

**YASHODA SHIKSHAN PRASARAK MANDAL'S
YASHODA TECHNICAL CAMPUS, SATARA**

STAFF POLICY DOCUMENT



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YSPM's YTC POLICY DOCUMENT



YSPM YTC Employment

Acknowledgement of Understanding

The purpose of the YSPM YTC Personnel Policy Manual is to provide guidance in using current best practices as foundational guidelines for creating clear and culturally relevant proactive policies to ensure a healthy, well-run institution for all employees. Please bear in mind that your employment with YTC is a voluntary one and nothing in these policies shall be interpreted to be in conflict with or to eliminate or modify in any way the employment-at-will status of YSPM's YTC employees.

The policy of employment-at-will may not be modified by an officer or employee and shall not be modified in any publication or document. The only exception to this policy is a written employment agreement approved at the discretion of the President or the Board of Trustees, whichever is applicable. These personnel policies are not intended to be a contract of employment or a legal document.

I hereby acknowledge that I have been informed that the YSPM YTC Personnel Policy Manual (PPM) is available with me today and I have read all the terms and conditions mentioned in it.

Prof. Dashrath B. Sagare

President,

Yashoda Shikshan Prasarak Mandal, Satara.

YSPM's YTC POLICY DOCUMENT

FOUNDER PRESIDENT



Dear Staff Members,

I welcome you to Yashoda Technical Campus, Satara, and the institution which inculcates true values while disseminating quality education for shaping the career of our students.

All our institutes are approved by the concerned statutory bodies and fulfill all the norms and standard laid down by them. Our technical campus is located in a lush green, pollution free, pictures environment. We provide students a platform to excel not only in academics but also in co-curricular and extracurricular activities. We encourage individual growth, team building, Industry Interaction and a multi-disciplinary study structure.

We are committed to impart value based quality education along with development of positive attitude, skills and abilities to apply knowledge in order to meet the challenges of future. In order to maintain discipline in our campus this is one of our core values. We have designed the policy document for the campus which will naturally help you all to give you a proper guideline about the rules, regulations, duties and responsibilities.

Let us all work together as a family member for the excellence of the institute and achieve the vision set by all the stakeholders.

Prof. D. B. Sagare
President
YSPM's YTC, Satara

YSPM's YTC POLICY DOCUMENT

INDEX

Chapter No	Subject	Page No
1	Introduction of the Institute	5
2	Vision Mission and Quality Policy of YSPM's YTC	6
3	Guiding Principles	6
4	Classification of Employees	9
5	Hierarchy of YSPM YTC	10
6	Decentralization of Duties and Responsibilities	11
7	Campus working Committees and their responsibility	11
8	Recruitment and selection policy	17
9	Internal promotional policy	19
10	Purchase policy	20
11	Delegation of Financial Powers	21
12	Staff development and travelling policy	23
13	Employee relation policy	25
14	Leave and vacation policy	26
15	Disciplinary policy	27
16	Budgetary Policy	29
17	Women Grievance & Sexual Harassment Policy	29
18	Health and Insurance policy	31

YSPM's YTC POLICY DOCUMENT

1. INTRODUCTION OF THE INSTITUTE

Yashoda Shikshan Prasarak Mandal, Satara (YSPM) education trust was established in 2009, under the efficient and vibrant leadership of Founder President, Hon. Prof. Dasharath Sagare. YSPM has many eminent personalities from the field of education and industry on its advisory board, whose rich experience and guidance benefits the institute to achieve excellence in the field of academics and sports. Yashoda Technical Campus was established in 2011 to provide quality technical education to the students, serve the society, industry and all the stake holders through value added quality education.

YSPM-YTC is conducting different courses approved by AICTE, New Delhi, PCI, New Delhi & Govt. of Maharashtra, DTE, Mumbai; Affiliated to Shivaji University, Kolhapur / MSBTE, Mumbai / DBATU, Lonere.

In a world where technology is changing very fast, it is indeed a challenging task to cater the needs of industry for proficient manpower. Satara being a growing city is filled with potential but an untapped pool of talent. We at Yashoda Technical Campus, part of Yashoda Shikshan Prasarak Mandal are working towards polishing this talent and to bring them out so that they can touch the sky. We earnestly hope that our student will be able to meet all the challenges throughout their carrier. Many of them are occupying key positions in many private and public sector undertakings in India and have brought laurels to the college.

1.1 Courses run under YSPM-YTC

Faculty of Engineering & Technology (UG)		
1	Mechanical Engineering	30
2	Computer Engineering	120
3	Electrical Engineering	30
4	Civil Engineering	30
5	Electronics & Telecommunication Engineering	90
6	Artificial Intelligence and Data Science	60
Faculty of Pharmacy		
1	D. Pharmacy	60
2	B. Pharmacy	100
3	M. Pharmacy (Pharmaceutics)	15
4	M. Pharmacy (Pharmacology)	09
Faculty of Polytechnic		
1	Mechanical Engineering	30
2	Electrical Engineering	60
3	Civil Engineering	60
4	Computer Engineering	90
5	Information Technology	60
6	AI & ML	60
Faculty of Management (MBA)		60
Faculty of MCA		180
Faculty of Architecture(B.Arch.)		40
Faculty of Engineering & Technology (PG)		
1	Mechanical Engineering	12

YSPM's YTC POLICY DOCUMENT

2. VISION, MISSION AND QUALITY POLICY OF YSPM'S YTC

2.1.Vision

Yashoda Technical Campus aspires to be a role model for institutional excellence and to emerge as a Leader in Technical & Management Education and Research by providing value based Quality education with World class infrastructure and strengthening strategic linkage with Industry, Premier Institutions and thereby fostering excellence in teaching, research and community service to meet educational, social and economic needs of the region and the nation to create human society.

2.2.Mission

- (i) To provide opportunities to students and faculty to acquire higher qualification and experience with continuous learning opportunities.
- (ii) To impart quality education by implementing state-of-the-art teaching learning methods to enrich the academic competency, credibility and integrity of the students.
- (iii) To empower the students with current knowledge, skills and right attitude in order to meet the challenges of future & to develop competence towards serving the ever changing needs of Industry and Society.
- (iv) To create and maintain a vibrant research environment to promote excellence in research and extension activities.

2.3. Internal quality assurance policy

- To providing World class infrastructure with personal attention
- By providing effective teaching learning process
- By providing Staff involvement in innovation and research
- To impart required knowledge skill and positive attitude among the students.
- To provide ethical and moral base education.
- Controlled assessments, coursework and portfolios of evidence

3. GUIDING PRINCIPLES

Policy Statement of YSPM YTC operates a robust internal quality assurance system, to maintain the consistency and accuracy of assessments. Internal Quality Assurance (IQA) is the process of ensuring that training delivering and assessment practice is monitored in order to ensure that they meet national standards.

3.1.Preamble:

Organization should have policies in place to ensure equality to conduct all the activities equally. It is good practice for all organization to have a written statement on equality. This could be an equality scheme, policy or strategy, procedure or rules and regulations

Organization should aim to develop a diverse workforce which draws on the skill and experience of a wide range of communities. Workforce can become a key way of expressing the diversity of your organization and engaging effectively with different groups. An important way of demonstrating commitment is to develop a diverse team of both staff (Teaching, supporting and non-teaching) is through preparation of an equal opportunities

YSPM's YTC POLICY DOCUMENT

policies. This could cover the approach to recruitment, promotion and training and methods of ensuring equality of opportunity for different equalities group.

