



# Flexible Benefit Plan (FBP)

## Policy Document

### **Disclaimer**

The FBP policy reflects the current tax provisions. Any change in the tax provisions, will necessitate a change in the FBP policy.

Any inappropriate claim for reimbursement made by the employees may result in disciplinary action on the employees and the employees are required to compensate the company for any actions / claims from Income Tax department.

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## Flexible Benefit Plan

Flexible Benefit Plan (FBP) allows associates to structure their benefits to suit their individual needs. With FBP, associates can choose from a bouquet of components that comprise their benefits structure. A desired value can be assigned to each benefit component chosen. The assignable value is subject to allowed limits as per FBP policy. The components can be redefined any number of times within the window period, every month.

This document introduces you to the salient features of the plan, provides detailed information on each of FBP's components, and summarizes important dates for quick reference.

### **Salient Features of FBP**

#### **↳ Bouquet of allowances**

- Provides associates the opportunity to choose from a range of components depending on their requirement
- Enables tax savings for the associates

#### **↳ Selection of Components**

- Associates can select any combination of components

#### **↳ Option to redefine**

- Associates can define their components between the 5<sup>th</sup> and 24<sup>th</sup> of every month
- Definitions can be made for current and future months only

#### **↳ Level based entitlements**

- Entitlements vary with each level (grade)

#### **↳ Criteria per elected benefit**

- Each component has a minimum and maximum criterion

#### **↳ Optimize earning structure**

- Associates can optimize their earnings through a suitable choice of components

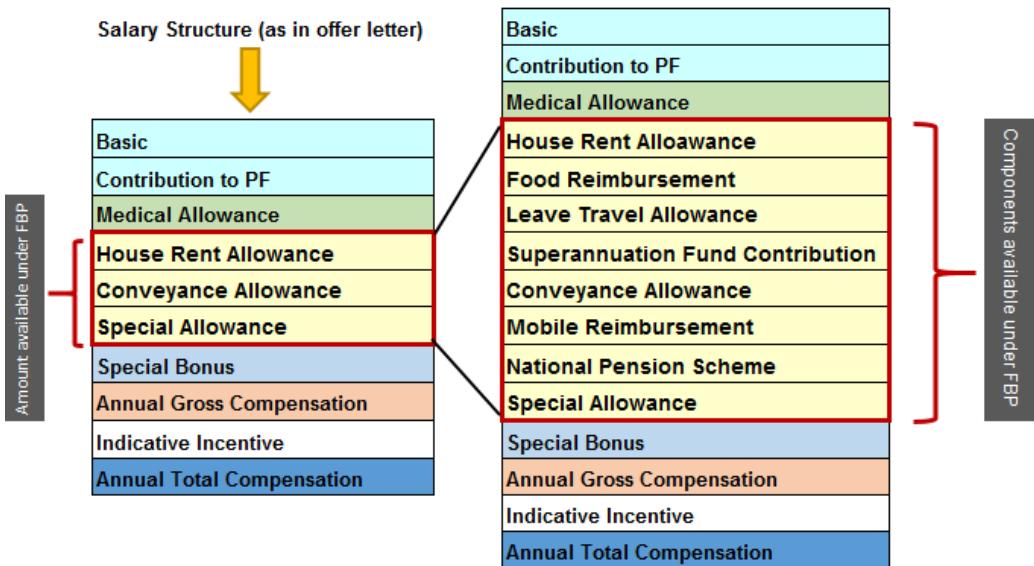
#### **↳ Portion of salary allocated for FBP – FBP Amount**

- Associates can only use the amount allocated for FBP to define their set of components

