



GHIZER CHAMBER OF COMMERCE & INDUSTRY

Policy Handbook

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PART “A” HR POLICIES

CHAPTER # 01

01. INTRODUCTION

Welcome to Ghizer Chamber of Commerce & Industry (GCCCI). Joining GCCCI, you have become an important part of Ghizer Chamber of Commerce & Industry, Licensed under Trade Organization Act, 2013 and incorporated under section 42 of Companies Act, 2017.

This Policy Handbook has been developed to enable every member, director and employee to fulfill their human resource responsibilities effectively and protect their rights, by providing guidance for decision- making. The policies and procedures outlined in this Handbook are simply the Chamber’s HR, Procurement, Financial and Administrative Policies issued into a usable guidebook for applicable members, directors & employees. This handbook not only outlines Chamber’s policies towards the various stages of employer-employee relationship, but it also indicates how policy is to be implemented. Chamber’s members, directors & employees feel secure, confident and perform better when they know what the Institution expects from them.

1.1 OUR VISION

“Being an Effective and Strong Advocate for developing, strengthening and providing excellent business environment for local communities of Ghizer to promote trade & commerce in the jurisdiction of the Chamber”.

1.2 OUR MISSION

“To be a bridge between the business community and the other stakeholders for policy advocacy, improved business environment, transparency and fair dealing, maintaining high professional standards in trade, creating opportunities for industrial development to facilitate our members to flourish and succeed through a proactive working partnership with traders, exporters and industries and achieve a strong economy for improving quality of life and maintain the image of peaceful and fair image of the district”.

1.3 ROLE OF HR DEPARTMENT

The Human Resource Department of GCCCI is focused towards becoming a strategic of business and Social sector in realizing its vision. The Human resource department is attempting to create an environment where employees are committed to deliver results, motivated to take ownership of the Institution’s goals.



1.5 HUMAN RESOURCE MANAGEMENT CYCLE

1.5.1 Recruitment

The HR department or the designated person (s) to handle HR matters ensures the recruitment of the right person for the right job who can make measurable contribution to the growth of the Chamber. GCCCI is an equal opportunity employer and recruitment decision is made on merit.

1.5.2 Benefits management

Ghizer Chamber of Commerce & Industry's policies aim to attract, motivate and retain the competent and dedicated staff members.

1.5.3 Training and development

Line up the skills of the people with current job needs and developing people for enhanced future roles. Through training sessions we prepare our personnel to acquire right skills to make the organization different from others. We enforce the culture of merit and high performance. Individuals are given targets to achieve the organization's set goals.

1.6 STANDARD OF EXCELLENCE

1.6.1 Equal Opportunity Employer

Ghizer Chamber of Commerce & Industry practices the principles of equal employment opportunity. We follow the policy of merit in recruitment without regard to race, color, religion, age and sex. Any reported incident or situation that involves illegal discrimination will be brought to the immediate attention of the human resource department or Management of the Chamber.

1.6.2 Discrimination

The staff of the Chamber may not hire or supervise their immediate family members but not applicable to the Executive Committee members of the Chamber. GCCCI intends that the employees may not be involved in the decisions affecting the employment rules of the Institution.

In exceptional cases where the relative clearly demonstrates to have unique and unusual skills necessary for the position and these skills are not readily available in the market. When such conditions exist, a written request for the waiver must be submitted to the office bearers for approval prior to making an employment offer.

1.6.3 Harassment

Harassment occurs when a person feels intimidated, insulted because of their race, color, national or ethnic origin, sex, disability, sexual preference or some other characteristics specified under discrimination or human rights legislation. Harassment may include behavior, comments or images which a reasonable person would consider to be offensive, humiliating or threatening.

Ghizer Chamber of Commerce & Industry is committed to protecting the rights of all employees to achieve their full potential in an environment which values and affirms diversity and free from



discrimination, harassment and victimization. The management will take all reasonable steps to ensure that all employees to be treated fairly with dignity and respect while working at GCCCI.

GCCI prohibits sexual harassment by employees and interns and will not tolerate sexual harassment that unlawfully interferes with an individual's work or learning performance.

Types of Harassment

- Sexual harassment occurs when a person is subjected to unwanted sexual conduct and which makes a person offended.
- Disability harassment is to harass someone based on their disability or based upon a relative or associate having a disability.
- Racial harassment is any behavior which is reasonably likely to offend, insult or humiliate and can consist of behavior which negatively comments on a person's race, color, nationality or ethnic origin.
- Gender based harassment is defined as a person who identifies as a member of the opposite sex by living or wanting to live as someone of that sex or a person of indeterminate sex, who seeks to live as a member of the particular sex.
- Age-based harassment consists of negative references resulting from stereotypes of what people are capable of doing at a particular age.

1.6.4 People learning with disabilities

GCCI intends that no otherwise qualified disabled individual shall, solely by reason of his or her disability, be excluded from applying for employment or be subject to discrimination if employed by GCCCI.

1.6.5 Conflict of Interest

Employees and directors must avoid situations in which their private interests, whether financial, personal or otherwise, might reasonably be thought to create an actual or perceived conflict of interest with their duties to GCCCI. There is an expectation that individuals must recognize, declare and manage potential and perceived conflict of interest.

1.6.6 Safety and Security

GCCI expects that all employees will share the responsibility of safety and security of themselves, fellow employees, visitors and guests, and maintain reasonable care when using Institutional property. It is important that all office bearers, Executive Committee Members & employees of GCCCI comply with Institution's written policies and guidelines set forth by officers as well all applicable Federal, Provincial and local regulatory bodies including fire and police agencies.

1.6.7 Drug Abuse

All Directors & employees are prohibited from using, distributing, procuring or processing illegal drugs or un-prescribed controlled substances at GCCCI's premises or in connection with



Institution's activities. Employees may not report for work or attend to their duties while under the influence of alcohol, illegal drugs or un-prescribed controlled substances.

1.6.8 Effectiveness

All employees of GCCI are expected to meet high standards of productivity. At GCCI effectiveness relates to time management, teamwork, cooperation and contribution. The standards contributing to high productivity include, but are not limited to the following:

- Consistently reporting to work and leaving work accordingly to work schedule;
- Full engagement in the work while on paid time;
- Meeting deadlines;
- Asking for assistance when necessary;
- Assisting others with information, knowledge time and resources;
- Being prepared to give extra time when necessary;
- Responding positively to unanticipated overtime needs;
- Limiting un-scheduled absences;
- Learning and using technology and data bases for maximum efficiency;
- Starting meetings on time, ending on time;
- Being prepared for meetings;
- Avoiding unnecessary interruptions at work;
- Following up on activities that have been delegated;
- Following GCCI's systems and procedures and
- Minimizing the need to conduct personal business during work hours.

1.6.9 Dress Code

- All company employees will reflect the organization image as a respectable, humanitarian and professional institution in dress and attire.
- Therefore, they are expected to be clean, well groomed and appropriately dressed at all times.
- Female employees are expected to come to the work place in a clean, reasonable and a proper dress.
- Male employees shall/can wear pant shirt and tie and shalwar Kameez on Fridays.
- Attending office with dress code other than the ones prescribed above shall be strictly prohibited.
- Without Institution's ID card employees are not allowed to come to office at any cost, if employees found without Institution's ID card penalty may be imposed.



CHAPTER # 02

EMPLOYMENT POLICIES

2.1 EMPLOYMENT POLICIES

Employment in the Institution shall be based solely on suitable qualification, experience, character, demonstrated job performance, ability and potential.

The organization uses a number of methods to encourage qualified persons to apply for jobs. These include posting of job notices on bulletin boards of the Institution and of other organizations, advertising in radio and newspapers, and direct head hunting in case of jobs that need specialized skills.

In case there is a vacancy available, the existing staff of the institution will be given preference to apply for it. In case a suitable person is not found within the Institution to fill the job, an outsider may be recruited. Any employee cannot claim to be promoted for a higher vacant position.

2.2 RECRUITMENT

Advertisement is announced, applications are received at the Institution up to a certain deadline. When the deadline is over, the Management will short-list the candidates with relevant qualifications and experience. All such candidates will be notified through an interview call letter about the date, venue, and time of the interview. If a suitable person is found in the interview process, that person will be issued an offer letter and at the acceptance of the offer, he/she will be issued an employment contract. After joining the Institution, the new employee will be given an orientation about the Institution and its functions.

Appointments to all staff positions shall be subject to the budgetary process and procedures and shall require prior approval of the President.

The minimum age for recruitment will be 18 years. Recruitment of a person beyond the age of 50 years will require specific approval of 2/3rd majority of the EC members and require final approval of the President, whose decision in the matter shall be final.

2.3 PROCEDURE

- i. The secretary general will identify staffing needs within the organization and send a written requisition to the Executive Committee. The Executive Committee will verify the budget for the position and recommends the request to the President.
- ii. The President approves the request and the Secretary makes an advertisement and seeks applications within a specified period of time.
- iii. The Executive Committee analyses the applications, makes short listing and sends call letters after test interview the suitable candidates are given appointment.
- iv. For those who do not qualify the secretary will send regret letters.



2.4 SEARCH PROCESS

- Present employees (through internal transfer);
- Existing data bank of applications/CVs;
- Announcement through media;
- Advertisement in educational institutions and Employment agencies and
- Advertisements through electronic and print media.

A vacancy list announcing all open positions along with a brief job description and desired qualification will be announced in any one/more than one of the search category.

The secretary or concerned committee head, in consultation with the Committee, will evaluate the suitability of the internal candidates and applications from the data bank. If suitable candidates are not found in this category then public announcement will be made.

2.5 SELECTION PROCEDURE

- Most of the positions will be filled on merit basis.
- At lower level staff the main merit will be their commitment to work and full time availability. For the purpose fifty, fifty percent chance will be available for both local and non-local candidates.
- All the interviews for senior level staff will be conducted by the panel of senior management (BoD, chairman HR committee and any other expert approved by the President).
- For recruitment of lower staff, the secretary general or immediate supervisor will conduct interviews and send list of short listed candidates to the President/EC for approval.
- The Committee will verify all relevant documents and issue appointment letter with the approval of the respective authority.
- The appointment letter will comprise of the
 - a. Job description for the position;
 - b. The reporting relationship;
 - c. The salary and other benefits;
 - d. Period of probation; &
 - e. Other conditions of employment
- The secretary general or any other person designated HR responsibilities will prepare & maintain personal file of each employee

2.6 EMPLOYMENT OF RELATIVES

The term relative refers to spouse, parents, siblings, offspring, grand parent, grandchild, and in laws. Guidelines are set to regulate the employment, transfer or promotion of a relative of an employee. This is to avoid the possibility of favourable or unfavorable influences as a result of family ties.

The following guide lines shall be observed in employment, transfer or promotion of a relative of employee.

- No employee including contract and temporary shall report to a relative who has direct authority over him/her regarding salary or salary group change, transfer or promotion.



- Employees including contract and temporary, who are relatives, should not be employed in the same department or unit where they report to the same supervisor or where, in the judgment of management, organizational relationship is such that the possibility exists of favourable or unfavorable influence as a result of family relationship.

2.7 TRANSFER OF SERVICES

The term transfer refers to the movement of an employee either from one department to another, or from one location to another within the Institution. It can be temporary for a specified period of time or permanent.

The management has the right to transfer any employee including the contract staff to any place within the scope of its operations. The employee refusing the transfer may be liable of disciplinary action.

Any employee can request for transfer on his/her own. However, the management can decide on the nature of request. Such request should come through the immediate supervisors.

2.8 ROLES & RESPONSIBILITIES FOR STAFFING NEEDS

2.8.1 The Unit Head

He/she is authorized to requisite the required staff in his/ her unit.

2.8.2 Secretary General

He/ she is the responsible person to identify staffing needs, advertising the positions, conducting tests and interviews with the management and issuing the appointment letters to employees who falls below the category of departmental heads. He/ she is also responsible to prepare job descriptions for employees in consultation with unit heads.

2.8.3. New Employee Orientation

All newly appointed staff will go through a planned induction and orientation programme. The purpose of the orientation programme is to:

- familiarize the new employee with the organization;
- make him/her feel welcome as a member of the Ghizer Chamber of Commerce & Industry;
- make him/her effective in the shortest possible time.

The immediate supervisor will be responsible to conduct an orientation programme for newly appointed staff. The Programme will consist of a general introduction to the GCCI, specific job responsibilities, department structure and function, introduction of co-workers, performance standards and issuance of necessary tools to carry out his/her assignment.

2.8.4 Probationary Period

The performance of new employees will be reviewed at the end of their probationary period. The purpose of this review will be to determine whether the employee has been able to perform his/her job duties satisfactorily. In case the performance of the employee is found unsatisfactory,



either his/her services will be terminated or the probationary period will be extended for a period during which the supervisor thinks the performance could improve. The later, however, will be applicable only if there is a chance of improvement in performance.

All new employees will be informed of their “probationary” status as part of the hiring agreement. Employees should also be informed that unsatisfactory performance at any time during their careers might be grounds for termination of employment.

