



DOCUMENT CONTROL

Document Name	Recruitment Policy
Document Status	Final
Current Version	1.0
Effective Date	01-04-2022
Owner Department & Administrator(s)	Human Resources
Prepared by	
Reviewed and Approved by	Board of Directors

REVISION HISTORY

Version no	Prepared by	Reviewed and approved by	Last release date
1.0		Board of Directors	01-04-2022

Recruitment Policy

1. Objective:

- 1.1. The core objective of the Recruitment Policy is to define the clear guidelines and criteria for hiring the right candidate at right place .
- 1.2. To flourish strong employer branding, so as to attract the best talents available in the industry.
- 1.3. To carry out and promote a fair and transparent recruitment as well as selection procedure.

2. Policy Statement:

All recruitment and selection activities are carried out in a fair, consistent, effective, and professional manner. An effective recruitment process contributes directly to the continuing success of the organization. Our organization is committed to applying an equal opportunity policy at all stages of recruitment and selection. It is our customary duty to respect the international standards of diversity management and inclusion, therefore shortlisting, interviewing and selection will always be carried out without regard to gender, sexual orientation, marital status, color, race, religion or belief, etc.

3. Aim:

The purpose of the following procedural guide is to inform the managers and business/departmental heads, about the aims and design of the recruitment, selection and appointment policy. It has been designed as an aid to assist managers and HR Department to carry out the process in a fair, effective, efficient and systematic manner. This will ensure that the best candidate is appointed for the vacant post, with regard to the criteria, which includes qualifications, skills, knowledge and quality of experience.

- 3.1. Vacancies are filled within agreed deadline and in the most cost-effective manner.
- 3.2. Our recruitment procedure does not discriminate among candidates at any stage of the process. As a matter of fair recruitment practice, there is no restriction on hiring staff from other MFI's.

4. Recruitment Quality Norms:

In today's knowledge driven business scenario, people are perceived as the most valuable asset of an organization and the optimum utilization of the skill, knowledge and attitude they possess, is highly instrumental in growth of any organization.

Therefore, while recruiting a candidate for any role, position, level, function, it is always ensured that there is no compromise in the quality of people we hire. Besides checking the bearing of role-specific key competencies & the behavioural attributes required to perform a job, basic eligibility criteria is considered, even before a candidate is called for the Initial rounds of Interviews.

5. Candidate Eligibility Criteria:

- Both male and female candidates can apply for the position

S.no	Profile	Qualification	Work Experience	Age Criteria
1	Trainee Centre Officer	12 th and above	Fresher	20 – 29 Years
2	Centre Officer/ Junior Branch Executive	12 th and above	3 – 6 months	20– 29 Years
3	Senior Centre Officer	12 th and above	7 – 18 months	20 – 29 Years
4	Executive Centre Officer	12 th and above	19 – 24 months	20– 29 Years
5	Senior Executive Centre Officer / Business Officer / Senior Business Officer	12 th and above	25 – 30 months	20 – 29 Years
6	Field Community Officer	12 th and above	18 – 29 Years	20 – 29 Years
8	Branch Operations & Credit Operation (BOCO)	12 th and above	1 Year Experience in BFSI Industry	23-25 Years
10	Branch Manager	12 th and above	36 months & above	21 – 29 Years
11	Senior Branch Manager	12 th and above	42 months & above	21 – 29 Years
12	Executive Branch Manager	12 th and above	48 months & above	21 – 29 Years
13	Premium Branch Manager	12 th and above	49 months & above	25 – 32 Years
14	Cluster Manager - ACM/DCM/CM/SCM	Graduation and above	49 months & above	25 years and above
15	Divisional Manager - ADM/DDM/DM/SDM	Graduation and above	49 months & above	28 – 35 Years
16	Regional Manager/ State Head - ARM/DRM/RM/SRM	Post-Graduation /MBA from B-School	5 – 7 years & above	28 – 40 Years
17	Zonal Head	Post-Graduation	7 – 10 years & above	28– 40 Years

