

# AWL HR POLICIES – ONE PAGE OVERVIEW

This document provides a concise overview of key HR policies applicable to employees. Detailed guidelines are available in the respective policy documents.

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## 1. Mediclaim for Employees and Families

**Objective:** To provide medical insurance coverage to employees and their eligible family members.

- Coverage includes hospitalization and related medical expenses.
- Family coverage as per company-defined eligibility.
- Policy administered through an approved insurance provider.

## 2. Personal Accident Policy

**Objective:** To offer financial protection against accidental death or disability.

- Covers accidental death, permanent and temporary disability.
- Applicable to employees during employment tenure.

## 3. Leave Policy

**Objective:** To ensure adequate rest and work-life balance.

- Includes Privilege Leave, Casual Leave, Sick Leave, and other statutory leaves.
- Leave entitlement and approval as per company guidelines.

## 4. Maternity & Paternity Leave

**Objective:** To support employees during childbirth and early childcare.

- Maternity leave as per statutory provisions.
- Paternity leave provided as per company norms.

## 5. Policy on Relocation of Employees (India)

**Objective:** To support employees transferred to a different location within India.

- Covers relocation expenses as per eligibility.
- Applicable only for approved transfers.

## 6. Interest-Free Loan Policy (Education, Medical Emergency & Marriage)

**Objective:** To provide financial assistance during critical life events.

- Interest-free loans for self/children's education, medical emergencies, and marriage.
- Repayment through salary deductions.

## **7. Marriage Gift Policy**

**Objective:** To celebrate and support employees on their marriage.

- One-time marriage gift as per company policy.
- Applicable to eligible employees.

## **8. Employee Death Relief Policy**

**Objective:** To provide financial and welfare support to the family of a deceased employee.

- Includes ex-gratia payment and other support measures.
- Applicable in case of death during service.

## **9. Employee Health Check-up Policy**

**Objective:** To promote preventive healthcare and employee well-being.

- Periodic health check-ups for eligible employees.
- Coverage and frequency as per policy guidelines.

## **10. Children Education Scholarship Scheme**

**Objective:** To encourage academic excellence among employees' children.

- Scholarships awarded based on merit.
- Eligibility and amount as per defined criteria.

## **11. Housing Loan Interest Subsidy Policy**

**Objective:** To support employees in owning a house.

- Interest subsidy on housing loans as per eligibility.
- Subject to defined limits and tenure.

## **12. Long Service Awards Policy**

**Objective:** To recognize and reward long-term association with the company.

- Awards at defined service milestones. (10, 15, 20, 25 & 30 years of service)

## **13. Sports Quota Reward for Employees' Children**

**Objective:** To encourage sports achievements among employees' children.

- Rewards for recognized achievements at state & national level.
- Subject to verification and eligibility criteria.

**Note:** All policies are subject to amendments by management from time to time. For detailed terms and conditions, refer to the respective policy documents or contact HR.