2.9 TYPES OF EMPLOYEES

2.9.1 Full Time

The Trade Organization may employ staff on a full time basis. Such staff cannot engage themselves in outside employment. They are eligible for all the allowances and benefits offered by the Institution They are eligible for all kinds of leave (Sick, Casual, Examination, Maternity, and Without Pay subject to approval of the President). Full time employees will be kept on probation according to the following criteria:

Management staff	6 months
Operational staff	6 months
Supporting staff	6 month

Note: During probation period no paid leaves awarded to the probationers. In the case of absence from the duty **for any reason**, it would be considered as unpaid leave.

2.9.2 Part Time

The Institution may also employ staff on a part-time basis. Such staff will be eligible for benefits only specifically mentioned in their contracts.

2.9.3 Daily Wagers

Daily Wagers employees are only engaged for a limited time, on a daily basis. Their wages are fixed and are negotiated on the basis of the market value of such individuals. Such staff is only eligible to receive the wages they get and do not enjoy benefits or allowances.

2.9.4 Management Trainees

Ghizer Chamber of Commerce & Industry offers internship for the unemployed youth for a period of 3 & 6 months. The management has discretion to increase or decrease the internship period. During Internship, Institution will not pay any stipend or allowance to the intern. In extreme cases the case may be put up to the President for approval.

2.9.5 Consultants

Consultants & advisors are not considered as employees of the Institution. They may be local or foreigners. The consultancy fee will vary from individual to individual based on the qualification, assignment, skills, and market value of such consultants. Consultants are also not eligible for any benefits or allowances.



2.10 EMPLOYEE RESPONSIBILITIES

The Institution expects certain behavior from its staff regarding job attitudes and performance. Examples of performance standards include, but are not limited to, work quality, work quantity, attendance, and punctuality. These standards are clearly communicated to the employee in advance.

Each employee's progress and performance will be recorded by his/her supervisor throughout the year. During the year, supervisors are also required to complete the Formal Periodic Appraisal Form for each employee.

Unsatisfactory performance is determined by the job supervisor in case he/she thinks that the performance of the employee has not met the standards set at the start of the performance period.

The performance record of each employee shall be the basis for career progress within the Institution.

2.10.1 Attendance and Punctuality

GCCI expects all employees to be regular and punctual in their respective jobs. All employees are required to sign an attendance register maintained by the office. The attendance record of all employees will be kept and monitored. Proper action shall be taken if employees are found to be habitual latecomers or are absent from their work.

All staff is expected to be at their working positions in accordance with the hours of work established by the Executive Committee duly approved by the President. If a staff person is going to be late or absent from work, he/she shall make every attempt to notify her/his supervisor. Staff that habitually arrives late or is continuously absent from work for more than 3 working days is subject to disciplinary action.

All supervisors are responsible for approving the Attendance Register or Monthly Time Sheets of their staff.

2.10.2 Performance Record

At the beginning of each year, the supervisor and employee will agree on the identified targets. A mid-year performance review and formal year-end appraisal review will be conducted in addition to informal periodic and adhoc review with employees. It is expected that the supervisor will provide positive feedback if the employee's performance is on track or exceeding expectations, and then the supervisor will provide coaching and counseling if performance is lower than expectations.

All supervisors are required to:

- Communicate to employees in advance the performance standards and critical elements of the job.
- Conduct the performance appraisal session in accordance with the standards of the organization.



- Recognize and reward employees for superior performance.
- Counsel employees whose performance is lower than expectations.
- Take appropriate action when unacceptable performance fails to improve.

2.10.3 Formal Periodic Appraisal

Each employee must be appraised on the basis of performance during the year. The appraisal process should be an interactive one (i.e. goals for performance should be mutually set at the start of the performance period, continuous feedback and coaching should be given to employee during the performance period, and the rating of the performance should be shared with the employee).

2.11 STAFF TRAINING AND DEVELOPMENT

Every effort shall be made by GCCCI to help employees with a proven track record of high performance and merit to acquire job-related competencies to perform efficiently and effectively at their present job and assume greater responsibilities in the future.

2.11.1 Process

The employee being identified for a training and development programme will be officially notified by the HR head/Secretary General by the approval of the President. All programmes will be approved subject to availability of funds. The immediate supervisor shall monitor the progress of the employee enrolled in such programmes. If an employee's performance is considered below the standard, the Management reserves the right to cancel his/her nomination from the institute. In such case, the employee has to reimburse all costs incurred by the Institution.

2.11.2 Types of Programmes: Short Term, Medium Term, and Long Term

Any programme extending up to three months, shall be considered as a short term programme. If held within the country, the employee has to sign a bind of serving GCCCI a minimum of one year. If the programme is held outside the country, he/she has to sign a bind of service for two years after completing the course. In case of failure, the employee has to reimburse all costs incurred by the Institution.

Any programme extending up to six months, but less than one year, shall be considered as a medium term programme. If held within the country, the employee has to sign a bind of serving GCCCI for a minimum of two years. If the programme is held outside the country he/she has to sign a bind of service for three years after completing the course. In case of failure, the employee has to reimburse all costs incurred by the Institution.

Any programme extending beyond one year shall be considered as a long term programme. If held within the country, the employee has to sign a bind serving GCCCI for minimum of three years. If the programme is held outside the country, he/she has to sign a bind of service for five years after completing the course. In case of failure, the employee has to reimburse all costs incurred by the Institution.



2.11.3 Programme Cost

The employee shall execute an adequately stamped bond paper simultaneously covered by undertakings from two guarantors, acceptable to the Institution, on duly notarized affidavits to the effect that in case the employee fails to abide by the conditions set forth in the bond, the guarantors shall be responsible to bear the cost.

The total cost of a programme shall be calculated by taking into consideration the following:

Tuition fees, salary and benefits received while enrolled in the programme, lodging and boarding costs (if incurred by the Institution), and traveling costs, etc.

However, if an employee fails to abide by the service conditions of the bond partially, he/she has to reimburse the cost on a pro-rata basis. (Total cost of the programme, divided by the number of months required to serve the company to give the cost for one month, multiplied by number of months left to serve according to the bond). The salary and benefits amount will be calculated on the basis of last drawn gross salary.

2.12 EMPLOYEE CODE OF CONDUCT

Employees are expected to maintain the highest standards of discipline and order and shall conform to and abide by all rules, regulations, systems and procedures established by the Management. Employees are also expected to obey all orders and directions given by any supervisor under whose jurisdiction or control he/she may be placed from time to time.

It is especially important for employees to maintain confidentiality. Those who have access to the Institution's records or professional information of employees must not discuss this information. Violating this policy can be caused for disciplinary action.

Following are some of the areas in the code of conduct, which will be considered violation and will be dealt according to the severity of the violation and action will be taken accordingly as prescribed in the code of conduct policy.

2.12.1 Category 1

- Failure to meet standards of performance;
- Smoking and having Naswar in the office area;
- Leaving the place of work without any intimation or prior permission;
- Reading newspapers, using facebook or other irrelevant material during office time;
- Habitual late attendance.

2.12.2 Category 2

- Sleeping in the office premises;
- Loud yelling;
- Neglecting assigned work.

2.12.3 Category 3

- Willful insubordination or disobedience;



- Unauthorized use of disclosure of information;
- Absence from work without prior permission for more than three days;
- Willingly losing the Institution's property;
- Tampering or falsely completing Institution's documents;
- Using alcohol and drugs in the office premises.

Penalties and punishment for violation of rules will be determined by the Management according to the nature and severity of the violation after serving third verbal or written notice. These could be:

- verbal warnings;
- written warnings;
- suspension without pay;
- down grading;
- Termination of employment.

Supervisors are responsible for enforcing the Institution's disciplinary policies and procedures. Before taking disciplinary action, however, they should consider:

- the employee's record of prior disciplinary actions;
- whether the action being taken is in accordance with the steps listed above;
- whether the action being taken is reasonable in relation to the severity of the problem;
- Whether the action being taken is consistent with actions generally applied elsewhere in the institution.

2.12.4 Grievances and Appeals

The filing of a formal grievance should be done only if the supervisor and the employee are unable to resolve problems or complaints through informal discussions. The formal procedure of filing a grievance appeal is as follows:

1. The employee should submit the "**Grievance Review Form**" within two weeks of the incident giving rise to the grievance. It should be submitted to the employee's supervisor;
2. Upon receipt of the form, the supervisor will arrange to meet the employee to fully discuss the complaint. The supervisor must give his/her decision to the employee in writing;
3. If the action in #2 above does not result in settlement of the grievance, the employee has the right to forward the original grievance form to the next level of Management. This action has to be taken in the third week after the occurrence of the incident;
4. The person responsible will take action and will give a written response to the employee concerned within the fourth week after the occurrence of the incident;
5. In case the problem is not resolved, an appeal will be sent to the President. The President's decision will be final and cannot be challenged at any other level.



CHAPTER # 3

LEAVES

3.1 LEAVE, ABSENCE, AND COMPENSATORY TIME OFF

No employee shall claim leave as matter of right. Ghizer Chamber of Commerce & Industry may, at its discretion, refuse to grant leave or cancel leave already granted or change the nature of leave, or recall an employee before the expiry of the leave.

3.2 TYPES OF LEAVE

GCCI allows its staff to take the following types of leaves:

- Casual Leave
- Sick Leave
- Annual Leave
- Examination Leave
- Maternity Leave
- Leave Without Pay

The Institution also allows its staff to be off on all the gazette holidays of the Government of Pakistan and local government. All leaves, except Leave without Pay, are given with pay. A special form designed for taking leave should be used while applying for leave. ***Employees who do not resume office next day to the gazette holidays, all gazette holidays are adjusted as casual /sick leaves or other leaves.***

3.2.1 Casual Leave

It is a privilege provided to the employees. It is not a right to claim but a facility to cover emergencies and unforeseen situations. In any calendar year an employee can avail 12 casual leaves @ one CL per month, however more than one leave can be availed at a time according to the nature of the situation. It is further explained in the following lines:

- a. An employee may be allowed up to 12 days of Casual Leave per calendar year;
- b. Prior permission of the immediate supervisor will be required to avail privilege of this leave;
- c. An employee ordinarily will not take Casual Leave of more than 2 days at a time. However, if the employee seeks prior approval in writing, the Unit Head may recommend granting more than 3 days Casual Leave at a time if he/she is satisfied that the circumstances warrant leave for a longer period. Such circumstances may include the following:
 - I. Serious illness or death of spouse or blood and very close relative (father, mother, brother, sister or child, mother in law, father in laws, sister in law and brother in law). In case of death prior written intimation for leave will obviously not be expected;
 - II. Marriage of self;



- III. In case of leaving out station for examinations this leave can be merged to fill the gaps among papers;
- IV. Any other emergency, if considered so, by the Unit Head;
- V. An employee who, without sanction, remains absent for a period exceeding 1½ hours of working time on any working day or without prior approval arrives late for work (arriving 15 minutes after official starting time shall constitute late arrival) on 3 occasions in any calendar month shall be deemed to have taken one day of Casual Leave or deemed to have taken one day of unpaid leave if his/her entitlement of Casual Leave is exhausted; in this case gross salary of one day will be deducted.

3.2.3 Sick Leave

- i) If an employee falls sick, he/she will be allowed to take Sick Leave. A total number of 10 days in a calendar year are allowed to be taken as Sick Leave provided that the employee has a genuine medical problem. Sick leave cannot be taken for attending a family member who falls sick.
- ii) Sick leave can be accumulated up to a total of 30 calendar days. In case an employee falls sick and is hospitalized for more than 30 days, the Management may or may not allow additional Sick Leave with or without pay.
- iii) For prolonged sickness (2 days or more), the employee has to submit a medical certificate from a certified doctor to the satisfaction of the Management as proof of his/her sickness.
- iv). Misuse of Sick Leave will be considered as misconduct and will be subject to disciplinary action.
- v) Sick leave is credited to the employee account at the start of a calendar year. Sick leave can be taken at any time of the year.

3.2.4 Earned leaves/Annual Leave

All full time and long term contract employees classified as non-vacation staff are entitled to avail Earned leaves of 20 days per calendar year, which is considered after the completion of the probation period mentioned in each employee's contract.

Prior permission of the immediate supervisor is necessary to avail this leave. Applications for Earned leave must be submitted at least 15 days prior in case of availing EL for more than one week in all other circumstances prior request of one week will be admissible.

Earned leaves can be accumulated up to 40 days.

Advance Earned leaves may be sanctioned by the Chairman HR Committee in consultation with the President. Leave encashment against earned leaves is solely on the discretion of the EC and depending on the status of budget.



Earned leaves taken in excess may be treated as leave without pay. An employee proceeding on earned leave is entitled to take advance salary of the month.