6. Remunerations:

SR.	PROFILE	MONTHLY GROSS SALARY	MONTHLY VARIABLE INCENTIVE	OTHER BENEFITS
1.	Trainee Centre Officer	Rs.9,500/- (Stipend)	Up to Rs.8000/-	ESI, Mobile, GPA, Medclaim, Gratuity & Performance based Fuel and Incentive, LWF, Workplace Rewards
2.	Field Community Executive	Rs.10,000/- to 12,000/-	Up to Rs.4,000/-	ESI, Mobile, GPA, Medclaim, Gratuity & Performance based Fuel and Incentive, LWF, Workplace Rewards
3.	Centre Officers	Rs.12,132/-	Up to Rs.8000/-	ESI, Mobile, GPA, Medclaim, Gratuity & Performance based Fuel and Incentive, LWF, Workplace Rewards
4.	Senior Centre Officers	Rs.13,140/-	Up to Rs.8000/-	ESI, Mobile, GPA, Medclaim, Gratuity & Performance based Fuel and Incentive, LWF, Workplace Rewards
5.	Executive Centre Officers	Rs.13,644/-	Up to Rs.8000/-	ESI, Mobile, GPA, Medclaim, Gratuity & Performance based Fuel and Incentive, LWF, Workplace Rewards
6.	Senior Executive Centre Officer / Business Officer / Senior Business Officer	Rs.14,000/- to Rs.15,000/-	Up to Rs.8000/-	ESI, Mobile, GPA, Medclaim, Gratuity & Performance based Fuel and Incentive, LWF, Workplace Rewards
7.	Branch Operations and Credit Officer	Rs.10,000/- to 15,000/-	Up to Rs.4,000/-	ESI, Mobile, GPA, Medclaim, Gratuity & Performance based Fuel and Incentive, LWF, Workplace Rewards
8	Branch Managers	20,000/- to 25,000/-	-	ESI, Mobile, GPA, Medclaim, Gratuity & Performance based Fuel and Incentive, LWF, Workplace Rewards

**Remuneration of all other profiles / designations are negotiable and as per industry standards.

***Revised as on January 2022**

*Pay-out of incentives are subject to performance parameters and behavioural KPIs laid down in the incentive policy.

7. Interviewing Authority:

Authorized person to conduct recruitment

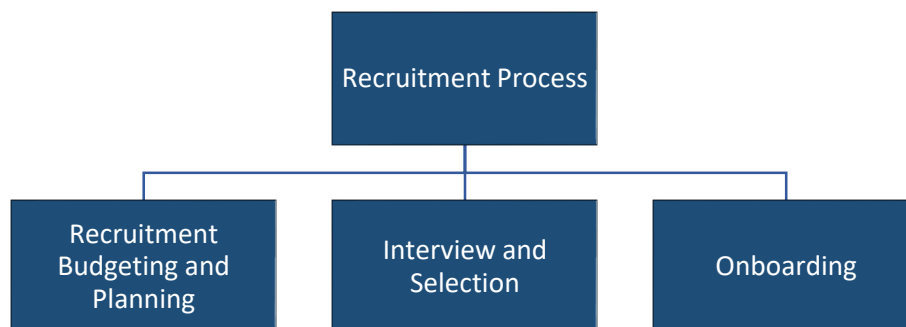
All eligible Branch Managers are authorized to conduct recruitment on Mega Recruitment Mission at Branch level. Eligibility criteria of Branch Manager are as under:

1. Serving notice or Branch Manager against whom disciplinary action had necessitated due to financial matters are not eligible.
2. Minimum tenure of Branch Manager must be of 6 months.
3. Branch Managers must have attended any recruitment drive in his/her career in Midland Microfin Limited.
4. Name of the authorized interviewer will be shared 5 days in advance of the recruitment drive.
5. Only company certified employees would be eligible to conduct interviews.

