

Ansh Medical Services Pvt. Ltd.
(Altos India Operations)
Employee Handbook
Version 3.4

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Welcome!

Welcome to Ansh Medical Services Pvt. Ltd. You will find your employment rewarding and challenging. Ansh is constantly expanding and working meticulously to resolve the challenges presented by the demands of our growth. We are counting on your contribution and support in meeting those challenges that offer us so many opportunities.

Currently Ansh is gaining recognition as a most trusted name in the Healthcare business process outsourcing services, which include medical transcription, billing and collection service. We have acquired a mentionable reputation in our industry for the quality of our service, integrity, and reliability. This recognition is the result of our teamwork, business efforts, procedures and most recent technology. Our company team strives to serve our customers' and clients' requirements with professionalism and a personal touch. We must all contribute to maintain our clients' satisfaction, endorsement, trust, and loyalty.

Since we consider our employees and our clients to be our most valuable asset, we strive to provide a workplace that will fulfill your career goals and accomplish our mission. We select our new team members carefully and expect them to contribute to our overall success. Our continued success, profitability and good employee relations provide opportunity and security for Ansh employees and associates.

Your relationship with our fine team of dedicated and professional men and women will prove to be very satisfying. Please feel free to call on any of them to assist you in becoming an established member of our team. We are pleased you are joining us.

Anjay Bajaj
President, Altos

Vinod Malhotra
Director, Ansh Medical

HISTORY

Since 2002, Altos/Ansh has continually strived to maintain its reputation of outstanding services to the Healthcare community. Furthermore, both communities have always praised and respected Ansh for its demand of the highest standards of performance by its employees and staff. Ansh has expanded successfully through the efforts of its management and the dedication of each of the employees and consultants. The quality of our team's performance is the key to Ansh's future security and success.

"Rigorous execution, Unstinting quality = Delighted customers" is our mantra for success.

Introduction

The Ansh Employee Handbook is a summary of our Company philosophy, policies and procedures as well as your benefits and responsibilities as a full or part time employee. Associates and contracted personnel who have entered into separate written contracts with the Company, and other specifically excluded personnel, are not covered by the terms of this handbook.

The information in this handbook will only serve as a valuable reference guide. This is not a legal document. Nothing in this employee handbook, or any other personnel document, including benefit plan descriptions, creates or is intended to create an expressed or implied promise or representation of continued employment for any employee. .

At times, circumstances may require changes in policies, procedures, practices, work rules, or benefits stated in the Ansh Employee Handbook or any other document. The Company reserves the right to amend, add, or invalidate any part of this handbook or document, as it judged appropriate in its sole and absolute discretion. However, any changes must be in writing and the Director of Ansh must sign them. Any written changes to this handbook or other pertinent documents will be distributed to all employees as soon as possible.

Open communication is essential to our success, we encourage our employees to ask questions and express their suggestions and ideas.

Employment Policies

The Ansh Employee Handbook is not a contract of employment, an offer to enter into a contract of employment, or a promise of specific treatment in any particular situation. Employment at Ansh is "at-will." Employment at-will means that you may terminate the employment relationship at any time, with advance notice, for any reason that you, in your sole discretion, believe is appropriate. Similarly, Ansh can terminate your employment at any time, with or without advance notice, for any legally recognized reason that Ansh, in its sole discretion, believes is appropriate.

Probationary Period

The first six months of employment is considered as a probation period. This period will serve as an opportunity to become acquainted with Ansh's objectives and job requirements. Your supervisor will observe your skills, abilities, attitude, attendance and teamwork capabilities that are essential to our mutual benefit. You will be advised of your progress. Your confirmation of services will be subject to your performance meeting the requisite standards.

The period of probation will be liable to such extension(s) as the management may deem fit in its sole discretion and during the probation period your services are liable to be terminated without giving any notice or assigning any reason thereof.

Training

The Company and you benefit from a job well done. We will do everything possible to train you to perform your job well. If you become aware of any specific training available that might assist you or others in the Company, please mention it.

