

Consolidated Payroll FAQs

Document prepared by- GS Payroll India

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A. BANKING

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1. What is the purpose of opening bank account?

Ans: As per company policy, and government mandate, all payment (salary, reimbursements etc.) disbursements must be made to the employee's bank account. There is no cash or cheque payment available.

[Back](#)**2. What is the procedure to open a bank account?**

Ans: Please contact the respective bank POC available at the cafeteria helpdesk. Employees can also find contact details of the bank POC on the Allsec home page.

[Back](#)**3. Which are the banks that Accenture has tie-ups with?**

Ans: Accenture has a tie-up with SBI, HDFC, ICICI, CITI, KOTAK, STANDARD CHARTERED, DEUTSCHE, DBS, HSBC, IDFC and AXIS bank.

[Back](#)**4. Can my salary be credited to any other bank, apart from the ones mentioned above?**

Ans: No, it is mandatory to have a bank account with one of the banks that Accenture has a tie-up with.

[Back](#)**5. I have an existing account with one of the above banks. Can my salary be credited to the same account?**

Ans: Yes, there is a procedure to convert your current bank account to Accenture salary account. Please connect with the bank representatives for more details. Else, you can view the bank POC details on the Allsec tool. It is advisable to convert your bank account to Accenture salary account to avail corporate benefits.

[Back](#)**6. Where should I update my bank account details?**

Ans: All new joiners must update their bank account details at the following location: Allsec -> Utilities -> Master Setup, by 22nd of the month for us to process that month's salary. We will also need to receive confirmation from your bank that the bank account is now active.

[Back](#)**7. What happens to my salary, if I update my account number after the 22nd of the month?**

Ans: The salary will be credited by the 7th of the following month, provided the bank account is active. If 7th falls on a weekend, or a public holiday, the salary will be credited on the next working day.

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- 8. I have 14-digit bank account with Kotak and I am not able to update in master set up. What should I do?**

Ans: Please raise a query in <https://support.accenture.com/>. Select "Ask Payroll" and then select category "Banking" followed by sub-category "Banking – Change bank account details". Then, share your 14-digit account number and we will update it in the system from backend. This ticket should be raised by 20th of the month to be considered for that month's payroll.

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- 9. Can I give my relative's or a friend's account for salary credit?**

Ans: No. For salary transfer, the bank account MUST be in the name of employee.

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- 10. I want to know the activation status of my bank account. How can I do that?**

Ans: To know the status of your bank account number activation, you need to get in touch with the bank representatives.

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- 11. Why is my bank account number not updated in the payslip?**

Ans: Account number, if updated after 22nd, will appear in following month payslip.

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- 12. I want to transfer my account from my home location to the work location. How can I do that?**

Ans: Please contact your bank's representative, at your location, to initiate the transfer.

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- 13. How can I change my bank account details?**

Ans: You can change your account on your own in Allsec (once a year) and update the same in the following location: Allsec -> Utilities -> Bank Account change.

Note: Once you change the bank account then the details will freeze for entire FY 21-22 and changes will not be possible.

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- 14. Can my salary & my reimbursements be paid to two different bank accounts?**

Ans: No. All employee pay-outs can be made to only one bank account.

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15. How can I contact the Bank POC?

Ans: You can connect with the bank representatives at the Bank Helpdesk of your facility. Alternatively, you can find the contact details of all the banks, which have a tie-up with Accenture, on the Allsec home page. (<https://smartpay.allsectech.com/Accenturelogin/SmartLogic/memberlogin.aspx>) under the "Bank Links" category.

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B. PAYSLIP AND SALARY DISBURSEMENT

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1. What is the procedure to get a salary certificate?

Ans: To get a salary certificate, you need to raise a request on <https://support.accenture.com/>. Please select "Payroll Question" followed by "Ask Payroll" and then select "Attestation" and sub-category 1 "Attestation–Salary Certificate Request". Kindly provide your complete communication address and contact number along with the reason for the request.

[Back](#)**2. How can I get the salary certificate with all the components which have been included in the payslip like overseas allowance, variable pay, etc.?**

Ans: Please note that a salary certificate contains only those components which are in your compensation plan (CompPlan). Variable components details are not be included in the salary certificate. So, for full compensation details, please make sure that you download payslip from Allsec every month.

[Back](#)**3. How can I get an attested payslip?**

Ans: You need to raise a request at <https://support.accenture.com/>. Select "Ask Payroll" followed by the category "Attestation" and sub-category 1 "Attestation–Payslip Attestation". Kindly provide your complete communication address with your contact number, which months' payslips are required and the reason for raising the request.

[Back](#)**4. How many days does it take to issue an attested payslip/salary certificate?**

Ans: It will be issued within 2 working days from the date of raising of the PR in <https://support.accenture.com/>.

[Back](#)**5. How can I get all my payslips from my date of joining?**

Ans: Please note that payslips are stored for a limited period and are available only for last 12 months in Allsec. Therefore, it's advisable to download payslips on a regular basis.

[Back](#)**6. Why can't the payslips be saved or converted into a Word format?**

Ans: Payslip is a confidential document and PDF is secured form of storage.

[Back](#)**7. I have raised a query in ServiceNow but I still haven't received my payslip.**

Ans: Payslip will be sent to the communication address, shared by you, within 2 working days from the day you raised the query. Any delay could be due to a wrong communication address. Please check your PR for the details requested by the India Payroll.

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8. Can I get a salary certificate for past financial years?

Ans: No. You can only get a salary certificate which will reflect the breakup of your current Total Fixed Pay as per your latest CompPlan submitted in Allsec.

[Back](#)**9. What is the salary disbursement date at Accenture?**

Ans: The salary disbursement at Accenture will happen on the last working day of the month provided employees complete all the formalities i.e. updating active bank account number on Allsec tool before cut-off date, submitting all pending timesheets on myTE tool etc.

Please note that in case of resignation, if the last working of the employee is on or before the last day of the current month, as per HR input to the Payroll team, the salary will not be processed and the salary for that month up to last working day will be paid along with full & final settlement. For example, as per HR directive, if an employee's last working day is 31st May, the salary will not be processed for the employee. The salary of May, for 31 days, will be paid as a part of the full & final settlement.

If the last working day is 1st June, salary for May will be processed and paid in May and 1 day salary of June will be paid in Full & Final settlement.

[Back](#)**10. What is salary disbursement date, as per law?**

Ans: Salary disbursement date, as per law, differs from state to state. The date ranges between 5th to the 10th of following month. This means that the company can pay the salary by these dates. For example, April salary can be paid between 5th and 10th of May, depending on the state employee works in. However, Accenture disburses salary much before the said dates. As a practice, Accenture disburses salary by the last working day of the month.

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Ans: Arrears can show up in your payslip under two scenarios.

Scenario 1 - New Joiner: Prorated salary, based on the number of days worked in the joining month, if that has not been paid in the previous month, will show as arrears in your current month payslip.

Scenario 2 - LOP Reversal: If LOP was done in earlier month(s) and LOP reversal input is received by India Payroll Team in current month, then prorated salary pertaining to that period is included in payslip as arrears.

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8. [I entered wrong PAN card details in master setup. How can I correct it?](#)

1. Where should I update my PAN details?

Ans: Please update you PAN details in Allsec -> Utilities -> Master Setup

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2. Do I need to send a hard copy of the PAN card?

Ans: No, hardcopy is not required.

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3. By when should I update my PAN details on the Allsec site?

Ans: PAN must be updated on Allsec at the time of joining.

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4. I have lost my PAN card. Whom can I contact?

Ans: For re-issuance of PAN card please visit URL: <https://www.tin-nsdl.com/> and submit your application.

You can also consult a tax consultant for re-issuance of PAN card (Revised PAN card should contain old PAN).

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5. How many days does it take to get a duplicate PAN card?

Ans: Please check with your agent through whom you have applied for the PAN card.

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6. My name on PAN card does not match with my name in Accenture records. What should I do?

Ans: We suggest that you get your name changed in the PAN card, as provided in Accenture records, immediately as this will have an impact to your Form-16 or vice versa.

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7. I do not have PAN number but I have applied for one. Will my salary be processed?

Ans. PAN is a mandatory document for tax calculation. Even though your salary will be processed, you could be charged a higher rate of tax, as per provisions.

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8. I entered wrong PAN card details in master setup. How can I correct it?

Ans. If you have entered incorrect PAN account on Allsec then you need to raise a query through ServiceNow > Allsec > Updation of PAN / Aadhar / Passport number. You will need to provide the following documents to update the records:

1. Certificate from the Income Tax department mentioning that the employee holds only one PAN.
2. Copy of PAN Card

On receiving these documents, India Payroll team will update your PAN account number from backend.

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1. What is perquisite?

Ans: Perquisite is defined, under section 17(2) of Income Tax act 1961, as any casual emolument or benefit attached to an officer, or position, in addition to salary or wages. In the essence, these are non-benefits given by an employer to employees, in addition to cash salary or wages. It is also defined as value of any benefit/amenity granted free or at concessional rate to specified employees.

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2. What all is considered under perquisite?

Ans: As per section 17(2) of Income Tax Act, the following benefits are considered as perquisites: accommodation, car Lease, interest-free loan, gift vouchers, or stock options.

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3. What is the tax benefit on a company-leased car?

Ans: ₹1,800 a month would be added as perquisite to employee's taxable income, for a car with engine capacity up to 1600 cubic capacity. For cars with engine capacity more than 1600 cubic capacity, ₹2,400 a month would be added as perquisite to employee's taxable income. These figures would be increased by ₹900 a month if a driver is provided. ***Please note that once employee allocates any money under car expenses (including driver salary), the perquisite of ₹1800 or ₹2400 p.m. (car expenses) and ₹900 p.m. (driver salary) will be added to the taxable income as "Car Perquisite" whether employee claims the money as reimbursement or receives money as ex-gratia.***

Company Leased Car				
	Claim	Claim Amount	Perquisite Tax (Taxable Income)	Non-Taxable
Car CC ≤1600	Car Running Expenses	5,000	1,800	3,200
	Driver's Salary	5,000	900	4,100
> 1600	Car Running Expense	5,000	2,400	2,600
	Driver's Salary	5,000	900	4,100

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4. How will perquisite tax be calculated if I have a company leased car and I intend to claim car-related reimbursement on quarterly/half yearly basis?

Ans: As per Income Tax Act, perquisite calculation is monthly, while car-related expenses are part of your Total Fixed Pay. Therefore, perquisite is calculated on monthly basis, irrespective of claim submission frequency. It is advisable to claim expenses as and when they are incurred. All salary related reimbursements must be claimed before the end of income tax year (April–March), failing which the reimbursement amount will be paid as ex-gratia along with March salary, which is part of your taxable income.

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5. How will the perquisites be calculated if I have been allocated “car lease value” or “car expenses” in the CompPlan and not availed the facility?

Ans: There is no perquisite till the employee avails the car lease scheme. In case the employee has been allocated “car lease value” or “car expenses” and has not availed the facility, the allocated amount will be paid as “new car allowance”, as taxable, till car lease is availed.

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6. Will celebrating performance points/gifts be taxable under Income Tax rule?

Ans: Yes, as per the perquisite rule, if the aggregate value of gifts, gift vouchers, or amount towards celebrating performance points redeemed by the employee exceeds ₹4,999 per annum, the entire amount will be considered as perquisite and taxed in the hands of the employees, as per the tax slab that the employee’s income falls under.

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E. OVERSEAS ALLOWANCE

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1. What are the two components, overseas allowance & overseas reimbursement, which reflect in my payslip?

Ans: As per policy 710, there are certain allowances (start-up allowance/ local premium per diem/ dependent per diem) which are taxable in India and the tax for the same is borne by the company. The amount appearing as overseas reimbursement in deduction side is the actual amount claimed in MYTE and the same amount is grossed up and shown under earning side as taxable overseas allowance. The difference between the two is the income tax that is borne by the company on behalf of employee.

e.g.: Startup Allowance - when employee claims Startup Allowance, as per policy 710 this allowance is taxable & the actual allowance claimed will be shown under deductions and grossed up value of the claimed amount will be shown under earning side. The difference between the two is the income tax that is borne by the company on your behalf.

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2. I'm currently onsite under the policy P710. My last month's payslip does not reflect overseas components. What do I need to do or whom do I need to inform about this discrepancy?

Ans: Raise a query in ServiceNow, under the MYTE tab, by choosing the appropriate category and sub-category. Payroll team will consider the request once the report is received from T&E team.

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F1 COMPENSATION PLAN FIXED

CompPlan for Fixed Pay (10, 11, 12 and 13) (Quickview)

VERY IMPORTANT NOTE – Fixed Pay consists of one or more of the below components. Employee will not be paid anything towards these components over and above fixed pay. The structure should be done by employees to avail tax benefit. Income Tax Act never says what to pay. It just says what is exempted from tax out of the structured salary.

Component	Parameter	Remarks
Basic Salary	35% of Fixed CTC	Standard (non-editable). It is 35% of Fixed CTC or existing basic salary, whichever is higher.
Provident Fund	Y: 12% of Basic N: Nil PF F: ₹1,800 pm	<ol style="list-style-type: none"> If employee's basic salary < ₹15,000 per month, there will be a mandatory "Y" option available. Employee will not have any other option. During the tenure, if basic salary crosses ₹15,000, then employee will be given a one-time option to change to the "F" option. If basic salary is > ₹15,000 per month: New joiner: If the new joiner is an existing PF member in the previous company, both "Y" and "F" options will be available to the employee. If not, there will be "Y", "F" and "N" options available to the employee. Existing employees - During CompPlan window i.e. April every year and when salary revision takes place, employee has an option to change from "N" to "F" or "Y"; "F" to "Y". This is called upward option.
National Pension System (NPS)	0.01% – 10% of Basic	Maximum allocation can be 10% of basic salary (eligible if total fixed pay > ₹ 3L) and should not be less than ₹1,000 per annum
Meal Allowance	₹26,400 p.a.	This component is editable. It can be Zero, ₹13,200 or ₹26,400. No retrospective eligibility allowed. Please note that once declared, it cannot be reduced till next annual cycle. However, it can be increased, up to maximum entitlement, at the time of salary revision.
HRA	50% of Basic Salary	Standard. This component is non- editable.
LTA	Max ₹40,000 p.a.	This component is editable. If the employee opts for less than ₹40,000, the balance amount is automatically moved to "Miscellaneous Allowance". Once declared, it cannot be reduced till next annual cycle. However, it can be increased up to the maximum entitlement at the time of salary revision. Allocated amount will be

Component	Parameter	Remarks
		paid as and when bills are submitted, and any unclaimed amount is paid as ex-gratia in March salary.
Miscellaneous Allowance	LTA	LTA amount, if less than the default value of ₹40,000, will move to this component.
Ad hoc Allowance	Balancing	Balancing figure i.e. CTC less all the above.

1. Default Structure by System (Employee Missed to submit within timelines) – [For new Joiners](#)

CTC for CompPlan = Fixed Pay offered

New Joiners		
Component	Basic > 1.8	Basic < 1.8
Basic	35% of Fixed Pay	Fixed CTC/162*100
PF	Y: 12% of Basic, F: ₹21,600 p.a. (₹1,800 per month), N: NIL	Y: 12% of Basic
HRA	50% of Basic Salary	50% of Basic Salary
LTA	0	0
Meal Allowance	0	0
Miscellaneous	₹40,000	0
Ad hoc Allowance	Balance	0

2. Default Structure by System (Employee Missed to submit within timelines) – [Existing Employees](#)

The same plan as of March 2021 will continue till next CompPlan page available (at the time of revision and / or next April).