3.2.5 Examination Leave

An employee may be allowed Examination Leave with pay only for the days when he/she is required to appear for the examination. Casual Leave can be combined with the Examination Leave for the purpose of appearing in exams. Any leave above the Casual and Examination Leave will be treated as Leave without Pay. Employees may avail leave for 1st attempt and 1 supplementary attempt. Although the Institution encourages the employees to improve their qualification and also improve their professional skills but the ultimate goal is to benefit the Institution. Therefore all the employees have to seek permission before appearing any examination. Criteria will be developed to give permission for continuing education and appearing in examination however long term absent due to continuation of education will not be allowed until the Institution considers it suitable for the best interest of Institution.

3.2.6 Maternity Leave

The Organization allows 60 days of Maternity Leave for its female staff. All Maternity Leave is allowed with pay. A maximum of 2 Maternity Leaves may be granted in the total period of service. Maternity Leave is allowed only after successful completion of two years of service. Maternity Leave required within two years of joining the service may only be allowed without pay. Maternity Leave may not be combined with any other leave, and may not extend beyond 2 months after the delivery date.

3.2.7 Leave Without Pay

Leave without Pay will generally be discouraged. In case of emergencies, the Management may allow leave without pay. The number of days will be determined by the Management based on the situation for which Leave without Pay is requested.

3.2.8 Absence

A planned absence or lateness must be reported to the employee's supervisor as far in advance as possible. Unplanned absences or lateness must be reported by 9:30am. on the first day of the absence, or as soon as possible. Notification from another employee or relative is not acceptable, except under emergency conditions. Improper notification of, or an unacceptable reason for, an absence may result in an un-excused absence charged to the employee. Failing to report an absence properly can be grounds for disciplinary action, including dismissal.

An unsatisfactory attendance record will result in disciplinary action, including suspension and discharge, as well as having an adverse effect on any promotion considerations, even if reasons are properly documented. Frequent absences may require documentation, including medical certificates from a doctor. In case of a long-term absence of indefinite duration, the employee must report his/her status to his/her supervisor at least once every week.



CHAPTER # 04

BENEFITS

4.1 COMPENSATION, ALLOWANCE & BENEFITS

Through the compensation package, Ghizer Chamber of Commerce & Industry, intends to meet the day to- day living expenses of its staff. The rate at which the Institution pays its staff is considered as competitive with the market.

The compensation structure of the Institution is such that it comprises five different categories of compensation. Category 1 is for the Secretary General, category 2 is for Deputy Secretaries, Category 3 is Officers, category 4 is for assistant officers, and category 5 is for the supporting staff.

In order to recruit, maintain and develop a competent and productive workforce, GCCCI beliefs in compensating employees adequately and fairly. These compensations include.

4.1.1 Salary Structure

Institution will maintain a systematic classification of all job positions in terms of salary groups to reflect the value of each position. Competitive pay is established for each salary group. Salaries are to be paid in accordance with approved salary scales/ ranges.

The salary scales are considered confidential. Current approved salary ranges are to be maintained by the Secretary General. The salaries will cover the following:

- | | |
|-------------------------|---|
| a) Basic salary | = total salary divided 1.71 of the total salary |
| b) House rent allowance | 45% of the basic |
| c) Conveyance allowance | 10% |
| d) Utility allowance | 10% |
| e) Medical allowance | 6 % |

4.1.2 Salary Advance/ Loan Policy

In needs and emergencies the employer may grant an advance salary to the employee. This will be decided by the immediate supervisor and dealt on case to case basis; however an advance salary of one month can be granted, which will be deducted in six monthly installments. The amount exceeding one month salary will be requested at least one working week before the need and the Finance Committee will decide about such loans on the basis of the need and the reimbursement possibility. In the presence of any surety (Gratuity and Provident Fund etc) this type of long term loans can be created.



4.1.3 Service Certificate

The employee may be issued a certificate on his/her request, which will provide written details of his/ her employment with the Institution. A standard service certificate will state the following:

- Employee's name
- Position title
- Period of employment with the organization
- Current gross salary (if requested)
- Job performance (this will be issued separately only on request)

In case of dismissal service certificate will not be given.

4.1.4 Procedure

The employee can request Secretary General directly for service certificate after his/her last working day with the Institution. Only Secretary General can issue Job performance certificate in consultation with Chairman HR Committee.

Employees could be promoted within the grade or from a lower grade to a higher one. In case of promotion from one grade to another, the following criteria should be met:

The employee will have the relevant qualification and skills required for the new job. If it is based on merit, the supervisor will consider as many potential candidates as necessary to assure high-quality candidates;

Management retains the right to select or not select candidates from any sources it determines appropriate.

Upon promotion from one grade to another, an employee may be given an increase in salary at the discretion of the Management.

4.3 RETIREMENT, RESIGNATION AND TERMINATION

4.3.1 Retirement

At the age of 60 (55 for female), an employee will retire from his/her services from the Institution; however if the organization considers a person suitable after the age he/she will be given contract and that will be reviewed/revised annually.

4.3.2 Resignation

In case an employee wants to leave his/her job with the Institution, he/she may submit a resignation to his/her supervisor. A notice period of at least one month will have to be provided to the Management, or by giving/surrendering 30 days salary in lieu of such notice. It is the discretion of the Management to waive the notice period for as many days as they may wish. The resignation will be clean (i.e. no conditions will be specified).

4.3.3 Termination

The services of an employee may be terminated in any of the following cases:



I. Termination for Cause

In cases where performance is not satisfactory, the Organization may terminate the employee's services without any notice. In case where misconduct is committed and is proved guilty through an inquiry conducted by members of the Management or the Executive members or any other person authorized by the President, his/her services may be terminated without any notice. In case of this kind of termination, the Management will have the right not to pay any benefits.

II. Other Termination or Non-Availability of Funds

- During the period of probation the services of an employee may be terminated at any time without giving any reason thereof;
- The services of a confirmed employee can be terminated at any time without assigning any reason on 30 days' notice or 30 days gross salary in lieu;
- If the funds are no longer available, the Management may terminate the services of the staff by providing them with a notice period as above.

4.4 CONFLICT OF INTEREST POLICY

4.4.1 OVERVIEW

In order to assure continued public trust in the work of the Ghizer Chamber of Commerce & Industry, all staff must operate in a manner that avoids any conflict of interest between a staff member and Institution. This policy identifies the types of outside professional relationships in which staff members may engage, and provides disclosure and approval procedures to help avoid situations in which these relationships may cause conflicts of interest. This disclosure and approval process does not ban any particular relationship, but relies on the good judgment of team members and GCCCI's management, as well as the cleansing effect of disclosure, to discourage improper relationships.

4.4.2 Purpose

The GCCCI's role as a decision-making body with members, community, and the general public has a high level of trust. In order to preserve this trust, GCCCI must ensure that staff makes technical and management decisions free from possible conflict or even appearance of conflict arising from commitments. This policy governing professional activities with other organizations will help provide guidance to the GCCCI in maintaining these standards.

4.4.3 Scope

The given policy applies to all officers of administration and department heads. Further, it is intended to serve for the guidance of all persons employed by the GCCCI, regardless of position.

4.4.4 Disclosure

Disclosure is required of the administrator concerning all relationships and business affiliations that reasonably could give rise to a conflict of interest involving the GCCCI. This disclosure shall be continuously reported and kept current, as set forth below, if the staff member or a member of his/her family is:



- a) An officer, director and employee of an Institution doing business with the GCCI, and/or
- b) Materially benefited through substantial receipt of cash or other property from such Institution. Disclosure of an affiliation of a family member should be made if it is felt that any affiliation may create a conflict of interest with the GCCI.

4.4.5 Requirements for Disclosure

- a) Each officer of administration, director, and department head shall complete a disclosure letter annually and return it to the Secretary General.
- b) If new affiliations occur that may result in a conflict of interest, a disclosure letter will also be forwarded for review.
- c) All newly hired administrative officers and department heads are requested to file the disclosure letter within 30 days of his/her appointment.

4.5 EMPLOYEE AND TRAINEES RECORDS POLICY

It is imperative for the Management to maintain proper personnel records in the personnel file of each employee. Similarly the staff is required to maintain a complete record of each employee in his/her personnel file.

Checklist of the record to be kept in each employee's personnel file.

- 1. Application and resume
- 2. Interviewer's report
- 3. Test scores (if any)
- 4. Information obtained from referees
- 5. Pre-employment medical examination (if necessary)
- 6. Educational Certificates (if necessary)
- 7. Employment Contract
- 8. Job Description
- 9. Performance Appraisal reports.
- 10. Salary history record
- 11. Merit awards record
- 12. Letters of commendation or complaint
- 13. Probation record
- 14. Attendance records
- 15. Warnings
- 16. Termination report

The information contained in the personnel files is considered confidential. The contents may be available to an employee at his/her request. The Management will have a right to look into an employee's file in case any action has to be taken.

4.6 JOB DESCRIPTIONS

Every staff member should have a job description prepared by the position supervisor. The elements of the job description will have to be explained to the employee by the supervisor in as much detail as possible. Following are the major components of the job description:



- Title of the Job
- Reporting Responsibilities
- Objective of the Job
- Specific Duties to be performed
- Education and skills required for the job

4.7 SALARY ADMINISTRATION

- Payment of salary shall be made latest by the first week of the month and will be transferred to the employee's account or through cheques/ cash as the case may be after deducting the applicable government taxes;
- While it is the responsibility of the employee to file the income taxes in accordance with the income tax laws, the accounts department of GCCI may assist the employees in completing their tax return forms;
- Salary administration is responsibility of HR department.

4.8 OVERTIME

- Overtime is worked performed in excess of 40 hours in a week;
- Overtime is paid to employees whose duties do not require odd hours and are employed as support staff;
- Employee overtime should not exceed 90 hours per month;
- Overtime is payable only if the overtime is requested by the employee's department head. Department heads are responsible for ensuring that the overtime work performed is justified and duly authorized;
- The rate of overtime pay for each hour shall be 1.5 times the hourly rate of pay. Work performed in excess of the scheduled hours but less than 48 hours in a week will be paid at single hourly rate as determined by the management;
- Minimum time for overtime should be atleast one hour/shift (not accumulated over days);
- Overtime shall be discouraged and will be approved in exceptional cases where work load and urgency demands putting in overtime. The determination of the need for work on overtime will rest with the supervisor who will be governed by the overall guidelines of GCCI;
- Personnel who are requested by the department head to perform overtime work for atleast four and half hours on days off on public holidays shall be compensated as follows;
- One paid day off in lieu of overtime work performed, whenever it is equal to hours in a normal working day. The day off shall be taken at a time mutually acceptable both to the employees and the Department head.

4.9 COMPENSATION CRITERIA

Compensation packages are to be determined based on the following criteria:

- Job description;



- External job/labor market;
- Job content and impact on AF;
- Area and level of responsibility;
- Qualifications and experience;
- Assessment of capabilities;
- Relevant aptitude;
- Contract system of the GCCI; &
- Budget control.

4.10 PERFORMANCE AND SALARY REVIEW

At least annually, written performance and salary reviews shall be conducted for all employees. Salary increases are not automatic, but are based on individual merit. Managers and supervisors are encouraged to recognize difference in performance levels in awarding salary increases.

If the employee's annual performance does not warrant a salary increase, documentation must be submitted to the HR department.

Annual salary adjustments should be prorated for employees who have been on an extended leave of absence since their last salary increase or their salary review date should be adjusted accordingly. An extended leave of absence is a leave in excess of 30 continuous calendar days.

4.11 MERIT INCREMENTS

- In addition to the normal annual increment, certain regular employees may be given merit increments subject to and based upon assessment of their performance as per policy of the Executive Committee.
- Merit increments or the quantum thereof cannot be claimed as a matter of right and it is management's prerogative to take decision on the matter and the decision of the management shall be final and binding in this respect.

4.12 LOAN

- An employee can apply for a loan which will be equivalent to 80% of his/her Provident fund/gratuity;
- The loan has to be re-paid in monthly installments as indicated in the loan application;
- Maximum period for re-payment of loan is one year;
- The time gap between one loan which has been paid back and the next is a minimum of 6 (six months);



- Loans are approved based on the rationale behind genuine request and funds available at the time of the request. However, it is not a right of employee rather the decision is at the discretion of management;
- Loans are requested for many reasons, mainly for personal emergencies;
- Loan applications will be received by HR department for processing and then forwarded to finance department. Only applications processed both HR and finance will be forwarded to the Chairman for approval;
- In this case, the loan request will be treated as follows:
 - Prioritization by nature of emergency;
 - Loan amount
 - Availability of funds.

4.13 MEDICAL ALLOWANCE

In order to ensure healthy and good gestures of employees at work place, in addition to some other incentives, a provision under the title “Medical Allowance” for the healthcare of such employees is also be maintained equivalent to 10% of annual basic salary per year, as Board of Directors may, at its own discretion, decide from time to time. It is recommended that the medical allowance should be paid on a bi annual basis instead of at the end of the financial year.

4.14 GROUP INSURANCE

Ghizer Chamber of Commerce & Industry shall put in place a system for maintaining “Life Insurance Policy” of such employees and for such amounts as the Board of Directors may, at its discretion, decide from time to time. The policy is subject to revision by Board of Directors in terms of only employees or their dependents.