Organization ensures that all staff (Teaching Supporting and Non-Teaching) is able to work for the organization in a pleasant and safe environment without experiencing harassment or discrimination. Having a policy on harassment and discrimination helps to set out exactly what is expected from staff and sets out clear procedures if problems are experienced.

3.2. Policy Aims:

1. To provide a continuous check on the consistency and quality of delivery and the consistency, quality and fairness of marking, grading and overall assessment of student's work.
2. To meet and exceed the requirements placed upon us by QCA, the awarding bodies, and the student charter.
3. To ensure that valid assessment decisions are reached for all our students and that external requirements are fully met.
4. To support academic staff in their classroom delivery by affording them the opportunity to receive critically supportive comment and to be able to conduct peer observation.
5. To support academic staff in their assessment activities by affording them the opportunity to receive critically supportive comment on the assessment decisions reached. The key features of an effective system are that it must:
 - a. Include the monitoring of assessments and a way of standardizing assessment judgments sample assessments on a 'formative' basis, therefore giving feedback to assessors on an ongoing basis (not at the end of the accreditation process)
 - b. Support and develop the assessment team
 - c. Be accurately recorded to provide a clear audit trail
 - d. Be carried out by suitably qualified and occupationally competent staff.

3.3. Scope

For the purpose of this policy, the term IQA encompasses all forms of activity that check and validate assessment. It may be implemented through the systems of verification as required or laid down by examining or awarding bodies; or it may occur through shared observation of student activities, second marking of students' work, or team grading/assessment of students' work. Any task, activity, essay or project that contributes to the students' final achievement in a vocational area, academic subject or key skill will fall within the scope of this policy.

3.4. Reporting

Reporting of the different staff members will be according to the policy designed by YSPM YTC which is as follows

Staff	Reporting Authority
Director	President / Vice President / Secretary
Associate Director / Principal	Director / Vice President
Registrar/ Dy. Registrar	Director / Vice President

YSPM's YTC POLICY DOCUMENT

Head of the Departments	Principal of Faculty
Teaching staff	Head of the Department / Principal
Laboratory Staff	Head of the Department / Principal
Library In-charge	Director/ Registrar
Librarian and Library staff	Library In-charge
Administrative /students section / accounts / Office staff	Registrar / OS
Store Staff	Registrar/ OS
Peon	Respective HOD's / Registrar / OS

3.5. Working Hours

At Present the working hours of the staff members is as follows

Category	Engineering and Polytechnic		Pharmacy, MBA & MCA	
	Working Hours	Lunch and Tea breaks	Working Hours	Lunch and tea Breaks
Teaching	9:40am - 5:00pm	12:00noon-12:40 pm	9:40am - 5:00 pm	1:00pm-1:40pm
Non-teaching	9:30am - 5:30pm	12:00noon-12:30 pm	9:30am - 5:30 pm	1:00pm-1:30pm
Peon	9:00am - 5:45pm	12:00noon-12:30 pm	9:00am - 5:45 pm	1:00pm-1:30pm

Note: The campus will have a holiday on every first and third Saturday of the month.

Leadership

The institute's leadership at all sites and in all capacities, communicates the institutes goals and values; facilitates teamwork, collaboration, and partnership; rewards achievement of desired outcomes; supports continuous learning and improvement and encourages innovation and capacity to respond to changes. In doing so the institute's leadership encourages each employee to take active responsibility for the mission and vision of the institute and foster the development and use of each employee's capability.

3.6. Quality of Employment

The institute is committed to creating and sustaining a workforce of highly qualified faculty and staff to provide a positive environment of work for all and one that encourages balancing the work and personnel commitments

3.7. Compensation Reward and Recognition

The institute's compensation programme is administered fairly and equitably strengthening the tie between pay, performance and organizational success. The staff members are rewarded for their outstanding performance during the *Sanstha foundation day on Dasera and also on 26 January.*

YSPM's YTC POLICY DOCUMENT

3.8. Continuous learning and development

The institute supports and motivates the staff to attain the various staff development programme which naturally supports continuous learning so that it can provide structured development and integrates institutional mission, organizational and individual needs and performance expectations.

3.9. Response to change

The institute constantly prepares itself for the challenges of the future. In doing so during periods of changing needs, the institute creates opportunities for employees to acquire the needed skills to achieve the mission of the institute

4. CLASSIFICATION OF EMPLOYEES

At Yashoda Technical Campus employees are classified on the functional basis to increase the efficiency of the work by assigning proper authority and responsibility at different levels

The employees are classified into two categories

- **Faculty:**
 - Full Time
 - Visiting
- **Staff**
 - Technical
 - Administrative
 - Supporting staff

4.1. Full time Faculty

The full time faculty comprises of the persons who are involved in teaching at the institutes on a full time basis who are either approved by the University selection committee on permanent basis or through local selection committee on ad-hoc basis whose salaries are paid on a monthly basis

4.2. Visiting Faculty

The visiting faculty is from the industry & institution that contributes for the academic excellence of the institute and is paid as per the norms of YSPM YTC