Even if NPS was opted for in the previous year, if there is no contribution—due to non-submission of valid PRAN—the employee will be opted out of the scheme and the same will be moved to Miscellaneous / Ad hoc Allowance.

Existing Employees		
	Basic > 1.8 lacs	Basic < 1.8
Component	FY 2021-22	FY 2021-22
Basic	35% of Fixed Pay	Fixed CTC/162*100
PF	Y: 12% of Basic	Y: 12% of Basic
	F: ₹21,600 p.a. (₹1,800 per month)	
	N: Nil PF	
HRA	50% of Basic Salary	50% of Basic Salary
LTA	₹40,000	NIL
Meal Allowance	0, or ₹13,200 or ₹26,400	NIL
Miscellaneous	NIL	NIL
Ad hoc Allowance	Balance	NIL

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1. What is CompPlan and its purpose?

Ans: As per company policy, employees are given an option to structure their compensation within the guidelines defined by the Company. This is called CompPlan. The purpose of CompPlan is to manage the Fixed Pay in the most tax-efficient manner and make better monthly cashflow.

[Back](#)**2. What are the timelines to submit CompPlan?**

Ans: There are two windows available to restructure the CompPlan. Window 1 is available from 10th to 17th April. If missed, window 2 is available between 1st and 17th May. Effective April you can submit your compPlan multiple time before 17th, and the updated plan as of 17th will be consider as final.

[Back](#)**3. I missed submitting my CompPlan in the first Window. What will happen to my Salary for April & CompPlan?**

Ans: Your salary for April will be processed and paid basis the latest CompPlan (i.e. March) available in the system. There will be second and last window available to do CompPlan between 1st and 17th of May.

[Back](#)**4. What happens to my CompPlan if I miss to set and submit it in the second window too?**

Ans: If you fail to set and submit your CompPlan in the second window, the latest CompPlan (i.e. March) is frozen as your Current Year CompPlan. If the existing CompPlan has maximum reimbursement (R539) related allocation, Allsec will restrict it to tax-free limits as ₹40,000 p.a. for LTA.

[Back](#)**5. Can I change my CompPlan, during the year, after the 2nd window has closed?**

Ans: No. If you fail to restructure the CompPlan by 17th May, system will freeze your latest CompPlan for the year on 18th May. However, if there is a salary revision during the year, you will be allowed to edit your CompPlan. You can increase values up to the maximum entitlement under R539 & Meal Allowance however it cannot be changed downwards.

[Back](#)**6. What all options do I have for editing my CompPlan when there is a salary revision?**

Ans: These revisions are available on as and when basis. We will send separate FAQs to employees for whom there is salary revision during the year.

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7. Are there any changes in the CompPlan structure that I need to know?

Ans: No, there is no change in CompPlan structure.

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8. How does Miscellaneous Allowance work?

Ans: For LTA component, if the assigned amount is less than the default amount of ₹40,000, the remaining amount will be automatically added under this component.

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9. What all options are available for restructuring in the CompPlan?

Ans: Details are available in [QuickView](#) above. A few key points are highlighted below:

- LTA component: Maximum eligibility is ₹40,000
- Meal Allowance: Maximum eligibility is ₹26,400. It can be Zero or ₹13,200.
- NPS: Maximum is up to 10% of basic salary (eligible if fixed CTC > ₹ 3L)

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10. Since I was a new joiner last month, default CompPlan was selected for me. Can I edit it now?

Ans: Yes, you can restructure your CompPlan in line with [QuickView](#) above. You can review above questions as relevant for you.

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11. Reference to Q10, I missed editing the CompPlan in the second month. What will happen now?

Ans: If you missed submitting your CompPlan in the second window/second month then the default CompPlan will prevail for the entire year. (Refer Q4 above).

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12. What is default CompPlan and how does it work?

Ans: For new joiners, if they miss submitting their CompPlan within the permitted timelines, there is a default CompPlan designed by our system as below:

New Joiner- [Click here](#)

Existing employee - [Click here](#)

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13. What is the procedure to claim R539 reimbursements?

Ans: The following is procedure to claim R539 reimbursements:

- There must be allocation under the LTA component that employee wishes to claim.
- Employee must book R539 on the Allsec Page during the relevant window—26th of current month to 10th of following month.

- Employee must submit scan proofs of expenses along with printout of booking sheet & online LTA claim form during the window—before 12th of month.
- Claim eligibility criteria:

R539	Whose Claim	What all expenses
LTA	Self & Dependents	Restricted to travel bills only (Flight, Train or Bus Travel). Original boarding passes must be submitted along with flight tickets. Minimum 1 vacation leave on a working day between travel dates. Taxi, cab, self-owned car expenses or travel agent bills are not considered from tax perspective.

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14. Can I know how the joining bonus is treated in payroll, in terms of taxation?

Ans: Joining bonus is taxable in the hands of employee and the tax is recovered from the payment. Say, employee is in 20.8% bracket and the joining bonus amount is ₹10,000, we will recover ₹2,080 as tax and balance is paid along with the salary.

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15. In case, I was paid a joining bonus and have resigned without completing the agreed tenure. How does the recovery happen?

Ans: Firstly, any payment that is made to employee attracts Income Tax. In your case, if payment and recovery happen in the same Financial Year (April to March), we show both joining bonus payment and joining bonus recovery in the tax computation sheet and the tax gets adjusted. Please note that we deposit the tax collected, with the Government, in the same month. So, if because of this adjustment, there is any tax refund to you, we will show the same in your Form 16 which can be claimed as refund during tax filing. In case, the payment and recovery happen in two different financial years (say payment made in Dec 2020 and recovery in May 2021), the adjustment will not be done as there is no similar income in the year of recovery. This is called "Application of Funds" for not fulfilling the recruitment obligation.

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16. Whom can I reach-out to if I have any specific queries?

- Ans:** 1) For any payroll queries, you can reach out to us through our daily helplines via MS Teams ids: SessionQA1@accenture.com , SessionQA2@accenture.com schedule from 10 a.m. to 1 p.m. and 2 p.m. to 5 p.m.
- 2) You can also raise your query through <https://support.accenture.com>
- 3) Converse with us on DiPA Chatbot through <https://askdipa.accenture.com/>

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F2 COMPENSATION PLAN FLEXI

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Flexi-Pay CompPlan Details (AL, CL5 to 9) ([Quick View](#))

1. Employee Self-Declaration

VERY IMPORTANT NOTE – Fixed Pay consists of one or more of the below components. Employee will not be paid anything towards these components over and above fixed pay. The structure should be done by employees to avail tax benefit. Income Tax Act never says what to pay. It just says what is exempted from tax out of structured salary

Compensation Plan Guidelines (Table A)

Component	Parameter	Remarks
1. Basic Salary	Min 35% of Fixed Pay	Can be up to fixed pay (net of PF & Global insurance for AL only), subject to applicable terms & conditions. Basic cannot be reduced during the tenure with the company. It can be increased if any amount is available under Ex-Gratia in CompPlan during salary revision / April.
2. Provident Fund	Y: 12% of Basic N: Nil PF F: ₹1,800 pm	New joiner: If the new joiner is an existing PF member in the previous company, both "Y" and "F" options will be available to the employee. If not, there will be "Y", "F" and "N" options available to the employee. During CompPlan window i.e. in April every year and when salary revision takes place, employee can opt from "N" to "F" or "Y" or from "F" to "Y". This is called upward option.
3. National Pension System (NPS)	0.01% – 10% of Basic	Optional. This is pre-tax deduction. This contribution can be between 0.01% & 10% of basic salary and should not be less than ₹1,000 per annum. It can be increased but it cannot be decreased and cannot be opted out. PRAN is mandatory for contribution (details available in NPS section of this document).

Component	Parameter	Remarks
4. HRA	Max 50% of Basic Salary	As per IT Act, the maximum benefit one can claim under HRA is 50% of basic salary. It can be anything between 0% to 50%. If it is being claimed for a rented accommodation and the employee would like to avail tax benefit, the employee must allocate amount under HRA in compensation plan.
5. Personal Allowance	Max up to Basic Salary	Cannot be more than basic salary.
6. Other Allowance	Max 30% of Fixed Pay	Other allowance allocation is allowed after personal allowances have been exhausted.
7. LTA*	Max-₹ 100,000 p.a. (AL & CL5 to 8) Max-₹ 75,000 p.a. (CL9)	It can be any value up to entitlement. Once declared, it cannot be reduced till next annual cycle. However, it can be increased up to the max entitlement at the time of salary revision. Allocated amount will be paid as and when bills are submitted, and unclaimed amount is paid as ex-gratia in March salary as taxable. System will pro-rate the eligibility based on the month in which the amount is allocated. For example, during December 2019 comp submission, if ₹ 48,000 is allocated, the eligibility will get pro-rated for 4 months i.e. $\text{₹ } 48,000 / 12 * 4 = \text{₹ } 16,000$
8. Meal Vouchers#	Maximum ₹ 26,400 p.a.	Can be Zero or ₹ 13,200 or ₹ 26,400. No retrospective eligibility allowed. Once declared, it cannot be reduced till next annual cycle, but it can be increased up to the maximum entitlement levels at the time of salary revision.
9. Company Car Lease	Table B below	On-road value & no personal funding. Limits are based on career level & fixed pay amount.
10. Car Reimbursements*	Table B below	It includes car running, car maintenance & driver salary. It can be any value up to entitlement. Once declared, it cannot be reduced till next annual cycle, but it can be increased, up to the maximum entitlement level, at the time of salary revision. Allocated amount will be paid as and when bills are submitted, and unclaimed amount is paid as ex-gratia in March salary, as taxable.

Component	Parameter	Remarks
11. Global Insurance	HR input	This is pre-tax recovery. Applicable to Accenture leadership.
<p>* The component is called R539. The amount that is declared under this is held back with the company and the same is paid as and when employee submit bills for the same. Unclaimed balance, if any, will be paid as ex-gratia along with March salary or F&F settlement, whichever is earlier.</p> <p>Please note that due to certain Regulatory mandates, the maximum amount that can be loaded in Digital Meal Voucher is ₹ 1,00,000. Therefore, we restricted the amount to a maximum of ₹ 1,00,000 on those cards. The remaining monthly eligibility amount will get paid in that month payroll under "Sundry Allowance" as taxable.</p>		

Table B				
Component	AL & CL5	CL6	CL7, 8 & 9	Remarks
Car Value	60% of Fixed Pay	60% of Fixed Pay	50% of Fixed Pay	<ul style="list-style-type: none">100% funding on on-road price by leasing company & no personal funding allowed.Unutilized amounts under Rental/Fuel / Driver are paid as “car allowance” on monthly basis, till the car lease is not availed.For fuel expenses, prepaid card will be issued & employees have to exclusively use the same.Driver salary should be paid by NEFT / Cheque.Maintenance payment should be made by through a banking channel viz. Debit/Credit Card/NEFT for claims more than ₹500 and submit supporting documents at the time of claiming. Repairs and maintenance should be done from authorized dealer of the manufacturer.Insurance is arranged by the leasing company <p>Note: Car reimbursements can be claimed only when car lease is availed. It cannot be claimed for self-owned cars.</p>
Car Rental	Rental Multiplier and Car Value			
Fuel	₹180,000	₹150,000	₹120,000	
Driver Salary	₹240,000	₹180,000	₹150,000	
Maintenance	₹150,000	₹120,000	₹100,000	
Insurance	Actuals basis car value			

2. Default Compensation Plan (Employee missed to submit the CompPlan within timelines)

If employee missed to do Compensation Plan within stipulated timelines, system will choose the default plan as below:

Components	New Joiner	Existing Employee
Basic	35% of Fixed Pay	As per March 2021 compensation plan
PF	(₹1,800 p.m. – existing PF member or Nil in case of not an existing member)	
HRA	50% of Basic Salary	
Personal Allowance	35% of Fixed Pay	
Other Allowance	NIL	
Car Lease Value	NIL	Amount, if assigned in previous year then, will be retained.
NPS	NIL (if no NPS contribution deposited in PRAN account in previous FY)	Amount, if assigned in previous year, will be moved as per below sequence. <ul style="list-style-type: none"> Personal Allowance Other Allowance

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2. [What all options are available for structuring the CompPlan?](#)
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16. [What PF number am I supposed to enter in PF nomination form on Allsec?](#)

1. How can I plan for my compensation as I have all the components open to edit?

Ans: You can structure your CompPlan as per your wish by satisfying two conditions:

1. Basic salary should be minimum 35% of total fixed pay
2. Personal allowance should not exceed your basic salary

[Back](#)**2. What all options are available for structuring in the CompPlan?**

Ans: Please refer to [Quickview](#).

[Back](#)**3. I missed submitting my CompPlan in the first window. What will happen now?**

Ans: Your salary for April will be processed and paid based on latest CompPlan (i.e. March) available in the system. There will be second and last window available to do CompPlan between 1st and 17th of May.

[Back](#)**4. What happens if I missed setting up and submitting my CompPlan in the second window too?**

Ans: Please refer to table above as specific for you [Click here](#).

[Back](#)**5. Can I change my CompPlan during the year after 2nd window has closed?**

Ans: No. If you fail to restructure the CompPlan by 17th May, system will freeze your latest CompPlan for the year on 18th May. However, you will be allowed to edit the CompPlan if there is a salary revision. You can increase values up to maximum entitlement in all components, however components like basic salary, PF, NPS (if allocated), R539 & meal allowance cannot be changed downwards.

[Back](#)**6. What all options will I have for editing my CompPlan when there is a salary revision or promotion?**

Ans: These revisions are available on as and when basis. We will send separate FAQs to employees for whom there is salary revision during the year.

[Back](#)**7. When I plan for my new CompPlan in April / Joining, what all the conditions I need to remember?**

Ans: Please refer to [Quickview](#).

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8. How does “Other Allowances” work?

Ans: For better cashflow, employee can use the “Other Allowance” component. Employee can allocate up to 30% of fixed pay under “Other Allowance” provided he/she has fully utilized “Personal Allowance” i.e. maximum up to basic salary. Without exhausting fully allocation under “Personal Allowance”, system will not allow allocating amount under “Other Allowance”. Note: Please go through [Quickview](#) above as using Other Allowance is subject to certain guidelines.

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9. What all options are available for restructuring the CompPlan?

Ans: Details are available in [QuickView](#) above.

A few key points are highlighted below:

- Basic cannot be reduced but can be increased up to fixed pay, subject to PF conditions
- HRA is 50% (maximum) of basic pay. To avail HRA tax benefit, declare on the tax page
- If employee is availing car lease, the rental amount is not editable
- Personal Allowance is 35% (max) of Fixed Pay or equal to basic
- Amount under car lease is paid as “New Car Allowance” till it is availed
- PF: Employee can make Option “N” to “F” or “Y” and option “F” to “Y” but he/she cannot reduce PF contribution during the tenure.
- Other Allowance is 30% (maximum) of fixed pay after fully using personal allowance.
- LTA component maximum eligibility as per career level.
- Meal Allowance maximum eligibility is ₹26,400. Can also be Zero or ₹13,200.
- NPS up to a maximum of 10% of basic salary.
- Car reimbursements eligibility as per career levels (Refer to Table B above). These can be claimed when car lease is availed. It cannot be claimed for self-owned cars

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10. Since I was a new joiner last month, default CompPlan was selected for me. Can I edit it now?