4.15 GRATUITY

- GCCCI shall pay to all full time permanent employees, upon the termination of their employment, except, in case of their dismissal for misconduct or for any other unlawful grounds, a cash gratuity as current basic salary per year of service and in a manner to be notified separately by the board of directors through the Chairman unless in writing in the appointment letter.
- All permanent employees who have successfully completed 5 years of continuous service with GCCCI will be eligible for gratuity.
- In case of termination of job by the virtue of an employee’s death, gratuity (after recovery of outstanding loans) will be payable to:
 - His/her dependents/nominees indicated by him/her at the time of his/her appointment, or during the course of his/her employment, and
 - In the absence of such nomination on record, terminal benefits will be paid to his/her legal heirs.



4.16 EMPLOYEES' OLD-AGE BENEFIT

GCCI will contribute the required amount of money to the EOBI for all full time regular employees.

4.17 PROVIDENT FUND

The Company operates an approved contributory provident fund for all permanent employees. Equal monthly contributions are made, both by the company and the employees, to the fund @ 8% p.a. of the basic salary. Obligation for contributions to define contribution plan is recognized as an expense in the profit and loss account as and when incurred. The provident fund account is operated and separately maintained with the schedule bank under the prescribed laws.

4.18 EMPLOYEE GRADES

Employee Category	Grade
Secretary General and above	05
Deputy Secretary General	04
Officers	03
Assistant to Senior officers	02
Office boy/driver/House keeper/Security guard etc.	01



CHAPTER # 05

SEPARATION

5.1 SEPARATION

Separation happens when an individual ceases to enjoy the regular status, benefits, privileges etc. of employment at Ghizer Chamber of Commerce & Industry.

5.2 RESIGNATION

- An employee in good standing will give his or her supervisor at least one calendar month notice for resignation. In case if one month notice is not given, one month salary will be deducted
- The Handing Over/Taking Over, Exit Interview and Clearance has to be completed prior to the employee's separation.
- A notice of resignation must be confirmed in writing, either by the employee or the supervisor, and a copy immediately forwarded to the HR Committee/Department. It should include the last day of work, the effective date of the resignation and the reason for the resignation.

5.3 RETIREMENT

Employees that have attained the age of 60 and above shall be deemed retired and will be entitled to the post-retirement benefits provided by applicable according to the terms and conditions outlined in their contract.

Retired employees will be notified in writing of their benefit enrollment and conversion options.

Employees are expected to participate in an exit interview before their departure.

5.4 TERMINATION: TERMINATION INCLUDES

- Lay off
- Termination for cause
- Death

Termination requires prior review and concurrence by a representative of the HR Department and the concerned department head. The basis for the termination and facts supporting the action must be fully documented.

- Termination during the probationary period does not require the notice or equivalent pay instead of notice.
- After appropriate counseling, permanent employees who are unable to meet the established standards of performance for a position may be terminated with thirty days of notice or equivalent payment in lieu of notice.



- Except as provided by the company policy, employees dismissed for misconduct are not eligible for re-employment in any department of Ghizer Chamber of Commerce & Industry.
- Regular employees terminated because of lack of funds or abolishment of positions will be given written notice as far in advance as possible, but no less than one (1) month. If these individuals are rehired by GCCCI within twelve (12) months following termination, they retain all benefits eligibility from last prior service. Employment date remains the same as it was prior to termination.
- In case of gross misconduct and / or serious performance concerns, the appointing authority may terminate the services of an employee by giving one-month notice or one month salary in lieu of notice.
- Department heads will inform the Secretary General whenever they wish to terminate an employee. All terminations should be in line with Disciplinary Policy. To ensure that all legal obligations are fulfilled, only Head of HR is authorized to issue termination letter with the consent of the President.
- Each employee is expected to work until the effective date of the termination, unless an exception has been approved by the concerned authorities.
- Upon termination of an employee, all relevant personnel forms and records are to be kept by the HR Department.
- All full-time employees who wish to resign and leave the services of GCCCI must inform their incharge of their intention at least one-month before the anticipated termination date.
- The Head of the Department will endorse appropriate comments and pass the resignation letter along with the Final Settlement Form to the Finance department for final settlement.
- In case of retirement the concerned employee shall inform the HR Department of his / her retirement at least two (2) calendar months before the actual date of retirement.
- The HR Department will ensure to seize all the benefits (whichever apply to the respective employee) and inform Finance Department for final settlement.

Finance Department will ensure that all the relevant Department Heads have signed the Final Settlement Form for clearance before making the final payment.

Final settlement payment will be made through cheques only; no cash payment will be given as final settlement, as per the availability of funds within Five months from the last working day.

5.5 DISCIPLINARY ACTION

- GCCCI assures that all disciplinary matters reported to the management shall be dealt in a fair and transparent manner without any discrimination of any kind;



- No disciplinary action will be taken until the matter has been fully investigated and at every stage and the employee will have an opportunity to hear the case against him / her and state his/ her case;
- The employee will be given an opportunity to raise his / her concerns either by way of an appeal or by way of raising a grievance in all other cases.

5.6 FORMAL ORAL WARNING

If the employee's conduct does not meet acceptable standards, he / she will be interviewed by his /her manager. The employee will be told why the interview is necessary and will be entitled to state his/her case. If appropriate, the employee will be given a formal oral warning that continued or repeated misconduct may result in further disciplinary action, including, in extreme cases, dismissal.

5.7 FORMAL WRITTEN WARNING

If the offence is a serious one, the misconduct continues or is repeated, or if a further offence of a different nature occurs, the employee will be interviewed by the Secretary General/ Head of Department or a person nominated by him or her, with an HR representative present. The exact nature of the complaint will be explained in full. If the interviewer believes it to be justified, the employee may be given a written warning which will give details of the complaint and will warn that dismissal, or some other specific action, will result if there is no satisfactory improvement within a specified period. A copy will be placed in the employee's personal file but will be disregarded for disciplinary purposes after 12 months (although in exceptional cases the period may be longer or the formal written warning may not be disregarded) subject to satisfactory conduct. The employee may be suspended from work without salary for a specified period.

5.8 FINAL WRITTEN WARNING

If misconduct is sufficiently serious or if, following a formal written warning, there is a further incident of misconduct (whether or not of the same nature) within the period specified, the employee will be interviewed by the Head of Department, with an HR representative present. The Head of Department will then decide on the action to be taken.

If the interviewer believes the complaint to be justified, the employee may be given a final written warning that if his/ her conduct does not improve during a specified period, dismissal, or some other specific action, will result. A copy will be placed in the employee's personal file but will be disregarded for disciplinary purposes after 12 months (although in exceptional cases the period may be longer or the final written warning may not be disregarded) subject to satisfactory conduct.

If an employee is involved in a continuous or repeated misconduct he/she will be dismissed after three formal written warnings



5.9 SUSPENSION

The employee may be suspended from work on full pay during the course of any investigation into his/her conduct and/or during the course of any disciplinary proceedings. Suspension will not be regarded as a disciplinary penalty and will normally last for no more than five days but may be renewed or extended at the management's discretion. In some cases the period of suspension may continue for several months.

GCCI reserves the right at any time thereafter to continue the suspension without pay. GCCI also reserves the right to withhold pay at any stage during a period of suspension if the management believes that the employee is unreasonably delaying the investigation process. The President may take the decision to suspend the employee and/or to withdraw pay during any period of suspension.

5.10 DISMISSAL

If the employee's misconduct is sufficiently serious or if conduct is still unsatisfactory following a final written warning and the employee still fails to reach the required standards, the employee will normally be dismissed. The decision to dismiss will be taken by the President as appropriate, in conjunction with the Board of Directors following a review of the evidence.

5.11 DISCIPLINARY INTERVIEWS

Before any warning is given or any disciplinary action or decision to dismiss is taken, an interview will be held with the employee. At this interview the employee will have every opportunity to comment on the complaints against him/her. The employee will normally be given at least 3 working days' notice, in writing, of any disciplinary interview and will be provided with written confirmation of the complaint(s) against him/her, along with copies of any relevant papers.

5.12 DISMISSAL FOR GROSS MISCONDUCT

Ghizer Chamber of Commerce & Industry reserves the right to dismiss an employee, without notice, if in GCCI's opinion; the employee has committed an act of gross misconduct. Examples of serious offences warranting instant dismissal are given below.

The list is not exhaustive but is an indication of Institution's view of what constitutes a serious offence:

- Deliberate disobedience of reasonable instructions from superiors;
- Fraud, theft, dishonesty or obtaining or attempting to obtain an advantage at the expense of GCCI or any person, firm or organization which is affiliated by GCCI;
- Breaching, or causing GCCI, or assisting, procuring or facilitating any other person or organization to breach any relevant legislation affecting the conduct of its operations;
- Being under the influence of alcohol, drugs or other proscribed substances which impinge upon performance or conduct whilst at work (including attending any event whether at GCCI's premises or elsewhere);
- Serious breach of GCCI's rules and procedures;



- Being convicted of any criminal offence (whether or not relating to employment) which in the opinion of GCCCI seriously undermines GCCCI's confidence in the employee;
- Deliberate damage to any company property or property which is not owned by GCCCI but which is on premises occupied by GCCCI or property of other employees, or of third parties;
- Disorderly or indecent conduct, including fighting on GCCCI premises or threatening or using physical violence;
- Deliberate acts of discrimination or harassment in breach of the Equal Opportunities Policy, or instructing or aiding someone to commit an act of discrimination, harassment or victimization in breach of the Equal Opportunities Policy;
- Making statements prior to commencement of employment which are discovered to be false;
- Making false statements about one's own or another employee's work, the falsification of working papers, or the making of any statements likely to be detrimental to the reputation of GCCCI;
- Misuse of GCCCI's business cards;
- The use of the offices, property or reputation of GCCCI, or the use of information obtained by virtue of employment by GCCCI,
- Serious misuse of any means of electronic communication at GCCCI. For example, electronic mail, internet, facsimile machines and so forth; &
- Committing any act likely to bring GCCCI into disrepute.

5.13 GENERAL MISCONDUCT

General misconduct includes (but is not limited to):

- failure to disclose that the employee is involved in a criminal or civil case;
- unsatisfactory record of attendance or reliability;
- persistent lateness;
- poor standard of personal hygiene;
- breaches of the GCCCI's rules and procedures not amounting to gross misconduct;
- unauthorized and/or excessive personal use of any means of electronic communication at GCCCI, including the telephone system, electronic mail, internet, facsimile machines etc;
- failing to work in a co-operative manner with colleagues or conduct which impairs the efficiency of management or colleagues;
- failing to deal promptly, efficiently and politely with third parties with whom an employee has dealings on behalf of GCCCI;
- In the case of general misconduct the employee will normally be issued with a written warning for a first offence and recommendations may also be made about withholding or deferring the receipt of bonus payments and/or pay rises. After that, the procedure will usually be followed from Final Written Warning for further or repeated offences.



5.14 APPEALS

- The employee has the right to appeal against any decision to dismiss him / her or to impose any action short of dismissal as outlined above. If the employee wishes to complain about any other type of disciplinary action, particularly warnings, he/she should follow the GCCI's Grievance procedure;
- In the event the employee wishes to submit an appeal, s/he should do so in writing and within five working days of the notification of the dismissal or other disciplinary action. The letter should state the main reasons why the disciplinary action should be reviewed. The appeal should be submitted to the President;
- The employee will be invited to attend an appeal hearing. This will normally be held within ten working days of the President receiving the written reasons for his/ her appeal and wherever possible, GCCI will give the employee at least 3 working days' notice of the hearing.
- The employee must make all reasonable efforts to attend the appeal hearing. If he / she fails to do so, GCCI may proceed with the hearing in their absence.
- The appeal will be heard by two people who will be senior employees of GCCI and will not have been involved in the disciplinary process complained about.
- The outcome of the appeal will be confirmed to the employee in writing as soon as possible after the appeal has been held. The decision made at the appeal will be final and there is no further right of appeal. Where an appeal against dismissal fails, the effective date of termination of employment will be the date on which the employee was originally dismissed. Where an appeal against dismissal succeeds, the employee will be reinstated and effective date of reinstatement of employment will be the date on which the employee was originally dismissed

5.15 GRIEVANCES

- Ghizer Chamber of Commerce & Industry recognizes the importance of providing a prompt and efficient procedure for resolving grievances fairly and equitably, without fear of prejudice or retaliation for initiating a grievance or participating in its settlement on the part of the person involved.
- Grievant(s) shall have clearly defined avenues of appeal and redress which may include a) mediation, b) informal grievance (taking the grievance through the chain of command), and/or c) a formal grievance hearing before a committee, which prepares a summary recommendation for the Executive Committee Members and / President who makes the final decision.
- All actions at any stage of the grievance process shall be characterized by fairness, frankness, courtesy, and respect for the dignity of each individual involved.