S.No.	Profile	Final Interview Authority
1	Tr. Centre Officer/ Centre Officer/ Sr. Centre Officer/ Executive Centre Officer / Business Officer / Senior BO / Field Community Executive /	Branch Manager and Cluster Manager /Divisional Manager and HR
2	Tr. Branch Jr. Executive/ Branch Jr. Executive	Branch Manager and Cluster Manager/Divisional Manager and HR
3	Deputy Branch Manager / Branch Manager / SBM/EBH/PBH	Divisional Manager / Regional Manager and HR
4	ADM/DDM/DM/ARM/DRM/RM/SRM	COO and HR
5	All Other Profile	COO / Department Head and HR
6	HOD & Senior Mgt Professional	MD/ COO / HR Head

8. Recruitment Process:

Recruitment Process has been divided into three sub processes which are as under:



8.1. Recruitment Planning & Interview Process:

S. No	Process	Description
1.	Recruitment Budgeting	<p>Recruitment Budgeting will be done on the basis of following parameters:</p> <ol style="list-style-type: none"> 1. Minimum Active Centre Officers in a branch should be 5 or number of Centre Officers required as per the business requirement. 2. Minimum CO requirement per branch is calculated as per criteria below (may vary from 5 – 13 staff per branch) 3. Replacement of serving notice employees shall be considered for Recruitment budgeting. 4. 5 – 10% surplus Centre Officer per Region shall be hired as approved by COO. 5. Existing Manpower of the Region i.e., Surplus staff deployed in branches shall be considered. 6. 250 staff in run down and arrear prone branches.
2.	Recruitment Planning	<p>On the basis of vacancies, Recruitment will be planned division wise and following things are required to kept in mind:</p> <ol style="list-style-type: none"> 1. Recruitment shall be planned in all those branches, where shortfall of employees is quite high. 2. Recruitment calendar has to be published in the last week of every month. 3. Regional HR/Divisional HR, Divisional Managers, Branch Managers to ensure recruitment announcement at Centre Meetings. 4. Regional HR will prepare the recruitment advertisement and he/she will publish it on all social media accounts and within the recruitment WhatsApp groups. 5. Interview Notification / Mission Note email must be sent to all branches three days prior to the scheduled interview day. 6. Written Test Paper link will be shared by TA - lead HR one day prior to the scheduled Interview Day with the Regional HR and Divisional Managers.
3.	Follow up by Divisional Managers and Regional HR	<ol style="list-style-type: none"> 1. Follow up has to be done by the Regional HR / Divisional HR/Zonal HR /TA-Lead and Divisional Managers to ensure the maximum footfall of candidates during the Recruitment Drive. 2. Data of tentative no of candidates appearing for the interview will be sent by Regional HR to Zonal HR / TA-Lead and they will track the progress accordingly. 3. Regional HR / Divisional HRs must ensure that minimum 15 Candidates per branch must appear for the recruitment drive .
4	Branch Setup on Interview Date and Pre-requisite	<ol style="list-style-type: none"> 1. Branch Manager to ensure proper branch arrangement have been made for the drive seating of the candidates. 2. Use of Hand Sanitizer is mandatory while entering into the branch premises. 3. Branch Manager must ensure the proper cleanliness of branch on the Recruitment Day. 4. All Branch staff are required to dress up in formal attire on Recruitment Day. 5. All business activities will be planned by the branch accordingly.

5	Duty Roaster	1. Duty roaster will be published by Regional HR one day prior to the scheduled interview date.
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8.2 Recruitment Budgeting -

Categorization of Branches:

Branch Category	Portfolio Size
Bronze	Upto Rs.2.5 Cr.
Silver	2.51 Cr. To 5.0 Cr.
Gold	5.1 Cr. To 7.5 Cr.
Premium	Above 7.5 Cr.

Branch Category wise deployment:

Branch Category	Branch Head	Acting Branch Officer	Branch Operations & Credit Officer
Premium	1	1	1
Gold	1	1	1
Silver	1	1	1
Bronze	1	1	1

Designation wise Maximum Borrowers Managed and Minimum Target groups:

Branch Category	Maximum Borrowers	Target
Centre Officer	500	12 Groups
Senior Centre Officer	550	13 Groups
Executive Centre Officer	600	14 Groups
Senior Executive Centre Officer	600	15 Groups
Premium Centre Officer	600	16 Groups
Business Officer	600	17 Groups
Senior Business Officer	600	17 Groups

Ideal Manpower Structure of Branch:

Sr.	Profile	Reporting Manager	No. of Positions in Branch	Remarks
1.	Branch Head	Cluster Manager	1	-
2.	Branch Credit & Ops Executive/Manager	Accounts Executive	1	
3.	Centre Officers	Branch Head	Minimum 5	Per Centre Officer will handle 40 Centres considering the average Centre size is 15 Members or 600 Clients
5.	Individual Loan Officers	Branch Head	1	ILO will be deployed in branches where minimum 500 clients or 100 Centres are existed.
6.	Field Community Officers		1	

S. No	Checklist Points	Status
1.	Welcome of Candidates by Branch Manager/ Branch Executive/ Deputy Branch Manager	
2.	Brief Introduction about Midland Microfin Limited & its Business Model	
3.	Brief Introduction about KRAs and Profile / Salary Structure /JD	
4.	Briefly explain recruitment process & deployment guidelines	
5.	Sharing link for capturing Personal Details, Attendance and Test paper	
6.	Written Test and Online Score	
7.	Personal Interview	
8.	If selected, then do give provisional offer letter signed by Divisional / Regional HR on recommendation from Divisional Manager	
9.	Filling of Job Application Form by Candidate.	
10.	Interview Evaluation link is shared with the concerned panels.	

8.3 Checklist Points for lateral Hiring (BM and Above)

S. No	Process	Description
1.	Recruitment Planning & Budgeting	<p>Recruitment Budgeting will be done on the basis of following parameters:</p> <ol style="list-style-type: none"> 1. The Hiring Requirements for the month would initially be planned based on the business plan and department requirements and approved by the COO. 2. Hiring request should be raised through HR One by the HOD. 3. The HR Department along with the Functional Head will make a detailed job description for each position and will also provide the hiring criteria for the particular job profile. 4. After preparing the job description in consultation with the Functional Head, the HR Department will select a suitable source to get efficient candidates. Applicants whose profiles match the job requirement may be asked to attend personal interview. For Head Office /RO recruitment, personal Interviews should be done with the most suitable candidate and the process should ensure that there is a balance between the candidate's merit, experience, potential, job requirement and his/her aspirations.

2.	Interview and Selection	<p>On the basis of vacancies, recruitment will be planned keeping in mind the following points:</p> <ol style="list-style-type: none"> 1. Job Opening request is raised in HR One by the concerned departmental Head. 2. The Job Opening is published on our HR One in the job opening segment. 3. Use multiple channels (employee referrals, local advertisement, community posters, social media platforms, job portals, hiring agencies, social media campaigns, vocational institutes/NGOs/colleges/training institutes) to recruit candidates. The multiplicity of channels ensures a wider and more diverse pool of talent . Additionally, MML uses email ID named jobs@midlandmicrofin.com to source CVs for candidates to share/send their CVs on the email ID . 4. The CVs sourced through the various platforms are screened and the shortlisted candidates are called for the virtual or face to face interview. 5. The Interview is done by the Concerned HR of the region/HO, Departmental Head or the COO basis the interviewing authority mentioned above 6. Based necessary approvals, the offer letters are issued to the selected candidates.
3	Onboarding	<ol style="list-style-type: none"> 1. The offered candidate will have to appear on the date of the joining at the HO/RO/DO along with the required set of documents mentioned in the offer letter. 2. The candidate must carry the below mentioned documents for the joining. List of Documents required to submit to the HR Department for Joining: <ol style="list-style-type: none"> a) 5 Passport size photographs b) One photocopy of 10th certificate c) One photocopy of 10+2 certificate d) One photocopy of Graduation Certificate. e) One photocopy of post-Graduation certificate f) One Photocopy of Pan Card and Aadhar Card & Driving License ID Proof with address g) UID/ ID proof of Father, Mother and Spouse along with their photographs. h) Blood Group Report. i) Cancelled cheque of salary account opened. j) Undated blank cheque in the name of “Midland Microfin Ltd.”. k) Relieving, Experience Letter and last salary Slip of the previous jobs. (Not Applicable for Fresher’s) l) One Photocopy of RC, Driving License, Insurance and Pollution (mandatory for candidates joining for the post up to Cluster Manager. m) Indemnity-cum-Surety Bond (The Bond should be typed on Non-Judicial Stamp paper of Rs. 100/-) n) Police Clearance Certificate o) Credit Information Report – Candidate p) Credit Information Report – Guarantor & Parents q) Cancelled cheque, group photo of Father/Mother and Guarantor r) Blank Cheque on the name of “Midland Microfin Limited without date