Ans: Yes, you can restructure your CompPlan in line with [QuickView](#) above. You can also review the questions above as may be relevant for you.

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11. What is default CompPlan and how does it work?

Ans: For new joiners, if they miss submitting their CompPlan within the permitted timelines, there is a default CompPlan designed by our system as below:

Component	Criteria	Example	Remarks
Basic Salary	35% of Total Fixed Pay	210,000	Paid monthly in Salary based on days worked

Component	Criteria	Example	Remarks
House Rent Allowance	50% of Basic Salary	105,000	Paid monthly in Salary based on days worked
Provident Fund	₹1800 / NIL	-	
LTA (As per level)	₹1,00,000 p.a.	1,00,000	Reimbursed against claim on as and when basis
Meal Vouchers	NIL	-	
Personal Allowance	Balancing, not > basic salary	180,400	Paid monthly in Salary based on days worked
Other Allowance	Balancing, max 30% of Fixed Pay	-	

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12. What is the procedure of claiming R539 reimbursements?

Ans: The procedure to claim R539 reimbursements is as follows:

- There must be allocation under the LTA component that employee wishes to claim.
- Employee must book R539 on the Allsec Page during the relevant window—26th of current month to 10th of following month.
- Employee must submit scan copies of original supports of expenses along with reimbursement booking sheet and Online LTA claim form (scan copy of original boarding passes if travelled by flight) during the window (before 12th of month) by raising a request through [ServiceNow](#) under Human Resources and Payroll > Payroll > Ask Payroll > R539 > choose appropriate sub-category.
- Claim eligibility criteria:

R539 Component	Whose Claim	What all expenses
LTA	Self & Dependents	Restricted to Travel Bills only (Flight, Train or Bus Travel). Original Boarding Passes must be submitted along with Flight Tickets. Minimum 1 vacation leave on a working day between Travel dates. Taxi / Cab / Self Owned Car/Travel agent Bills are not considered from Tax perspective. Domestic travel only.
Car Running	Company Leased Car	Car Fuel Expenses
Car Maintenance	Company Leased Car	Repair and Maintenance, Automobile spare parts, Toll Receipts, Parking Receipts, Change of Tyres
Car Driver	Company Leased Car	Driver Salary Receipts. Copy of Driver's License is must each time of claim

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13. Can I know the Joining Bonus Process, in terms of taxation?

Ans: Joining bonus is taxable in the hands of employee and the tax is recovered from the payment. Say, employee is in 20.8% bracket and the joining bonus amount is ₹10,000, we will recover ₹2,080 as tax and balance is paid along with the salary.

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14. In case, I was paid a joining bonus and have resigned without completing the agreed tenure. How does the recovery happen?

Ans: Firstly, any payment that is made to employee attracts Income Tax. In your case, if payment and recovery happen in the same Financial Year (April to March), we show both joining bonus payment and joining bonus recovery in the tax computation sheet and the tax gets adjusted. Please note that we deposit the tax collected, with the Government, in the same month. So, if because of this adjustment, there is any tax refund to you, we will show the same in your Form 16 which can be claimed as refund during tax filing. In case, the payment and recovery happen in two different financial years (say payment made in Dec 2020 and recovery in May 2021), the adjustment will be done as there is no similar income in the year of recovery. This is called "Application of Funds" for not fulfilling the recruitment obligation.

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15. Whom can I reach-out to if I have any specific queries?

Ans: For any payroll queries, you can reach out to us through our daily helplines via MS Teams ids: SessionQA1@accenture.com , SessionQA2@accenture.com schedule from 10 a.m. to 1 p.m. and 2 p.m. to 5 p.m.

1. You can also raise your query through https://support.accenture.com/support_portal.
2. Converse with us on DiPA Chatbot through <https://askdipa.accenture.com/>

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16. What PF number am I supposed to enter in PF nomination form on Allsec?

Ans: You need to mention "00000" (five Zeros) as your default PF number at the time of filling your PF nominations forms on Allsec portal. Once your PF account number is generated in Accenture, the same will be updated automatically on your nomination forms.

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G. CAR LEASE

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1. What is Company Car Lease Scheme?

Ans: Company Car Lease Scheme is a benefit provided by Accenture. It is a tax saving benefit available to certain set of employees.

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2. Who are the parties involved in Company Car Lease program and what are their roles?

Ans: There are three parties involved in the program – Employee, Accenture and the Leasing Company.

Employee is the beneficiary. Therefore, he must review documents that he is signing, review of rental and insurance charged to him, paying RV on time, transfer of vehicle ownership after contract completion (which could be foreclosure or expiry of lease).

Second, Accenture who is the facilitator between employee and leasing company and selector of vendor.

Third, Leasing Company who is responsible for funding the car as per agreed terms and conditions, managing insurance / insurance renewal and termination of car lease.

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3. Can the employee select the model and variant of the vehicle? What are the exclusions?

Ans: Yes, the employee can select any model and variant of the vehicle. Exclusions are sports vehicles, 7+ seater vehicles and soft top vehicles.

Note: Employees going for car lease should have a copy of their driving license.

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4. Will the leasing company help me negotiate a better discount from the dealer? If my dealer offers a better discount, can I buy the vehicle from the dealer of my choice?

Ans: Yes, the leasing company shall negotiate for a better discount from the dealer. Also, the dealer shall provide you the same leasing company discounts when you approach them. In case your choice of dealer offers a better discount, we could purchase the vehicle from them.

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5. Who can avail Company Car Lease Scheme? What is the eligibility criterion?

Ans: Employees at Level 5, 6, 7, 8, 9 and AL can go for company car lease scheme.

Employee can allocate up to 60% of fixed pay for Level AL, L5-AD and L6-SM & up to 50% of fixed pay for L7-M, L8-SSPL & L9-SPL towards car lease in CompPlan. Partial funding for car lease is not allowed from leasing company.

Level	Car Value on Road	Remarks
AL, L5-AD, L6-SM	60% of Fixed Pay	100% funding on-road price by leasing company. Partial funding for car lease is not allowed and no personal funding.
L7-M, L8-SSPL & L9-SPL	50% of Fixed Pay	

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6. What is the procedure for availing Company Car Lease?

Ans: Employee should submit the CompPlan in Allsec, as per timelines, and the CompPlan should have car value as one of the components:

- The Employee should identify the car to be acquired, negotiate the price and obtain a Proforma invoice from the dealer and send it to GS Payroll.
- The Proforma invoice should be in the name of the company (Accenture Solutions Pvt Ltd) specifying the cost of the car, color and particulars of payment.
- Employee should send the hard copy of the car application forms, car lease checklist, driving license copy, proforma invoice, car Lease undertaking on ₹500 stamp paper and affidavit-cum-undertaking of delivery and receiving of vehicle on ₹100 stamp papers (with Notary), available on Allsec under Compensation Menu → Compensation Plan -> Click Download option and select guidelines for company provided car. Download the PDF file (there are 2 documents attached— car lease application and car lease calculator, in same PDF file).
- GS Payroll (car lease application),
- Accenture Solutions Pvt. Ltd.,
- 4/1, IBC Knowledge Park, Bannerghatta Road,
- Bangalore – 560029.

(Note: Kindly ensure every sheet of all the documents are signed and the hard copy of application received by finance will only be considered for processing the request. Please mention as “car lease documents” on the top of the envelope while sending).

- It takes approximate 10-15 working days by GS Payroll to process the application once all the documents are received.
- The delivery of car will depend on the availability with the dealer and the leasing company will inform the employee regarding the same.

PS: For new joiners, employee must complete 120 days in Accenture to avail car lease or else BGC clearance is mandatory to avail the benefit.

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7. Will any car booking formalities be done by the Company?

Ans: No. The Company does not play any role in booking of car. It is between employee and the dealer. If there is any booking amount, employee must pay and take refund once the car is delivered. The booking amount cannot be adjusted against the funding amount. India Payroll Team will only initiate the processing once the car is readily available with the dealer.

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8. What is the tenure of Company Car Lease scheme?

Ans: The car lease tenure is 3 years.

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9. What are the benefits of Company Car Lease Scheme?

Ans: Tax free benefits are lease rental and insurance. The employee also enjoys partial tax benefits for fuel, maintenance, and driver salary.

[Back](#)**10. Is there any down payment to be made for Car Lease?**

Ans: There is no down payment to be paid for car lease.

[Back](#)**11. Can I opt for a company leased car, if I have not allocated for it in my CompPlan?**

Ans: No, employee cannot avail the Car Lease benefit, if the employee has not allocated the amount in the CompPlan. Employee must submit the CompPlan in April every year or when there is a salary increase.

In case of salary increase, the eligibility is prospective and maximum allocation is subject to the increment amount.

[Back](#)**12. What happens if the employee does not buy the car even after the amount is allocated in CompPlan or avails it in the middle of the year?**

Ans: The car lease rentals are recovered on monthly basis from the employee who avails this facility and the recovery will start from the month the car is delivered and billed by the leasing company. Till the time the car is not delivered, and not billed by the leasing Company, the rentals value and any amount towards car related expenses—as allocated in the CompPlan—will be paid to the employee under “New Car Allowance” which is taxable. Please note in the first month there may be higher car lease rental recovery as the rental recovery from the employee is dependent on the bill raised by leasing company. However, there is no tax loss to the employee because of this.

[Back](#)**13. How are car rentals calculated?**

Ans: Car lease rentals are calculated on the amount financed. Please use the leasing calculator to know the car rental value available on the Allsec under Compensation Menu → Compensation Plan -> click Download option and select “guidelines for company provided car”.

[Back](#)**14. How do I know what would be my lease rental?**

Ans: The Rental Calculator shall help you know your approximate Annual lease rental. You need to fill in the required input cells, by referring to the Proforma Invoice.

[Back](#)**15. Would Leasing Company help in reducing the waiting period of vehicles?**

Ans: Delivery period shall depend on the availability of the color, model & variant. Leasing company shall help in negotiating waiting period with the dealers. If a car has waiting period of more than 1-month than car lease application can be submitted once car is readily available with the dealer for delivery.

[Back](#)**16. How much can I allocate towards the component “Cost of Car”?**

Ans: Employee can allocate up to 60% of Fixed Pay for Level AL, L5-AD and L6-SM and up to 50% of Fixed Pay for L7-M, L8-AM & L9-SPL towards car lease in CompPlan. Partial funding for car lease is not allowed from leasing company.

Employee needs to refer to the rental calculator of the leasing company from which he intends to avail the leasing arrangement. The rental calculator is available in Allsec and can be viewed on the following path: Compensation → CompPlan → Download option → Guidelines to company provided car documents. Employees can enter the value based on the Proforma Invoice in the calculator and can enter value which is appearing as “Total Cost of the Car exclusive of Insurance” in the CompPlan.

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17. What should be done in case the rental appears more in the CompPlan, while entering the value of the car, than what is appearing in the rental calculator of the leasing company?

Ans: In case while allocating for the value of the car in the CompPlan, if the rental reflected is higher than what is appearing in the calculator, please reduce the value of the car in the CompPlan to match the rental value as appearing with the rental calculator.

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18. Can I customize, modify, or repair the car?

Ans: Additional accessories or modifications to the vehicle or replacement of parts of the vehicle, which do not result in reduction in the car's value or adversely affects its performance, can be opted at the time of confirming the vehicle with the dealer. However, the leasing company will reserve the right to accept or deny any such accessory, modification, or replacement without assigning reasons, while finalizing the quote for the vehicle.

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19. Who will manage new car insurance and renewals?

Ans: Employee must allocate insurance amount in the CompPlan while going for new car. The leasing company shall manage insurance, including subsequent renewals, and ensure your vehicle is covered under a fully comprehensive cover at all times during the contract term. You cannot switch to another insurance company as the premium will be directly paid by the company which is adjusted from the employee's compensation plan till the Car Lease tenure is completed and NOC is issued to the employee. Renewed insurance copy will be sent to your email address one month before the expiry. Insurance amount will vary every year, basis the claim(s) made by the user and subject to any changes in the insurance price as per the IRDA insurance guidelines from time to time.

In the 4th year, we give option to employees to renew insurance on their own, but renewal has to be done before the expiry of lease and the policy copy must be submitted. In case the employee asks us to renew through the leasing company, the premium amount will be recovered from net salary. So, tax benefit is, effectively, given only for three years.

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20. What should I do to get the Registration Certificate (RC) copy?

Ans: Employee is responsible for getting the RC card by directly interacting with RTO/Dealer. Employee should check with the dealer on the timelines and process of delivery of registration card. Generally, RTO sends the Registration Certificate by Speed Post, after 50 days, to the address which is provided for the registration of the vehicle and the same is received at the mailroom. Employees can reach out to mailroom on the status of the delivery of RC card, after getting the tracking details from RTO or dealer where this was sent (A copy of RC needs to be provided to leasing company. for their records).

Accenture is not responsible for any loss of RC Card during transit. In case of loss of RC card, the employee can apply for a duplicate RC Card by interacting with the leasing company/India Payroll team and providing the documentation required to apply for a duplicate RC Card. Any cost incurred in this process will be borne by the employee.

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21. What is to be done in case of Accident*/minor accident/total loss?

Ans: You need to fill the accident report form provided from insurance company and intimate such accident to the leasing company within 48 hours. The leasing company is responsible for the insurance management. Please note that the Employee needs to pay towards the policy access charges each time the claim is made (₹ 1,000 for below 1500 CC and ₹ 2,000 for above 1500 CC) and for consumables if amount is settled by the insurance company. This amount needs to be directly paid to the dealer at the time of delivery. In case of total loss, the leasing company will provide the termination value of the contract and amount due towards the vehicle (Balance outstanding rentals and residual value payable as per the Contract). Any shortfall in the amount due, as per Termination Value, as computed by leasing company and the claim settlement amount received from insurance Company, shall be borne by the employee. *This clause varies from one Leasing Co. to other* First 2 claims will be covered under zero depreciation, post which the Zero Dep cover stops. Subsequent claims, if any, will be treated under vanilla comprehensive policy (without add-on cover as per policy terms and conditions).

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22. Can I claim for car related expenses reimbursement?

Ans: Yes, you can claim for the reimbursement as per the below eligibility (subject to allocation of reimbursement amount in CompPlan):

Level	Fuel	Maintenance	Driver	REMARKS
MD	180,000	150,000	240,000	Note: Car reimbursements can be claimed when car lease is availed. It cannot be claimed for self-owned cars. Please note, till the time car lease is not availed, any amount allocated towards car reimbursements will be paid under "New Car Allowance" component, as taxable in monthly salary, as per eligibility.
L5-AD	180,000	150,000	240,000	
L6-SM	150,000	120,000	180,000	
L7-M	120,000	100,000	150,000	
L8-SSPL	120,000	100,000	150,000	
L9-SPL	120,000	100,000	150,000	

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23. What are the documents/proofs and type of expenses which need to be submitted for claiming the reimbursement? Is it mandatory to submit on monthly basis or can I claim at one shot and take the tax benefit?

