

# Employee Handbook

## Table of Contents

1. Welcome & Introduction
  2. Employee Onboarding & Benefits
  3. Leave Policies
  4. Work Hours & Attendance
  5. Code of Conduct & Workplace Behavior
  6. Health & Safety
  7. Compensation & Payroll
  8. Reimbursement Policies
  9. Training & Development
  10. Performance & Feedback
  11. Privacy & Data Security
  12. Exit Policy
  13. FAQs
  14. Miscellaneous
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## Welcome & Introduction

### Company Vision and Mission

At FinSolve Technologies, our vision is to empower businesses and individuals through innovative technology solutions. Our mission is to deliver high-quality, sustainable products and services that create value for our stakeholders.

### Core Values

- **Integrity:** We act with honesty and transparency.
- **Respect:** We value diversity and treat everyone with dignity.
- **Innovation:** We encourage creativity and continuous improvement.
- **Customer Focus:** Our customers are at the heart of everything we do.
- **Accountability:** We take responsibility for our actions and results.

### Company Overview

Founded in 2016, FinSolve Technologies is a leading player in fintech with a presence across India and global markets. We are committed to ethical business, social responsibility, and fostering a culture of learning and growth.

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# Employee Onboarding & Benefits

## Onboarding Process

- **Pre-Joining:** Offer letter issuance, document submission (ID, address, education, previous employment).
- **Day 1:** Welcome session, HR induction, IT setup, introduction to team and mentor.
- **First Week:** Policy orientation, compliance training, role-specific training, buddy program.
- **First Month:** Probation objectives set, regular check-ins with manager and HR.

## Employee Benefits

### Statutory Benefits

Benefit	Details
<b>Employees' Provident Fund (EPF)</b>	12% employer & employee contribution; as per EPF Act, 1952
<b>Employee State Insurance (ESI)</b>	For employees earning 21,000/month; covers medical, disability, maternity
<b>Gratuity</b>	Payable after 5 years of continuous service; as per Payment of Gratuity Act
<b>Maternity Benefit</b>	26 weeks paid leave for first two children; as per Maternity Benefit Act
<b>Bonus</b>	As per Payment of Bonus Act; minimum 8.33% of basic salary

### Company Benefits

- **Group Health Insurance:** Family floater policy covering employee, spouse, and up to 2 children.
- **Accident & Life Insurance:** Additional coverage for accidental death or disability.
- **Wellness Programs:** Annual health check-ups, yoga/meditation sessions, mental health counseling.
- **Employee Assistance Program (EAP):** Confidential counseling and support for personal or professional issues.
- **Flexible Work Arrangements:** Remote work, flexible hours (role-dependent).

## Leave Policies

### Types of Leave

Leave Type	Entitlement/Details
<b>Privilege/Annual</b>	15-21 days/year (as per state Shops & Establishments Act); accrued monthly
<b>Sick Leave</b>	12 days/year (non-cumulative; medical certificate for >2 days)
<b>Casual Leave</b>	7 days/year (state-specific)
<b>Maternity Leave</b>	26 weeks (first two children); 12 weeks for subsequent children
<b>Paternity Leave</b>	7-15 days (company policy; not statutory)
<b>Bereavement Leave</b>	3-7 days for immediate family (company policy)
<b>Compensatory Off</b>	For work on holidays/weekends (manager approval required)
<b>Public Holidays</b>	10-14 days/year (as per company calendar and state notifications)
<b>Leave Without Pay</b>	Allowed with approval after exhausting paid leave

### Leave Application Process

- Apply via HRMS/leave portal at least 3 days in advance (except emergencies).
- Sick leave for more than 2 days requires a medical certificate.
- Emergency leave to be communicated to manager/HR as soon as possible.
- Approval from reporting manager and HR required for all leave requests.
- Leave balance can be viewed on the HRMS portal.

### Public Holidays Policy

- Annual holiday list circulated at the start of each year.
- Includes national (Republic Day, Independence Day, Gandhi Jayanti), festival, and restricted holidays.
- Employees may choose restricted holidays as per personal preference.

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## Work Hours & Attendance

### Work Hours

- **Standard Hours:** 9 hours/day (including 1 hour break), 6 days/week or 8 hours/day, 5 days/week (as per company policy).
- **Flexible Timings:** Allowed for eligible roles, subject to manager approval.