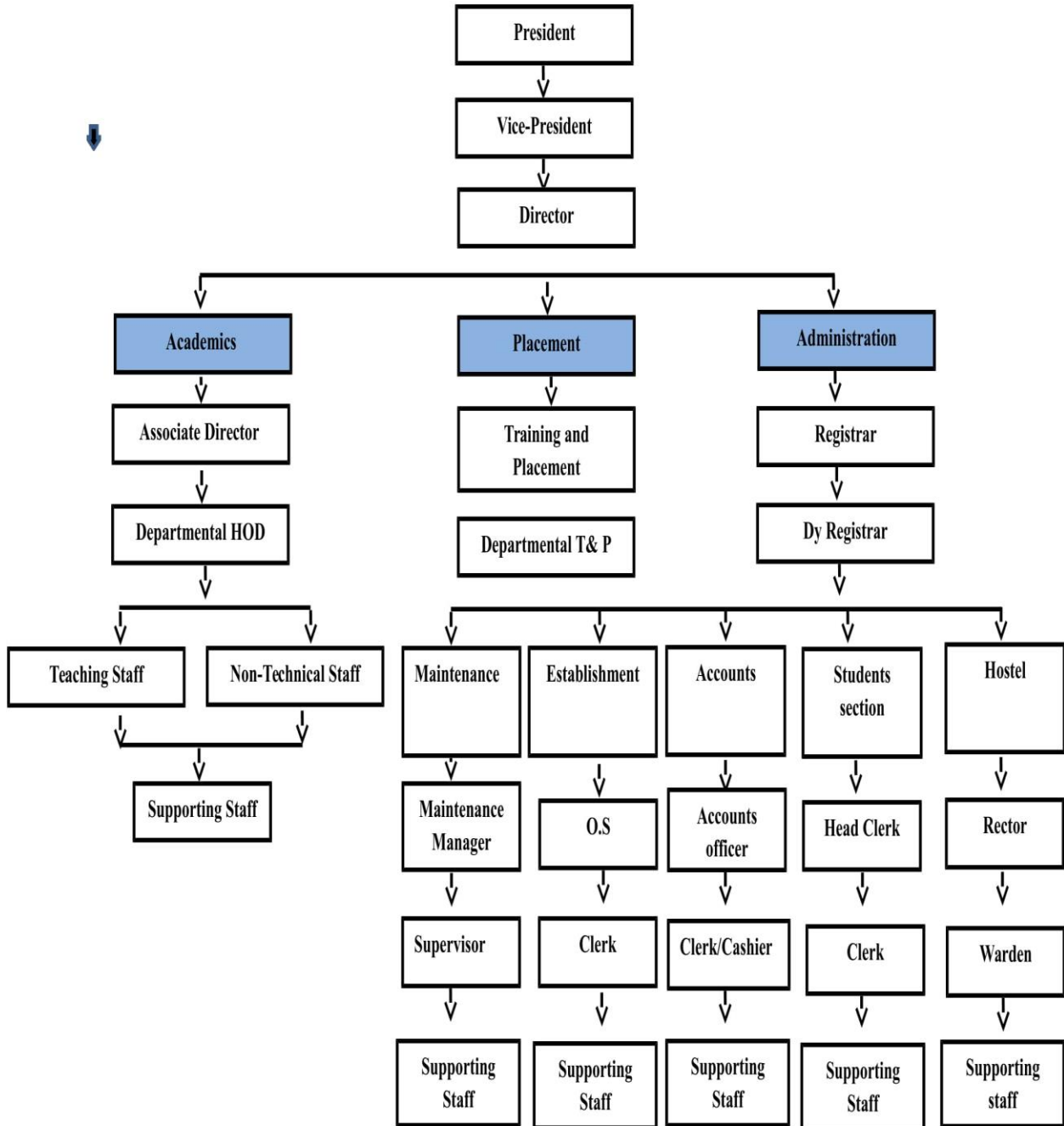
4.3. Staff

4.3.1. **Technical Staff** :- It comprises of Technical assistants, Lab. assistants, Lab. Technicians, Workshop Instructors, Network administrators, Computer Programmers, Librarian, Assistant Librarian and library Assistants

4.3.2. **Administrative staff**:- It includes Registrar, Accounts and Finance officer, Office superintendent, Head of students section, stores and purchase officer, Medical officer, Hostel rector, accountants, assistants, clerks, data entry operator

4.3.3. **Supporting staff**: - It comprises of Lab. Attendant, Peons, Electricians, Carpenters, Plumbers, Drivers, Watchman, Sweepers, Gardner's, assistant to Rectors, lift man.

5. HIERARCHY (ORGANIZATION CHART)



Organization Structure of YSPM YTC, Satara

YSPM's YTC POLICY DOCUMENT

6. DECENTRALIZATION OF DUTIES AND RESPONSIBILITIES

The management and Director on time to time basis assign the duties and responsibilities to the staff members based on the various programs conducted in the college campus. Such as:

1. Induction programme
2. Annual Sports
3. Cultural programme
4. Guest lectures
5. Seminars/Techfest/conference
6. Admission
7. Student development events
8. Employees meet/ Republic day/ Independence day/ Alumina meet

The staff needs to follow the instructions laid down by the higher authorities and perform the duties and responsibilities. If staff refuses to perform the duties allocated to him he should give in written for not performing the duty to the respective departmental HOD.

7. CAMPUS WORKING COMMITTEES AND THEIR RESPONSIBILITY

Sr. No.	Name of the Committee	Responsibilities
1	Special Cell Committee For Welfare of BC, Minority Candidate	To circulate State/Central government's circulars from time to time and collect information of course wise admissions of the candidates pertaining to SC/ST in the college on annual basis. Analyze information on admissions, examination results training and employment of SC/ST students and to prepare reports for onward transmission to MHRD/UGC / Affiliating Universities, etc. SC/ST cell is expected to look after grievances of students & staff and provide necessary help after consultation with the competent authority.
2	Purchase Committee	To check annual consumption & requirements. Quotations and approvals for purchase. Checking of deadstock.
3	Library Co-ordination cell	Library issues, Requirements, Book purchase, Notices, library correspondence, Upgradation of library related softwares, Journals & e-journals purchasing.
4	Vishakha Cell (ICC)	To provide a safe working environment, ICC organize workshops and awareness programmes at regular intervals for sensitizing employees, students on the issues and implications of workplace, treat sexual harassment as a misconduct under the service rules and initiate action for misconduct required to monitor the timely submission of reports by the ICC.

YSPM's YTC POLICY DOCUMENT

5	Grievance Redressal and Coordination Committee	Address the grievances (academic and personal) of the students, staff and faculty. Address motivational disorders of students, staff and students and to counsel them. Help in conducting the student activities and encouraging students to perform well. Keep track of the weak students and guide them for improvement. Linking of health care problems with medical professionals. Once the student submits a grievance, it should be acknowledged within 24 hours and resolved within 30 days.
6	IQAC Cell	Documentation, Internal Quality Assessment Cell (IQAC), Internal Inspection, Academic Audit. To provide inputs for accreditation.
7	Anti-Ragging and Students Discipline Committee	To prohibit, prevent and eliminate the source of ragging including any conduct by any student whether by words spoken or written or by an act which has the effect of teasing, treating or handling with rudeness a fresher or any other student. To prohibit undisciplined activities by any student which causes or is likely to cause hardship or psychological harm or to raise fear in any fresher. To create the awareness about Anti Ragging act and punishments among the students and the appropriate law in force.
8	Anti-Ragging Squad Committee	To carryout regular checks for any Ragging activity in their areas, surprise checks in probable areas of ragging. Ensure anti ragging instructions are displayed at prominent places in their areas of control, In case of any incidence noticed on the spot, assessment of the incidence be made and necessary action to be taken and inform the control cell immediately in given performa.
9	Examination Coordination Committee	Mid term and sessional exams, Planning and smooth conduct of University Theory & Practical Exams, Maintaining all registers & files, Schedule for Examination, Revaluation, student grivences and & Remunerations.
10	Disaster Management Committee	Creating awareness among the staff and the students about the natural disasters, man-made disasters and pandemic emergencies. Creating awareness among the staff and the students on disaster prevention, preparedness, relief and recovery. Teaching life saving and rescue techniques to all the staff and students of the institution. Conducting Programmes on Personal Safety viz. Electrical Safety, Fire Safety, Hazardous Materials Management, etc. Planning for the Disaster Management initiatives and to conduct mock exercises and evacuation to build up courage and confidence among our staff and students.