Conflicts Of Interest

It is the policy of the Company that all employees disclose any situation that does or may involve a conflict of interest between their personal interests and those of the Company.

While it is impossible to list every circumstance that may create possible conflicts of interest, the following should serve as a guide to the types of activities, which may cause conflicts:

You shall not undertake any other employment or engage in any external activities of a commercial nature without prior written approval of the Company.

A financial interest or relationship with any company, which does business with or is a competitor of the Company.

Rendering managerial or consultant services to any company that does business with or is a competitor of the Company, except with the prior consent from the Ansh Directors.

Acceptance of gifts or discounts on purchases of more than token value, loans, excessive entertainment, gratuities or other substantial favors from any company which does or is seeking to do business with or is a competitor of the Company. Using Company supplies, products or services to obtain such gifts, discounts and the like for the employee's or another person's benefit.

Representation of the Company in any transaction in which a personal interest exists.

Outside employment, directly or through an intermediary, which can or will adversely affect

the employee's productivity or availability, including employment by a competitor.

Any employee who engages in any activity that constitutes any conflict of interest with the Company shall be subject to disciplinary action up to and including termination.

Confidentiality

Preserving confidential Ansh information, including but not limited to Company, employee, or client information, or information relating to confidential Ansh-related work, is the responsibility of all employees. Employees must exercise maximum discretion in dealing with confidential information. Violations of this policy may result in discharge without warning. Your employment assumes an obligation to maintain confidentiality, even after you leave the company.

You shall not undertake any other employment or engage in any external activities of a commercial nature without prior written approval of the Company.

You confirm to have disclosed fully all of your business interests (in the space provide below) to the Company whether or not they are similar to or in conflict with the business(es) or activities of the Company, and all circumstances in respect of which there is, or there might be perceived, a conflict of interest between the Company and you or any immediate relatives. You agree to disclose fully and immediately to the Company any such interests or circumstances which may arise during your employment.

All information that comes to your knowledge because of your employment with the Company is deemed to be confidential. You must exercise maximum discretion in dealing with confidential information. Except in proper discharge and functions during your employment, or thereafter, you shall not divulge to any third party any information regarding the affairs or business matters of the Company or information regarding its customers without prior written approval. You also assume an obligation to maintain confidentiality, even after you leave the company.

You will not (except in the normal course of the company's business) publish any article or statement, deliver any lecture or broadcast or make any communication to the press relating to company's products or to any matter with which the company may be concerned unless you have previously obtained written permission from the company.

You shall not remove or make copies of Company records, reports or any type of document printed or electronically reproduced, without prior management approval. Violations may result in disciplinary action up to and including termination.

Any obsolete document that contains confidential information must be shredded or completely destroyed beyond restoration before it is discarded.

Any violation of the above or any other Company policy can result in disciplinary action being taken against you, which may result in termination of your employment with or without notice or compensation.

Date of Hire

The employee's date of hire will be the first day the employee is on the Ansh payroll.

Remuneration

Your salary and other entitlement will be as per the details provided with the appointment

letter subject to of deduction of Income Tax as may be applicable from time to time. Subsequent increments will be determined with reference to efficient, satisfactory, and loyal discharge of your duties and your contribution to accelerated growth of the Company. All increments, incentives and rewards shall be as per the Company policies.

Payday

Employees will be paid for the workdays between the first and the last day of each month, on the 10th of the following month.

Full & Final Cheque of any employee will be given on 15th of the following month.

Office Policies

Office Hours

Ansh office hours in India and US shall follow the normal working hours on the Pacific Standard Time Zone from 8:00 AM to 5:30 PM. The incoming timings have to be strictly followed, anyone coming late thrice a month will be charged with half day leave or proportionally

Therefore the Indian office night shift timing shall be:

Winter: 09:30 PM to 06:30 A.M. India time

Summer: 08:30 PM to 05:30 A.M. India time

The Indian office day shift timing shall be:

Winter: 8:00 AM to 5:30 P.M. India time

Summer: 8:00 AM to 5:30 P.M. India time

IMPORTANT NOTE: Any employee who is not present in the office during their shift hours, will be marked as absent, unless they submit an attendance request thru Altos-ERP (with a justified reason for absence) or a leave request (to use their earned leave balance). Management reserves the right to accept or reject the attendance request, if the reason for late login is not valid or justifiable.