Ans: There is no need to submit RC copy for company leased car. You can start claiming the car reimbursement expenses post-delivery of the car. Till the time the employee does not avail the car lease the amount allocated towards car related expenses i.e. car running (Fuel), maintenance and driver salary will be paid under "New Car Allowance". For car Running (fuel) prepaid card will be issued and this can be used in petrol stations for filling the fuel.

For claiming car maintenance, repair and maintenance bills, automobile spare parts (Electronic payment i.e. Charge Slips along with Original Tax Invoice and GST number is mandatory and all repairs should be carried out at authorized dealer of Manufacturer) Toll Receipts & Parking Receipts. There should be no cash payment for car repairs & maintenance beyond ₹500. If the bill amount is more than ₹500 then the payment should be done Electronically (Debit / Credit Card/ any other Digital mode). If the payment is made by cheque, bank statement of the cheque issuing bank has to be submitted.

For claiming the Driver Salary, it should be paid online. Driver Salary Receipts along with Proof Of Electronic Transfer of the salary to the driver need to be produced which could be in the form of bank statement of the bank from which the payment is made. No cash payment for driver salary will be reimbursed.

Copy of Driver's License is a must each time when you claim reimbursements. Where payment is made by cheque, bank statement of the cheque issuing bank has to be submitted.

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24. Can an employee foreclose the Car Lease?

Ans: No, an employee cannot foreclose before the expiry of tenure unless he is moving out of Accenture or going on to global career program (GCP).

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25. If an employee is going for GCP can he continue with the Car Lease or he has to foreclose the Car lease?

Ans: No; if employee is going to GCP, the employee needs to foreclose the car by paying outstanding lease rental and RV amount. To know foreclose value please raise a query in [ServiceNow](#) by attaching the GCP confirmation mail.

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26. What needs to be done if employee is leaving the organization and the company lease car tenure is not completed?

Ans: Employee should raise a request through [ServiceNow](#) by selecting Ask Payroll, Category 'Car lease' and sub-category 1 'Car Lease-Foreclosure, Transfer & Policy' requesting for foreclosure statement. Accenture will provide the foreclosure amount details accordingly. Employee must pay the total outstanding amount and residual value to the leasing company. Car lease needs to be foreclosed before LWD and employee should provide the new transferred RC copy/Receipt of Acknowledgment submitted to RTO in order to receive the Relieving Letter. Else, the Relieving Letter will be kept under hold.

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27. What does Employee need to do about the Residual Value (RV) amount at the time of Car Lease Expiry?

Ans: Employee needs to pay residual value 30 days before expiry of contract tenure. This is a mandatory requirement. If there is delay in paying RV amount, there are penal charges levied by leasing vendor as per prevailing rates from time to time and the employee may get disqualified for availing new car lease scheme in future.

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28. What should the employee do once the NOC is received from leasing company after paying the residual value post closure of car lease?

Ans: As per policy, employee has to initiate the RC transfer process within 10 days after the receipt of transfer documents and have to ensure that car is driven with valid RC as post expiry of lease agreement, there is no contractual relationship between Accenture and employee towards vehicle and driving the car with Accenture as a registered owner may lead to various risks. Employee going for new car scheme in future should provide transferred RC copy of the previous car lease taken before applying for new car.

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29. What all services are provided by the leasing company without any charges?

Ans: The lease rental includes the following services without charges:

1. Test drive management
2. Vehicle selection assistance
3. Service booking
4. Insurance management
5. Accident management
6. 24-hours roadside assistance

** This is subject to change

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30. Can the employee change car model or color of the car after submitting the car application to India Payroll team?

Ans: Employee has to decide the model and color of the car before the car application is sent to India Payroll Team. Once the application is received, India Payroll team will inform Leasing Company to release the Purchase Order to Car Dealer. In case of any changes, employee has to send a fresh application and has to go through the internal approval process once again.

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31. Will Accenture help me in getting the registration number of new company lease car?

Ans: No, Accenture plays no role in this process.

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32. Can the employee opt for company transport allowance along with car lease?

Ans: Employee cannot opt for Company Transport along with Company Car lease.

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33. Would Leasing Company release PO to delivery if car has a waiting period of a month?

Ans: PO will not be released by leasing company to dealer if car is not available in the showroom.

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34. Would the employee be eligible to claim extended warranty under car maintenance?

Ans: No, employee cannot claim extended warranty under car maintenance.

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35. Can I get the tax benefit on reimbursement after car lease tenure is completed?

Ans: Tax benefit is not provided if you claim the reimbursement bills after car lease tenure completes.

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H. MEAL ALLOWANCE

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H.2. Kotak Meal Card

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H1. Sodexo Meal Card

1. What needs to be done by the employee who wants to avail the meal voucher option?

Ans: Employee should opt for meal allowance component at the time of submitting the CompPlan.

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2. What amount can be assigned towards meal vouchers in the compensation plan?

Ans: There are two meal vouchers amount of ₹26,400 and ₹13,200. Employees can select either of them. Please note that one can increase the meal voucher amount from ₹ 13,200 to ₹ 26,400 when the compensation plan opens in April. In case of salary revision, you can only increase the meal amount but cannot reduce the amount from ₹ 26,400 to ₹ 13,200 or from ₹ 13,200 to zero.

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3. Do I need to submit any application for meal vouchers?

Ans: There is no need to submit any application for meal allowance. You just need to opt for meal allowance in the CompPlan and you will receive a welcome email from Sodexo to complete the online Sodexo Multi-Benefit Card activation process.

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4. I am new joiner and joined on 17th of this month. Will I get a meal card?

Ans: From the joining month, pro-rated meal allowance amount will get paid in salary under "Sundry Allowance" or "Personal Pay" component (taxable). From next month onwards, the meal allowance amount will get loaded on Sodexo Multi Benefit Card if the online card activation and Full KYC process is completed by 25th of that month.

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5. I have not allocated any amount for meal allowance in my compensation plan. Can I still get Sodexo multi-benefit card?

Ans: If you have not opted for meal allowance in your compensation plan then you are not eligible for Sodexo Multi Benefit Card.

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6. What is Sodexo Meal Card?

Ans: Sodexo Meal Card is a fully digital employee meal benefit solution which has been introduced in place of Zeta Kotak Meal Card. To avail meal benefits, just swipe your card and pay at any restaurants, eateries, bakeries, fast food chains etc. for the purchase of ready to eat food and non-alcoholic beverages. You can also use the card for online food delivery like Pizza Hut, Dominos, Swiggy etcetera.

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7. How is Sodexo Meal Card different from Kotak Meal Card?

Ans: There is no difference between these two cards in case of usage. It is just a change of vendor.

[Back](#)**8. Where can we use the Sodexo Meal Voucher?**

Ans: The card will work with EDC machine or POS terminal merchants who have registered their EDC or POS under the following categories:

- Accenture Cafeteria
- Restaurants
- Food court with non-alcoholic beverage service
- Bakery
- Online food apps like Swiggy, Zomato, FreshMenu, Faasos, BOX8, Mandarin Oak and more (not online grocery stores)

Note: Sodexo Meal Card must be used only for buying ready-to-eat food items at the above-mentioned category of eating joints. Though 'ready to eat' food is available in super-markets, departmental/retail shops etc., the card will not be accepted as these stores/shops are not registered as eating joints/restaurants. Please note that this card is built on certain guidelines as defined by Income Tax Act and RBI and when the card is used outside cafeteria, employee must ensure its acceptability.

[Back](#)**9. What is the validity of Sodexo Meal Card?**

Ans: The validity of the card is for three years from the date of issuance

[Back](#)**10. I have not opted/reduced the meal voucher amount at the time of submission of CompPlan during April/May month. However, meal voucher amount during April and May month was loaded on the card based on previous year allocation. How will this get adjusted?**

Ans: Amount loaded on your Sodexo Multi Benefit Card for April & May month is done based on previous year allocation i.e. as on March. It will be recovered from your May or June salary.

[Back](#)**11. When is the Meal Allowance amount loaded on the Sodexo Multi-Benefit Card for the month?**

Ans: The amount gets loaded automatically in the first week of the month, based on the meal allowance allocation in the CompPlan, provided Digital Meal Voucher is collected and activation, verification and full KYC process is completed by 25th of the previous month.

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12. Is the amount loaded on card in advance for the month?

Ans: The meal allowance amount is loaded in advance for the month. For example, April month's meal allowance amount is loaded in the 1st week of April and not in 1st week of May.

[Back](#)**13. What is the threshold limit for the Meal Card?**

Ans: The threshold limit for the meal card will be based on the following: -

Full KYC card holder - Employees can have up to ₹100,000 in the card. We will check the balance in the card and only the differential amount will be loaded in the card. Rest will be paid as "Sundry Allowance" or "Personal Pay", as taxable, in salary.

[Back](#)**14. How to download the App?**

Ans: Sodexo Meal Card will be accessible in the same Zeta mobile app which is being currently used by you or you can download from the Apple App Store or Google Play Store. Search for "Zeta" and you will find the App with the name - "Sodexo-Zeta (Previously Zeta for Employees)". If you are a first-time user of Meal Card, you will need to download the App.

[Back](#)**15. What are the activation steps for Sodexo Meal Card?**

Ans: You will receive an email from Sodexo providing the link, unique card **reference number** and steps to activate the meal card online. Please follow the steps below to activate your card online (Best experience in Chrome or Microsoft Edge).

1. Visit <https://activation.sodexobrs.com>
2. Enter your official Accenture email ID only (xyz@accenture.com)
3. Enter the 12-digit card reference number (mentioned in the email)
4. Click on 'Get Activation Code'
5. Complete Full KYC process either through offline Aadhar option or by uploading the documents option
6. Enter activation code received on email
7. Complete OTP-based mobile number verification (use your existing mobile number linked to Zeta app)
8. Click on 'Activate Card'

Once you have activated your card, you will be able to view your card details on Zeta App and you can start using your Sodexo online card to pay online or to make QR-based payments.

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16. How do I get the meal allowance added to my Sodexo Meal Card?

Ans: Here are the steps for you to get meal allowance added to your Sodexo Meal Card:

- You need to allocate meal allowance amount in your Compensation Plan.
- Sodexo Team will send the link and steps to all the eligible employees to enable the Sodexo Meal Card.
- You need to complete the online activation, Full KYC process and provide the correspondence address to receive the physical card.
- Sodexo will dispatch the physical card (within 2 weeks) to the address provided by you.
- At the beginning of each month you will automatically receive the meal allowance amount on your meal card. You can spend the amount at the outlets mentioned in question 8.

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17. Can I use the Sodexo Meal Card at grocery e-commerce platforms like BigBasket, Groffers etcetera?

Ans: The meal card cannot be used at grocery e-commerce platforms as the card is issued only to be used at restaurants, eating joints, Accenture cafeterias, bakery and online food apps. It is possible that due to some technical glitch the transaction may get through. However, it is advised not to use the card on the grocery e-commerce platforms.

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18. Will my online and physical Sodexo meal card number be same?

Ans: Yes, your online card and physical card number will be the same.

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19. Can I use the same ZETA Mobile App for the Sodexo Meal Card as well?

Ans: You can use the same Sodexo-Zeta Mobile App to track the usage and transaction details of your Sodexo Meal Card.

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20. To receive the allowance amount on the meal card, is it mandatory to complete the full KYC process of the Sodexo Meal Card and how can I do that?

Ans: Yes, it is mandatory to complete the full KYC process to receive the meal allowance on your Sodexo Meal Card. Refer to question 15 for Full KYC process. It is as mandatory as allocating money in your compensation plan.

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21. What is the process to complete Full KYC?

Ans: Full KYC can be done by either of the following two options (For complete details please refer to Note 1 at the end of this document)

- 1) Through eKYC
 - PAN
 - eAadhaar/ Offline Aadhaar
- 2) Upload scanned copies of any of the following documents on the Sodexo portal
 - Voter ID Card
 - Driving License
 - Passport (Size up to 1MB. Formats accepted are PNG, JPEG or PDF.)

[Back](#)**22. What if I missed completing the KYC within the designated timeline? How do I get that money?**

Ans: If you have allocated amount under "meal allowance" in your Compensation Plan but have not completed the KYC process by the 18th of the month, you can complete it in subsequent month. However, until that time the meal allowance amount will be paid under Personal Pay or Sundry Allowance Component, as taxable, in your monthly salary.

[Back](#)**23. If I want to discontinue/opt out of the meal allowance option, how can I do that?**

Ans: You can go to "Discontinuation of Meal Card Load" option on Allsec, under the "Compensation" menu. This page can be accessed between 1st and 17th of every month till February. From the subsequent month, the meal allowance amount will be paid in monthly salary under Personal Pay/ Sundry Allowance component, as taxable.

Note: This option, once exercised, cannot be changed till March of next year.

[Back](#)**24. How do I collect my physical meal card?**

Ans: There will be no in-person distribution of Sodexo Meal Card. You will receive an email from Sodexo Team providing link, unique card reference number and steps to activate the meal card online. Based on the address provided by you while completing the activation process online, Sodexo team will dispatch the Sodexo Meal Card to that address in two weeks.

[Back](#)**25. How can I utilize the balance on Sodexo online card without the receipt of physical card?**

Ans: Sodexo virtual card (available on App) can be used at Sodexo merchants where they have enabled QR codes.

[Back](#)**26. What happens if the Sodexo Meal Voucher is lost or misplaced? Can we get replacement?**

Ans: If your card is lost or stolen, it is recommended to block the card immediately. You can use the Sodexo-Zeta Mobile app to temporarily block your card by following the below steps:

- Go to 'Settings', click on your 'Sodexo Meal Pass'
- Turn on the 'Block temporarily'

To permanently block the card, please call - 1800 267 3030/ 1800 103 3030 and follow the IVR steps. After blocking the card, please place a request with our customer care team for card replacement.

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27. Do I need to pay for the replacement of lost Digital Meal card?

Ans: Sodexo will charge ₹100 for replacement of the lost card. The same will get adjusted from existing card balance or from future upload.

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28. I have resigned. Will I get meal voucher amount for the month in which I am leaving?

Ans: Meal allowance amount for the month in which you are leaving will be loaded on your Sodexo Meal Card based on pro-rated eligibility as per your LWD.

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29. After leaving the organization how can I utilize the balance on my Sodexo multi benefit card?

Ans: The balance on the card can be used as per the expiry date mentioned on your card. There will be no change in the process of usage.

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30. What are the service channels/support center details of Sodexo?

Ans: For any assistance, you can call on their dedicated Customer Care Number- 1800 267 3030/ 1800 103 3030 or write to consumer@india.sodexo.com

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H2. Kotak Meal Card

1. Where can we use the Digital Meal Voucher?

Ans: The card will work with EDC machine or POS terminal merchants who have registered their EDC or POS under the following categories:

- Accenture Cafeteria
- Restaurants
- Food court with non-alcoholic beverage service
- Bakery
- Online food apps like Swiggy, Zomato, FreshMenu, Faasos, BOX8, Mandarin Oak and more (not online grocery stores)

Note: Your Meal Card must be used only for buying ready-to-eat food items at the above-mentioned category of eating joints. Though 'ready to eat' food is available in super-markets, departmental/retail shops etc., the card will not be accepted as these stores/shops are not registered as eating joints/restaurants. Please note that this card is built on certain guidelines as defined by Income Tax Act and RBI. When the card is used outside cafeteria, employee must ensure its acceptability.

