

Full & Final Settlement & Provident Fund Reference Guidelines

Full & Final (F&F) Settlement/ Relieving Letter	Online Process for Provident Fund (PF) Withdrawal/ PF Transfer
<p>i. F&F will be processed within 45-60 days from the Last Working Day (LWD)</p> <p>ii. Disbursement/ credit of F&F amount will be done to your EXL salary account. F&F's are settled bi-monthly (between 10th-15th and 25-30th day of every month)</p> <p>iii. You may collect your relieving/ recovery letter in person from the HRSS Hub at EXL Service, Center 3, A-48, Sector 58, Noida – 201 301, U.P</p> <p>iv. In case of F&F recovery (e.g. short fall due to notice period served, service agreement, or pending travel expenses etc.), you are requested to pay the recovery amount via online payment mode as follows:</p> <p>exl Service.com (India) Private limited, Noida</p> <p>Company name: Exl Service.com (I) Pvt. Ltd. Account Type - Current Account Bank Account - 00880330000027 IFSC Code - HDFC0000088</p> <p>ExlService SEZ BPO Solutions Private Limited, Noida</p> <p>Company name: Exl Service.com (I) Pvt. Ltd. Account Type - Current Account Bank Account - 00880310002448 IFSC Code - HDFC0000088</p> <p>Inductis (India) Private Limited, Noida (for DA-Gurgaon employees)</p> <p>Company name: Inductis (India) PVT LTD. Account Type - Current Account Bank Account - 05720310000047 IFSC Code - HDFC0000572</p> <p>You are requested to raise the query through alumni portal (Connect with EXL-available on www.exlservice.com) for soft copy of F&F documents and query related to F&F settlement and for any assistance, call on HR Helpdesk numbers as mentioned below</p>	<p><u>Steps to activate your PF UAN</u></p> <ul style="list-style-type: none"> Visit the EPFO services link - https://unifiedportal-mem.epfindia.gov.in/memberinterface/no-auth/uanActivation/activationForm. Enter your UAN or PF details, Name, DOB, Mobile Number and Captcha Code once the page is displayed. Click On "get authorization PIN". PIN will be received at your registered mobile number. Click on "activate UAN". (UAN will be activated) Member UAN will be User Name & Password will get your mobile number. Open your UAN account with the help of User Name(UAN) & Password Then "click on manage option and click on KYC" then KYC page is displayed Then member can mentioned his/her KYC details (Bank with IFSC Code, PAN, Aadhar). All details should be same on every Identity (PAN, Aadhar & Bank) <p><u>Online Transfer/Withdrawal/ Advance:-</u></p> <p>Mandatory requirement for the Online Claims.</p> <ul style="list-style-type: none"> Member KYC (Aadhar, PAN, Bank Account, and Bank IFSC) should be approved by employer. In case member is having more than two UAN/PF Number, KYC & Personal details (DOJ, Gender, and DOL) must be approved in all the UAN number. If KYC is not approved by the employer, member should not initiate online transfer/advance/Withdrawal. Additionally, the date of joining, gender and date of exit with the reason of exit of the member in the previous establishment should be available on Portal and member can check all details "Click on view option and click on service history". Only date of joining EPF & EPS and date of Exit should be mentioned in previous UAN account. <p><u>Steps for online services:-</u></p> <ul style="list-style-type: none"> Open current UAN account and "click on online Services and click on One Member-One PF Account". Enter your previous PF or UAN number and click on Present Employer after that click on get OTP and submit the transfer claim. Mobile Number should be mentioned in their Aadhar Card then OTP will received. <p>Note: Above mentioned guidelines are applicable for employees contributing PF, as per EPF Act 1952.</p>

Contact Digital HR Operations team through Connect with EXL or call at **0008000402089**

Email us at hr.sharedservices@exlservice.com

Full & Final Settlement & Provident Fund Reference Guidelines

Full & Final amount deduction & Tax on PF settlement- Things to remember

Gratuity Payout for Ex-Employees at India Payroll

- **Eligibility:** Continuous tenure of more than 4 years & 240 days
- **Disbursement of payout:** Within 30 days of separation in employee's respective Bank A/c.
- **For tax exemption on gratuity payout,** employee must fill, sign & submit Gratuity tax exemption form to HRSS or email at hr.sharedservices@exlservice.com on last working day

Payroll Reimbursement

- Please submit Payroll reimbursements for unclaimed amount to Finance Payroll Team as hardcopy with smart pay generated reimbursement booking sheet or manual form with specification of EXL ID and bill details. Submit the above receipts at Payroll Team, A – 102, Sector – 58, 3rd Floor, Noida, U. P. 201301.
- Do not submit unclaimed amount in drop box.
- In case the claim form is not received till last day of working, then all unclaimed payroll reimbursements will be paid as taxable allowance along with Full & Final Settlement.