YSPM's YTC POLICY DOCUMENT

11	Right to Information Committee	Timely disposal of all RTI matters, effective monitoring / tracking of RTI matters within the organization.
12	Industry Institute Integration Cell	Arranging campus interviews, Placement of student in industries, Industry Institute Partnership Cell, Industrial visits, International Collaboration / MoUs. To provide guidance for International Collaboration /linkages among the academicians / research students across the globe.
13	Hostel and Health Care Committee	Admission of the students to hostel, hostel maintenance, safety, security, discipline, mess facility, housekeeping. Database of students and parents. Providing health care facilities to the students. Providing medical facility in case of emergency. Taking feedback from the students.
14	Training and Placement Committee	Providing trainings to the students by arranging various expert lectures, industrial visits, hospital visits. Strengthening the interaction between Industry & Institute. To make students ready for placement. To arrange the Campus interviews. To help the students for off-campus recruitment.
15	Career Development Committee / Career Development Cell	The cell organizes Seminars, Workshops towards development of Soft Skills that helps for career development. The main emphases of the Career Development Cell is the processes for career development – career awareness, career exploration, career preparation, and work experience. This Cell will also provide information and resources to help students make career decisions.
16	Entrepreneurship and Incubation Cell	Adopting a mission to create and sustain social value. Recognizing and relentlessly pursuing new opportunities to serve that mission. Engaging in a process of continuous innovation, adaptation, and learning. Acting boldly without being limited by resources currently in hand and exhibiting a heightened sense of accountability to the constituencies served and for the outcomes created.
17	Research and Development Cell	Promoting Staff and student Publications & Presentations, Supervising research activities, Sending research proposals to funding agencies, MoU's, Research Grants & its utilization.
18	Maintenance Committee (IT, Furniture, Equipment, Electrical, Civil)	Building Maintenance, Furniture Maintenance, Computer & Instruments Maintenance, Housekeeping, Infrastructural developmental Work.

YSPM's YTC POLICY DOCUMENT

19	Magazine Committee	Articles display on notice board, Competitions- Photography, Rangoli, etc., Collection of Advertisements, Photo Session, Messages from eminent personalities, Publishing of Magazine, Participation in University Magazine competition.
20	Publicity Committee	Counseling to students for admission purpose, Strategies for improving admissions, Publicity in social media and Newspapers, Visiting various schools / colleges to develop relations. News reports drafting and publishing.
21	Alumni Relations Coordination Committee	Registration of alumni association and its audit. Creating & updating the database of past students, Arranging Alumni meet / get together, arranging various competitions, Seminars and guidance session by ex-students.
22	Counselling Cell	Planning of admission campaigning. Counseling of students and parents, Promotion activity and publicity.
23	Gymkhana and NSS Committee	Conducting sports activities throughout the year. Arranging sports competitions, annual sports. Motivating students to participate in intercollege sports tournaments. Arranging sports competitions of zonal and National level. Establishment of NSS cell. Conducting social activities through NSS.
24	Cultural activities, Youth Festival, Art Circle Committee	Cultural Activities within & outside campus, Annual Social Gathering, Yasho-Techfest Event. Organizing various activities like Freshers Day, Teachers Day, Jayantis, Farewell etc. Motivating students to participate in intercollege cultural activities and Youth festival.
25	Technical Events Committee	Imparting the students with knowledge that is beyond the academic curriculum. We conduct technical based Industrial visits, Workshops, Competitions and Recreational events to provide all students with a hands-on experience as well as practical knowledge. Staff Seminars, Records of STTP's/ Conferences / workshops attended by staff. Staff Training, Inplant Training to students, Arranging seminars & guest lectures, Designing of various value addition courses, Continuing Education Programmes, Staff Development Programmes, soft skill training.
26	ISTE Chapter/Professional chapter coordination committee	To organize quiz programmes for members. To organize lectures by experts from industry, R&D organizations, defense services, government departments and other institutions. Coaching programme for writing competitive examinations and attending job interview. Entrepreneurship development programmes. Lectures on Moral Values and Ethics.

YSPM's YTC POLICY DOCUMENT

		Discussions, brain-storming sessions, group activities Training in public speaking Training in becoming a Master Student Visits to industry, work sites Programmes in leadership and personality development Training in co-operative learning
27	Staff Academy / Staff welfare committee	The cell will function for the overall benefit and welfare of the employee fraternity of the department to ensure the various welfare aspects of the employees. This cell will also look after the genuine needs, requirements and grievances or complaints of the employees, if any
28	Skill Development Cell / NPTEL/ Swayam Coordination Committee	Implementation of Moodle S/W, NPTEL, Swayam. To organize Skill development programme.
29	Strategic Planning Group	Mission, Vision, Quality Policy, SWOT Analysis, Short & long term plans, preparing action plan, Monitoring
30	Academic Monitoring and Evaluation cell(UG & PG)	Workload Distribution, Timetable, Student attendance, Academic Calendar, Daily performance record (staff), Attendance theory, practical, Course file, Promoting PBL (Problem based Learning), Guide allotment, Schedule for Project work, Assessment of PG Seminars, Induction Programme to first year, Student Council.
31	Website updations	Regular department wise website updations, Circulars from AICTE/DTE/University/PCI, daily updation in website is expected and keeping record of the same.
32	External Regulatory Works Committee	AICTE, DTE, PCI, University New Proposals. Planning and documentation for Inspections. Communication and updation of requirement of statutory bodies. Preparation and submission of proposals for FRA.
33	Internal Regulatory Works Committee	Documenattaion of all committes like governing board, CDC, Standing Committee, Anti-ragging Committee, RTI.
34	Competitive Exam guidance Committee	To prepare the student to face the different competitive examination like GATE / GPAT / UPSC / MPSC / GRE / TOEFL / CAT etc.
35	Human Resource Development cell	Provide a platform for full expression of students talents, develop total personality (traits) (relationship), make students employable, develop team spirit, develop entrepreneurial skills
36	Software Development Cell	Development of software as per requirements.

POLICY

YSPM's YTC POLICY DOCUMENT

8. RECRUITMENT AND SELECTION POLICY

8.1. Recruitment

(1) Ordinarily, in the month of February/March, the Director of the Campus, shall take a review of the existing workload in each of the subject and probable increase in the workload for the next academic year either due to the rise in students' strength or due to the introduction of new courses/subjects with prior permission of the management and the University and submit the proposal to the management for getting approval for appointment of additional teachers in the subject, if any.

(2) After receipt of such proposal(s) from the Director, the management scrutinize the same as per the existing norms of the workload and reservation rules and grant approval for the creation of additional post(s) of full-time or part-time teachers, proportionate period Teachers, as the case may be, within fifteen days or in any case before the end of the first week of April of every academic year.

(3) (a) The same procedure shall be followed by the Director and the University in respect of the vacancy of an existing post caused by various reasons such as resignation, retirement, the "Special Cell" in the University shall, after scrutinizing as per the norms of reservation, the roster maintained, and other related information which is to be incorporated in the advertisement, give approval to the advertisement, with modifications if any, if necessary.

(5) The College or Recognized Institution, after getting approval for the advertisement from the University, shall publish the advertisement in two leading newspapers, one at the District level and other at the State level.

8.2. Advertisement of Vacancies

Every post of teacher to be filled in by selection, shall be duly and widely advertised, according to the draft approved by the University as indicated, together with the minimum and desirable qualification, as prescribed, the Scale of Pay and number of posts to be reserved for the members of Backward Classes, differently abled and women candidates and reasonable time, which shall not be less than fifteen days, within which the applicant may, in response to the advertisement, submit his/her application.