- **Shift Work:** Applicable for certain roles; shift allowance as per policy.

### **Attendance & Punctuality**

- Attendance must be marked daily via biometric, swipe card, or HRMS app.
- Late arrivals/early departures must be notified to the manager.
- Three or more late arrivals in a month may attract disciplinary action.

### **Time Tracking**

- All employees must record work hours and breaks accurately.
- Use of company-approved time tracking tools is mandatory for remote/hybrid roles.

### **Overtime & Compensation**

- Overtime is voluntary and paid at double the regular wage rate (as per Factories Act).
  - Prior approval from manager required for overtime.
  - Compensatory off may be provided in lieu of overtime for certain roles.
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## **Code of Conduct & Workplace Behavior**

### **Professionalism & Respect**

- Treat all colleagues, clients, and vendors with respect and courtesy.
- Maintain a positive, inclusive, and harassment-free environment.
- Uphold confidentiality of company information at all times.

### **Anti-Discrimination & Equal Opportunity**

- No discrimination based on gender, caste, religion, age, disability, sexual orientation, or any other protected characteristic.
- Equal opportunity in recruitment, promotions, and training.

### **Dress Code**

- Business casual attire from Monday to Thursday.
- Smart casuals or ethnic wear on Fridays and special occasions.
- Avoid revealing, offensive, or inappropriate clothing.

### **Substance Abuse Policy**

- Possession, use, or distribution of drugs or alcohol on company premises is strictly prohibited.
- Violation may lead to immediate termination and legal action.

## **Harassment & Bullying Prevention**

- Zero tolerance for sexual harassment, workplace bullying, or any form of intimidation.
- Internal Complaints Committee (ICC) established as per POSH Act.
- Complaints can be raised confidentially to HR or ICC.

## **Conflict Resolution Process**

- Attempt informal resolution with the concerned party.
  - If unresolved, escalate to HR or Grievance Redressal Officer.
  - Formal complaints investigated impartially and resolved within 30 days.
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## **Health & Safety**

### **Workplace Safety Guidelines**

- Comply with the Occupational Safety, Health, and Working Conditions Code, 2020.
- Mandatory safety training for all employees.
- Use personal protective equipment (PPE) where required.

### **Accident & Injury Reporting**

- Report all accidents, injuries, or near-misses to HR and Safety Officer immediately.
- First aid kits and emergency contact numbers available at all locations.

### **Mental Health & Well-being Support**

- Access to EAP counselors and mental health resources.
- Regular wellness workshops and stress management sessions.

### **Emergency Procedures**

- Evacuation plans displayed at all exits.
  - Fire drills conducted quarterly.
  - Emergency helpline numbers displayed prominently.
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## **Compensation & Payroll**

### **Salary Structure**

Component	Details
<b>Basic Salary</b>	40-50% of CTC
<b>House Rent Allowance (HRA)</b>	40-50% of basic salary
<b>Special Allowance</b>	Variable, as per grade
<b>Conveyance Allowance</b>	As per company policy
<b>Bonus</b>	Minimum 8.33% of basic salary, as per law
<b>Gratuity</b>	As per Payment of Gratuity Act
<b>Provident Fund</b>	12% employer & employee contribution
<b>Professional Tax</b>	As per state laws
<b>ESI</b>	For eligible employees

### Payroll Schedule

- Salary is processed and credited to bank accounts on the last working day of each month.
- Payslips are available on the HRMS portal.

### Payroll Deductions

- **Statutory deductions:** PF, ESI, Professional Tax, Income Tax (TDS), Labour Welfare Fund.
- **Voluntary deductions:** Loan repayments, advances, etc.

### Payroll Discrepancy Handling

- Raise discrepancies to HR within 5 working days of salary credit.
- Issues resolved within 7 working days.

### Salary Reviews & Increases

- Annual performance-based increments.
- Market adjustments and promotions as per company policy.

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## Reimbursement Policies

### Eligible Expenses

- **Travel:** Air/train/bus fare (economy class), local conveyance (cab, auto, mileage).
- **Accommodation:** Hotel stay up to 3,000/night (actuals with bill).
- **Meals:** Up to 500/day on official travel.
- **Office Supplies:** With prior manager approval.

