents on Team Forge. They would need to get access to upload the documents on Team Forge by sending an email to the Global Certification Coordinator.

Employees will have to upload the following necessary documents on Team Forge and share the document number in 'Comments History' or 'Purpose' section of the expense report.

- Payment Receipt
- Certificate / Score Card
- Business case with required approvals (Manager, Practice Head, LNC Head) - Applicable for new certification inclusion
- Business case with required approvals (Manager and Practice Head) – Applicable for certification cost above \$300 USD

Employees who cannot appear for certification exam in the scheduled on-campus certification drives can appear for certification exam at the nearest prometric and claim the reimbursement for the certification cost only. Any other cost will have to be borne by the employee.

A copy of the approved expense report, photocopy of the Score Sheet/Certificate, and the original payment receipt must be submitted to Finance after approval from Learning & Culture.

All or any tax liability related to this payment will be on the employee's account. This will include current as well as future legislation.

Employees who have resigned and have left the organization or are serving a notice period will not be eligible for reimbursement of certification fee. Any reimbursement during the notice period will be recovered from the full and final settlement.

Employees must raise an expense report pertaining to the region they are based in. The project codes required to fill the expense reports are available at <http://km3.capgemini.com/book/311085>. They will have to refer to the name column in the table and use the codes pertaining to their region.

For claiming expenses toward External certification or for any queries write to DL FSSBU LNC Certification.

VI.B Resignation Policy

Overview

This policy is applicable to all FS SBU India employees and overrides any similar policies published in the past.

Resignation Process

- An employee who decides to leave Capgemini FS SBU has to submit his or her resignation through the Exit Clearance Management System (ECMS) application on iConnect (**PATH:** iConnect > Applications > Employee Management > Exit Clearance Management System)
- The date on which the Resignation is submitted within ECMS will be considered as the Resignation Date. In case an employee resigns on a Saturday, Sunday or a Capgemini Holiday, the next working date will be considered as the Resignation Date.
- Once the Resignation is submitted the employee's current Supervisor needs to approve it through ECMS.
- If the current Supervisor's information is not updated in ECMS please update the same through iConnect.

Notice Period

The Notice period for all employees is **90 days**. It is mandatory for all employees to serve the complete Notice Period, and cannot be waived under any circumstances. The Notice period cannot be adjusted against leave, and neither do the employees have an option of buying out the Notice Period.

Leaves during Notice Period

Employees can only avail of leaves during the Notice Period with prior approval from their Supervisor.

If an employee resigns during the leave period the start date of the resignation will be considered from the day the employee resumes office.

Last Working Date

- If the last working date falls on a Saturday the previous working day will be considered as the last working date. If the last working date falls on a Sunday the next working day will be considered as the last working date, and in case the last working date falls on a Capgemini Holiday, the next working date will be considered as the last working date.
- It is the responsibility of the employee to ensure that all clearances are done by the respective departments before the last working date.
- Employee has to be present on the last working date as the experience and relieving letters will be handed over to the employee on the last working date subject to clearances received from all the departments.

- All calculations for the full and final settlement will be done based on the gross monthly salary (Previously called base salary).

For the detailed Exit Process please refer to the FAQ document available on ECMS.

VI.C Miscellaneous

Payroll Processing for New Joinees

For all new joinees who join the organization on or before the 15th of the month:

- Payroll will be processed during the same month itself, and the first salary will be paid out as part of the same month's salary on the last working day of the month
- **Example:** if an Employee joins the organization on the 10th March, he/she will get salary for the number of days he/she has been on rolls during March, and it will be paid out as part of March salary (paid out on the last working day of March).

For new joinees who join the organization after 15th of the month:

- Salary would be processed in the subsequent month.
- The Employee's first month's pay would be included in the first salary which the Employee will get, which will be paid out on the last working day of the subsequent month
- **Example:** if an Employee joins the organization on 21st March, he/she will get salary for the number of days he/she has been on rolls during March, and it will be paid out as part of April salary (paid out on the last working day of April).