- Grievances should be resolved internally at the level closest to the grievant whenever possible. All grievant must pursue either mediation or informal grievance to completion before filing a formal grievance
- Termination of a classified employee during the probationary period is not subject to mediation, informal grievance, or formal grievance.

5.16 PROCEDURE

- An employee wanting to put up a grievance shall first submit his/her grievance (s) on the prescribed form to his/her immediate supervisor/In-charge with a copy to Human Resources Department. The supervisor/In-charge shall have three working days within which s/he shall have to reply to the employee's grievance (a copy of the reply shall be forwarded to Human Resources Department).
- If, within this stipulated period the supervisor/in-charge fails to reply to the grievance or if his/her answer is not satisfactory to the employee, the employee may present his / her grievance within three working days to his/her relevant second level supervisor or HR Manager (a copy of the reply shall be forwarded to Human Resources Department/Committee), who shall have to reply to the employee's grievance within three days.
- If, within this stipulated period, a mutually acceptable settlement cannot be reached, the employee will have three working days in which to present his/her grievance to the representative appointed by the President.
- If the disposition of the grievance is still not acceptable to the employee and s/he wishes to have the grievance given further consideration, s/he shall notify the President in writing to that effect ;
- It will be up to the discretion of the President to either investigate the allegation on his/her own or constitute a panel to hear out the grievant. Grievance processed to this stage shall be reviewed and a response shall be provided to the grievant within three days.
- If the disposition of the grievance is acceptable to the grievant the whole process will come to a conclusion, and, if not, in that case the decision made by President would be final. President may at his/her own discretion take the grievance to the Board of Directors or declare the decision made by him/herself or panel constituted by him/her as final.
- In exceptional cases where a Department or Section Head or Manager reporting directly to the President, wishes to file a grievance, s/he shall first discuss his/her grievance with the President before filing the grievance form.
- If the President fails to reply to the grievance or if his/her answer is not satisfactory to the employee, the officer concerned may present his/her grievance to the Board member



nominated by the President. Grievances processed under such circumstances shall be reviewed and a response shall be provided within three days. Any Exceptional case that is processed or resolved through a committee formed and headed by the President shall be the final decision.

ANNEXURES 1-18



PART “B” PROCUREMENT POLICIES

CHAPTER # 01

PROCUREMENT

1.1 APPROVING LIMITS

All procurements will be made in accordance with the procedures laid down in this chapter after approval from the competent authority as per **Appendix 1.1**.

1.2 PREQUALIFICATION OF SUPPLIERS

Procedure

Responsible Staff

1.2.1 Advertisement for prequalification of suppliers

Terms and conditions for the prequalification of suppliers are advertised in at least one local newspaper. Suppliers are asked to submit the required documents as mentioned in the advertisement.

Secretary General

1.2.2 Short listing

Supplier Evaluation Form (**Annexure – 1**) is used to short list suppliers on the basis of information provided by them.

Deputy Secretary
General

1.2.3 Final selection

Suppliers are selected on the basis of information provided by the suppliers after the approval of the Procurement Committee.

Head of Finance

1.2.4 Intimation All suppliers are individually intimated about the selection

Administrative Officer

1.2.5 Suppliers database

Suppliers database integrated with financial information system is maintained to streamline the procurement process.

Administrative Officer

1.3 REQUISITION

1.3.1 Preparation of Requisition: Requisition

Requisitioning



(Annexure – 2) is prepared and in triplicate.

Department/office

1.3.2 Approval of Requisition: Requisition for purchase is approved as per **Appendix 1.1**.

Approving authority

1.4 METHOD OF PROCUREMENT

1.4.1 Selection of method of procurement:

Secretary General

Method of procurement is selected on the basis of estimated value of goods/services to be procured as specified in **Appendix 1.2**.

1.5 LOCAL PROCUREMENT

1.5.1 Local Procurement Goods are procured by responsible staff assigned by the Secretary General.

Admin/Procurement Officer

1.6 PROCUREMENT COMMITTEE

1.6.1 Formation of Procurement Committee

Secretary General

Procurement Committee is formed for all procurements above Rupees 25,000. The procurement committee will at least have following members:

- A representative of administration and procurement department;
- A representative of relevant department; and
- A representative of finance department.

1.7 REQUEST FOR QUOTATION

1.7.1 Preparation of Request for Quotation Request for Quotation (**Annexure PC - 3**) is prepared for goods/services to be acquired.

Procurement Officer /
Administration Assistant

1.7.2 Approval of Request for Quotation Request for Quotations is approved and issued to selected suppliers.

Secretary General



1.7.3 Receipt of quotations:

Quotations from the suppliers are received and recorded in the Comparative Statement (Annexure - 4)

Procurement Officer /
Administration Assistant

1.7.4 Evaluation of quotations All quotations are evaluated on the basis of:

Procurement Committee

- prices;
- suppliers previous record of performance and service;
- ability of supplier to render satisfactory service;
- other factors keeping in view of AF's needs .

1.7.3 Minutes of Procurement Committee Minutes of procurement committee are prepared. These minutes will at least include:

Procurement Officer /
Administration Assistant

- List and specification of items to be procured;
- Comparative Statement;
- Detail of negotiations with bidders regarding price including other terms and conditions; and
- Method of selection of successful bidder.

1.7.6 Approval of Minutes: Minutes of Procurement Committee are approved.

President

1.7.7 Intimation to unsuccessful supplier Unsuccessful suppliers are intimated about the fact properly.

Admin/Procurement
Officer

1.8 INVITATION TO BID

1.8.1 Advertisement Invitation to Bid is approved for open advertising in at least one local daily newspaper. Bidders will be asked to drop at office.

Secretary General

1.8.2 Opening of Bid Bid is opened in the presence of Procurement Committee and Bid Opening Sheet (Annexure - 5) is prepared along with Comparative Statement.

Procurement Officer /
Administration Assistant

1.8.3 Approval Comparative statement and bid opening

President/Chairman



sheet are approved by Procurement Committee.

Procurement Committee

1.8.4 Evaluation of quotations All quotations are evaluated on the basis of:

Procurement Committee

- prices;
- suppliers previous record of performance and service;
- ability of supplier to render satisfactory service;
- other factors keeping in view of GCCI's needs.

1.8.5 Minutes of Procurement Committee

Procurement Officer /
Administration Assistant

Minutes of procurement committee are prepared. These minutes will at least include:

- List and specification of items to be procured;
- Comparative Statement;
- Detail of negotiations with bidders regarding price including other terms and conditions; and
- Method of selection of successful bidder.

1.8.6 Approval of Minutes: Minutes of Procurement Committee are approved.

President

1.8.7 Intimation to unsuccessful supplier
Unsuccessful suppliers are intimated about the fact properly.

Admin/Procurement
Officer

1.9 RETENTION MONEY REGISTER

1.9.1 Retention Money Register Retention Money Register is maintained for all the monies received from the suppliers/bidders as retention money. Retention Money will only be received in form of crossed cheque/pay order/ bank draft in the name of GCCI.

Procurement Officer

It will be refunded to supplier/bidder on the fulfillment of terms and conditions of contract.

1.10 GOODS INSPECTION COMMITTEE

1.10.1 Formation of Goods Inspection Committee
Goods Inspection Committee is formed for the

Admin or Procurement
Officer



inspection of goods received.

1.10.2 Return of Rejected Goods

Secretary General

Rejected goods are to be returned to supplier/bidder for replacement.

1.11 RECORDING IN BOOKS OF ACCOUNTS

1.11.1 Receipt of document All documents related to procurement will be submitted to Finance Officer/Finance Assistant.

1.11.2 Preparation of Voucher: Voucher is prepared after verification of all submitted documents after approval from Chairman Finance Committee.

Finance Officer / Finance Assistant

1.12 PROCUREMENT FILE

1.12.1 Procurement file Following documents are retained in the procurement file for every procurement above Rs. 50,000.

Admin./Procurement Officer

- Requisition;
- Quotations/Proposal received;
- Comparative Statement;
- Minutes of Procurement Committee;
- Purchase Order along with terms and conditions;
- Delivery Challan;
- Receiving report;
- Goods inspection report;
- Goods received note; and
- Copy of invoice.

ANNEXURES



CHAPTER # 02

FIXED ASSETS AND INVENTORY

2.1 CAPITALIZATION THRESHOLD

Items of property and/or equipment purchased by Ghizer Chamber of Commerce & Industry will, for the purposes of capitalization, be classified under the following categories:

Item	Description	Threshold	Remarks
Non-expendable	Items with unit cost of over Rupees 3,000 and useful life of more than one year and items of sensitive nature.	Capitalize	Maintain a formal inventory record
Expendable	Items with unit cost of less than Rupees 3,000 and useful life of less than one year.	Do not capitalize	Maintain a memorandum inventory record
Consumables	Expendable items that are consumed, exhausted, or become an integral part of other property when put to use.	Expense out	Examples include office supplies, stationery and like items.

2.2 ACQUISITIONS

All fixed asset acquisitions must follow procurement policies and procedures narrated in Chapter 1: Procurement.

2.3 RECOGNITION OF ASSETS

Fixed assets acquired by GCCI will be measured at their cost of acquisition including applicable ancillary costs. Cost of assets received by way of gift or donation or as part of non-monetary grant will be determined on the basis of the information provided by the donor.



2.4 REPAIR AND MAINTENANCE

Maintenance and normal repairs will be charged to Income & expenditure as and when incurred. Major repairs and improvements will be capitalized.

2.5 DEPRECIATION / AMORTIZATION

Depreciation is charged to income applying the reducing balance method whereby the cost of an asset is written off over its estimated useful life at the following rates:

Category	Rate [(%) per annum]
Land	NIL
Building	2.5.00
Office equipment (AC, Fan, heater, photocopier, generator etc.)	15.00
Computer & peripheral	30.00
Furniture and fixture	10.00
Vehicles	15.00
Intangible asset (software etc.)	20.00

2.6 RELOCATION OF ASSET

No asset will be taken off the premises before it has been properly tagged.

2.7 ANNUAL PHYSICAL COUNT TEAM

Annual physical inventory count will be carried out by a team comprising of the following members:

Member 1	Admin Officer
Member 2	Representative from Finance Department
Member 3	Representative from respective department

2.8 INVESTIGATING MISSING ASSET

Investigation of missing assets will be carried out by the following designated officials:



Member 1 Representative from Finance Department

Member 2 Manager Administration/Designated Official

2.9 DISPOSAL OF EQUIPMENT

- a) Capital assets which are obsolete, worn-out, or no longer required by GCCI may be sold, scrapped or traded-in, as considered appropriate by the Institution.
- b) Gains and losses on disposal of assets, if any, will be included in current profit and loss account.

2.10 SAFEGUARDING

The custodial staff will be responsible for the security of the equipment under their use. This includes ensuring that equipment is used only by the authorized persons, safeguarded against theft and damage and only removed from the premises with approval.

2.11 RECEIPT OF EQUIPMENT

- | | |
|--|-----------------------------------|
| <p>2.11.1 Goods Received: On receipt of Inspection Report, Goods Received Note (Annex “FA – 1”) is filled in giving all the related particulars of the acquisition along with the description of the equipment.</p> | <p>Admin Officer</p> |
| <p>2.11.2 Certification of Goods Received Note. The duly filled in GRN is sent to Manager Administration for certification.</p> | <p>Manager
Administration</p> |
| <p>2.11.3 Distribution of Approved GRN. The certified Goods Note is distributed as follows:</p> <ul style="list-style-type: none"> ▪ Original to finance department ▪ Duplicate to be retained for record | <p>Admin Officer</p> |
| <p>2.11.4 Entry into Equipment Inventory register. If an item qualifies for capitalization, the details thereof are forthwith into Equipment Inventory Card (Annex “FA – 2”).</p> | <p>Admin Officer</p> |

2.12 EQUIPMENT IDENTIFICATION NUMBER

- | | |
|--|-----------------------------|
| <p>2.12.1 Unique Identification Number. Every item of</p> | <p>Inventory Controller</p> |
|--|-----------------------------|



property entered into the Equipment Inventory Register is assigned a unique identification number comprising the following components:

AA	-	000001	-	2021
Asset		Sequential		Acquisition year
type		number		(4
(2		(6 digits)		digits)
characters)				

12.1.2 Tagging. The unique asset identification number is affixed on front or other easily accessible area. Inventory Controller

2.13 ISSUANCE OF EQUIPMENT TO CUSTODIAN

2.13.1 Requisitioning Equipment. Equipment Requisition Form (**Annex “FA – 3”**) is completed and forwarded to departmental head or Finance and Administration Officer for approval. Admin Officer

2.13.2 Availability Check.

- On receipt of Equipment Requisition Form, availability in stores or through transfers is checked and details thereof are filled in. Admin Officer
- The form is then forwarded to Secretary General for authorization.
- In case the requested item is not available, the fact is intimated to the concerned staff member who asks for the procurement of the same by giving a written request to Administration and Procurement Department (please refer to Chapter 2: Procurement).