Dress Code

It is the policy of Ansh that each employee's dress, grooming, and personal hygiene reflect the professional, businesslike image required of its employees. Personal appearance, like proper maintenance of work areas, is an ongoing requirement of employment with Ansh.

Ansh may not allow employees to dress in a casual fashion. Employees are expected to present a neat appearance and are not permitted to wear T-shirt without Collars, ripped or disheveled clothing, athletic wear, shorts, slippers, or similarly inappropriate clothing.

Any employee who does not meet the standards of this policy will be required to take corrective action, which may include leaving the premises. Employee will not be compensated for any work time missed because of failure to comply with this policy. Violations of this policy also will result in disciplinary action.

Housekeeping

All employees are expected to keep their work areas clean and organized. Lunch rooms and restrooms should be kept clean by those using them. Please clean up after your snacks, and meals; dispose of trash properly. No food is allowed in work areas.

Employees are advised not to use the office storage space for storing their personal belongings. Company will be not responsible for any loss or damage to your personal belongings.

Driving

All employees that use their vehicles to perform their job duties must comply with the following requirements:

Have a valid driver's license in their possession. Have evidence of insurance in their possession.

Drive in a safe and lawful manner.

Exercise responsibility and not operate if impaired due illness, medication, or fatigue.

Notify the Director of any accidents or citations for traffic violations.

Exercise responsibility using a cell phone while driving.

Employees must pay for their own traffic violation fines. Employees driving on company business will have their driving record reviewed periodically.

Zero Tolerance Policies:

a) Policy Prohibiting Smoking inside the office

Smoking is not allowed in the office, restrooms or on any of the enclosed spaces. No one is allowed to go backside (Generator's Area) of the Office Compound while smoking.

b) Policy Prohibiting Alcohol and illegal Drugs Consumption

Our policy is to employ a workforce free from alcohol abuse or the use of illegal drugs*. Any employee who violates this policy will be penalized. This may include termination, even for a first offense.

Following are the rules to be followed during working hours:

Employees may not consume alcoholic beverages or take illegal drugs inside the premises.

Employees may not report to work under the influence of drugs or alcohol.

If you are convicted under any criminal drug statute, you must notify an officer of the firm within five (5) days. Failure to inform the Company will be grounds for termination.

*Legal drugs include prescribed and over-the-counter drugs which have been legally obtained and used for the purpose for which they were intended. Illegal drugs include any drug which is not legally obtainable, which may be obtainable but has not been legally obtained or which is being used in a manner or for a purpose other than as prescribed.

c) Policy Prohibiting Sexual Harassment

It is our policy, in accordance with providing a positive, discrimination-free work environment, that sexual harassment in the workplace is unacceptable conduct that will not be condoned.

Sexual harassment is unsolicited, nonreciprocal behavior by an employee who is in a position to control or affect another person's job status and who uses the power or authority of that position to cause that employee to submit to sexual activity, or to fear that he or she would be punished for refusal to submit.

Sexual harassment also includes any employee conduct unreasonably interfering with another's work performance by creating an intimidating, hostile, or offensive working

environment. Sexual harassment consists of a variety of behaviors by employees directed to other employees including, but not limited to, subtle pressure for sexual activity, inappropriate touching, inappropriate language, demands for sexual favors, and physical assault.

Ansh management will treat sexual harassment as a serious form of misconduct. Employees who engage in harassing behavior will be disciplined appropriately. Employees who are sexually harassed are encouraged to discuss the situation with their supervisor or with an officer of the firm.