		<p>s) Submission of Original marks sheet of 10th and 10+2 of candidate Upto SECO profile</p> <p>t) Guarantor's Proofs required (Not applicable for CM+ and support staff)</p> <ol style="list-style-type: none"> One Copy of Salary slip. One Copy of Official ID Card. One Copy of ID cum Address proof One passport size photograph. <p>Witness's proofs required:</p> <ol style="list-style-type: none"> ID cum Address proofs of both witnesses One Passport size photograph <p>OR</p> <ol style="list-style-type: none"> Cancelled check of the parents Written consent from parents <p>The below verifications are done prior to the joining by the concerned recruiter.</p> <p>System Generated reports to be generated for every candidate:</p> <ol style="list-style-type: none"> HR Bureau Report (Equifax) Karza Report (To authenticate – UID, VIC, PAN, EPFO, DL, PoliceVerification) Credit Bureau Report (CRIF Highmark) – To check the credit history and Score. Online Verification of PAN, Voter, Aadhar card and DL. <p>Reference Check –</p> <ol style="list-style-type: none"> Two Professional Reference Checks and One Personal Reference Checks are mandatory for experienced candidate. Capture the reference check details on the annexures.
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8.4 Process: Due Diligence of Candidate

Once the candidate is selected, he/she has to undergone the due-diligence process. Due Diligence will be performed by HR Executive. Following are the due diligence criteria:

- System Generated reports **to be generated for every candidate** :
 - HR Bureau Report (Equifax)
 - Karza Report (To authenticate – UID, VIC, PAN, EPFO, DL, PoliceVerification)
 - Credit Bureau Report (CRIF Highmark) – To check the credit history and Score.
 - Online Verification of PAN , Voter , Aadhar card and DL.
- Reference Check –
 - Two Professional Reference Checks and One Personal Reference Checks are mandatory for experienced candidate.
 - Capture the reference check details on the annexures.

- Document Collection – for Recruitment Drive .
 - Application Form – Can be done by google link
 - List of documents – can be collected by google link as well.
 - Application Form
 - 10th Certificate
 - 10+2 Certificate
 - Highest Education Mark sheet and Certificate
 - Previous Employment Proofs– Appointment Letter, Salary Slips & Relieving Letters
 - Aadhaar Card
 - Pan Card
 - Voter Card
 - Driving License

Once the due diligence of employee gets completed, generate the offer letter and send to the concerned candidate. Following people are authorized to sign the offer letter:

Profile	Signing Authorities
CO & BOCO	Regional HR
BM Above and other profiles	COO / HR HOD

- Note: Tentative joining date has to be updated in HRONE for the tracking purpose.

8.5 - Employee Joining Process:

Regional HR / Divisional HR will follow up with concerned candidate three days prior to the scheduled date of joining. If there is any change in Date of Joining, then same has to be updated in HRONE. Following guidelines are required to be adhered strictly:

- List of documents to be filled by employee must be filled before or on the day of joining
- Joining's to be done at DO/ RO/HO

The process of joining commences on submission of documents and receiving the letter of appointment, duly signed by the individual, indicating the date of his/her joining. HR will make sure that all the below-listed documents are received and checked thoroughly before issuance of the formal Appointment Letter –

- Application forms of the candidate
- Interview Assessment sheet (Filled up with specific recommendations from concerned Interviewers)
- Reference checks details (If applicable)
- Field Visit Report (If Applicable)
- Field Investigation Report (If Applicable)
- Offer Letter
- Documents as per list of documents required for joining
- Compensation Proposal (Existing package & the proposed plan, duly approved by the concerned Authority)
- Declaration Form
- Salary Account Opening Form
- Form 11

Note:

- Documentation should be complete at the time of joining for employees joining at any profile.
- It is mandatory for all new employees to submit their UID and Pan card.
- UID of parents is also mandatory along with details of employee and his/her family members will be considered as per UID.
- All the documents must be self-attested by the respective persons.
- In case of any pending documents, exceptional approval from COO must be taken and regional/Divisional-HR must ensure closure of required documents within 10 days of joining. Consolidated pendency tracker to be published to Zonal/ Regional Managers, COO and HOD HR on a weekly basis.
- Indemnity cum Surety Bond: All the new joiners are required to submit "Indemnity cum Surety Bond". The format for the same will be provided by HR and the same should be typed on Rs. 100/- stamp paper. The bond and the KYC of persons signing the bond should be notarised.

8.6 - Guarantor:

All the new joiners are required to submit "Indemnity cum Surety Bond". The format for the same will be provided by HR/ can be downloaded from the HR one and the same should be typed on Rs. 100/- stamp paper. The bond and the KYC of persons signing the bond should be notarized.

- Any person working as permanent Govt. Employee and getting monthly salary more than Rs. 8000/-
- Any person working in a Limited or Private Limited company since last 3 years and getting monthly salary more than Rs. 8000/-
- Businessman and professionals (CA, Doctor) with minimum 5 lacs annual income as per their ITR. The business should be minimum 3 years old and the guarantor will have to submit the ITR of last three years.
- Farmers or agricultural land owner having land of minimum 15 Lacs value. The guarantor will have to submit copy of Khasra and Khatoni of the land as proof of ownership and along with valuation certificate (to be issued by Lekhpal/Patwari)

***(Not applicable for CM+ and support staff)**

8.7 - Witness:

Note:

- Guarantor or witness should not be a blood relative of the candidate or any one the following:
- Policeman
- Politician
- Person employed in courts
- Employee of any MFI
- News Reporter/Journalist

These guidelines are only for internal purpose without having any legal consequence what so ever, and shall not be use externally without prior permission of Management.

- The new joiners must submit the experience and relieving letter (if applicable) from previous companies at the time of joining. In case he was working, he can be given 30 days' time to submit the experience and reliving letter of his last company.
- It is the responsibility of every employee to inform his/her Divisional Manager/Team Leader and HR immediately, of any changes in his/her residential address and contact details.

- The employee is then called to attend the earliest orientation/induction program, details of which will be stated at the time of appointment.
- Regional/Divisional-HR will finalise and send the personal details of newly appointed employee as per master database to Head office post joining. They also should ensure that the details are as per UID of the concern employee.
- Regional/Divisional-HR will coordinate with Head Office for E. Code & User ID creation. He/she will issue other articles like Mobile no., joining kit, Laptop/Computer (if applicable) etc. to newly appointed employee as per their designation. Regional/Divisional HR will ensure the completion of administrative formalities including registration of Bio-matric attendance / HR-One enrolment on the day employee code generation.

Employee Deployment Guidelines:

Deployment Guidelines:

- Regional HR will review the no. of vacancies branch wise, immediate requirement of employees in branches before proposing the deployment.
- Regional HR will send the proposed deployment to Regional Manager for his/her recommendation.
- After the Regional Manager recommendation, Zonal HR will cross check the proposed deployment as per the guidelines and gives his final approval for Manpower deployment.
- The employees recruited for the profile of field officer must be deployed at least 80 KM from his native place.
- The employees from same village/city shouldn't be placed in same branch.
- The employees shouldn't be deployed under the person, who referred him/her.
- The employees shouldn't be deployed at the same location of person, who referred him/her.
- The employees should not be deployed under his/her supervisor or line manager from previous company.
- Details of compensation including performance bonus/Incentive, increments.