2.13.3 Authorization of Requisition. The Equipment Requisition Form is authorized and redirected to Inventory Controller. Secretary General

2.13.4 Issuance of Equipment. The authorized Equipment Requisition Form is filed for departmental record and Admin Officer



- The equipment, if available in stores, is issued through Equipment Issuance Form (**Annex “FA– 4”**).
- Where issuance involves transfers, procedures relating to Transfer of Equipment are followed.

2.13.5 Distribution of Equipment Issuance Form. The Admin Officer
Equipment Issuance Form is distributed as follows:

- Original retained by the Inventory Controller
- Duplicate to finance department
- Triplicate to the concerned department/location

2.13.6 Updating Inventory Records. After the equipment has Admin Officer
been issued, the inventory record is updated accordingly and acknowledgement is obtained from the respective head of department or Manager Administration.

2.14 TRANSFER OF EQUIPMENT

2.14.1 Transferring Equipment. Based on authorization Admin Officer
granted vide procedure **2.14.4**, Equipment Transfer Form (**Annex “FA – 5”**) is completed and forwarded to Secretary General for approval.

2.14.2 Approval of Transfer. The Equipment Admin Officer
Transfer Form is approved and redirected to Inventory Controller.

2.14.3 Clearance from Current Location. The approved Equipment Transfer Form is:

- Sent to current custodial departmental head to obtain clearance thereof.
- Sent back to Administration Officer for transfer arrangements.

Current Departmental
Head

2.14.4 Transfer Arrangements.

- The equipment is transferred to new location; &
- Signatures of receiving departmental head are obtained on Equipment Transfer Form.

Admin Officer

Departmental Head

2.14.5 Updating Inventory Records. After successful Admin Officer
completion of inter-department transfers, assets’



record is updated accordingly.

2.15 RELOCATION OF EQUIPMENT

(a) Official Activities (temporary)

- | | |
|---|------------------------------------|
| 01 Requesting Relocation. Equipment Requisition Form is prepared and forwarded to departmental head for approval. | Requisitioning Staff |
| 02 Onward Submission. The approved Equipment Requisition Form is submitted to Admin Officer at GCCI. | Concern Staff |
| 03 Relocating Equipment. <ul style="list-style-type: none">▪ GCCI Head-office. Approval by Secretary General is obtained, the Equipment Requisition Form is filed for departmental record and the equipment is relocated through Equipment Temporary Relocation Form (Annex “FA – 6”).▪ Administration Department. Approval by Director is obtained, the Equipment Requisition Form is filed for official record and the equipment is relocated through Equipment Temporary Relocation Form. | Admin Officer

Admin Officer |
| 04 Distribution of Relocation Form. The Equipment Temporary Relocation Form is distributed as follows: <ul style="list-style-type: none">▪ Original retained for record▪ Duplicate to the custodian | Admin Officer |
| 05 Updating Inventory Records. After the equipment has been relocated, the inventory record is updated accordingly and acknowledgement obtained from the respective recipient. | Admin Officer |

(b) Repair and Maintenance at Off-premises Location



- 01 Requesting Repair.** Repair is requested on Equipment Repair Request Form (**Annex “FA – 7”**) and forwarded to head of department for verification. Custodian
- 02 Verification of Repair Request.** The Equipment Repair Request Form is verified by departmental head and forwarded to Admin Officer. Departmental Head or Director
- 03 Inspection of the Equipment.** The equipment requested for repair is physically inspected both at GCCCI’s Head-office. Admin Officer; Designated Official



2. 16 PHYSICAL COUNT

2.16.1 Annual Physical Count.

Admin Officer

In order to exercise effective control over equipment and to ensure objective reporting of inventory items, a physical inventory count is conducted at least once every financial year.

2.16.2 Physical Count Intimation.

Admins Officer

A written intimation of date and time of annual physical inventory count is sent to each department/area head.

2.16.3 Performing Physical Count.

Admins Officer

Based on Physical Stock Take Listing (**Annex “FA – 8”**), a physical count is carried out to ascertain the condition of each item counted and to confirm its location and existence. Equipment Inventory Listing will be signed by both the Inventory Administration Manager and the Representative at each department/location.

2.16.4 Inventory Findings.

Admins Officer

After completion of physical count, a report on physical count observations and recommendations is and distributed as follows:

- First copy retained by manger admin.
- Second copy Manager Administration

2.17 PHYSICAL INVENTORY RECONCILIATION

2.17.1 Reconciliation Process. After the physical inventory count is completed, a reconciliation process is conducted to identify and explain differences.

Admins
Officer

2.17.2 Certification of Reconciliation. The physical inventory reconciliation is certified and signed.

Admins
Officer

2.17.3 Reconciliation Forwarded to Finance Department. The certified reconciliation is forwarded to finance department for adjusting the appropriate account head.

Admin
Admins
Officer



2.18 MISSING ITEMS

2.18.1 Reporting Missing Equipment.

Custodian Staff

If it appears that an item is missing, the fact is reported to department/area head on Missing or Stolen Asset Report (Annexure FA - 9.)

2.18.2 Verification of Missing Report. The completed Missing or Stolen Asset Report is forwarded to department head or Director for verification.

Custodian Staff

2.18.3 Informing Inventory Controller. The verified Missing or Stolen Asset Report is then submitted to Inventory Controller.

Departmental Head

2.18.4 Notifying Manager Administration. Manager Administration is notified of the missing status and inventory record is updated to reflect the same.

Inventory controller

2.18.5 Inquiry Process. Investigation of the circumstances surrounding disappearance is exercised by the team organized as per policy and the report thereof is submitted to Chairman.

Designated Team
Members

2.18.6 Keeping Missing Notation. Through this process, the record is set aside until the property is located or the criteria for deletion (three physical inventory periods and/or three calendar years from the time the item is coded as missing) is met.

Admin Officer

2.19 STOLEN PROPERTY

2.19.1 Reporting Stolen Equipment. If it is determined that property assigned to a custodian has been stolen, the suspected theft is immediately notified to departmental head or Director through Missing or Stolen Asset Report.

Custodian Staff

2.19.2 Lodging First Information Report. Within three (3) days from the day of discovery, first information report is lodged with the area police for investigations purposes.

Manager
Administration;

2.19.3 Informing Inventory Controller. The Missing or Stolen Asset Report endorsed by departmental head or Directors along with a copy of police report is submitted to Inventory Controller.

Departmental Head
Inventory Controller



2.19.4 Distribution of Missing or Stolen Asset Report. The above-referred documentation along with comments thereon is, within ten (10) days of receipt, distributed as follows:

- Copy 1 retained by Inventory Controller
- Copy 2 Manager Administration
- Copy 3 Senior Staff

Admin Officer

2.19.5 Keeping Stolen Notation. The item of property notified as being stolen remains on the custodial property account until deletion approval is granted by the Chairman.

Admin Manager;
Manager Finance;

2.20 DISPOSAL OF EQUIPMENT

2.20.1 Declaring of Surplus Asset

The declaration of surplus/obsolete asset is initiated through Asset Disposal and Write-off Form (**Annex “FA – 10”**).

Custodian Staff

2.20.2 Departmental Verification

The completed Asset Disposal Form is sent to the respective departmental head for verification.

Custodian Staff

Head of Admin/

2.20.3 Approval of Disposal

The verified Asset Disposal and Write-off Form is submitted to Head of Administration for recommendation and for onward approval by Chief Financial Officer.

Inventory Controller/

Admin Officer

2.20.4 Disposal Process

The Asset Disposal Form along with the relevant minutes of the EC Meeting meeting is forwarded to the Administration Officer for initiation of the disposal process as directed by Secretary General.

Inventory Controller/

Admin Officer



2.20.5 Updating Inventory Record

After the asset has been sold or otherwise disposed, inventory record is updated to reflect approved disposals.

Inventory Controller/

Accounts officer

2.20.6 Gains/ Loss on Disposal

Gains or losses on the retirement of assets are shown in the Profit and loss account along with other non-operating revenues/expenses that arise from ordinary business activities.

ANNEXURES



PART “C” FINANCIAL POLICIES

CHAPTER # 01

CASH AND BANKS

1.1 APPROVAL FOR OPENING OF BANK ACCOUNT

New bank account will be opened after the prior approval of Executive Committee chaired by the President or any person designated by him.

1.2 TITLE OF BANK ACCOUNT

All bank accounts will be in the name of “Ghizer Chamber of Commerce & Industry”.

1.3 CURRENT ACCOUNTS

All funds will preferably be kept in the saving accounts.

1.4 BANK SIGNATORIES

Bank account will be operated by at least two signatories. Cheques will not be signed and countersigned in advance.

1.5 PAYMENT THRESHOLD

All disbursements above Rupees 15,000 will be made through crossed cheque or bank transfer.

1.6 BANK RECONCILIATION STATEMENT

Bank Reconciliation Statement of each bank account will be prepared on monthly basis.

1.7 CLOSURE OF BANK ACCOUNT

Bank account will be closed after the written approval of Executive Committee, chaired by the President or any person designated by him.

1.8 LIMIT OF PETTY CASH IMPREST

Maximum amount of the Petty Cash Imprest will not exceed Rs. 25,000 at Head Office office and Rs. 10,000 at regional and area offices.

1.9 BANKING PROCEDURES

Procedures

Responsible Person



- 1.9.1 Head office** Two signatories are appointed are designated for all accounts. For special cases EC Committee approve one signatory for an account for operation purposes (Appendix 1). President
- 1.9.2 Distribution of list of signatories** List of signatories is prepared and distributed as follows: Secretary General
- One Copy to the bank
 - One copy for office file
- 1.9.3 Changes in signatories** President
- Changes in signatories, at head offices and camp offices are approved.
- 1.10 CHEQUE BOOKS**
- 1.10.1 Cheque Books** Only one cheque book is used at one time for each bank account. Finance Officer
- 1.10.2 Cheque Book Register** Receipt and issue of cheque books to the authorized persons is controlled through Cheque Book Register (Annexure “BC – 1”). Finance Officer
- 1.10.3 Cheque Dispatch Register** Cheques are dispatched and all particulars are recorded in Cheque Dispatch Register (Annexure BC – 2) Finance Assistant
- 1.10.4 Undelivered Cheques** Undelivered cheques are retained for a period of thirty days. Afterwards the cheques are cancelled and retained in the cheque book. Finance Officer
- 1.11 BANK RECONCILIATION**
- 1.11.1 Bank Statement** Bank statements of all bank accounts are obtained within one week from the end of month. Finance Officer
- 1.11.2 Checking of reconciliation** Bank Reconciliation Statement is checked are forwarded for approval. Finance Officer
- First Copy Respective bank
- Second copy retained for record purposes in bank file
- 1.11.3 Approval of reconciliation** Bank Reconciliation Statement is approved. Secretary General



1.12 DOCUMENTATION RELATED TO BANKS

3.12.1 Bank File Bank file is maintained for each and every bank account. This file will contain the following documents: ▪ Account opening form; ▪ List of signatories and changes thereof; ▪ Monthly Bank Reconciliation Statement along with copy of monthly bank statement.	Finance Officer
3.12.2 Retention of Record All record relating to banks is retained at least for five years.	Finance officer

1.13 CLOSURE OF BANK ACCOUNTS

1.13.1 Authorization of closure of bank account Application for closure of bank account is approved	President
1.13.2 Documentation Final bank statement and closure certificate is obtained and retained in the bank file.	Finance officer



1.14 RECEIPTS

1.14.1 Receipt of Funds Cash, cheque or other monetary instruments are received from client or any other party.	Finance Officer
1.14.2 Official Receipt Pre-numbered official receipt books are used. The stock of official receipt are controlled vide memorandum stock register.	Secretary General
1.14.3 Issue of official Receipts Three copies of official receipts are prepared for all the funds received. Official receipts will be distributed as under: Original Client Second Finance department for credit voucher Third copy Left with receipt book for ready reference	Finance officer
1.14.4 Checking of Receipt Books Particulars of receipts are checked on daily basis.	Finance officer
1.14.5 Deposit of Funds Cash, cheque, demand draft and pay order are deposited in the bank on the day of receipt or on the following day through bank deposit slip.	Finance officer
1.14.6 Preparation of Receipt Voucher Deposit slip, official receipts and credit advices are used to prepare Receipt/Credit voucher. All particulars including reference of official receipt number, depositor's name, title of the account and the account code are recorded in the Receipt/Credit voucher. Reference of Credit voucher is also recorded on the official receipt left with receipt book to ensure that all receipts have been recorded in the proper account code in the general ledger.	Finance officer
1.14.7 Checking of Voucher Particulars of Receipt/Credit Voucher are checked.	Internal auditor
1.14.8 Approval of Voucher Receipt/credit Voucher is approved for posting in general ledger.	Secretary General



1.14.9 Posting into general ledger Voucher is posted in the accounting software and “Posted Stamp is affixed”.	Finance Officer

1.15 PAYMENTS TO SUPPLIERS

1.15.1 Receipt of Supporting Documents

- Requisition;
- Request for quotation/proposal;
- Quotation/Proposal received;
- Comparative statements;
- Minutes of procurements committee;
- Purchase Order along with terms and conditions;
- Delivery challan;
- Receiving report;
- Goods inspection report;
- Goods received note; and
- Original invoice.
-

In case of procurement below Rs.25,000, following documents are necessary.