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2. What is the validity of Kotak Meal Card?

Ans: The Kotak Meal Card can be used as per the validity date mentioned on the Card.

[Back](#)**3. What happens if the Kotak Meal Card is lost or misplaced? Can we get a replacement?**

Ans: In case your Kotak Meal Card is lost or misplaced, it should be blocked immediately on the Zeta Mobile App or website. You may contact the special Zeta helpline number on 080-66905990 or you can write an email to support@zeta.in ID for re-issuance of Kotak Meal Card.

[Back](#)**4. What happens to the existing balance on my Kotak Meal Card?**

Ans: You can continue using existing balance on the Kotak Meal Card till you have exhausted the balance and before the expiry of the card (date mentioned on the card).

Note: Effective January 1, 2021, meal allowance will NOT be transferred on Kotak meal card. It will be loaded in Sodexo Card.

[Back](#)**5. Can I opt for the Kotak meal card instead of Sodexo Meal Card?**

Ans: No. Effective January 1, 2021, only Sodexo Meal Card is applicable for employee meal card program.

[Back](#)**6. Can I transfer the balance amount available on my existing Kotak meal card to Sodexo Meal Card?**

Ans: No, you cannot transfer the balance amount available on your existing Kotak Meal card to Sodexo Meal Card. The same must be utilized as per the expiry date mentioned on the card.

[Back](#)**7. Will I continue to get support for my existing Kotak meal card?**

Ans: You can contact the special Zeta helpline number 080-66905990, to have your queries addressed. Alternatively, you can write an email on support@zeta.in or interact through Zeta's in-app chat.

[Back](#)**8. If my Kotak Meal Card expires and there is a balance in the card, how can I get a new card with revised expiry date?**

Ans: You can contact the special Zeta helpline number 080-66905990 to have your queries addressed. Alternatively, you can write an email on support@zeta.in or interact through Zeta's in-app chat.

[Back](#)**9. I have both Kotak and Sodexo Meal Cards. How can I monitor my spend and balance?**

Ans: In the App, both the card details are available virtually. You can move the screen to check the balance and spend on both the card.

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I. REIMBURSEMENT

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1. What are the components which come under the “reimbursements” category?

Ans: There are two types of reimbursements: Salary-related reimbursements (called R539) and business-related reimbursements (called MYTE). Salary-related reimbursements are nothing but part of your total fixed pay and business-related reimbursements are expenses which are incurred by the employees, with appropriate documents and approvals, for official purpose and is above his/her Fixed Pay.

[Back](#)**2. What is the difference between salary-related reimbursements and business-related reimbursements?**

Ans: Salary-related reimbursements (R539) are expenses borne by employees towards LTA and Car (If availed under Company Lease Program). By submitting the relevant bills, employee can get full or partial tax exemption. Business-related reimbursement expenses incurred while traveling on official visits which can be claimed towards Transport Allowance, Meals, Lodging and Daily Allowances. These expenses can be claimed through My Time and Expenses.

[Back](#)**3. When are salary-related reimbursements (R539) paid?**

Ans: Salary related reimbursements (R539) are credited on 24th of every month in the salary account of the eligible employee. If 24th is a holiday or a weekend, it will be credited on the next working day.

[Back](#)**4. Why are reimbursement not paid through salary?**

Ans: Reimbursements are paid based on submission of original vouchers / supporting bills in order to provide full or partial tax exemption. Hence, they are not paid through salary. If paid through salary, the whole amount will be included in taxable income of the employee.

[Back](#)**5. How should I claim my reimbursement?**

Ans: You need to book for the reimbursements online on the reimbursement booking sheet in the Allsec website. Once booked, take a printout, attach the original bills and drop the supporting in R539 drop box at your facility.

[Back](#)**6. What is the last date for booking R539/salary reimbursement and providing the supporting documents?**

Ans: The last date for booking salary-related reimbursements is 10th of every month and supporting should be dropped on or before 12th of every month (in R539 drop box) irrespective whether it falls on a holiday or is a non-working day.

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7. What if I don't claim the allocated reimbursements or when will the unclaimed reimbursements be paid?

Ans: All unclaimed reimbursements as per prorated annual eligibility will get paid in March month salary under Ex-Gratia component which is a taxable component.

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8. What are the documents/proofs and type of expenses need to be submitted for claiming the Company Leased Car reimbursements? Is it mandatory to submit on monthly basis or can I submit at one-shot and take the benefit?

Ans: While claiming the reimbursement, documents/proofs mentioned below are required. Also, car running & driver salary bills are mandatory to submitted monthly. Employee will not be able to claim reimbursement more than his/her prorated eligibility as on the date of claim.

Expenses	Claim of	Type of Expenses & Proofs/documents
Car Running	Self	Car Fuel Bills, CNG, Electricity bills (for E-Car) *
Car Maintenance	Self	Repair and Maintenance, Automobile spare parts, (Electronic payment i.e. Charge Slips along with Original Tax Invoice is mandatory and all repairs should be carried out at authorized dealers of the manufacturer)* Toll Receipts, Parking Receipts.
Car Driver	Self	Employee must pay salary to driver online and has to submit screenshot of payment, along with driver salary receipt, stating that the online payment is received. Driving license copy of the driver is required once. Details must be updated on Allsec and submit proofs in drop-box.

* GST number of the vendor on all the invoices/bills is mandatory.

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9. Where should I drop/submit the supporting for salary reimbursement booked online?

Ans: Employee must submit scan copies of original supports of expenses along with reimbursement booking sheet and Online LTA claim form (scan copy of original boarding passes if travelled by flight) during the window (before 12th of month) by raising a request through ServiceNow under Human Resources and Payroll > Payroll > Ask Payroll > R539 > choose appropriate sub-category.

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10. How can I know how much I have claimed as reimbursements and reason for rejection, if any?

Ans: You can view the R539 details sheet on the Allsec website. It gives you the details of all reimbursements claimed and cleared till date. The details can also be viewed under Allsec Website > Reimbursement Tab > R539 Details.

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11. How can I check the status of my R539 supporting documents which were dropped in R539 drop box by 12th?

Ans: Generally, the document tracking sheet gets updated post 4th of the month by Allsec team once the supporting documents are received by them. You can check the document receipt status of your R539 claims using the following options under Allsec Website -> Reimbursement -> Document Tracking.

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12. What if I have submitted the supporting documents late?

Ans: In case the supporting documents are dropped after the due date, it will be tracked in the subsequent month reimbursement cycle and accordingly, these documents will be updated in document tracking sheet, provided they are received by the processing team.

[Back](#)

13. Can I claim reimbursements without allocating for them in my CompPlan?

Ans: Reimbursements cannot be claimed if they are not allocated in the CompPlan.

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14. Why are my R539 claims not cleared even though I have sent all the necessary supporting documents?

Ans: For the status of your claims, you may refer to Allsec -> Reimbursement Tab -> R539 Details sheet, and then choose the appropriate month.

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15. Why is my claim rejected – remarks say no supporting for the claims? (Supports received after cut-off date)?

Ans: This can happen if we receive the supporting documents after the cut-off date. Automatically, these supporting will be considered for processing in the subsequent month reimbursement cycle, provided these are in line with Income Tax and Company policies and guidelines.

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16. Where do I find the LTA claims form?

Ans: LTA claims form is available under reimbursement booking sheet on the Allsec website. The LTA claim form should be filled online and the printout of the online LTA claim form, along with reimbursement booking sheet, should be attached along with the claims.

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17. Where do I have to mention the journey period in LTA claim form?

Ans: The same should be mentioned under Travel dates "from" and Travel Dates" To". "From" states, starting date of journey and "To" is the return date of completing the journey. Please mention correct dates to avoid denial of LTA claim.

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18. Is it mandatory to go on leave to claim LTA?

Ans: Yes. To claim LTA, you must avail Vacation Leave on a business working day between Travel dates.

Other leaves type i.e. Public Holiday, Optional Leave, Maternity Leave, Loss of Pay, Comp Off, Sick Leave, Other Approved Absence, etc. will not be considered and the claim will be rejected.

[Back](#)**19. What happens if LTA claim is rejected in case employee does not charge vacation in My Time and expense? Can he/she claim it again by making necessary adjustments in the Time report?**

Ans: Once the claim is rejected, it will not be possible to reclaim/reprocess the same even if necessary, changes/amendments are made i.e. changes in time and expense sheet by doing PPA, changes in travel dates in online LTA form, etc.

[Back](#)**20. What documents need to be submitted for claiming LTA?**

Ans: All the scan copies of original tickets should be submitted along with Online LTA claim form and Reimbursement booking sheet. If travelled by air, original boarding pass is a must with the ticket. In case of Train or Bus travel, tickets should be submitted. (Printouts of Online Booking of tickets are permissible).

[Back](#)**21. If I traveled by taxi or had travel agent bill and had claimed it under LTA, will I get tax exemption against this claim?**

Ans: Taxi/ Travel agent bills are not considered for tax exemption.

[Back](#)**22. If I travel abroad, will it be considered for LTA?**

Ans: LTA claim is for domestic travel (within India) only. International travel is not considered.

[Back](#)**23. Is the boarding and lodging expenses reimbursed for LTA?**

Ans: Only travel tickets are considered for reimbursement and tax exemption.

[Back](#)**24. Can I claim LTA for my family?**

Ans: You can claim LTA for your dependents viz. Parents, Spouse, Siblings and Children, provided they travel along with you on the same journey.

[Back](#)**25. Where can I know the current LTA block?**

Ans: The current block is from Jan'18 – Dec'21.

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26. If LTA is transferred to Miscellaneous allowance, is it exempted from tax?

Ans: Miscellaneous Allowance is a taxable component and paid monthly along with your salary.

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27. How many times tax exemption on LTA can be availed?

Ans: In a block of 4 years i.e. between Jan'18 & Dec'21, two tax exemptions can be availed on complete journey performed (To and Fro). Please note, one complete journey (To and Fro) is considered as one LTA, hence, clubbing multiple journeys and claiming it at once is not considered for tax exemption.

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28. Is round trip considered for providing tax exemption on LTA?

Ans: Tax exemption is provided only on "To and Fro" journey based on shortest route between source and farthest destination.

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29. If an individual does not use their LTA tax exemption on one or both occasions during any block. What will happen to the tax exemption?

Ans: One LTA exemption can be carried over to the next block and must be claimed in the calendar year immediately following that block. For example, if during previous block i.e. Jan'14 to Dec'17 only one LTA tax exemption was availed, then employee can claim one additional tax exemption in the current block i.e. Jan'18 to Dec'21. However, the same must be claimed between Apr'18 and Dec'18.

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30. How can I claim the company car related reimbursements?

Ans: You need to book the reimbursement online in reimbursement booking sheet by 10th of the month. Then, take the printout of the reimbursement sheet and attach it with the original bills and drop the supporting by 12th of the month in R539 drop box at the cafeteria/break-out area.

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31. Can I allocate certain amount towards car related expense even though I didn't allocate amount under Company Car Lease?

Ans: The option to allocate amount towards Car Reimbursements like Car Running, Maintenance & Driver salary will be disabled unless values are assigned for Company Car Lease.

[Back](#)

32. At the time of submission of CompPlan, I have assigned amount under "Car Reimbursements & Company Lease Car" while I have not given any documents towards Company Lease Car. Can I claim my Car Reimbursements?

Ans: You cannot claim Car Reimbursements unless Car Rental amount towards Company Car Lease starts deducting from your salary. Till that time, unclaimed amount including Car Lease value will get paid monthly under New Car Allowance component (taxable) in payroll.

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33. Can I claim toll fee and parking charges under Car maintenance?

Ans: Yes, toll fee & parking charges can also be claimed under Car Maintenance.

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34. I have been transferred from my current location (Bangalore) to another location (Mumbai). Is it mandatory to submit the road tax receipt for car again?

Ans: Yes, as your current location and previous are of different states you need to pay road tax and must submit the photocopy of the same to finance to get the reimbursement amount.

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35. In what time frame should an employee claim the company leased car expenses in the year when the car lease is coming to an end?

Ans: Employees are advised to claim all car-related expenses for the leased car within one month, or any time before the tenure of car lease expires, to avail tax exemption as per the Income tax rule. Any expenses which are claimed after the above time frame will not get any tax exemption and will be treated as per owned car reimbursement Income tax rule, if we receive the new car RC transferred in your name at our end. Else, the claim will be rejected.

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36. What is the process to claim car running expenses?

Ans: Employees must book monthly bill-wise claims (Bills pertaining to 1 April, 2021 and onwards will be eligible for payments). Under Bills Wise Claim column, you need to click on link – “Click Here to Claim” to submit monthly bill-wise claim details.

R539 Expenses	Plan Allocations	Prorated Annual Eligibility	Reimbursements Till Date	Bill Wise Claim	No of Vouchers	Total Claim
Petrol / Car running				Click Here to Claim		

The fields that employee needs to fill mandatorily in the template are as under.

Bill No	Bill Date (DD/MM/YYYY)	Amount	Remarks	Tag

In the current month booking, system will not allow entering future dated bills and previous year bills. Also, excess bills amount will not be considered for exemption in next month.

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37. How to claim driver's salary?

Ans: Employees must book month-wise claims (Bills pertaining to April 1, 2021 and onwards will be eligible for payments). Under Bills Wise Claim column, you need to click on link – “Click Here to Claim” to submit month-wise bill details.

R539 Expenses	Plan Allocations	Prorated Annual Eligibility	Reimbursements Till Date	Bill Wise Claim	No of Vouchers	Total Claim
Driver Salary				Click Here to Claim		

The fields that employee needs to fill mandatorily in the template are as under.

Month	Driver Salary	Remarks
April	5000	Salary for April
May		

In the current month booking, system will not allow entering future dated bills and previous year bills. In the current month, future month fields are disabled, and all previous month fields are enabled.

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38. How do I claim my Car Reimbursements for the period between 11th March to 31st March?

Ans: The same should be claimed in April/May of next financial year, provided the amount is allocated under Car Reimbursements in your CompPlan for the year. During April/May, system won't allow you to enter bill dates of the previous financial year. So, kindly mention 1st April against all those Supports and at the same time and update the 'Remarks Column' with the actual bill date.

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J. TAX PROOFS

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21. [Where can we get the details of tax proofs submission documents?](#)

1. What is tax declaration and why do we need to submit the Tax Proof?

Ans: In order to avail tax exemption, and reduce tax liability, employee declares the investments at the beginning of financial year. At the end of financial year, employee will be required to submit his/her investment proofs documents to retain the tax exemptions.

[Back](#)**2. When is the last date to upload the tax proof for the income tax financial year?**

Ans: Last date to upload tax proofs in Allsec will be communicated by India Payroll team in the month of December.

[Back](#)**3. Should I submit the original copy of all the supporting documents for investment proofs?**

Ans: All the supporting documents for investment should be scanned and uploaded in Allsec.

[Back](#)**4. What happens if I don't provide the investment supporting proofs before the cutoff date?**

Ans: Tax will be calculated without considering the investment declared by you for February and March. This may impact tax deduction in February and March payroll as the tax may have been short deducted during April to January, based on your investment declaration.