After the last date is over, the office shall prepare the summary of each candidate with his/her date of birth, qualifications, experience, caste, reservation, present emoluments, etc. and shall place the same before the Scrutiny Committee.

8.3. Scrutiny Committee

There shall be a separate Scrutiny Committee for the post the teacher to be appointed in the College or Recognized Institution as follows:

- (a) The Chairman of the Management or his/her nominee (Chairman)
- (b) The Director
- (c) The Head of the Department of the subject concerned;

Provided that, if the regular Director is not appointed, the Acting Director shall be the member of the Scrutiny Committee, Provided further that, if there is no Head of the Department in the subject concerned, then the senior most teacher in the subject shall be a member of the Scrutiny Committee. Provided further that, if the post is of a

YSPM's YTC POLICY DOCUMENT

'Professor' the Scrutiny Committee shall verify the qualification, experience, research publications, conferences attended. The Scrutiny Committee shall scrutinize all the documents submitted by the candidates and, after getting satisfied with the documents, shall recommend the names of the candidates for the interview. Ordinarily, the suitable and qualified candidates with higher merits shall be invited for the interview and shall not exceed the following ratio of the number of vacancies to the number.

8.4. Steps for University selection Process

- 1 Affiliation approval
- 2 Approval of posts as per workload maintenance of Roaster
- 3 Approval of advertisement as per Roaster
- 4 Publication of advertisement
- 5 Constitution of Faculty Selection Committee (FSC) by University
- 6 Meeting of FSC- Interviews
- 7 Recommendations by FSC for candidates
- 8 Approval by university and appointment, joining etc.
- 9 Submission of changes in staff form
- 10 Personal file and service book maintenance

Report on faculty selection committee is maintained in Shivaji University information book.

8.5. Appointment of Principal / Director And Teaching Staff In Approved Institution / Program As Per The University Act

The appointment of Director / Principal, Teaching staff shall be as per the rules and regulations for minimum qualification, pay scale prescribed in the approval process hand book of AICTE / PCI. Institutions shall appoint Director / Principal, Teaching staff strictly in accordance with the methods and procedures of the concerned affiliating University, State Governments and Honorable Court directions (if any) and as applicable in the case of selection procedures and selection Committees.

Recruitment of the faculty is made as per Maharashtra University Act 2016 and MSBTE Act 1997. However prior to University selection procedure, screening will be done by the scrutiny committee. Recommendation of the in-house candidate will be done by the Management for the University interview provided He / She passes the interview of the local committee. For Non-approval / Adhoc Staff recruitment; selection is done by the management by appointing expert committee.

Process of faculty selection was through University Selection committee as per Shivaji University, Kolhapur and Dr. Babasaheb Ambedkar Technological University, Lonere information book.

The selection committee for selection of principals or directors or heads of institutions shall consist of the following, namely:-

- (a) Hon. Vice-Chancellor Chairman;
- (b) Dean of Faculty
- (c) Three members as experts, nominated by the Vice-Chancellor

YSPM's YTC POLICY DOCUMENT

(d) one member belonging to Scheduled Castes or Scheduled Tribes or Denotified Tribes (VimuktaJatis)/Nomadic Tribes Other Backward Classes, by rotation nominated by the Vice-Chancellor ;

(e) Director, Higher Education or his nominee not below the rank of Joint Director;

(f) Director, Technical Education or his nominee not below the rank of Joint Director.

8.6. Qualifications for the various cadres of the teachers

The qualifications for other cadres of the teachers working in the professional colleges (*viz.* Architecture, Pharmacy, Management, Engineering & Technology etc.) shall be as recommended by the All India Council of Technical Education, Pharmacy Council of India, New Delhi and / or respective Central Councils established by the Act of the parliament and accepted by the government and the University, from time to time.

Annexure I/ II, III to be filled by the staff once they joined the organization and submit the photocopy of documents.

9. INTERNAL PROMOTIONAL POLICY

Eligibility criteria-

9.1. Assistant Professor(On consolidated Salary):-

1. Engineering BE /ME / M. Tech /MBA /MCA /B. Pharm /M. Pharm faculty will be getting consolidated salary.
2. On the satisfactory performance the scale will be offered as per the management discretion.

9.2. Assistant Professor (On scale, increase of AGP eligibility)

As per the Govt. of Maharashtra higher and Technical education department resolution No SPC-2010(34/10)/TE-2/20-08-2010, one year increase in the said resolution as against approved eligibility criteria.

1. Must have attended at least Two training programs conducted by AICTE/SUK/ISTE/TEQIP
2. Must have published at least two papers in referred national Journal
3. Must have handled at least one coordinator ship satisfactory apart from handling academic responsibilities.
4. Result must be good in subject taught (More than 90%)
5. Student feedback must be very good.

9.3. From Assistant Professor to Associate Professor

As per the Govt. of Maharashtra higher and Technical education department resolution No SPC-2010(34/10)/TE-2/20-08-2010, but only one year increase in the said resolution as against approved eligibility criteria.

1. Must have attended at least Four training programmes conducted by AICTE/SUK/ISTE/TEQIP
2. Must have published at least two papers in referred national Journal and one in international journal with ISSN No.
3. For the purpose of this requirement one International referred publication will be considered as a equivalent to two National refereed Publications.

YSPM's YTC POLICY DOCUMENT

4. Must have handled at least one coordinator ship satisfactory apart from handling academic responsibilities.
5. Student feedback must be very good.
6. Result must be good in subject taught (More than 90%)

9.4. **From Associate Professor to Professor**

As per the Govt. of Maharashtra higher and Technical education department resolution No SPC-2010(34/10)/TE-2/20-08-2010, but only one year increase in the said resolution as against approved eligibility criteria.

1. Must have published at least three papers in referred national Journal and at least two papers in international journal with ISSN No.
2. For the purpose of this requirement one International referred publication will be considered as a equivalent to two National refereed Publications.
3. Must have organized at least one National Seminar/Workshop/Conference at National level in the college.
4. Industrial consultancy work is desirable.
5. Student feedback must be very good.

9.5. **Librarian at degree level**

As per the Govt. of Maharashtra higher and Technical education department resolution No SPC-2010(34/10)/TE-2/20-08-2010, but only one year increase in the said resolution as against approved eligibility criteria.

9.6. **Entry level increments norms**

As per the Govt. of Maharashtra higher and Technical education department resolution No SPC-2010(34/10)/TE-2/20-08-2010.

9.7. **Non-Teaching Staff**

Promotion after completing 3 years on scale depending upon performance

The staff needs to submit the performance appraisal form to the respective HOD and the HOD need to submit it to the Associate Director / Principal. The Associate Director / Principal needs to verify the documents as per the record available. Once verified it has to be sent to the Director for authorization. The management reserves the right to decide about the increment of the employees as per his performance for the academic year.

10. PURCHASE POLICY

The purchase policy designed by YSPM YTC is to meet the desired requirement of the department for the financial year. The HOD need to follow the following rules and procedures regarding the purchase for the academic year

- 10.1. The staff needs to follow the defined purchase procedure by the core committee of YSPM YTC.
- 10.2. The HOD needs to get the requisition for the required items/ consumables/ materials from the staff members and lab in charge and prepare the budget for the academic year in the month of May and forward it to the principal for further approval.