VII. Finance Policy

VII.A Capgemini FS SBU Travel and Expense Policy

Purpose

Purpose of this policy document is to provide guidelines on reimbursement and accounting for all travel and expenses incurred by the employees as part of their assigned responsibilities. This policy is effective 1 May 2016 and includes 2016 Group policy guidelines.

To access the revised 2016 India Travel & Expense Policy by clicking [here](#) for more details

VIII. Global Facilities Policies

VIII.A Housing Advance Policy

Objective

To define the process/policy for Rental House Security Deposit for all FS SBU India employees

Policy Usage

This document should be used by

- All FS SBU India employees
- Global Facilities Management (GFM)
- Finance

Scope

This policy is applicable for claiming Rental House Security Deposit advance by FS SBU India employees.

Policy Details

- Lead Consultant and below are eligible to claim Housing Advance.
- Employees can avail housing advance from the Company up to Rs. 50,000/- or six times their gross monthly salary, whichever is lower, provided the employee is not already utilizing this facility.
- The loan will be recovered from the employee's payroll in interest free EMI's to a maximum of 20 installments.
- New joiner or employees who are relocating from region other than the current location can avail this facility within 90 days or three months from the date of joining or relocation subject to the conditions met as mentioned in bullet point one stated above.
- Payment will be made in the name of the licensor through account payee cheques or NEFT only.
- Payment will be released within 15 working days from the submission of all the required documents as mentioned in mentioned in the housing advance form.

In case, the licensed premises are shared between the employees then the facility can be availed by a single employees or by all the employees proportionately on a pro-rata basis. This amount will not exceed the deposit required individually or combined.

Payment will be made in the name of the licensor through account payee cheque or NEFT only.

Process

Employees must follow the process below to avail this facility:

- Submit a leave and license copy along with the housing advance form available in KM3.0 (under GFM forms & policies) to the respective GFM SPOC
- Documents will be sent to Finance for payment after verification.
- Employees will receive a notification from Finance for collecting the cheque within 15 working days after the application is submitted.

Role and Responsibility of GFM

- To authenticate the leave and license document from the employee.
- Forward / guide the employee to the Finance SPOC for submission of application.

VIII.B Cafeteria Policy

Capgemini FS SBU provides cafeteria services to all employees of Capgemini FS SBU Software (India) Pvt. Ltd. For a reasonable cost, the cafeteria vendor offers a variety of food and beverages for lunch and dinner, as well as an ala-carte option. The cafeteria also includes a juice counter that provides fresh fruits and juices. Coffee Day Express offers an assortment of hot and cold coffee selections, along with snacks. A detailed menu and price list is regularly posted in the cafeteria.

Employees working on weekends and holidays can use the cafeteria provided they inform the vendor or a Global Facilities Management (GFM) representative in advance. This prior notice allows the cafeteria vendor to arrange for food and beverages for the employees.

A regular survey is conducted by the vendor to obtain feedback and suggestions on the selection of food and quality of service. This information, in addition to the suggestions and guidance of the Capgemini FS SBU employees for Canteen and Hygiene committee ensures that the quality and variety of food meets the employees' expectations.

Global Facilities Management (GFM) ensures that food is available for employees working in shifts, regardless of the variable eating schedule.

Please note: All meal expenses to be borne by the Employees.

IX. FS SBU Information Security Policies, Procedures and Templates

FS SBU's information systems, and the information and data they contain, are fundamental for its daily operations and future success. FS SBU shall implement procedures and controls at all levels to protect the confidentiality and integrity of information stored and processed on its systems and ensure that information is available to authorized employees as and when required. Click here for more information on FS SBU Information Security Policies, Procedures and templates (<http://km3.capgemini.com/book/325940>).

X. FS SBU IT Policies and Procedures

The FS SBU IT has developed the following policies and procedures to provide our customers the best possible service and support. We review current policies and procedures and incorporate necessary changes and improvements in an effort to communicate the best approach for our customers to adopt when requesting service/support. Click here for more information on FS SBU IT Policies and Procedures (<http://km3.capgemini.com/book/482766>).