- Request for quotation
- Quotation; and
- Minutes of Procurement Committee.

1.15.2 Verification of supporting documents

Supporting documents are verified to ensure that:

- Only goods requisitioned were ordered;
- Goods invoiced are actually received and entered in the record;
- Goods received are according to specification as given in purchase order; and
- Arithmetic accuracy and contents or original invoice addressed to GCCI are checked.



1.16 PAYMENT FOR SERVICES

1.16.1 Receipt of supporting documents

Following documents are received for processing of payments of services from the relevant department.

- Purchase requisition;
- Request for quotation/Invitation;
- Quotation/proposal received;
- Comparative statement;
- Minutes of procurement committee;
- Completion Report; and
- Original invoice.

1.16.2 Verification of Supporting documents

Supporting documents are verified to ensure that:

- Only services requisitioned were utilized;
- Services invoiced are actually performed by the service provider;
- Services received are according to specifications are given in the purchase order; and Arithmetic accuracy and contents of original invoice addressed to the commission are checked.

1.17 PAYMENT OF ADVANCES

1.17.1 Receipt of Request

Advance Application Form duly approved from the competent authority Fin. Officer are received from procurement department or concerned employee.

1.17.2 Verification of supporting documents

Approval of competent authority is checked on the supporting Documents are genuineness of all documents.

1.18 LOAN TO STAFF

1.18.1 Receipt of Loan Application Form

Loan application form “Annex “HR-14” from Human resource department.



1.18.2 Calculation of deduction

Annual basic salary, maximum loan limit and allowable type
Type of loan are checked and verified from the payroll database.
Calculations of monthly deduction and number of installment are
also checked. Fin. Officer

1.18.3 Verification of supporting documents

Accuracy of all documents is confirmed and also ensured that contract
has been completed and there are no more outstanding issues.

1.19 PROCESSING OF DISBURSEMENT DOCUMENTS

1.19.1 Preparation of Disbursement Voucher

Disbursement Vouchers is prepared. Appropriate account codes
are allotted based on the nature of the transaction in the Chart
of Account. Fin. Officer

1.19.2 Checking of Disbursement vouchers

Disbursement voucher is checked and forwarded for approval. -do-

1.19.3 Approval of Disbursement Voucher

Disbursement voucher is approved. Chairman Finance Committee

1.19.4 Deduction of Income Tax at source

Income tax is deducted from the disbursement made by GCCI Chairman Finance
Committee

Foundation at the rates applicable time to time.

Tax deducted from the suppliers will be deposited into Government treasury
Within seven days from the date of disbursement.

1.19.5 Preparation of Cheques

Cheque is prepared after the approval of bills/invoice and disbursement
by the competent authority. Fin. Assistant



1.19.6 Signatures on cheques

Cheque is placed before the signatories for signatures alongwith Supporting documents. Signatures are also obtained on the counter folio of the cheque book.

1.19.7 Recording and dispatch

Particulars of cheque are recorded in cheque dispatch register
Dispatch of cheque to the supplier.

Fin. Officer

1.19.8 Posting into general ledger

Voucher is posted in the accounting software and “Posted” stamp
Is fixed.

Fin. Assistant

1.20 PETTY CASH IMPREST

1.20.1 Approval for establishment of Petty Cash imprest

Petty Cash Imprest Form (Annexure BC-4) is approved and an imprest holder is appointed to manage the imprest on the recommendation of manager finance.

Chairman
Finance
Committee

1.20.2 Revision of Imprest

Increase or decrease in the imprest is approved.

-Do-

1.20.3 Change of Imprest holder

Handing over and taking over form (annexure BC-5) is approved
incase of change of imprest holder.

-Do-

1.20.4 Responsibility

Responsible for the safe custody and proper utilization of imprest.

Finance

1.20.5 Utilization of Imprest

Imprest is utilized during the routine operations of GCCCI

. Assistant

1.20.6 Recording of expenses

All expenses are recorded on Petty Cash Imprest Expense Form
(Annexure BC-6). Supporting documents of all expenses are obtained



And “Paid” stamp is affixed on all supporting.

Assistant

1.20.7 Replenishment of Imprest

Cheque Request Form (Annexure-7) is prepared at the time of Replenishment of petty cash imprest along with imprest expense form. Assistant

1.20.8 Approval

Cheque request form is approved for payment to imprest holder. Secretary General

1.20.9 Surprise Cash Count

Arrangements are made for surprise counts by a person independent Of imprest holder. Fin. officer

ANNEXURES



PART “D” ADMINISTRATIVE POLICIES

CHAPTER # 01

1.1 TRAVEL POLICIES

Travel for staff members shall take place only after proper administrative approval has been obtained in accordance with the travel policies set forth in this section.

1.2 CONTINUANCE OF DUTIES

Travel authorization will be granted for official purposes only when appropriate arrangement has been made by the traveling employee to have his/her duties carried out during his/her absence.

1.3 TRAVEL APPROVING AUTHORITY

Approving authorities on the Travel Authorization Form will be as follows:

Traveler	Signatory
President	Executive Committee
Secretary General	President
EC Members	President (SVP & VP)
Officers	Secretary General
All other officials and staff members	Secretary General

1.4 TRAVEL AUTHORIZATION NUMBER

All travel authorizations must be assigned a unique travel authorization number to provide an efficient tracking of travel documents and quicker reimbursement of employee travel expenses.

1.5 DOMESTIC TRAVEL

1.5.1 Entitlements

Entitlement for domestic travel on official business will be as follows:



Grade	Hotel Accommodation	Designation	Travel	Daily Subsistence Allowance
Honorary	4 Star	President/SVP/EC	Business (Air)	Actual
5	3 Star	SG	Economy	Actual
4	2 Star	Officers	Economy (Air)	Actual
3	Motel	Assistant to Sr. Officer	Economy (Air)	Rupees 1,500
1-2	Motel	Office boy/driver etc	Bus/train	Rupees 1000

1.5.2 Exceptions to Travel Entitlements

- Where traveling time by road/by train exceeds six hours, employees of category C and D will also be entitled to travel by air in the economy class.
- Under special circumstances, when a group of people is traveling together, this entitlement will be on twin sharing basis provided people from the same grades are represented in the group. Exception will be made in case of females where grouping might not be possible.

1.5.3 Special Conditions Applicable to Subsistence Allowance

- This allowance is intended to cover the travelers' extra expenditure only, with the exception of the expenses for hotel room.
- In case of a day trip, half of the respective allowance will be given.
- Reimbursement of actual expenses (where entitled) will be against submission of actual bills.
- Where the employee decides not to avail the hotel facility, an additional 50% of daily allowance will be given.
- In case an employee is on leave and is required to travel on GCCI's business the same rules as above will apply.

1.5.4 Travel Advance

Such advances can be drawn up to only 80% of the total estimated daily subsistence allowances entitlement.



- a) In case the employee decides not to avail this facility, subsistence allowance amount will be reimbursed.

1.6 FOREIGN/OVERSEAS TRAVEL

1.6.1 Entitlements

Entitlements for international air travel for official business will be as follows:

GRADE	Travel	Daily Subsistence Allowance
Honorary	Business Class	Actual
5	Economy	Actual
4	Economy	USD 25.00
3	Economy	USD 15.00
2	Economy	USD 10.00

1.6.2 Hotel Accommodation

Accommodation for all overseas travelers will be specified on individual instances and occasions.

1.6.3 Travel Advance

Such advances can be drawn up to only 100% of the total estimated daily subsistence allowances entitlement.

1.6.4 Special Conditions Applicable to Subsistence Allowance

- a) This allowance is intended to cover the travelers' extra expenditure only, with the exception of the expenses for hotel room.
- b) The period of these allowances will commence immediately after arrival at the destination and ends at the departure from destination for Pakistan. In case of a break in the journey, either scheduled or due to unforeseen circumstances, the subsistence allowance will be allowed according to the additional days.

1.6.5 Visas and other travel documents

- a) Administration Department will arrange visas and other travel.



Providing complete documents (including valid passport) to fulfill the concerned Embassy requirement will be the employee's responsibility. Visa process fee will be paid by GCCCI.

- b) The Admin officer at corporate office or any other designated official will reconfirm flights for all employees/visitors.

1.6.6 Excess Luggage

The Company will pay for excess luggage only where official equipment is being carried in personal baggage and only against valid receipts.

1.6.7 Submission Of Boarding Passes

All employees traveling to domestic and/or foreign destinations must return the boarding passes/used ticket stubs, upon return to Administration Department. In addition, they will also verify/sign official expenses for food etc.

1.6.8 Personal Expenses

Personal expenses for example laundry, mini bar, personal phone calls, if any, included in the hotel bill will be charged to personal account of the employee and deducted from the total bill.

1.7 TRANSPORTATION ALLOWANCE

1.7.1 Official Vehicle

- a) The use of official vehicle is encouraged over private vehicles. Incidental costs associated with the use of GCCIs vehicle, including parking fees, tolls, fuel and other appropriate and necessary costs not covered by the sign-out agreement with the Company will be reimbursed.
- b) This does not include damage or abuse of the vehicle, or parking and moving violations.

1.7.2 Private Vehicles

- a) Use of privately-owned vehicles is allowed only with prior approval of the concerned approving authority.
- b) The reimbursement will be made at the rate of Rs. 10 per kilometer on the basis of the shortest route between the origin and destination points. No expenses incidental to the operation of a private automobile, other than authorized mileage allowances and parking fees, when applicable, will be permitted for reimbursement.



1.7.3 Rental Automobiles

The rental automobiles should be used when official vehicle is not available. In renting an automobile, following policies apply:

- a) Rental automobile should not be used if less expensive transportation is available;
- b) The Company's designated travel agency should be used wherever possible; and
- c) The travelers should rent car in the Instruction's name.



1.8 TRAVEL REQUEST AND ARRANGEMENTS

Procedure	Responsible staff
4.8.1 Initiating Travel Request. The travel request is initiated on Travel Authorization Form (Annex “AD – 1”) completed and submitted to his/her immediate supervisor for recommendation: at least three days prior to the time domestic travel is to actually commence; or well in advance, for foreign travel, to avoid last minute problems or rejections by the concerned Embassy.	Admin officer
4.8.2 Approval of Travel Authorization. Recommended Travel Authorization is forwarded for approval in accordance with policy.	Admin officer
4.8.3 Travel Arrangements. Approved Travel Authorization is sent to President. for completion of process and agreement or otherwise according to the circumstances; and to arrange travel and hotel accommodations as per entitlements given in Section 4.5 & 6	Admin officer
4.8.4 Logging Travel Authorization. The approved Travel Authorization Form is logged onto travel binder and allotted serial number.	Admin officer
4.8.5 Distribution of Travel Authorization. The Travel Authorization Form is then distributed as follows: Original to Finance Department Duplicate to be filed in travel binder Triplicate to traveler	Admin officer



1.9 TRAVEL COMPLETION

Procedure	Responsible staff
4.9.1 Trip Report. Upon completion of travel, a trip report is prepared to accompany travel claim covering all activities carried out and submitted to: Secretary General, in case of Head of Departments; or Head of Department, in case of other staff.	Travel officer
4.9.2 Claiming Travel Expenses. The Travel Expense Claim Form (Annex “AD – 2”), accompanied with all supporting documents, is prepared and submitted to Departmental Head or for verification within seven (7) working days of travel being completed.	Travel officer
4.9.3 Onward Submission. The verified Travel Expense Claim Form is forwarded to Secretary General for checking.	Travel officer
4.9.4 Certification of Travel Claim. The Travel Expense Claim is checked and sent to Deputy Secretary General for certification.	Admin officer
4.9.5 Reimbursement of Travel Claim. The certified Travel Expense Claim Form is submitted to Finance Department for reimbursement.	

1.10 OFFICE VEHICLE USAGE POLICIES

1.10.1 Vehicle Usage

- The official vehicles will normally be provided and utilized for GCCI's official business.
- Vehicles should be shared between two or more employees depending on the work priorities and visit plans.
- Vehicles will be released on **first-come-first serve** basis.

1.10.2 Vehicle Documents

Manager Administration will ensure that the insurance certificates, registration documentation, driver's handbook (manual) and other relevant documents are provided with the vehicle and are regularly renewed.



1.10.3 Authorized Drivers

Official vehicles will, at all times, be driven by authorized drivers only.

1.10.4 Operating Policy

- a) Vehicles must be maintained in good working condition to ensure maximum degree of safety. No vehicle will be operated with a known safety deficiency.
- b) Vehicles will be parked at GCCCI's office premises after normal working hours, except when they are used for outstation official purpose or entitled for personal use also.
- c) Drivers must be physically and mentally fit to operate the vehicle and must not have consumed any drugs or intoxicants that can cause drowsiness.