YSPM's YTC POLICY DOCUMENT

- 10.3. Head/Principal will scrutinize the requirement and certify taking into consideration of the allocated budget of the department as approved by the Director
- 10.4. The budget will be placed before the Governing body for the approval. The Governing committee will approve the budget of the departments. Once it is finalized it will be sent to the stores department.
- 10.5. The stores department needs to request for the quotation from the suppliers. The 3 best quotations need to be put forth before the core committee and get one of them to be sanctioned with terms and conditions of delivery.
- 10.6. The stores will receive the material, duly checked as per the specification and issue the material to the departments as per their requirement. The invoice of the purchased material should be forwarded to the Director and then to the register for checking and submitted to the accounts department. The dead stock of the same has to be maintained in stores register. The audit of the stores should be done after every quarter of the academic year.
- 10.7. The department should check the material received and make the entre in the DSR. The Head of the Department will be responsible for the material received and has to check the material/Instrument before installation.
- 10.8. The department also needs to keep a separate record of the stationary used by the staff members. They also have to submit the report of the consumables at the end of the financial year.
- 10.9. The stores should not issue any material to the staff members without the indent and signed by authorized authority.

11. DELEGATION OF FINANCIAL POWERS

There shall be following delegation of Powers:

- 11.1 he financial powers for purchase of items/expenditure under Minor/ Major works, with or without quotation, proposed in approved budget with **prior permission of Competent Authority** will be as follows.

S. No.	Financial Power Delegated to the Position	Financial Powers
1	Board of Management (BOM)	No Limit
2	Finance Committee	Up to Rs. 5 lakh
3	Registrar, YSPM	Up to Rs. 3 lakh
4	Principal of respective institutes	Up to Rs. 3 lakh
5	Heads of Departments	Up to Rs. 20000
6	Finance Officer / O.S.	Up to Rs. 20000
7	Public Relations Officer / Training & Placement Officer / Transport Officer / Controller of Examination	Up to Rs. 20000

YSPM's YTC POLICY DOCUMENT

- 11.2 **Purchase of items proposed in approved budget** including consumables, services, labour charges and job works (fabrication, repairs, printing, civil and electrical works etc.) up to **Rs.10,000/- (Rs. Ten Thousand)**, for each purchase printing, through bill or against cash may be made without calling quotations and without placing formal purchase orders by the Principal Investigator for purchases related to consultancy and research project, and by Head of the Department from funds under his/her operation. Further, any officer may also make such purchases with the approval of Head of the Department or the Principal Investigator as applicable. Further Administrative Officer/ Registrar of the Institute and are also empowered to make such purchases.
- 11.3 In special circumstances, purchase including consumables, services, labour charges and job works (fabrication, repairs, printing, civil and electrical works etc.) through cash or credit at site may also be made above **Rs.10,000/- (Rs. Ten Thousand)**. Unless such a purchase is made on the basis of approved rate contract, or from Govt/Public sector undertaking. Otherwise, at least three written quotations are obtained by a Committee to be constituted as given below at (a) and (b):
- For purchases up to **Rs. 20,000/- (Rs. Twenty thousand)** Comparative Statement will be approved and purchase order will be placed by the HOD/Administrative Officer/ Registrar with approval from Principal.
 - Committee of at least two faculty members at the Office/department level to be constituted by Administrative Officer/ Registrar of the Institute/HOD/PI respectively, for purchases above **Rs. 20,000/- (Rs. Twenty thousand)**.
- 11.4 The annual maintenance contract and repair contract, in respect of various equipment's in the department, may be entered by the Administrative Officer/ Registrar of the Institute/HOD for a maximum of 10% of the equipment cost as per the approved budget of the departments. For the annual maintenance contract and repair contract for more than 10% of the equipment cost approval from Principal shall be necessary.
- 11.5 **The financial powers for a particular purchase order (Equipment, Furniture & other dead stock items) to a specific firm will be as follows:**
- HOD/Registrar up to Rs.20,000/- (Rs. Twenty thousand) (provided that at least three offers are received from the firms satisfying rule 7, and order placed on lowest rate basis) with approval from Principal.
 - For purchases above Rs.20,000/- (Rs. Twenty thousand) and up to **Rs. 3,00,000/- (Rs. Three lakhs)**, with at least three quotations or on the basis of rate contract approved by the Institute by following procedures and norms. HOD/Administrative Officer/Registrar will initiate the case and then sent to the Finance Committee for approval. Purchase Order will be signed by the Registrar & Principal. Also Performance Bank Guarantee and Agreement be obtained from the supplier for orders exceeding Rs One lac in value.
 - Competent Authority: For all cases not covered above but duly recommended by Finance Committee.
- 11.6 For purchases exceeding Rs. 3,00,000/- (Rs. Three lacs) either through tenders or on the basis of rate contract approved by the Institute. or on the basis of order placed by an Institute of higher repute (for instance IIT's/NIT's/Centrally approved R&D laboratories

YSPM's YTC POLICY DOCUMENT

etc.); such orders may be processed by HOD/Administrative Officer/ Registrar to be placed and presented before the Principal for obtaining sanction from **Finance Committee** (for purchases upto Rs.5,00,000/- {Rs. Five lacs}) and **Chairman of BOM** (for purchases exceeding Rs.5.00,000/- {Rs. Five lacs}).

- 11.7 Provided further that if the meeting of Finance Committee is not scheduled in near future, the approval can be obtained through the circulation of the proposal. However, in the interest of the institute. Considering the market competitiveness, prior to obtaining sanction from Competent Authority / Finance Committee, as the case may be, negotiations by Purchase Committee shall be initiated to get better offer on the quoted rates/rate contract values. Acceptance of Tender / Purchase Order will be signed by the Registrar & Principal.
- 11.8 In case of purchase of sophisticated equipment or any other special purchase, the Department, if so desires, may constitute a sub-committee of at least three members with the approval of Chairperson of concerned Purchase Committee. Such sub-committee may also negotiate with L-1 (lowest firm) regarding rates, discount etc. in the best interest of the Institute.
- 11.9 **Impress amount system:** Formation of departmental purchase committee. Committee details are incorporated in Annexure and amount of Rs.10,000/- will be allocated to each HOD for miscellaneous expenditure by bearer cheques.
- 11.10 Given advances will be settled off on or before 31st March of next year & will be reissued on or after 1st April.

12. STAFF DEVELOPMENT AND TRAVELLING POLICY

12.1. Objectives:-

1. To ensure uninformative and consistency in employee utilization of travel facility as made applicable to their Level/Grade.
2. To provide guidelines to employees for reimbursement expenditure incurred during travel within India.
3. The underline principal of this policy is to mitigate inconvenience to employees. It is not means or source of earning.
4. To motivate staff for their upgradation in qualification and knowledge by promoting them for higher education and participation in conferences.