[Back](#)**5. How should I submit the supporting documents for investment proofs?**

Ans: The scanned copy of investment proofs should be submitted online on Allsec website. Please look for communication from India Payroll in the month of December for the same.

[Back](#)**6. Whom should I approach for any tax correction or clarification?**

Ans: You can raise query through [ServiceNow](#) by selecting the option "Human resource & Payroll => Payroll => Ask Payroll => Tax => Tax clarification on Tax deduction /Tax computation sheet.

[Back](#)**7. I am at GCP onsite or Global Careers program (GCP) project work. Can I submit the documents once I am back to India?**

Ans: No, you need to upload all your tax proof documents online in Allsec Website within the specified timelines.

[Back](#)**8. I am not able to edit or enter values in the tax declaration column. Please suggest on how can I submit the proofs?**

Ans: You can edit or enter values against proof column in tax proof submission page and submit your proofs.

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9. I am at home due to health reasons. Can I submit the tax proofs once I join back?

Ans: No, you need to upload all your tax proof documents online in Allsec Website within the specified timelines.

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10. My tax proofs are locked in the native place? I can submit the same only after the cut-off dates. Is that acceptable?

Ans: You cannot submit after the cut-off date as you need to upload all your tax proofs within the specified timelines, or else you can claim the benefit while filing your returns.

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11. What will happen if I resign from the company? To whom should I submit the tax proofs?

Ans: If you are resigning from the services of the company, you will get the access 12 days before the LWD and you can upload your tax proofs in Allsec. In case you missed uploading, for any reasons, you can send scanned copies of the tax proofs to Payroll.Settlements@accenture.com through your personal mail id.

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12. Can I alter the declared column in tax declaration sheet on the Allsec website in December?

Ans: You can make changes in your tax declaration sheet by 17th December. However, no changes will be considered for calculation of your income tax for the month of December & January. From February to March income tax calculation will be based on the proofs submitted and cleared.

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13. Which year's investment proofs can I claim for availing tax benefit?

Ans: The investment proofs done during the respective income tax financial year April to March can be claimed for tax benefit.

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14. What happens to the fresh investments done between January to March?

Ans: The investment proofs submitted on or before the cut-off date will be considered for tax calculation. The fresh investment done after the cut-off date will not be considered for tax calculation and the tax benefits for those investments can be claimed at the time of filing your income tax returns.

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15. What are the details to be entered on the Allsec website before uploading investment proofs in Allsec?

Ans: The actual amount of investment done during the income tax financial year should be entered on the Allsec website > Tax > Tax proof submission page.

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16. How will I know that the supporting documents, as investment proofs, provided by me are considered fully or not?

Ans: Once the proofs are uploaded on the Allsec website, it will be verified and updated on the tax proofs submission page. You are requested to check the Allsec website for any discrepancies highlighted. Employees will be intimated by mail after tax proofs have been validated.

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17. How to report loss on income other than house property?

Ans: Losses other than house property cannot be considered while calculating tax on salary income. For further details, you can get in touch with tax consultant or a chartered accountant and accordingly include it at the time of filing your income tax return.

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18. I am paying annual premium against my house and car insurance. Can I claim tax benefit for it?

Ans: Tax benefit on House and car insurance premium cannot be claimed as they are not covered for deduction under section 80C.

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19. If I have made any investments in the month of January, how do I submit those proofs?

Ans: If you have made any investments in the month of January then you need to submit the proofs directly to the income tax dept when you file your returns.

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20. If I receive Allsec access after the tax proof collection period is over, how can I submit the proofs?

Ans: Employees joining after the annual tax proofs submission timelines (i.e. 31st Dec) will receive an email communication from India Payroll team providing revised timelines and accordingly they can upload tax proofs in Allsec website.

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21. Where can we get the details of tax proofs submission documents?

Ans: India Payroll team will upload the updated FAQs in Allsec during the time of tax proof submission process.

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K. TAX DECLARATION

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1. What is investment declaration? When and how should I do that?

Ans: An employee can declare his future payments throughout the year for existing investments to avail tax benefit from the beginning of the financial year. Declarations for planned new investments are not allowed.

Investment declaration must be done between 1st and 17th of every month (except in April when it opens from 10th) till December and it has to be done on Allsec tool.

[Back](#)**2. Can I change the investment every month?**

Ans: Yes, you can change it till December 17th, provided you are able to submit the proofs against that. If not, the income which was not considered from your monthly income would be added to your gross income and the tax will be deducted accordingly in the month of February and March. This will be done post validating of your tax proofs in the month of January.

[Back](#)**3. If I make investments in the middle of the year, how should I declare it in Allsec?**

Ans: Tax declaration page will be opened from 1st to 17th of every month (except in April when it opens from 10th) till December.

You can declare the invested amount in the month in which you have made the investment and same will be considered for tax computation.

**** Note:** Currently, you just need to declare the amount in Allsec as proofs against these investments are required when tax proofs collection window opens during December/January. **.

[Back](#)**4. What are the timelines for declaring my Tax investments in Allsec tool?**

Ans: The tax declaration page will remain open from 1st April till 17th December between 1st to 17th of every month.

[Back](#)**5. When are my declarations considered for tax computation?**

Ans: If declarations are made between the monthly windows, it is considered in the same month for yearly tax computation.

[Back](#)**6. If I miss to declare my investments, what will happen?**

Ans: It is very important to declare the investments while calculating the tax for the financial year, as annual projected income is considered. Missing investments will have a big impact in the tax which is recovered from the salary. In this case, only income is considered for the year and exemptions are not considered, as you have not declared, and this will lead to higher tax liability.

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7. If I miss declaring my investment till December, what options will I have?

Ans: You can submit tax proofs online during the window in December to avail tax benefits but the tax which has been deducted will not be refunded. However, it will be adjusted against future tax till March. The tax which is not adjustable needs to be claimed from Income Tax Department during income tax returns filing. Company is not authorized to refund excess taxes to employees, if any.

[Back](#)**8. When and where should I submit the proofs?**

Ans: We send a separate communication on submission of tax proofs. The tentative timing is in December and last date to upload tax proofs in Allsec will be communicated by India Payroll. **Note if the employee leaves, he should submit the proofs as part of exit formalities**.

[Back](#)**9. What will happen if the declaration is done but proofs have not been submitted?**

Ans: There are different aspects to look at:

- The declaration has been done for existing investments: In this case, there will be tax recovery for the entire year from the salary of Feb and March, however employees can claim refund from Income Tax department at the time of filing tax returns.
- The declaration has been done for non-existing investments: Firstly, this is policy deviation and could be treated as tax evasion; this may lead to queries / audits from Income Tax Department and employee must handle this.

[Back](#)**10. If employee declared investments and leaves the company in the middle of the year, what will happen?**

Ans: At the time of leaving, all the declarations are cancelled automatically, and employee can submit investment proofs as part of exit formalities.

[Back](#)**11. For what investment period, can I declare my investments?**

Ans: Investments made during the financial year (April to March) are allowed.

[Back](#)**12. If I want to cancel the investment, since I feel I cannot submit the proofs, can I do it?**

Ans: Yes, you can cancel the declaration anytime during the year, till December.

[Back](#)**13. I am a new joiner, should I declare my previous income too. If so, why?**

Ans: It is important to declare previous employer details which were included for computing Tax so that the tax is calculated in appropriate Tax Slab Rate for the income earned during the FY year. Else it could lead to higher tax and you would have to file returns separately for both employers i.e. your previous employer as well as for Accenture for current year income.

[Back](#)**14. I am living in a rented accommodation and I am paying rent to my Landlord. Do I need to declare PAN Card of my Landlord?**

Ans: Yes, PAN of landlord is mandatory if Rent is more than ₹100,000 per annum (₹8,333 per month and the same need to be declared in Allsec).

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15. What is the “One-Time Payment” tax deduction in my current month salary?

Ans: One-Time Payment, other than recurring payments, are taxed at source i.e., the applicable tax rate is applied on the payment. The tax, if any, is recovered upfront and net amount is paid in your salary.

For more details on your one-time tax deduction, you can refer to your tax Computation Sheet on Allsec after the salary for the month is processed.

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L. FORM 16

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7. [What if I have worked for more than one company or changed job during the year?](#)
8. [If I quit the company how can I get the Form 16?](#)

1. What is Form 16? What all are included in Form 16?

Ans: Form 16 is a certificate issued by the employer to employee stating the details of income earned and the tax deducted on his behalf and paid to the government. Every employee who is subjected to TDS is supposed to receive their Form 16 from his/her employers. Employers provide TDS certificate to the employees on Form 16, this certificate carries necessary details that assist in the process of filing tax returns with the Income Tax Department of India.

[Back](#)**2. How will I get my Form 16?**

Ans: Form 16 for FY 2020-21 will be uploaded in Allsec site by June 2021. All employee need to download it from the Allsec site.

[Back](#)**3. I have received my Form 16. How can I get the company seal and signature on the document?**

Ans: Your Form 16 is digitally signed and does not require company seal and signature. Please follow the mail communication from India Payroll team to validate the signature.

[Back](#)**4. Apart from eForm 16, will I get a physical Form 16 as well?**

Ans: There will not be any physical Form 16 as we will be issuing eForm 16 to the employees.

[Back](#)**5. I worked in India only for few months in the Financial year, for which I have received my Form 16. What about the months when I was in GCP?**

Ans: For the income which you earned in India, Form 16 will be issued to you. For remaining months when you were on GCP, please contact People Mobility team.

[Back](#)**6. I was on a GCP assignment for the entire financial year and had no India salary income. Will I still get a Form 16?**

Ans: As you did not have India salary income during financial year, Form 16 will not be issued to you.

[Back](#)**7. What if I have worked for more than one company or changed job during the year?**

Ans: At the end of the year, you need to collect Form 16 from your previous and current employers as that is the basis on which you would file your returns. When you join a new organization, you should furnish your TDS details from the previous employer to your current employer. This will help your current employer in deducting tax accordingly. If you do not mention your previous organization details to your new employer, then at the time of return filing you are liable to show the total income from both employers and calculate your tax liability accordingly.

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8. If I quit the company how can I get the Form 16?

Ans: Form 16 is generated after the end of the financial year. We will send the Form 16 by June through payroll.settlements@accenture.com to your personal email Id, as declared by you at the time of Exit.

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M. EXIT

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1. What is Exit?

Ans: Exit is commonly used for Relieving Formalities laid down by the company after resignation from the services. During the employment of any employee with the organization, he/she is given certain responsibilities to fulfil and is provided with some IT-related assets/accesses and other assets. It is employee's responsibility to handover such assets and completes other formalities before leaving the organization.

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2. How does an employee raise an Exit request?

Ans: The employee has to raise an Exit request on the AST tool (<https://ast.accenture.com>).

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3. What steps are involved in the entire Exit process?

Ans: The entire Exit process is checklist based and the same has to be approved by respective teams to complete exit formalities:

Employee raises an exit request on AST tool

- a) Supervisor approves the request raised by the employee in the AST tool.
- b) HR/Case Manager approves the HR checklist
- c) Auto generated RAM (Resignation Acceptance Mail) will be released by AEE team
- d) In case of recovery, Finance will upload the details in Allsec & Intimation mail will be sent to the Employee for review.
- e) Employee can check the recovery, if any, in Allsec. In case of recovery, recovery amount needs to be paid by DD 5 days before the LWD, Once DD is received, Finance will approve the checklist 2 days before the LWD.
- f) Employee can go to the AST > Exit Request > Exit Request Display will be opened > Update and Continue > Leave encashment page will be opened.

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4. When does Finance receive my Resignation Input?

Ans: Finance receives Resignation Input after approvals from HR Manager, Employee Supervisor and Business Lead, which is approximately LWD minus 12 working days.

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5. What does Finance do after receiving the Resignation Input?

Ans: Finance will send the Finance Exit Formality mail within 2 days of receiving the Resignation Input. Employees are informed to attend the Finance Exit Helpline which would be communicated after receiving the input. Employee can refer to the Finance Exit Formality mail for further details.

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6. What is the role of Finance during the Exit process?

Ans: The role of Finance is to check for all the recoveries which are updated by the supervisor, HR or other departments. Apart from these, Finance validates the recovery for below cases:

- a) Car Lease (if applicable)
- b) Excess Sick Leave & Leave Vacation Balance
- c) Notice Period & Joining Bonus
- d) Relocation

e) Recovery towards Business Expenses (ARTES)

After checking all these recoveries, intimation is sent to the employee to pay the amount before the last working day. The recovery details, if any, will be uploaded in Allsec within 2 days from the date Finance receive the Exit Request Input. Employee can login to his Allsec login and check for any recoveries.

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7. When will Finance approve the Exit checklist for the employee?

Ans: The Finance checklist will be approved 4 days before the last working day, provided there are no recoveries or recoveries are paid by the employee.

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8. How can the Employee check if the checklist has been approved or not?

Ans: Checklist approval status is available on the AST tool. The Employee can check the same before his LWD. Post LWD he can reach out to HR or write to payroll.settlements@accenture.com.

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9. When should the Employee reach out to Finance in case the checklist is not approved?

Ans: In case Finance checklist is not approved 2 days before LWD, employee can reach out to finance by raising a request under [ServiceNow](#) or employee can send an email to payroll.settlements@accenture.com from his/her personal email id.

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10. How is the notice period recovery calculated by Finance?

Ans: Notice period would be calculated on fixed annual pay.

Notice period = Fixed annual pay/365 or 366 (366 in case of Leap year) * Number of shortfall days.

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11. How is the excess leave amount calculated by Finance?

Ans: Excess leave amount is calculated on Fixed Annual Pay.

Excess Leave= Fixed Annual Pay/ 365 * No of Excess Leave in Days.

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12. What is the maximum number of leave days that an employee can encash at the time of Exit?

Ans: An employee can encash a maximum of 240 hours (In case of ICF/IDB) and 270 hours (For Non EWF entities) and the calculation will be done on the Total Fixed Pay.

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13. Can the Exit recovery amount, as communicated by Finance, be adjusted with the amount due in Full & Final settlement?

Ans: Any recovery as communicated by Finance, at the time of Exit recovery, can be adjusted from the dues payable in the Full and Final settlement. In case, after completion of Full & Final, any dues are still payable by the employee, he can submit the DD in order to get Finance clearance. **Note: Relieving Letter will be released once all checklists are closed on AST.**

It is advised for the employee to pay the recovery amount before his LWD as it will allow him/her to get timely Finance Checklist Approval. In case employee does not pay the recovery amount, it will be recovered from his Full and Final Settlement and the Employee will have to wait for the Finance Checklist approval before his Full and Final Settlement.

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14. When will the Employee's Allsec access be disabled?

Ans: The access to Allsec will be disabled on the last working day.

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15. Can the Employee submit a cheque, instead of a DD, and is there any specific bank from which it should be drawn?

Ans: Employee must submit recovery amount as communicated by the Finance i.e. in DD only, drawn in favor of "Accenture Solutions Pvt. Ltd" payable at Bangalore.

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16. Do employees need to submit separate DDs for each recovery or a single DD for total amount would suffice?

Ans: Single DD for total recovery amount would suffice.