## **Claim Process**

1. Submit expense claims via HRMS with original bills within 30 days of incurring the expense.
2. Claims reviewed and approved by reporting manager.
3. Reimbursement processed with the next payroll cycle.

## **Required Documentation**

- Original bills/invoices.
- Travel tickets/boarding passes.
- Approval emails (if pre-approval required).

## **Real-World Example**

If you travel to Mumbai for a client meeting, book your ticket through the company portal, keep all receipts, and submit your claim within 30 days for reimbursement.

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## **Training & Development**

### **Training Programs**

- **Induction Training:** Mandatory for new hires.
- **Technical Training:** Regular upskilling in core technologies/tools.
- **Soft Skills Workshops:** Communication, leadership, time management.

### **Skill Development**

- Access to online learning platforms (Coursera, Udemy, etc.).
- Sponsorship for industry certifications (e.g., PMP, AWS).

### **Career Path & Growth Opportunities**

- Internal job postings for open positions.
- Mentorship and leadership development programs.

### **Tuition & Certification Reimbursement**

- Up to 50,000/year for relevant courses, subject to manager and HR approval.
  - Must serve 1 year post-reimbursement or repay the amount.
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## **Performance & Feedback**

### **Performance Reviews**

- **Frequency:** Annual and mid-year reviews.
- **Criteria:** Based on KPIs, goals, competencies, and values.
- **Process:** Self-assessment, manager feedback, calibration.

### **Feedback & Coaching**

- Regular 1:1 meetings between employee and manager.
- Constructive feedback encouraged at all levels.

### **Disciplinary Actions for Underperformance**

- Verbal/written warning.
- Performance Improvement Plan (PIP).
- Termination if no improvement.

### **Recognition & Rewards**

- “Star Performer” awards, spot bonuses, certificates of appreciation.
  - Annual rewards for innovation, teamwork, and leadership.
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## **Privacy & Data Security**

### **Employee Data Privacy Policies**

- Compliance with Digital Personal Data Protection Act, 2023.
- Personal data collected only for legitimate HR/legal purposes.
- Access restricted to authorized personnel.

### **Information Security Guidelines**

- Use strong passwords and change them regularly.
- Do not share confidential company/client data externally.
- Report data breaches to IT security team immediately.

### **Company Commitment to Data Protection**

- Regular security audits and employee training.
- Data stored on secure, encrypted servers.

### **Handling Sensitive Information**

- Mark all confidential documents as “Confidential.”
- Shred or securely delete sensitive paper/electronic files when no longer needed.

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## **Exit Policy**

### **Resignation Procedures**

- Submit written/email resignation to manager and HR.
- Notice period as per appointment letter (typically 30-90 days).
- Handover of duties and documentation required.

### **Termination Process**

- May occur due to misconduct, underperformance, redundancy, or business needs.
- HR will provide written communication and explanation.

### **Severance Pay**

- Provided as per statutory requirements and company policy.

### **Return of Company Property**

- All assets (laptop, ID card, phone, etc.) to be returned before last working day.

### **Exit Interviews**

- Conducted by HR to gather feedback and suggestions.

### **Full & Final Settlement**

- Processed within 30-60 days of exit, including leave encashment and statutory dues.
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## **FAQs**

### **Q: How do I apply for maternity leave?**

A: Submit application on HRMS with medical certificate at least 8 weeks before due date.

### **Q: What if I forget to mark attendance?**

A: Inform HR within 24 hours; repeated lapses may lead to deduction or disciplinary action.

### **Q: How is overtime calculated?**

A: Paid at double the regular wage for hours beyond statutory limits, subject to manager approval.

**Q: Can I work from home?**

A: Up to 2 days/week, subject to manager and business approval.

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## Miscellaneous

### Team Outings & Social Activities

- Quarterly team outings, annual company retreat, festival celebrations.

### Work-from-Home Policy

- Up to 2 days/week for eligible roles; must be approved by manager.
- Must be reachable and available during core work hours.

### Employee Referral Program

- 10,000 reward for successful referrals (paid after new hire completes 6 months).

### Dress Code & Office Etiquette

- Maintain cleanliness of workspace.
- Use meeting rooms for calls/discussions.
- Mobile phones on silent in work areas.

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**Note:** This handbook is a living document and may be updated periodically. For policy clarifications or state-specific rules, please consult HR or refer to the company's policy portal.