Internet, E-Mail, Faxes and Telephone

Access to the Internet, e-mail, fax and telephone has been provided to staff members for the benefit of the Company and its clients. It allows employees to conduct business and connect to information resources around the world. Every staff member has a responsibility to maintain and enhance the company's public image, and to use the communication facilities provided by the company in a productive manner. To ensure that all employees are responsible, productive Internet users and are protecting the company's public image, the following guidelines have been established for using the communication channels through the facilities provided by the company.

Ansh reserves the right to monitor activity of workstations, computer files, telephone conversations, and e-mail, and to inspect and review all related records for the following reasons:

to ensure that employees are using business resources (Internet, e-mail, faxes, telephones) for business purposes rather than for personal use.

to ensure that business resources are not used for illegal purposes such as gambling and pornography.

to protect valuable property from theft.

Internet, E-Mail, Instant Messaging

Acceptable use of Internet

Employees accessing the Internet are representing the company. All Communications should be done in a professional manner. Employees are responsible for seeing that the Internet is used in an effective, ethical and lawful manner. Instant messaging and Internet Relay Chat channels may be used to conduct the company's business, or to gain technical or analytical advice. Official e-mail account must only be used for business purposes.

Acceptable use of Internet

Use of the Internet must not disrupt the operation of the company network or the networks of other users. It must not interfere with your productivity. Staff members on the Internet shall not transmit copyrighted materials belonging to entities other than the company. Users are not permitted to copy, transfer, rename, add or delete information or programs belonging to other users unless given express permission to do so by the owner. Failure to observe copyright or license agreements may result in disciplinary action from the company or legal action by the copyright owner.

Employee Responsibility

Each employee is responsible for the content of all text, audio or images that they place or send over the Internet. Fraudulent, harassing or obscene messages are prohibited. Information published on the Internet should not violate or infringe upon the rights of others. No abusive, profane or offensive language is transmitted through the system. There must not be any unauthorized sharing of any software, the company's proprietary reports, files, data and source code to any unauthorized person, group or organization through the Internet. This constitutes theft of the company's property.

Personal use of Internet

Some guidelines for the usage of Internet, which has been allowed for 10 minutes during their break time to every employee.

You are allowed to:

1. Check your bank accounts
2. Check your personal e-mails

You are not allowed to:

Access any social networking site (e.g. face book , LinkedIn, Google+)

Chat on Gmail, face book, yahoo messenger etc

Download anything on the computers or your flash drive

Use any external device (like pen drive, CD, Ipod etc)

Take any printout

Open any non-work related website on your personal workstations.

Please note: This is only allowed on the computer allotted to you by the IT person. Only 1 person is allowed at a time.

Anyone found disobeying the above instructions will be penalized as per management's decision.

Telephones and Pagers

Personal use of pagers and cellular phones must be limited to the break time or to emergencies. There are occasions when we receive or must make personal calls during business hours, but time should be limited to one minute. Extended conversations can take place during lunch break and not simultaneous with duties.

Benefits

Leave is granted to employees with the good intention of providing rest, recuperation of health and for fulfillment of social obligations. This provides for a healthy and efficient work culture in the company.

1. LEAVE YEAR AND APPLICABILITY:

- Sanctioning of leave is at management's discretion based on exigencies of business or seriousness of the case.
- Leave year is calculated from 1st January to 31st December.

2. Type of leaves

- Casual Leave (CL)
- Earned Leave (EL)
- Special Leave (SL)
- Maternity Leave (ML)

• **CL Rule(based on present + Approved leave)**

- An employee can apply CL as per the leave balance in ERP.
- 0-6 paid days (excluding sat-sun) in a month will earn zero CL.
- 6.25 – 15.75 paid days (excluding sat-sun) in a month will earn half day CL.
- 16 paid days (excluding sat-sun) onwards in a month will earn 1 day CL.
- One can apply minimum 0.25CL (quarter leave).
- Maximum 2CL can be applied in a month.
- If CL extends beyond 2 days, the excess leaves will be treated as LWP or can be adjusted with Earned Leaves with Management approval.
- Balance of CL will be paid with December month's salary.