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17. Where should employee send the DD & tax supporting documents which need to be considered at the time of Full and Final settlement?

Ans: The employee can submit the DD to the Finance or send it through courier to the below mentioned address. All the tax proofs need to be uploaded on the Allsec website -

Accenture Solutions Private Limited

(Finance Department)

No. 4/1, IBC Knowledge Park,

Bannerghatta Main Road,

Bangalore – 560029

Note: All documents should reach Finance team 5 days before LWD. Tax exemption will be provided based on the submission of actual proofs only. Any declaration/future declaration will not be considered.

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18. Can soft copies of investment proofs be considered as valid proof of investment settlement?

Ans: Yes, exit employee can upload the soft copy of investment proof on the Allsec website under utilities menu sub-category -> online settlement -> excel upload.

[Back](#)**19. How will the employee know about the status of receipt of investment proof and demand draft, which he had submitted to Finance Department?**

Ans: Finance will send the confirmation through mail on receiving the Investment Proof supporting documents and Demand Draft.

[Back](#)**20. What should an employee do for investment proof for which due dates for payment are after his last working date, or in the month of March. Should this be submitted to Accenture or can this be done with his new employer?**

Ans: Investments which are due for payment after the last working date, or falls in the month of March, should be claimed with the new employer or at the time of filing Income Tax Returns.

[Back](#)**21. To whom should the Employee return his corporate credit card?**

Ans: Employees have to deactivate the card with the bank and return it to the travel desk.

[Back](#)**22. When should the Employee submit his last Time Report, after his resignation?**

Ans: Employee can submit his Time Reports 7 days before his last working day.

[Back](#)**23. When does an employee become eligible for Gratuity in Accenture?**

Ans: Employee is eligible for gratuity if he had completed 4 years and 240 days of continuous service in Accenture.

[Back](#)**24. When will the Gratuity be paid to the Employee?**

Ans: Gratuity payment is made within 30 days from the Employee's last working day. This is not paid along with the Full & Final Settlement amount.

[Back](#)**25. Is the Gratuity amount taxable?**

Ans: As per the Income Tax Act, 1961 Gratuity payment up to ₹20, 00,000 (lifetime) is exempted from tax if employee submits the declaration.

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26. What happens if an Employee has received certain amount as gratuity from his previous employment?

Ans: In case the Employee has received any amount as Gratuity from his previous employer, he needs to mention the same in the gratuity declaration so that the same will be considered while paying Tax free Gratuity from Accenture.

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27. What happens in case the Employee does not submit the gratuity declaration form and Form I to the Finance Team?

Ans: In case Employee fails to submit the Gratuity Declaration, the amount paid towards Gratuity is subject to tax.

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28. Is Leave Encashment taxable?

Ans: As per the Income Tax Act, up to ₹ 3,00,000 (lifetime) is exempted from tax, provided the Employee has submitted the Declaration at the time of Finance Exit process. For Non-Government employees, the least of the following shall be exempt:

1. Cash equivalent of unavailed leave salary @ 30 days for every year of services (Fraction is ignored)
2. 10 months average salary
3. ₹3,00,000
4. Amount Received

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29. What happens if an employee has received a certain amount as Leave Encashment from his previous employer in India?

Ans: If an employee has received tax free Leave Encashment from his previous employment, he needs to mention the same in the Leave Encashment declaration so that the same will be considered while paying Tax Free Leave Encashment from Accenture.

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30. What happens if the Employee does not submit the declaration form to the Finance Team?

Ans: If employee fails to submit the Leave Encashment Declaration form, the amount paid towards Leave Encashment is subject to Tax. Also, employees who have resigned within one year, entire LE will be by default considered as taxable and no exemption is provided.

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31. How can employee know the status of their Relieving Letter, if he has not received it even after the completion of F&F?

Ans: Employee can write to India.HRSS.Exits@accenture.com to know the status of their Relieving Letter.

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- 32. If an employee is serving his notice period, and his last working date is next month, will the salary for both the months be credited along with the final settlement?**

Ans: If the Last Working Date falls in the next month, the salary for the current month will be paid in the normal process while the Full & Final settlement will only include dues till the Last Working Date for the next Month. For example, if an Employee's Last Working Date is 5th February, salary for January will be paid in regular manner. Salary for February will be paid along with the Full & Final Settlement, with other dues.

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- 33. How does an Employee, who has resigned while on a GCP assignment, know the details about his vacation balance?**

Ans: Employees who have resigned while on GCP assignment need to check with ATCI HR rep for ATCI Leave balance.

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- 34. How is Leave encashment calculated?**

Ans: Leave encashment = Total Fixed pay (India)/2340 hrs (applicable for ATCI, CCT & BPO) or 2080 hrs. (Applicable for ICF, IDB, GTIN, IB, and OS & AI) *No. of accumulated leave hours.

Note: 260 standard working days * 9 hours standard working = 2340 (ATCI, IO, CCT, & BPO); 260 Standard Working days* 8 hours standing working hours = 2080 (ICF, IDB, GTIN, IB, OS & AI).

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- 35. How is Gratuity calculated?**

Ans: Gratuity calculation is as follows:

Last drawn monthly Basic (In India) * 15 / 26 * No. of completed years of Service in the organization.

Note: If the total tenure of the employee is 5 years, 6 months+1 day then the total tenure will be 6 years for calculation of Gratuity. However, if the total tenure is 5 years and 6 months then the tenure considered for calculation of gratuity will be 5 years only.

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- 36. I have received the Joining Bonus/Retention Bonus after tax deduction, but in Exit I am asked to pay the entire amount. What will happen to the tax deducted?**

Ans: If Joining Bonus/ Retention Bonus is received and refunded in same FY then there will be a tax adjustment for the same and a tax refund will be shown in your IT Computation sheet and Form 16 which you can claim at the time of filing your ITR or get it adjusted in your next organization.

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N. FULL & FINAL SETTLEMENT

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1. When will the Full & Final settlement be completed and by when will the Employee get his Relieving Letter?

Ans: Full & Final Settlement would get completed within 21 days from the date we receive all the checklist closure confirmation from AEE team.

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2. What are the paid components an Employee can receive in his/her Full & Final settlement?

Ans: Full and Final settlement may contain all Salary components, Ex-gratia, Leave Encashment (if any) which employee is entitled to, till the last working day.

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3. When will I get my Relieving Letter?

Ans: The Relieving Letter is issued by AEE team post completion of Full & Final settlement and closure of the entire checklist in AST (subject to there are no recoveries pending from the employee).

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4. How and when will the Employee get the settlement details?

Ans: Finance will send the Full & Final settlement sheet, IT computation sheet and CTC worksheet to the external email id which has been updated by the Employee in AST, once the F&F gets completed. Generally, this is sent within 21 days from the date Finance receives the confirmation of entire checklists being closed by all the stakeholders.

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5. Can the Employee request for a hard copy of settlement workings on the company letterhead?

Ans: No, there is no provision to provide attested workings on company letterhead. The same can be provided on plain paper duly attested and signed with company seal.

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6. What should the Employee do if he wants to get the receipt for the Notice Period paid amount to claim in his next organization?

Ans: Employee should write to payroll.settlements@accenture.com and the Finance will provide a separate Notice Period Letter on Company letterhead, once the Full & Final Settlement is completed.

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7. How will the tax deductions be considered in the Full & Final Settlement?

Ans: Tax is deducted in Full and Final settlement based on the actual supports submitted to Finance team by the Employee during the Exit process. In case, an excess amount of tax had been deducted, it can be on account of not declaring any investments in the Allsec during beginning of Financial year and not submitting investment proof at the time of Exit. The employee can claim the refund directly from the IT department at the time of filing the Income Tax returns or alternatively can produce the IT computation sheet to the new organization for adjusting the tax for remaining months of the financial year.

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8. When will the Employee get his Form 16 for the financial year in which he had resigned?

Ans: Finance department issues Form 16 for the Financial Year in June and the same would be sent to the personal email id of Employee which he should have updated on the AST tool. However, the IT computation sheet for the current Financial Year with the Full & Final Settlement sheet is sent to personal email id along with F&F statement. The final settlement statement would bear the details of income earned & tax deducted from 1st April (or DOJ if joined in middle of the year) till your LWD.

[Back](#)**9. When does an employee gets PF withdrawal Forms?**

Ans: PF withdrawal forms would be sent along with Relieving Letter by the AEE team after the settlement is completed.

[Back](#)**10. What should Employee do to transfer his Provident Fund from Accenture?**

Ans: The employee should contact his new employer who will provide requisite forms and guidelines for transfer of Provident Fund.

[Back](#)**11. What should Employee do if he/she has any query regarding the Full & Final Settlement, PF etc.?**

Ans: The Employee can write an email to payroll.settlements@accenture.com and for PF eb.socialsecurity@accenture.com. In the subject line, mention the type of query with his employee code. Alternatively, employee can reach out to the Finance Helpline, the details for the same will be mentioned in the F&F sheet which will be sent to the Employee after completion of F&F.

[Back](#)**12. Can I get my PF withdrawal deposited in a bank account other than my salary account?**

Ans: Yes, you can. To do so, you need to attach a cancelled cheque of the account along with PF Withdrawal forms.

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O. NATIONAL PENSION SYSTEMS (NPS)

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1. What is NPS?

Ans: National Pension System (NPS) is a voluntary, defined contribution, retirement savings scheme initiated by the Government of India. It has been designed to enable systematic savings during an employee's working life. It is an attempt at finding a sustainable solution to provide adequate retirement income which is low cost, tax-efficient and flexible.

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2. What are the different NPS models and which model do we follow at Accenture?

Ans: There are two models—Corporate NPS model and All Citizen model. Corporate NPS model is applicable for all Accenture employees.

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3. What is the benefit of NPS Corporate model?

Ans: Individuals who are employed and contributing to NPS may avail tax benefits on their own contributions as well as their employer's contribution as under:

- a) **Employee's own contribution under 8oCCD(1)(A):** - Eligible for tax deduction up to 10% of salary (basic + DA) under Section 8oCCD(1)(A) within the overall ceiling of ₹150,000.
- b) **Employees' own contribution under 8oCCD(1)(B):** - Eligible for tax deduction up to 50,000 under section 8oCCD(1)(B) over and above limit of ₹150,000 provided under Sec 8oCCD(1)(A)
- c) **Employer's contribution under 8oCCD(2):** Employee is eligible for tax deduction up to 10% of basic salary, or aggregate of employer PF & NPS contribution, up to the threshold limit of ₹750,000 (whichever is less). This is over and above the limit of ₹150,000 provided under Section 80C (no upper cap)

8oCCD(1)(A) By Employee Directly	8oCCD(1)(B) By Employee Directly	8oCCD (2) Company Deposit Directly
Up to ₹150,000 (part of 8oC) If there are no other 8oC investments	Up to ₹50,000 (additional) Over and above 8oC	Up to 10% of Basic salary or aggregate of employer PF & NPS contribution up to the threshold limit of ₹750,000 (whichever is less).

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4. Who all are eligible for NPS in Accenture?

Ans: All employees with fixed pay greater than ₹300,000 p.a. are eligible.

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5. Who is POP for NPS for Corporate Model in Accenture?

Ans: ICICI Bank is Point of Presence for Corporate Model of NPS in Accenture.

[Back](#)**6. What do I have to do to open a new NPS account under the Corporate model in Accenture?**

Ans: The following are steps to become an NPS member:

- PRAN generation for non ICICI bank account holders
Please refer the complete steps mentioned in Allsec ->FAQs& NPS
- PRAN generation for ICICI bank account holders.
ICICI bank account holders can generate their PRAN account either through NSDL or else from ICICI bank portal.

[Back](#)**7. What is PRAN and PRAN Card. How do I get the same?**

Ans: The National Pension System (NPS) is based on a unique individual Permanent Retirement Account Number (PRAN) created for individual subscribers. This PRAN registration is to be done with National Securities Depository Limited (NSDL) who are Central Record Keeping Agency (CRA) for NPS. In this NPS system, a subscriber shall periodically contribute savings into his/ her PRAN while he/ she is working through the designated Point of Presence (POPs) and shall use the accumulations at retirement to procure a pension for the rest of his/her life.

The accumulated savings amount will be reflected in his/her PRAN while he/she is working and shall use the accumulations at retirement to procure a pension for the rest of his/her life. Subscribers in this system shall enjoy certain facilities and rights, including portability across jobs and locations, choices of selection of Pension Funds and investment schemes, freedom to switch between service providers and nationwide access. PRAN will be generated from system and PRAN Card will come from NSDL.

[Back](#)**8. Where should & by when should I update my PRAN Number?**

Ans: Employee has to update the PRAN Number by 17th of the month in Allsec under Master Setup page. Once PRAN number is updated in Allsec it cannot be modified.

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9. What do I have to do to contribute for NPS in Accenture and what should I know to opt for this scheme?

Ans: Below points are to be referred to opt for NPS Scheme.

- Employee needs to enter the percentage of NPS contribution at the time of CompPlan submission. The percentage can be in between 0.01% to 10%.
- Once employee updates the percentage amount, then that amount will be calculated by default (monthly earned basic* percentage declared).
- Employee can increase the NPS percentage contribution at the time of salary revision. Also, the amount of NPS contribution will be automatically calculated and updated based on the revised Basic at the time of Salary revision. Employees can contribute up to 10% of basic salary in NPS.

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10. Can I reduce my percentage of contribution towards NPS during my tenure with Accenture?

Ans: Employee can neither reduce the percentage of NPS contribution nor there is an option to opt out of NPS scheme during the tenure with Accenture if the NPS contribution is deposited in PRAN account.

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11. During which period of the Accenture Cycle can an Employee join this scheme?

Ans: For existing employees, enrolment is allowed in the first two months of CompPlan page opening (April & May)

For new joiners, it can be done in the first two months of CompPlan page opening.

Also, the Employee can join the NPS scheme whenever salary revisions happen.

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12. When will my deduction towards NPS be deposited to my NPS Account (PRAN)?

Ans: Once the Employee submits the CompPlan with NPS, then he/she needs to update his/her PRAN in master set up within the due date i.e. 17th of the month to enable Accenture to deposit the NPS eligibility amount to his/her NPS account. If employee fails to declare the due date, then the NPS eligibility amount will be paid along with current month salary as "Ex-gratia", as taxable. NPS eligibility will be calculated like other salary components.

If PRAN is updated after the due date (17th of the month), then the current month NPS contribution will get paid in Ex-gratia in salary, as taxable, while the NPS contribution for next month will get deposited in the PRAN account, provided India Payroll team receives confirmation from ICICI POP stating the PRAN is mapped with Accenture.

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13. I have declared my contribution towards NPS but have not provided PRAN as it is not active. What will happen to my NPS contribution?

Ans: If an employee fails to submit PRAN details within the due date then, the NPS eligibility amount will be paid along with current month salary as "Ex-gratia", as taxable.

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14. I have an Existing NPS Account. What is the Conversion process?

Ans: Below is the process for conversion of NPS account:

-Employee needs to send an email to their ICICI bank POC in the below format for the PRAN conversion process

Employee Code	Employee Name	Date of Birth	Date of Joining	Date of Retirement (60 years from the DOB)	PRAN account number

-The employee can access the details through CRA site (<https://cra-nsdl.com/CRA/>) and track the details.