12.2. Policy & Procedure:-

1. If the visit is a place outside the city limits from respective location and the distance to the place of visit is more than 50 km one side/ or duration of the travel is more than 6 hours will be treated as a Tour.
2. For the purpose of allowance, a day is considered as 24 hours from the commencement of the journey and the allowances for the partial day will be payable as follows.
 - Beyond 10 hours =100%
 - Less than 10 hours = 50%
3. Employee should proceed on tour only after obtaining prior sanction or Ratification of the head of the department on Travel Request Form.
5. Employee should stay in hotel as per the staff position.

YSPM's YTC POLICY DOCUMENT

6. Employee should travel only by mode of travel as per their eligibility.
7. Employee should submit Travel Expense Voucher and settle travel advance within 3 working days from completion of tour. No further advance shall be granted otherwise.
8. Where Travel Expenses Statement not submitted promptly or an employee does not settle an advance in the stipulated time of 5 working days, the amount of advance taken by the employee will be deducted from his or her salary.

12.3. Grades & Travel entitlement

Grade	The person who travel	Class of travel
A	Chairman/Vice Chairman/Secretary/ Trustee	First AC/By Air
A1	Director, Principal	Second AC up to 500 Km / by Air
B	HOD/Associate Professor	Third AC
C	Assistant Professor	Sleeper
D	Senior Clerk	Sleeper
E	Junior Clerk	Sleeper
F	Peon	Sleeper

1. Bookings/ Cancellations shall be made in the prescribed format available with respective administration department duly approved by the HOD.
2. Actual conveyance charges shall be payable (To & fro Bus station / Railway station /Airport as case may be).
3. Employee himself shall control conveyance charges and they may however travel by taxi/Auto considering the exigency of the work.
4. For travelling in a class or mode of transport different than what is given as eligibility, prior approval or ratification for performing the travel must be obtained from Trustee/ Director. A Trustee is approving authority for the grade D and above level.

12.4. Mileage allowance for travel

Employees travelling by motor vehicle own, supplied by institution or organization with the prior permission of HOD for the journey exceeding per kilometers but not exceeding 50 KM. are entitled to claim mileage for every km of journey as under

Type of Vehicle	Own (Per KM) Rs. (Or as per petrol rate whichever is less)	Supplied by organization (per KM) RS
Two Wheelers	3.00	As per transport department
Car (petrol)	7.00	As per transport department
Car (diesel)	6.00	As per transport department

Note: - Employees travelling by an organization motor car or staff car are not entitled any road mileage.

YSPM's YTC POLICY DOCUMENT

13.5 Teaching faculty pursuing Ph.D. are provided with on-duty leaves for carrying out research work. This includes attending the course work for Ph. D. / research activities with prior permission of concerning head of institute.

13.6 Faculty members wish to attend the conference(s) will provided with on duty leave. Also the actual travelling and daily allowances are paid as the policy. Moreover, 50% of the registration fees are also paid to the staff.

13. EMPLOYEE RELATION POLICY

13.1. Introduction

Employee relations may be defined as those policies and practices which are concerned with the management and regulation of relationships between the organization, the individual staff member, and groups of staff within the working environment.

The employee relations section is responsible for liaison with employee, monitoring procedures, and developing proposals for the YSPMs YTC consideration.

13.2. Objectives

Sound employee relations are based on

- Effective mechanisms for communication and participation.
- A safe and effective work environment.
- Commitment and motivation of all staff.
- Promoting channels of communication at all levels.
- Identifying and expanding common areas of interest between all staff.
- Anticipating and defusing conflict wherever possible.
- Encouraging staff to articulate concerns and conflict and seek resolution of underlying issues.
- Providing channels for conflict resolution and developing mutual trust in their reliability.

13.3. Communication and consultation

The management of YSPM YTC recognizes the importance of open communication and joint consultation between management and staff. It therefore encourages the exchange of information, ideas and views about matters of mutual interest and concern through both formal and informal channels.

13.4. Informal systems

The YSPM YTC encourages informal communication and consultation at all levels. Department and section heads are encouraged to develop appropriate arrangements to promote discussion of any matters of interest and concern at the workplace.

13.5. Grievance resolution

The management of YSPM YTC considers it essential that, where a staff member (or a group of staff members) is dissatisfied for any reason arising from the work

YSPM's YTC POLICY DOCUMENT

situation or employment relationship, this should be articulated and resolved as quickly as possible, at the lowest possible level.

13.6. Discipline

A staff member is required to maintain certain standards of conduct. Any staff member who fails to maintain acceptable standards of conduct in accordance with his/her employment contract, specific job requirements and/or the YSPM YTC rules, renders himself/herself liable to disciplinary action. Such disciplinary action is designed to be corrective and to improve conduct (other than where dismissal is warranted) and should be taken as soon as possible after the event.

13.7. Poor performance

A staff member is required to maintain certain standards of performance. A staff member who fails to maintain laid-down standards of performance in accordance with his/her employment contract, specific job requirements and/or the YSPM YTC rules, renders himself/herself liable to corrective action.

13.8. Employee relations training

The YSPM YTC provides staff training to promote informed and sound employee relations practices.

14. LEAVE AND VACATION POLICY

The leave and vacation policy can be changed with prior notice to the staff members depending upon the nature of the work in the college campus; *Annexure VI* for leave application.

Leave Type	Approved staff		Ad-hoc staff	
	Teaching staff	Non-teaching staff	Teaching staff	Non-teaching staff
Casual	12 days	12 days	12 days	12 days
Medical	10 days	10 days	05 days	05 days
Maternity	6 Months	6 Months	6 Months *	6 Months *
Earn leaves	NA	15 days **	NA	NA
Special leaves for research work	10days	***	***	***
Leaves in case of relatives death	Adjusted from medical leaves	Adjusted from medical leaves	Adjusted from medical leaves	Adjusted from medical leaves

YSPM's YTC POLICY DOCUMENT

Number of days per semester – vacation can avail during semester/winter session

Teaching staff		
Sr. No.	Category	Vacation period
1	Approved faculty having experience more than 1 year	15 days
2	Approved faculty having experience less than 1 year	7 days
3	Non-Approved faculty having experience more than 3 years	15 days
4	Non-approved faculty having experience between 1-3 years	10 days
5	Non-approved faculty having experience less than 1 year	5 days

Non-teaching staff		
Sr. No.	Category	Vacation period
1	On scale technical staff	10 days
2	Non-teaching Adhoc having experience more than 1 year	7 days
3	Non-teaching Adhoc having experience less than 1 year (Minimum experience 6 month)	5 days

Note--

** Minimum 2 years working experience at YTC*

*** Earned leaves are only for on Scale admin and account staff*

**** At the discretion of management*

1. Casual leave:-

An employee who completes at least one month of period after his joining date will be eligible for the casual leave. The period of casual leave for approved staff is from the month of June to May. The non approved staffs whose services have been continued without a break is also entitled for the casual leave period from June to May. Other Non-approved staff will be given casual leave from their joining date to the date of completion mention on their appointment order.

2. Maternity leaves

Ad-hoc employees applying for Maternity leave should have completed at least two years' service in the institute.

3. Vacation

Vacation is given as per academic calendar of Shivaji University, Kolhapur and DBATU, Lonere to the Teaching & Non-teaching staff.