** Any new joiner will only be able to avail paid leaves from 2nd month onwards.

**Exceptional type (if user has more than 2 CL and wants to apply leave)

- Employee shall apply as leave.
- Manager and/or management shall have authority to approve as CL/LWP.

• **EL Rule(based on present + Approved leave)**

- An employee will be entitled to earn EL only after completion of 6 months in the Organization.
- An employee can apply earned leaves as per the leave balance in ERP.
- 0-6 paid days (excluding sat-sun) in a month will earn zero EL.
- 6.25 – 15.75 paid days (excluding sat-sun) in a month will earn half day EL.
- 16 paid days (excluding sat-sun) onwards in a month will earn 1 day EL.
- EL can be availed only before 7 days of prior approval but in case of emergency, EL will be approved with Management approval.
- Max 30 EL can be carried forward to next year.
- Any number above 30 EL shall be encashed with December month's salary. Remaining 30 will be carried forward.

• **Special Leave (Comp Off) / Encashment Rule**

- Any employee who has worked on weekends / holiday with prior Management approval will be entitled to earn SL / encashment of leave.
- System will calculate attendance based on ERP & Bio-metric login-logout time.
- Employee will be required to send request to Manager / Management for SL / encashment.
- As per Management's decision to approve/reject request SL balance / encashment will be updated.
- Special Leaves can be clubbed with CL and EL.
- Special Leaves will be carried forward to next year.

- **Maternity Leave Rule**

- This Leave is applicable to all female employees, who have worked with the Company for a minimum of 1 year, prior to starting the leave. Before availing this leave, a certificate from a gynecologist has to be submitted mentioning the expected date of delivery.
- 90 days of paid Maternity Leave is allowed to female employees who are going to deliver a child. A female employee can adjust this leave before and after the delivery of child totaling it to 90 days.
- For availing leave for the above cause, an employee has to submit sufficient supporting documents for the satisfaction of the Company.
- Intervening National / Declared / Festival / Weekly off days will be counted as part of leave.

3. **New Joiner Employee Leave Eligibility Rule**

- Any new joiner will only be able to avail paid leaves from 2nd month onwards.
- During probation period employee will be eligible for 1 CL in a month.
- After six months employee will be eligible for 1 CL and 1 EL in a month.
- If employee joined till 15th then EL will be credited at the end of 6th month.
- Else EL will be credited at the end of 7th month.

4. **LWP Rule**

- All not approved leaves shall be considered as LWP.
- During the period of LWP, the employee is not entitled for any pay or allowance.
- **Formula for LWP Calculation :-**
LWP = annual gross salary will be divided by 260 (CTC * 12 / 260)

5. **Late Arrival Rule**

- Employee can join maximum 45 min late in whole month.
- Anybody who exceeds the limit of 45 min in a month shall be penalized as per the below formula:-
Total Extra Late minutes (total late - 45)*2 = x,
(Round up X to 10) =Y, Y minutes will be deducted from CTC as LWP.

6. **Procedure for Applying Leave**

- Each employee will be required to apply Leave Application in the software and get leave approved by his/her Manager. If an employee does not mark his/her attendance nor get the leave sanctioned for a particular period, his/her salary during that period will be deducted.
- Leaves cannot be availed when an employee has resigned and is serving the notice period. However if any employee takes leaves during notice period, it will be considered as LWP.

7. Cancellation of Leave

The department head can also cancel the once sanctioned leave on situational / need basis. If an employee proceeds to avail the cancelled leave then that leave will be treated as LWP and the rules pertaining to absence from duty will be applied.

8. Extension of Leave

As it is necessary to get prior approval for leave, the same is for extension of leave. The employee has to intimate his/her Team Lead for extension of leave well in advance and get it sanctioned to avail them. In case an employee overstays, the unsanctioned leave availed will be treated as absence from duty, if there is no any information to Team Lead / Admin by phone or email.