1.10.5 Personal Use Of Official Vehicles

- a) Employees in categories "C" and "D" can request a vehicle for personal use for genuine reasons subject to approval by the Secretary General (with President's Notice) /or availability of the vehicle and a driver.
- b) Official vehicles used for personal/non-official business will be driven by company drivers, self-drive is strictly prohibited.
- c) This facility will be available at a charge of Rupees 20.00 per kilo meter and the cost of overtime of the driver, if any. In special cases these charges can be waived off by the approval of President

1.10.6 USE OF PERSONAL VEHICLE FOR OFFICIAL BUSINESS

- a) If an official vehicle is not available at the time it is needed and the staff member chooses to use his/her privately owned vehicle, subject to prior approval by Manager Administration, he/she may claim reimbursement at the rate of Rupees 20.00 per kilo meter. Toll taxes will, however, be reimbursed separately on production of actual receipts.
- b) The reimbursement mileage rate covers all expenses including fuel, maintenance, insurance and depreciation cost.

1.10.7 Fueling

The vehicle fuel tank must be completely filled at each fueling to verify fuel consumption per kilometer.



1.10.8 Record Keeping

The following record will be kept as evidence to verify proper usage and maintenance of each vehicle:

a) Vehicle Daily Logs

- Each vehicle will be equipped with Logbook. It is the responsibility of the driver designated to the vehicle to keep the log up-to-date.
- The vehicle's daily usage will be reviewed by Administration Officer at, corporate office and by Administration Assistant at branch offices, the following day for completeness and accuracy. The logs must be signed as evidence of review.
- Every employee traveling through official vehicle for official purposes should sign the Logbook; any unsigned entry will be treated as private travel chargeable at the prescribed rate.

b) Vehicle History Record

A vehicle History Record will be maintained for each company vehicle. These records include the following:

- Average monthly Gasoline consumption;
- Repairs or Maintenance, both scheduled and unscheduled, and service.

1.10.9 Accidents during Use

Any accident involving an official vehicle will be immediately reported, on Vehicle Accident Fact Sheet given in **Annexure "AD – 3"**, to Manager Administration.

- Manager Administration at Corporate office and branch managers.
- The employee availing the facility of using GCCI's vehicle for personal use may be liable for payment of part or all of the damage costs not covered by the insurance. In such cases, recommendations of the Manager Administration, will serve as the basis for assessment.

ANNEXURES



CHAPTER # 02

BUDGET OPERATIONS

2.1 PROCESS OVERVIEW

The budget process will involve the following major steps:

- Development of a calendar of activities necessary to finish the process and the scheduled dates for completion of each step;
- Development of preliminary estimates for use by the departmental heads evaluating the reasonableness of the estimates;
- The development and submission of budgetary estimates to finance department;
- Compilation and review of budget estimates;
- Presentation of budget document to the Executive Committee Members.

2.2 ACTIVITY PLAN

Each department should have an Activity Plan for achieving the goals assigned to it. The plan should be reviewed regularly to ascertain progress made towards achieving the desired targets as well as to keep the plan current. The Activity Plan will be used as framework for forecasting departmental/program and/or area budget estimates.

2.3 BUDGET COMMITTEES

The whole process of budgeting from preparation to approval and implementation will be overseen by the following budget committees:

Tasks	Responsibility
Preparation of departmental budget estimates.	Department head and staff
Review of budget estimates submitted by Budget committee.	Finance department
Approval of the budget.	EC/President



2.4 BUDGET REVIEW COMMITTEE

- a) Budget Review Committee will comprise of Secretary General, Departmental heads at GCCI's head office.
- b) The budget review committee will develop plans for the respective departments.
- c) The plans developed along with budgets will be submitted to Head Office for Budget Review.

2.5 CENTRAL PLANNING AND BUDGET REVIEW COMMITTEE

The Central Budget Planning and Review Committee will be formed for the review of preliminary departmental and budget forecasts. The committee will comprise of the following members:

- President;
- Chairman Finance Committee;
- Secretary General

2.6 BUDGET CALENDAR

In order to ensure timely completion of the budget in a systematic manner, a schedule will be developed to organize the budget preparation activities. The following chart presents some of the important steps to be included in the budget calendar with tentative time lines:

Dates	Activities
May 01 to 01 June	Plans and budget preparation process for next financial year begins.
01 Jun to 15 Jun	Budget estimates are reviewed by corporate office Budget Review Committee.
15 June to 20 Jun	Evaluation by Finance departments for preparation of consolidated Annual Budget.
20 June to 25 June	Plans and Budget are reviewed and approved by Corporate Office Budget Review Committee.
25 Jun to 30 Jun	Presentation to Executive Committee for approval.



2.7 DEPARTMENTAL FORECASTS

Procedures	Responsible Staff
2.7.1 Gathering Basic Input Data. Basic planning and budget input data is gathered for departmental forecasts through: • Interdepartmental meetings, if considered appropriate; • Department/program Activity Plan (for budget only); • Personnel requirements for the next year as discussed with the departmental head/director.	Budget Committee
2.7.2 Preparing Forecasts. Departmental plans and budgets are prepared on the formats provided by the Finance Department. The forecasts include: ▪ Overview of planned activities and budgets; and ▪ Consolidated reports on plans versus achievements, both, activities and budgets: a) Profit and loss account head wise plans and budgets for Head office and branches etc.	Budget Committee
2.7.3 Review of the Forecast. The prepared Plan and budget is reviewed, discussed and revisions, if any, are made before its submission to Finance Department.	Budget Committee
2.7.4 Distribution of Departmental Plan and Budget. After review by the respective departmental head, director, the revised budget documents is distributed as follows: ▪ Copy 1 Director ▪ Copy 2 Finance department Copy 3 Retained by the department	



2.8 DRAFT ANNUAL BUDGET

Procedures	Responsible Staff
2.8.1 Consolidation of Budget Estimates. Based on the original copies of the Department Plans and Budget, budgets of all departments are consolidated into Draft Annual Budget.	Finance Department
2.8.2 Checking of Draft Budget. The consolidated Draft Annual Budget is sent back to Departmental Heads for checking.	Finance Department
2.8.3 Review by Chief Financial Officer. After the Draft Annual Budget has been checked and received back in Finance Department, it is submitted to Secretary General for his review and recommendations.	Finance Department
2.8.4 Submission to Budget Review Committee. The Draft Annual Budget reviewed by Secretary General is submitted to Head Office Budget Review Committee for final review before approval.	Finance Department
2.8.5 Review by Corporate Office Budget Review Committee. The information supplied is reviewed in terms of accuracy, possible problems in implementing proposed programs and reasons for substantial variations between projections and costs incurred during previous years. As a result: ▪ the contents of the Final Budget are finalized; ▪ the Draft Annual Budget is revised, if necessary.	Finance Department



2.9 FINAL BUDGET DOCUMENT

Procedures	Responsible Staff
2.9.1 Preparation of Final Budget. After having been reviewed and revised as necessary, the Draft Annual Budget is compiled into a Final Budget document. The document includes: ▪ The comparison of planned activities and budgets of the current year with actual achievements and income/utilization; ▪ The highlights of the proposed budget in terms of business expansion and planned activities; ▪ A review of the budget increases, if any, caused by changes and increases (such as salaries); ▪ An outline of problem areas which have not been reconciled/addressed within the current budget; and Comparative schedules showing historical trends.	Finance Department
2.9.2 Distribution of Final Budget. After having been compiled and approved by the Central Plan and Budget Review Committee, the final budget document is distributed as follows: Copy 1 to the EC Copy 2 retained for record	Finance Department



2.10 APPROVAL OF THE BUDGET

Procedures	Responsible Staff
2.10.1 Approval by the EC Committee. The propositions put forth are reviewed, altered as necessary and approved.	EC Committee chaired by the President
2.10.2 Final Approval by the Board of Directors. The plans and budgets approved by GCCI are submitted to EC Committee for final approval, in accordance with Articles of Association of the Institution.	EC Committee
2.10.3 Distribution. After approval by the ECC the Annual Budget is distributed as follows: ▪ Copy 1 President ▪ Copy 2 Secretary General ▪ Copy 3 Department Heads ▪ Copy 4 Branch Offices ▪ Copy 5 file	Finance Department



2.11 EXECUTION

Procedures	Responsible Staff
2.11.1 Commitment to Achieve Objectives. In order to achieve the specified goals for which the appropriations have been made: Work is carefully scheduled to ensure its accomplishment; and Attempt is made to increase the efficiency of resource utilization wherever possible.	Departments
2.11.2 Record Keeping. The records relating to progress against activity plans and budget are kept at GCCI Head Office office and at branch offices. Reviewing transactions for conformity with the planned purpose of specific appropriations, assuring that no transactions occur unless approved in accordance with policies; and Reporting activity status and budget utilization on monthly/quarterly and annual basis on the specified budgeting and reporting formats.	Finance Department
2.11.3 Review and Evaluation. The progress being made towards objectives is reviewed and evaluated, on monthly basis and reported to the President by the Secretary General.	Finance Department



2.12 MONITORING AND CONTROL

Procedures	Responsible Staff
2.12.1 Budget Information System. To ascertain the progress being made towards the prescribed objectives, an effective and efficient budgetary information system has been established. The information system is capable of: • Providing management at all levels, on timely basis, with accurate and relevant informative data on performance towards each goal; • Comparative analysis of planned statistics with current results.	Monitoring and Evaluation Department
2.12.2 Budgetary Reports. Based on the current information available, following reports (at the minimum) are prepared at quarterly intervals during the execution and submitted to President.	Monitoring and evaluation department

2.13 BUDGET REVISIONS

Procedures	Responsible Staff
2.13.1 Potential Budget Revisions. Activity plans and budgets may be revised during the financial year in order to adjust projections to meet changing conditions. The potential budget revisions are: ▪ Budget Expansions. Represent enhancement to departmental base budget, e.g. by adding new budget line or increment in already apportioned amount. ▪ Budget Contractions. Represent deletion of budget line or decrease in already apportioned amount. ▪ Budget Transfers. Represent transfer of funds from one budget line to another.	Manager Finance



5.13.2 Preparing Budget Revision Request. Budget revision is requested on Budget Revision Request Form (Annex “BR – 2”) duly prepared and forwarded to Chairman for authorization.	Department Head
2.13.3 Review of Budget Revision Request. The authorized Budget Revision Request Form is then submitted to Manager Finance for review in consultation with the concerned departmental head/ director.	Department Head
2.13.4 Subsequent Review of Revision. The revision request reviewed by the Manager Finance is then forwarded to Chief Financial Officer for his review.	Secretary General
2.13.5 Final Approval. After Chief Financial Officer has reviewed, the Budget Revision Request, along with his comments, is submitted to Budget Committee headed by CEO. Once the revision request is approved, it is submitted to the ECC.	Secretary General



PART “E” GENERAL POLICIES

GENERAL

1 RECOGNITION OF INCOME AND EXPENSES

Income will be recognized on accrual basis.

Expenses will be recognized on accrual basis. An amount will be payable when all events that determine the liability have occurred and the amount of the liability can be determined with reasonable accuracy, but not before **economic performance** occurs.

Economic performance will occur:

- In the case of acquisition of services or assets, at the time the services or assets are provided;
- In the case of use of assets, at the time assets are used; and
- In any other case, at the time payment is made in full satisfaction of the liability.

2 COMPLIANCE OF INCOME TAX LAWS

Secretary General, being the head of Operations, will ensure the compliance provisions of Income Tax Laws regarding deduction and deposit of tax at source.

3 CLOSING PROCESS

Accounts will be closed on monthly basis. Standard monthly adjustments will include:

- Depreciation;
- Prepayment charge off;
- Accruals and provisions; and
- Interest calculation of income.

4 BOOKS TO BE MAINTAINED AT FINANCE DEPARTMENT

Finance, Accounts and Administration officers will be responsible for accounting and administration function at GCCI. The following record will at least be maintained at:

Accounts Department

- Bank Payment Voucher File
- Credit Voucher File
- Journal Voucher File
- Petty Cash payment Voucher File
- Bank Statement File
- Bank Reconciliation File
- Cheques Dispatch Register
- Receipt Books



- Payroll File
- Bills payable File
- Fixed Asset Register

Secretary General/Administration Department

- DGTO File
- SECP File
- FPCCI File
- Vehicle Registration Files (each vehicle separately)
- Office and Residence Agreement File
- Staff Travel File
- Hotel Accommodation File
- Vehicle Fueling File
- Telephone Bills File
- Mobile Bills File
- Electricity Bills File
- Procurement File
- Bank Mandate File
- ToP File
- Letter Inward and Outward Record Register
- Telephone Calls Control register

HR Department

- Personnel Files
- Attendance File
- Staff Training & Development File
- Service Certificates File
- Overtime File
- EOBI File
- Insurance
- Office Memorandum File

Corporate Affairs Department

- BOD Meeting Minutes File
- Budget Operation File

Business Development Department/Membership Department

- Business Development Proposals
- Contact Numbers of Businesses in district Ghizer

The End