Annexure Formats:

EMPLOYEE DETAILS		
1	Name of Employee	
2	Employee Code	
3	Designation	
4	Department	
5	Profile	
6	Date of Joining	
7	Location	
8	Email Id	
9	Personal Contact no.	
10	Official CUG no.	
11	Emergency contact person name, mobile no. and relationship	
12	First surety's name and contact no. (Other than blood or first relative)	
13	Second surety's name & contact no. (Can be your family member or blood relative)	
14	Blood Group	
15	UAN number (If applicable)	
16	ESIC number (If applicable)	
17	Source (Employee referral/ Job portal/Direct etc.)	
18	Does the candidate have any relative working with Midland Microfin Limited (If yes, please mention name & employee code)	
19	HR SPOC	
20	Reporting Manager	

Documents Checklist

EMPLOYEE DOCKET CHECKLIST			
S.no	List of Documents	Date	Remarks
1	HR Checklist		
2	Interview Evaluation Sheet*		
3	Application form for Employment*		
4	Resume*		
5	Field Visit Report (If applicable)		
6	Aadhar card copy*		
7	PAN card copy*		
8	Voter Id copy*		
9	Driving License copy* (Mandatory in case of Front-end employees)		
10	Aadhar card of dependents* (Father, Mother, Spouse, Children)		
11	Passport		
12	Police verification*		
13	Equifax report*		
14	CRIF report*		
15	PAN/DL/Voter verification report*		
16	EPFO verification report*		
17	Experience Letter cum Relieving Letter of Previous Organisation*		
18	Current Company's Appointment letter/ Offer letter *		
19	Last 3-month salary slip of current organisation*		
20	Salary account bank statement (Last 3 month) *		
21	Personal Verification (Family/ Ward Member/ Sarpanch Member/Government Employee/ Guarantor/ Personal Reference) *		
22	Employment Verification (HR / Immediate Supervisor) *		
23	Annexure A: Compensation Acceptance*		
24	Offer letter*		
25	Resignation Letter*		
26	Resignation Acceptance Letter*		
27	Applicant Photograph (5 copy) *		
28	Dependents Photograph (1 copy) *		
29	<u>Annexure 17*:</u> -Employee Undertaking -Declaration of family Loan -Group Mediclaim Insurance & Personal Accident Policy -ESIC Form -Form 11- EFP		

30	<u>Indemnity cum Surety Bond*:</u> (not applicable for CM+ and support staff) - Stamp paper of Rs. 100 - Two Witness Aadhar card with photo (1) - 1st surety's salary slip/ bank statement/Format of salary slip, cancelled cheque, Aadhar card copy, office Identity card photocopy (other than family member or blood relatives) - 2nd surety's Aadhar card, cancelled cheque (Mother/ Father/ Spouse/ Legal guardian)		
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31	<u>Alternative to Blank Cheque*:</u> - Cancelled check of the Guarantor OR Passbook copy OR 6 months bank statement - Video KYC - Guarantor to visit nearest branch for KYC OR - Cancelled check of the parents - Written consent from parents		
32	Reference Check with the 1st and 2nd surety member		
33	10th Certificate copy*		
34	12th Certificate copy*		
35	Graduation Certificate copy*		
36	Post-Graduation Certificate copy*		
37	Diploma/ Certificate copy		
38	Blood Group Report*		
39	Vehicle Registration and Insurance copy		
40	Vehicle Pollution Paper copy		
41	Appointment Letter*		
42	Trainee Contract cum Offer Letter (if applicable)		
43	Applicant Cheque (Cancelled Cheque & Blank Cheque) *		
44	Evaluation Test Report		

Disclaimer: -

* Star marked documents are mandatory to submit for joining process and as per company norms

* *Male staffs (If unmarried documents of Father & Mother/ if married documents of Father, Mother, spouse & children).

* * *Female staffs (If unmarried documents of Father & Mother/ if married documents of spouse & children).

Mention Pending Documents: -

Mention Exceptions:

Exception recommended by:

Exception approved by:

Mail Attachment: Yes / No

Verification Officer	Name	Signature
Regional HR		
HO-HR Recruiter		

9. **Exceptions** to the above policies can be reviewed and approved basis below matrix:

Type of Exception	Reviewer 1
Candidate Eligibility	Zonal Head & COO / HR HOD
Remuneration	COO / HR HOD
Interview Authority	COO / HR HOD

10. **Review:** The HO Executive Committee will review the policy in every 3 months. Any change is policy will be reviewed by the Board when necessary.