15. DISCIPLINARY POLICY

15.1. Dress code and I-Card

Dress Code and Uniform	Students, Teachers and Non-Teaching Staff	Except on Wednesday and Saturday
I-Card	All students, Teachers and Non-Teaching Staff	All Working days

YSPM's YTC POLICY DOCUMENT

The staff members have to follow the dress code as prescribed by the management. If there is any deviation in the dress code or the standard days, the same will be informed by way of separate notice.

15.2. **Director/Associate Director/Principal/HODs dress code:**

They need to wear blazers during the working hours and any visit or functions in the college premises except during the off days as per the guidelines provided. I-Card will be compulsory for all working days.

15.3. **Faculty dress code:**

Members: all the gents' faculty members need to wear formal dress prescribed by the management along with a tie and formal shoes except during the off days as per the guidelines provided. All ladies staff as per the dress code decided by the core committee. I-Card will be compulsory for all working days.

If a particular staff is found not wearing the uniform, disciplinary action will be taken against him/her. Initially a warning will be given to such staff member. It is compulsory for all the staff members to wear uniform during vacation also.

15.4. **Reporting on duty upon arrival**

Every day, all staff members are required to record their time of arrival in the attendance muster/ Biometric attendance recording unit. The attendance muster will be transformed to the Registrar after the prescribed scheduled time of arrival

15.5. **Late arrival**

Teachers and all staff members need to arrive at the prescribed time given by the institute late arrival staff needs to submit the application in writing to the reporting person. Frequent irregularity will be monitored and will be informed to the Director. The core committee is authorized to take appropriate disciplinary action against the defaulting staff members and same will be recorded in the personnel file which can impact on the appraisal of an individual.

Three incidences of late arrival will lead to debiting of one casual leave

15.6. **Leaving the campus before time**

In general the teaching staff members are not allowed to leave the campus before the official working hours. Leaving the campus early for personal reasons is not allowed. The security needs to have a check and the irregularities will be reported to the higher authorities. The staff members need to inform the HODs if they leave the department for any purpose.

15.7. **On duty leave**

All the staff members need to fill up the printed leave form for on duty application mentioning the purpose of duty leave, take HODs signature and also the Directors signature and submit the same to the administrative office. The staff needs to precede the proof or evidence of the duty leave after their arrival within 2 working days. Failing to do so the Duty leave sanctioned will be transformed to Casual leave.

YSPM's YTC POLICY DOCUMENT

16. BUDGETARY POLICY

All the Departmental Heads need to prepare the annual budget of their department for the academic year starting from June to May in the format provided by the management and submit it till 15 April of every year. The budget prepared by the departments have to submit it to the Principal, the Principal need to prepare a common budget of their faculty/Department and submit it to the Director till 30th April of every year. This budget will be sanctioned by the Governing Body during their meeting in the month of May. Once the budget is sanctioned the departments will not be allowed to make expenses above the sanctioned limit. The accounts department needs to make an audit of the same after every quarter under the guidance of Director and Registrar.

17. WOMEN GRIEVANCE & SEXUAL HARASSMENT POLICY **VISHAKHA CELL**

17.1. Definition of Woman Grievance

According to the Hon. Supreme Court of India definition of sexual harassment is any unwelcome sexually determined behavior.

17.2. Objectives of the Cell

- To prevent sexual harassment and to promote the general well-being of female students/employees of the Institute.
- To provide the healthy and safe environment in the Institute for the female students/employees.
- To provide guidelines for the Redressal of grievances related to sexual harassment of female students/employees of the institution.

17.3. Prohibited Activities

Sexual harassment has been defined as a form of sexual discrimination, consisting of unwanted sexual advances.

17.4. Complaint procedure

Any female who wants to file a complaint can do so by writing an application to the Chairperson of Internal Complaint Committee of YSPM YTC. In case of Sexual harassment the complainant shall include the specific nature of the incident, date and the place of the incident, name of all parties involved as well as a detailed report of all pertinent facts.

A member who feels that she has been harassed is strongly urged to immediately bring the subject to the attention of members of Women's Redressal Committee. Inquiries and/or complaints will be investigated as quickly as possible. Any investigation will be conducted in confidential manner as compatible with a thorough investigation of the complaints.

17.5. Discipline

Any member found to have harassed another member or guest will be subject to appropriate disciplinary procedure action, including suspension or termination of membership.

YSPM's YTC POLICY DOCUMENT

- a) A person committing sexual harassment may also be held legally liable for his or her actions under applicable law.
- b) Institute will endeavor to protect members, to the extent possible, from reported harassment by non-members such as from invited guest, hosting organization, vendors and other parties who have organizational contact with our members.

17.6. **Complaint and Redressal mechanism:**

Complaint of harassment will be promptly and carefully investigated and Investigation will include interview with all relevant persons, including the aggrieved and other potential witnesses in the case of sexual harassment and decision on grievances to be taken at a fairly senior level. After hearing of complaints, the committee shall take appropriate decision and then same is communicated to the complainant if required. If any student filing a complaint is not satisfied with the decision of the committee then she can make appeal before the Director of the Institution. A women grievance redressal committee shall take rational decisions to discharge its duties/responsibilities for a smooth and efficient functioning of the Institute and to monitor, or the overall discipline.

17.7. **Punishment for Sexual harassment**

Harassment shall subject the accused to disciplinary action up to and including expelling from Institute. However, if in fact it is determined through the course of investigation, that the incident and thus the accusation were fabricated, the complainant will face severe disciplinary action up to and including expelling from the Institution as per the prevailing rules of the Government sexual harassment policy.

17.8. **Constitution of Internal Complaints Committee**

Every employer of a workplace shall, by an order in writing, constitute a Committee to be known as the "Internal Complaints Committee". Provided that where the offices or administrative units of the workplace are located at different places

The internal Committee shall consist of the following members to be nominated by the employer.

1. A Presiding officer who shall be a woman employed at a senior level at workplace from amongst the employees
2. Provided that in case a senior level woman employee is not available, the Presiding Officer shall be nominated from other offices or administrative units of the workplace
3. Provided further that in case the other offices or administrative units of the workplace do not have a senior level woman employee, the Presiding Officer shall be nominated from other workplace of the same employer or other department or organization.
4. Not less than two Members from amongst employees preferably committed to the cause of women or who have had experience in social work or have legal knowledge
5. One member from amongst non-governmental organizations or associations committed to the cause of women or a person familiar with the issues relating to sexual harassment
6. Provided that at least one-half of the total members so nominated shall be women.

YSPM'S YTC POLICY DOCUMENT

7. The Presiding Officer and every Member of the Internal Committee shall hold office for such period not exceeding three years, from the date of their nomination as may be specified by the employer.

8. The member appointed from amongst the non-governmental organizations or association shall be paid such fees or allowances for holding the proceedings of the internal Committee by the employer as may be prescribed.

18. HEALTH AND ACCIDENTAL INSURANCE POLICY

18.1 Policy:-Institute has made group insurance of 2,00,000/- Rs.

18.2 Procedure: - Institute has made Yearly group insurance policy of assurance of Rs. 1,00,000/-. There is one time premium paying facility which will be paid by employer.

***** END*****