XI. Contact Details

Category	Name of the Policy	Contact
Work Place Policies	Conducting when obtaining business	Paresh Chauhan
	Confidentiality of Information	Paresh Chauhan
	Conflict of Interest and Business Ethics	Paresh Chauhan
	Employee Health and Safety Policy	Paresh Chauhan
	Diversity & Inclusion Policy	Paresh Chauhan
	Dress Code Policy	Paresh Chauhan
	Drug and Alcohol free work place Policy	Paresh Chauhan
	Insider Trading Policy	Paresh Chauhan
	Ethical Charter Policy	Paresh Chauhan
	Equal Employment Opportunity Policy	Paresh Chauhan
	Personnel Information Security Policy	Paresh Chauhan
	Prevention of Sexual Harassment Policy	Paresh Chauhan
	Violence at Work Place Policy	Paresh Chauhan
	Missing Time Policy	Paresh Chauhan
Relocation	Domestic Transfer Policy	Meenu Singh
	Relocation Policy for Locations Outside India	Meenu Singh
Benefits	Group Personal Accident Policy	Burzin Katki
	Group Mediclaim Policy	Burzin Katki
	Dependant Parents Mediclaim Policy	Burzin Katki
	Leave Policy	Paresh Chauhan
	Life Insurance Policy	Burzin Katki
	Shift Policy	Burzin Katki/Paresh Chauhan
	Out of Hours Policy	Burzin Katki/Paresh Chauhan
Recruitment	Employee Referral Policy	Gaurav Dalvi
	New Joinee Relocation Policy	Poonam Patil / Binita Dedhia
Other Policies	Certification Reimbursement Policy	Shruti Adhav / Vikas Mohindra
	Resignation Policy	Paresh Chauhan
Finance	Capgemini FS SBU Travel and Expense Policy	Ashish Shah

Global Facilities Policies	Housing Advance	Harish Kurup
	Cafeteria Policy	Harish Kurup

XII. Approval and Amendment Log

Version No.	Approved On	Contact Person Name	Function	Approved by	Brief Description of Change
2.2	July 1, 2012	Rekha Shinde	People Processes	Rajesh Patankar	Combined all India individual policies into one single handbook
2.2	October 25, 2012	Rekha Shinde	People Processes	Dayakar Reddy	Updates in the Dependant Parent Mediclaim Policy
	October 25, 2012	Kalpee Ambi	Learning & Culture	Aarti Gupta	Updates in the Certification Reimbursement Policy
2.3	March 20, 2013	Ignatius Kumar	Finance	Karine Marchat	Updates in the Travel & Expense Policy
	March 20, 2013	Paresh Chauhan	People Processes	Kripashankar Rajappa	Addition of Raising Concern Procedure (Whistleblower Policy)
2.4	March 28, 2013	Aditya Vig	People Processes	Kripashankar Rajappa	Updates in the Shift Policy
2.5	April 5, 2013	Aditya Vig	People Processes	Kripashankar Rajappa	Added Employee Health and Safety Policy Updates in the Diversity and Inclusion Policy Updates in the Shift Policy
		Burzin Katki	People Processes	Anupal Banerjee	Updates in the Group Personal Accident Policy
2.6	June 24, 2013	Burzin Katki	People Processes	Anupal Banerjee	Updates in the Hospitalization Insurance (Mediclaim) Policy
					Updates in the Dependent Parent Mediclaim Policy
2.7	August 23	Aditya Vig	People Processes	Kripashankar Rajappa	Out Of Hours Policy – included ITICS in scope. Shift Policy – in Supervisor approvals of Shift Allowance requests, mentioned additional point that 'allowance amounts' should not be updated/edited
2.8	March 6, 2014	Burzin Katki	People Processes	Naveen Chilla	Added Annual Performance Bonus Guideline