9. Absence From Duty

When an employee takes off from duty without prior leave approval or proper intimation under certain unavoidable circumstances, then those day/days will be treated as absence from duty.

- The days of absence will be treated under Leave without Pay.
- An employee has to report to his/her Team Lead on rejoining duty from absence and provide valid reasons for his/her absence in writing before starting up work again.
- If an employee is absent from duty continuously for more than 3 days, a warning letter (an official correspondence from the HR department) will be sent to him/her asking to report to duty and provide explanation for his/her absence.
- Based on the enquiry, any action deemed fit will be taken by the management.
- If there was no response from the employee within the stipulated time mentioned in official correspondence, it would be assumed that the employee has withdrawn his/her services from the Company on his/her own accord and will be recorded accordingly.

10. Computation of Salary for the first or last partial month

If the employee joins or leaves Ansh in the middle of the month, the earned salary is computed based on the calendar days the employee worked at Ansh.

Salaries are being generated through software. If the attendance & leave applications are not updated then the employee will be automatically marked Absent (LWP) or Half day (Half Day WP) & the salary will be deducted. So it is mandatory to mark the attendance & submit leave applications through software along with the hard copy.

Salary Slip

Salary slip for all the employees is generated through ALTOS-ERP and sent automatically to their personal email ID provided by them at the time of joining. Salary slip is system generated and does not require any signature or company's stamp. Even though if anyone requires verified salary slip he/she needs to submit a demand letter from the particular organization so that we can furnish their requirement.

Appraisal / Annual Performance Review

- Annual Performance Review will take place subject to Performance and Completion of Minimum One year of last raised salary.

Breaks:

For Day Shift:-

Employees that work full day are eligible for:

- Three tea breaks each for ten minute.
- A thirty minute uninterrupted meal break.

For Night Shift:-

Employees that work full night are eligible for:

- Two tea breaks each of fifteen minutes.
- A thirty minute uninterrupted meal break.

Employees shall not leave the premises during break time.

Version Control

Ver 1 dated August 2nd 2006 – First release

Ver 1.1 dated October 18, 2006 – Leave policy changed

Ver 1.2 dated December 4, 2006 – 2007 Holidays incorporated

Ver 1.3 dated August 31, 2007 – Policies updated

Ver 1.4 dated May 10, 2010 - Policies updated

Ver 2.0 dated November 1, 2011 – Policies updated

Ver 2.1 dated March 6, 2012 – Leave Policy updated

Ver 2.2 dated November 10, 2012 – Leave Policy updated/computation of salary updated/usage of Internet updated

Ver 3.0 dated January 8, 2013 -Salary slip and leave policy updated

Ver 3.1 Dated May 3, 2013 - Dress Code, Policy Prohibiting Smoking inside the office, Appraisal

Ver 3.2 Dated June 18,2013 - Earning of leaves will subject to attending the office

Ver 3.3 Dated May 15,2014 - Leave Policy

Ver 3.4 Dated December 09,2014 - Leave Policy

Acknowledgement of Receipt

I have read the copy of the Ansh Employee Handbook. I understand and agree that it is my responsibility to comply with the policies and procedures contained in the handbook.

I understand and agree that other than the directors, no manager, supervisor or representative of Ansh Medical Services Pvt. Ltd. (Ansh) has authority to enter into an agreement, expressed or implied, to negotiate employment for any specific period, or to enter into any agreement for employment other than atwill. I understand that except for employment atwill status, all policies or practices can be changed at any time by Ansh. Only the Directors have the authority to make any such agreement and then only in writing.

Initials _____

My signature below certifies that I understand that the foregoing agreement is the sole and entire agreement between the Company and me concerning the duration of my employment and the circumstances under which my employment may be terminated. It supersedes all prior agreements, understandings and representations concerning my employment with Ansh Medical Services Pvt. Ltd. (Ansh). The Company reserves the right to change work hours, salaries, and working conditions at any time.

Initials _____

Employee's Signature

Date

Print Employee's Name