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15. What are the two choices available in NPS scheme for asset allocation?

Ans: There are two choices available in NPS for asset allocation:

- 1. Active Choice:** If a subscriber chooses Active Choice, he can specify the percentage in which his/her money is to be invested in these asset classes. However, allocation in Equity cannot be more than 75% (age up to 50 years).
- 2. Auto Choice:** If a subscriber opts for Auto Choice, system will automatically calculate the asset allocation percentages based on the subscriber's age.

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16. What is the max percentage of Investment / Asset Allocation under Active Choice? When can I change the percentage allocation?

Ans: The maximum percentage against each Asset Class is shared below:

- Equity (E) - Cannot exceed 75% (age up to 50 years). From 51 years and above, maximum permitted Equity Investment will be as per the equity allocation matrix.
- Corporate Debts (C) - Maximum up to 100%.
- Government Bonds (G) - Maximum up to 100%.
- Alternative Funds (A) - Cannot exceed 5%.

Total allocation percentage in the above Asset Classes cannot exceed 100%. You can change the percentage allocation twice in a year.

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17. Will the NPS withdrawal be taxable after attaining the retirement age?

Ans: One can withdraw (lumpsum withdrawal) up to 60% of total NPS corpus at the time of retirement and it will be tax exempted.

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18. Will I have an option to select Pension Fund Manager (PFM) and Investment Option?

Ans: At the time of applying for NPS account, you need to select a PFM and investment option which you would like to opt for.

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19. How should I submit my Application if I am working at a client location?

Ans: The PRAN generation process is now online, hence you can generate your PRAN account from any location.

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20. What is the cost of opening and maintaining NPS account that employee needs to incur?

Agency	Service	Charges	Mode of Deduction
CRA (Central Recordkeeping Agency – NSDL)	Account opening	₹ 40	Through cancellation of units at the end of each quarter
	Maintenance	₹ 95	
	Per Transaction	₹ 3.75	
POP (ICICI BANK)	Account Opening	₹ 0	Upfront payment
	Contribution	₹ 0	
	Modification	₹ 0	
Trustee Bank	Per Transaction	NIL for RBI location, 15 for Non-RBI locations	Through NAV deduction
Pension Fund Manager	Investment Management	0.01% of investment per year	Through NAV deduction
Custodian (on asset value)-NSDL	Asset servicing	Electronic Segment: 0.0075% per year.	Through NAV deduction
		Physical Segment :0.05% per year	

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21. Do I need to deposit any minimum amount at the time of submission of NPS application form?

Ans: Under NPS Corporate Model, you need not to deposit any minimum amount at the time of submission of NPS application form. However, per year, there should be a contribution of ₹1,000 to ensure guaranteed pension.

[Back](#)**22. Can I have more than one NPS account? What do I do if I already have NPS account?**

Ans: Multiple NPS accounts for a single individual are not permissible. NPS accounts are portable across sectors and locations. If you want to link your existing NPS account to Accenture to avail the benefits under the Corporate NPS model, then you should submit the NPS Conversion application form to ICICI Bank POP in your Accenture facility.

[Back](#)**23. What will be the frequency of deduction of my contribution towards Corporate NPS model?**

Ans: Corporate NPS contribution will be deducted by payroll monthly.

[Back](#)**24. Can I increase or decrease the NPS percentage contribution in subsequent years?**

Ans: Annually employee can only increase percentage up to 10% in the subsequent years in Allsec when the compensation plan is open or at the time of Salary revision during the year.

New joiners can update the percentage of NPS contribution at the time of submitting their compensation plan.

Employee cannot decrease the NPS percentage contribution at any point in time during his/her tenure.

[Back](#)**25. Will I get an alert once my contribution has been deposited to my NPS account?**

Ans: Once the NPS contribution is deposited to your PRAN account, an e-mail and a SMS alert is sent to your registered e-mail ID and mobile number by NSDL. India Payroll will also send you an email communication post the NPS is deposited.

[Back](#)**26. What is the minimum annual contribution to keep my NPS account active?**

Ans: You need to contribute a minimum amount of ₹1,000 per annum to keep your NPS account active.

[Back](#)**27. How will I know if my annual contribution toward NPS is less than ₹1,000?**

Ans: You can check your contribution details for the year by logging into CRA-NSDL website using your login credentials.

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28. How will the differential amount be adjusted if my annual contribution towards Corporate NPS is less than ₹1,000?

Ans: The differential amount will not be adjusted from salary and needs to be deposited by the employee directly in CRA-NSDL website.

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29. Where can I view my contribution toward NPS?

Ans: By logging into CRA-NSDL using your account login credentials, you can access your account details. Employee can view statement of holding to view the NPS contribution deposited till date. Employee can also request for Transaction statement on email ID from CRA-NSDL website. Corporate NPS contribution details can also be viewed in Allsec -> Compensation Tab -> NPS details sheet.

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30. Will I receive any physical statement for NPS account?

Ans: An annual statement, containing details of the unit holdings, is issued by the Central Recordkeeping Agency (CRA) to your registered address which is sent three months after the end of the financial year.

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31. How do I get the Statement of Transaction (SOT) on an ad-hoc basis?

Ans: You can visit the Point of Presence service provider branch to obtain the account statement. You can also view/print the SOTs by logging into CRA website.

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32. What happens if the minimum annual contribution of ₹1,000 is not invested in NPS account?

Ans: Your account will be frozen and you will not be able to make any further contribution toward NPS.

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33. What is the process of unfreezing the NPS account?

Ans: You can unfreeze the NPS account by paying ₹500 as minimum contribution amount and ₹100 as penalty (as a cheque). You need to fill a NCIS (NPS contribution Instruction Slip) form and submit to POP. POP will raise a request for unfreezing of the NPS account.

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34. Can I change/modify the data in NPS after joining?

Ans: You can change or modify the data by submitting the request along with a service charge of ₹20 and service tax to the PoP.

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35. Can I request for a duplicate PRAN card?

Ans: In case of loss or damage of PRAN Card, you need to submit a duly filled S2 form to the PoP for issuance of a duplicate PRAN Card. ₹50 plus applicable Service Tax will be deducted by CRA for issuing a duplicate PRAN card. You can reach out to the POP for this.

[Back](#)**36. Whom should I contact in case of any queries related to enrolment or deductions toward NPS?**

Ans: You can post your queries to the India Payroll team through "ServiceNow".

[Back](#)**37. Is a nomination facility available under NPS Corporate model?**

Ans: At the time of submission of application for NPS account opening, nomination details can be mentioned by the employee. For any change in the nominee details, one can connect with ICICI Bank PoP.

[Back](#)**38. In case of PF, I can withdraw some amount for housing or child's marriage etc. Do I have such a facility under NPS?**

Ans: Following are the conditions for conditional withdrawal under NPS scheme:

1. Subscriber should be in NPS at least for 3 years
2. Withdrawal amount will not exceed 25% of the contributions made by the Subscriber
3. Withdrawal can happen maximum of three times during the entire tenure of subscription
4. Withdrawal is allowed only against the specified reasons, for example:
 - a) Higher education of children
 - b) Marriage of children
 - c) For the purchase/construction of residential house (in specified conditions)
 - d) For treatment of critical illnesses

[Back](#)**39. Can I exit the scheme before 60 years? Can I deactivate my NPS Account at any point of time?**

Ans: You can exit from NPS after 10 years or attainment of superannuation age (retirement age) as defined by the corporate, whichever is earlier.

[Back](#)**40. How will I receive the pay-out if I exit from NPS before attainment of superannuation? What happens to my investments under NPS if contribution is discontinued before retirement?**

Ans: The primary objective of NPS is to create a corpus which can be used at the time of retirement to buy pension for you/your nominee. Hence, there is a restriction imposed on the lump sum amount accessible on Exit, as mentioned below:

Exit before the age 60 years

- Up to 25 percent of corpus can be withdrawn in lump sum. The balance amount needs to be invested in annuity.

- If the corpus is less than or equal to ₹ 1 lakh, there is no need to invest into annuity. The entire amount can be withdrawn in lump sum.

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41. Is it mandatory to withdraw the amount immediately at the time of Exit from NPS?

Ans: In case of exit from NPS on the retirement age defined by the corporate, you can defer the withdrawal option till 10 years depending on the market condition. You can withdraw this amount either in lump sum or take the same in 10 instalments before attaining the age of 70 years.

However, in case of **pre-mature exit** from NPS (before attaining the age of 60 years), you do not have the option to defer the withdrawal.

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42. If I leave the job, what would happen to my NPS account?

Ans: You can shift the corpus to new employer with the same PRAN account if the new employer is already a registered entity under NPS. If not, you can continue the PRAN account under the All Citizen model.

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43. What benefits would the family of the employee get if the employee (covered under NPS) expires during the service?

Ans: In such an unfortunate event, the nominee will receive 100 percent of the NPS pension wealth in lump sum.

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44. When can I withdraw the amount?

Ans:

Exit at retirement age defined by the corporate

- Up to 60 percent of corpus can be withdrawn in lump sum. The balance amount needs to be invested in annuity.
- If the corpus is less than or equal to ₹2 lakhs, there is no need to invest in annuity. The entire amount can be withdrawn in lump sum.

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45. Do I have to pay any taxes at the time of withdrawal or on maturity of NPS?

Ans: The NPS is currently under the EET (exempt, exempt, tax) which means it is tax free on contribution and accumulation returns but partially taxable on maturity.

- Currently 60 % of the corpus amount at the age of 60 is non-taxable while rest of the amount will go into annuity which will be taxable in the hands of employee.
- Tax applicable on the rest of the amount will be as per the customer's Tax slab at that point in time.

[Back](#)**46. What is annuity?**

Ans: An annuity is a financial instrument which offers monthly/quarterly/annual pension at a guaranteed rate for the period you chose. Presently, only the registered life insurers offer annuities in the Indian market.

[Back](#)**47. Who can select Annuity Service Provider (ASP)? Employee or Employer?**

Ans: The option to select ASP and the annuity scheme lies with the employee.

[Back](#)**48. Which are the ASPs empanelled by PFRDA?**

Ans: The following insurance companies providing annuity services have been empanelled by PFRDA as Annuity Service Providers (ASPs):

- HDFC Standard Life Insurance Co. Ltd.
- ICICI Prudential Life Insurance Co. Ltd.
- Life Insurance Corporation of India
- SBI Life Insurance Co. Ltd.
- Star Union Dai-Ichi Life Insurance Co. Ltd.

[Back](#)**49. Do I have the facility of loan/advances under NPS? Can lien be marked on NPS account?**

Ans: As per existing guidelines there is no such provision under NPS.

[Back](#)**50. How will be the NPS contribution in the PRAN account done for employee going on GCP?**

Ans: As the salary is not processed for employees who are on GCP, there will be no NPS contribution done by Accenture on employee's behalf in PRAN account. However, employee can deposit the amount on his own by logging into NSDL using his/her login credentials.

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51. Can the Employee change NPS to zero in CompPlan if his/her PRAN number is not updated in Allsec?

Ans: Once the compensation plan is submitted, it is not possible to reduce or remove the NPS percentage. If PRAN number is not updated in Allsec then the NPS amount will get paid in monthly salary, as taxable, under Ex- gratia component. At the beginning of next FY i.e. Apr / May, employee can move the allocated NPS amount to some other component, provided the NPS deposition in their PRAN account is not done by Accenture.

*** Source of information: Government portals & CRA NSDL website**

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P. VOLUNTARY PROVIDENT FUND

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1. What is Voluntary Provident Fund?

Ans: As per provisions of EPF Act, employees can contribute voluntarily towards PF, which is over and above statutory PF contribution of 12%, where applicable. This is called Voluntary Provident Fund (VPF).

[Back](#)**2. Can I make voluntary contribution to the PF?**

Ans: Yes, if you are already contributing to PF, then you can request for VPF online on Allsec under Compensation tab.

[Back](#)**3. Why am I not getting option to contribute in VPF?**

Ans: In case you are currently not making any contribution towards the provident fund (i.e. your PF Option "N"), then you are not eligible to contribute to VPF.

[Back](#)**4. How does VPF work for different PF options?**

Ans: Please note that VPF calculation is based on your PF Option as explained below:

- PF Option "N": Even you declare VPF contribution on the page, the VPF will be NIL
- PF Option "F": Even though your basic is higher, the VPF% as declared on this page will be calculated on Rs.15,000 per month
- PF Option "Y": VPF% will be applied on your actual basic subject to VPF terms and conditions.

[Back](#)**5. How much can I contribute?**

Ans: The maximum amount of VPF contribution that can be made is up to 88% of basic salary.

[Back](#)**6. How to opt for VPF?**

Ans: Voluntary PF can be opted for online. A link is given in Allsec -> Compensation -> VPF Declaration, where you need to declare that you want to opt in the VPF scheme and need to mention the percentage you wish to contribute in your VPF.

[Back](#)**7. What are the timelines to change VPF contribution in Allsec portal?**

Ans: The Voluntary PF option link is open in Allsec portal between 1st and 17th of the month.

[Back](#)**8. Can I change my voluntary contribution percentage at any time?**

Ans: Yes, you can submit the VPF deduction request multiple times during the window.

[Back](#)**9. What are the benefits of VPF?**

Ans: Employee's contribution to the VPF account is eligible for Section 80C benefit which is upto Rs.1,50,000 including PF, VPF, LIC, PPF etc. Say, the PF contribution per annum is Rs.50,000 and VPF contribution of Rs.50,000; for availing complete 80C benefit, employee can invest in other investments viz. LIC, PPF etc. Even VPF contribution can be increased to maximum provided there is a choice.

Also, the amount of contribution towards VPF will be considered by default for tax calculation purpose for the financial year i.e. April to March and would be reflecting in the tax computation sheet. There is no need to declare the same in Allsec. The tax benefit on VPF is given on real time basis; it is not projected for tax calculation purpose.

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10. Will there be equal employer's contribution for VPF like PF?

Ans: Since this is a voluntarily contribution allowed by law, there will not be any employer contribution for the VPF. In case of PF, contribution 12% by employee is matched by employer contribution which employee set aside in compensation structure where in case of VPF it is only employee contribution.

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11. Can I withdraw only my Voluntary PF contribution?

Ans: No, VPF contribution is not standalone. When contribution starts towards VPF, it becomes part and parcel of PF. Therefore, withdrawal rules applicable for PF are applicable for VPF also. There are set rules for PF withdrawal. When you plan to withdraw, please raise an SR under PF category.

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12. I have opted for VPF and declared 20% contribution. Where can I view my VPF contribution?

Ans: The VPF contribution amount will reflect in your Payslip under deduction side.

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13. Can I stop the VPF Contribution?

Ans: Yes, you can opt out of VPF contribution online through the Allsec portal. You need to select the option 'Opt Out' and submit the VPF declaration in Allsec by 17th of the month.

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14. Can I opt for VPF contribution again after opting out?

Ans: Yes, you can do so. We suggest the change option should be availed yearly once unless it is unavoidable.

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15. What will happen when salary goes negative because of maximum basic salary and VPF as there may be other deductions?

Ans: In this scenario, there will be salary shortfall. First, system will automatically reduce the VPF contribution. If there is still shortfall, you must pay by DD / online transfer.

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16. What will be interest on VPF?

Ans: Currently, the interest on VPF is same as PF.

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