2.9	May 20, 2014	Paresh Chauhan, Sudhansu Sarangi, Burzin Katki	People Process & Compensation & Benefits	Kripashankar Rajappa, Naveen Chilla	<p>Addition of Retirement Policy</p> <p>Modified Policy Notes under Deputation & Domestic Transfer Policy</p> <p>Modified Disciplinary Policy to mention consequences of being absent from duty for 10 or more days, without prior authorization.</p> <p>Addition of new "Miscellaneous" section, which includes payroll processing dates for new joinees</p> <p>Modified "Maternity Leave" policy</p> <p>Modified Shift Allowance Policy to add clause on shift allowance amounts mandated by Client Contracts</p>
3.0	July 03, 2014	Burzin Katki	People Processes	Naveen Chilla	<p>Updates to Employee Insurances - Group Personal Accident (GPA) Policy, Group Medi-claim (GMC) Policy, Dependent Parent Mediclaim Policy</p>
3.1	July 28, 2014	Burzin Katki	People Processes	Naveen Chilla	<p>Added OAAR & Wellness Policies</p>
		Paresh Chauhan	People Processes	Paresh Chauhan	<p>Added Wedding Gift Policy</p>
3.2	January 5, 2015	Burzin Katki	People Processes	Naveen Chilla	<p>Updates to Employee Insurances - Group Personal Accident (GPA) Policy, Group Mediclaim (GMC) Policy, Group Term Life Policy and Dependent Parent Mediclaim Policy</p>
3.3	June 2, 2015	Rakesh Nagar	Finance	Amit Choudhary	<p>Updates in the Travel & Expense Policy</p>
3.4	July 15, 2015	Burzin Katki	People Processes	Naveen Chilla	<p>Updates to Dependent Parent Mediclaim Policy</p>

3.5	October 30, 2015	Sabyasachi Dash	People Processes	Paresh Chauhan	Updates in Leave Policy
3.6	January 28, 2016	Burzin Katki	People Processes	Naveen Chilla	Updates to Employee Insurances - Group Personal Accident (GPA) Policy, Group Medclaim (GMC) Policy and Group Term Life Policy Added Voluntary Top-Up Medclaim Policy and Voluntary Top-Up Term Life Policy
3.7	January 28, 2016	Manish Agrawal	People Processes	Naveen Chilla	Updates to Doctor On Call
3.8	March 17, 2016	Paresh Chouhan Burzin Katki	People Processes	Ekta Singh	Updates in Leave Policy
3.9	March 23, 2016	Burzin Katki	People Processes	Ekta Singh, Naveen Chilla	Updates to the Annual Performance Bonus Guideline
4.0	May 6, 2016	Burzin Katki	People Processes	Ekta Singh	The Travel & Expense Policy is owned by the Finance Team and was updated effective May 1 2016. The Employee Handbook is updated with the link to the Policy on Finance KM Portal.
4.1	Jun 17, 2016	Manish Agrawal	People Processes	Naveen Chilla	Updates to Dependent Parent Medclaim Policy
4.2	August 3, 2016	Manish Agrawal	People Processes	Naveen Chilla	Updates to Healthy Pregnancy Program (HPP) Section
4.3	August 29, 2016	Ramesh Puram	Learning & Development	Amar Shetty	Updates to Certification Reimbursement Policy
4.4	November 4, 2016	Manish Agrawal	People Processes	Burzin Katki	Updates to contact details of Insurance vendor

4.5	November 22, 2016	Manish Agrawal	People Processes	Burzin Katki	Updates to contact details of Wellness vendor
4.6	January 3, 2017	Manish Agrawal	People Processes	Ekta Singh	<p>Updates to the following policies to point to the latest harmonized policies on Talent –</p> <ol style="list-style-type: none"> 1) India – Relocation Policy <ol style="list-style-type: none"> a) Deputation Policy b) Employee Transfer and Relocation Policy 2) Office Hours and Attendance Policy 3) Leave Policy 4) Shift Allowance Policy 5) On-Call Allowance Policy <p>Addition of the following policies in Employee Handbook pointing to the latest harmonized policies on Talent –</p> <ol style="list-style-type: none"> 6) Rewards & Recognition Policy 7) Performance Management (PIP & Appeal Process) 8) Internal Job Posting
4.7	January 27, 2017	Burzin Katki	People Processes	Ekta Singh	Updated the OAAR Limits

Copyright © 2017 by Capgemini FS SBU. All rights reserved.

Employee Handbook | India

Published by Capgemini FS SBU People Care

FS SBU Internal Use Only.

Version Date: January 2017