Investment Proof & Tax Exemption

- Please email scan copy / hard copy of all investment proofs. Soft copies can be sent to Payroll (payroll@exlservice.com) or hard copies can be submitted to Payroll Team, A – 102, Sector – 58, 3rd Floor, Noida, U. P. 201301. It should be related to current financial year only. Any investments made after the date of leaving will not be considered for tax exemption / deduction. If no investment proofs / rent receipts submitted before last day of working, necessary tax will be deducted on assumption of no investment made / no rent paid.
- Tax benefit for interest / loss on housing Loan / Education Loan will not be processed with Full & Final settlement (if any such benefit given during Financial Year, same will be revoked)
- As per Income tax rule u/s 10, for claiming Gratuity and Leave encashment tax exemption, employee needs to provide Form 16 of all previous companies (prior to EXL) with exemption declaration form.
- For HRA exemption u/s 10, Land lord PAN is mandatory where monthly rent is more than 8333/-
- Please send leave encashment form, if applicable, to Payroll (payroll@exlservice.com)

Tax on PF settlements

- TDS on PF withdrawal will apply if:
 - Employee service is less than 5 years
 - PF withdrawal amount is more than or equal to INR 30,000, TDS will be deducted @10% on submission of PAN
 - Employee fails to submit PAN then maximum TDS will get deducted @34.6%
- Exemption of TDS deduction will apply if:
 - Employee service is more than or equal to 5 years
 - Employee withdraws PF after a period of 5 years
 - PF withdrawal is less than INR 30,000/-
 - Employee withdraws amount more than or equal to INR 30,000/-, with service less than 5 years but submits Form 15G*/15H* along with PAN
 - It is a case of transfer from one PF account to another PF account
 - Termination of services happen due to ill health, or any cause which is beyond the control of the member
- Important points to be noted
 - TDS will be deducted at the time of PF amount payment under sec.192A of IT Act, 1961
 - Members must quote PAN in Form No.15G / 15H and in PF withdrawal Form No.19
 - Form Nos. 15G and 15H will be accepted if amount of PF withdrawal is more than INR 2,50,000/- and INR 3,00,000/- respectively. TDS will be deducted @10% on submission of PAN or @34.6% in absence of PAN
 - *Form 15H is for senior citizens (60 years & above) and Form 15G is for individuals having no taxable income. Form 15G & 15H are self-declarations
 - With immediate effect, PAN card to be attached with all withdrawal forms (except for cases exempted from TDS deduction)

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Connect with EXL – Registration Process

- Visit website <https://connectwithexl.exlservice.com> or go to exlservice.com → Contact US → EXL Alumni
- If you are visiting the portal for the First time, then click on <Register> tab to register yourself
- Please input the requested details;
- <Employee ID>, <Personal email-id> <PAN Number> <Date of Joining (DD-MM-YYYY)>, & <Date of birth (DD-MMM-YYYY)>, <Last working Day (DD-MM-YYYY)> to get the User ID created. Please ensure that your details should match with EXL records.
- After Registration, an auto-generated email from Admin@exlservice.com would be sent to personal email-id provided during registration (NOTE- the email-id should not have been used earlier for registration) for verification.
- The email will have your Username, Please click on the link received in email and you will be requested to create password (* Password must contain: Minimum 8 characters including at least 1 Lowercase 1 Uppercase 1 Number and 1 special character for ex : Sur@123)
- You are requested to log in using this Username & Password

Points to Remember while accessing alumni portal

- Portal is accessible only from desktop/laptop and not compatible with smartphones
- Tickets for documents available on employee's dashboard, i.e. form 16, salary slips, resignation acceptance letter are auto closed. If you are unable to view/download the documents, please delete the cookies/temporary files from internet browser and try downloading the documents.
- Tickets raised through query page by alumni, will be closed by Digital HR operations team and for responses/documents requested, please open the respective ticket to view the response/download the documents.
- Please ensure to enter correct email ID at the time of registration as password link will be sent to the mentioned email ID.
- If you are unable to view the auto generated email for password link from Admin@exlservice.com, please check junk/spam folder in your mailbox.
- If any assistance is required while downloading the documents or while registering on Connect with EXL, please reach out to Digital HR operations team at the HR helpdesk numbers as mentioned below.

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