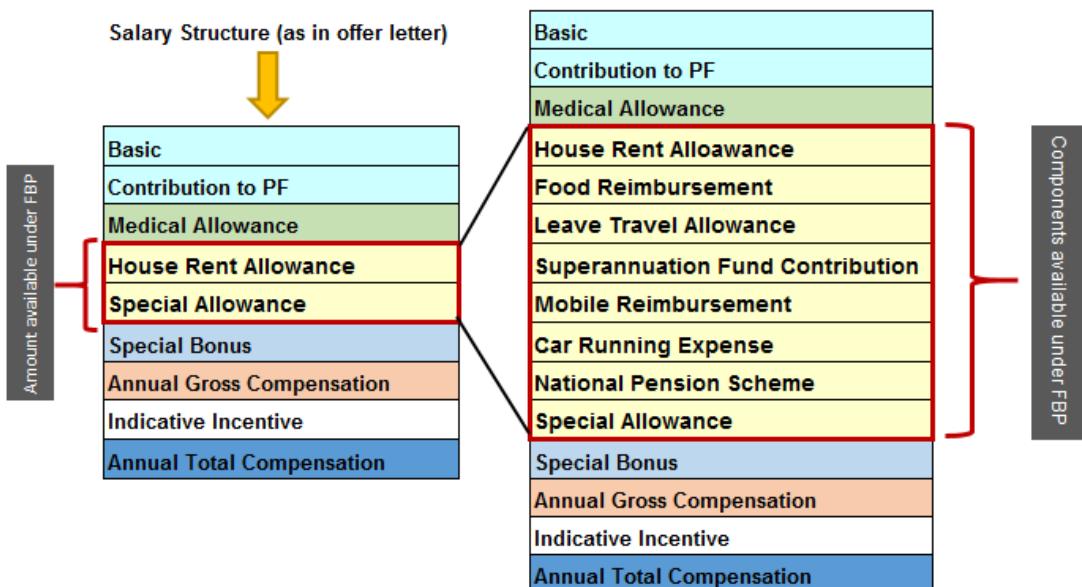
## FBP Amount

The amount available for definition under FBP is dependent on the grade / level of the associate. Associates can only use the amount allocated for FBP to define their components. The balance available after allocating for any or all of the given FBP components will be paid as Special allowance.

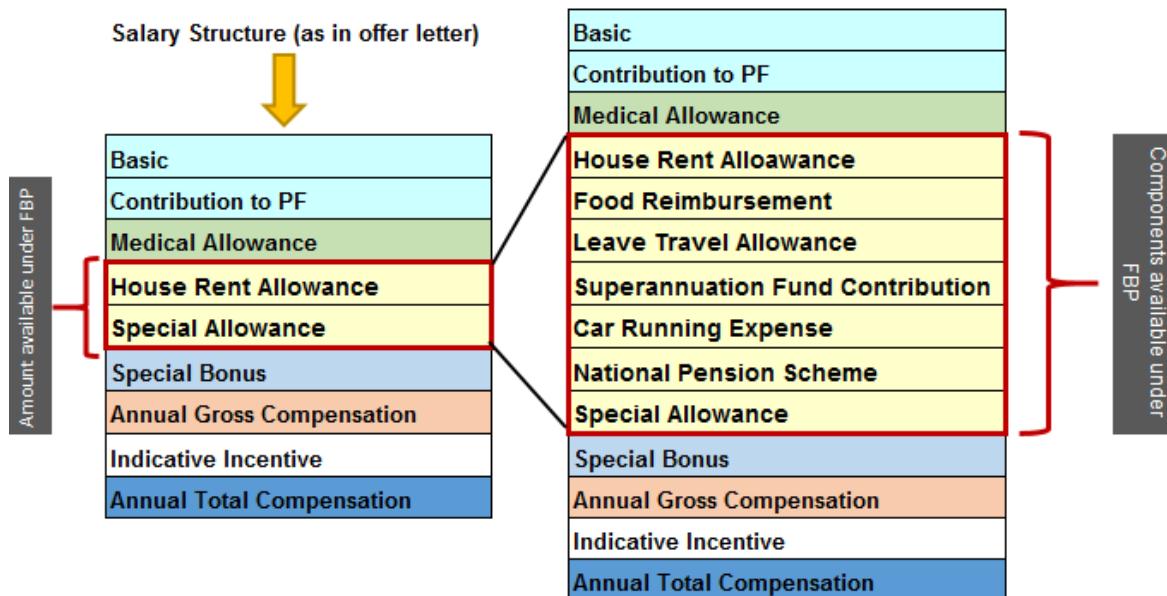
### Up to Associate Level



### Senior Associate and Manager Levels



## Senior Manager and Above Levels



### Fixed components

- The following are fixed components and cannot be used in FBP:
  - Basic
  - Provident Fund
  - Night shift Allowance
  - Employee State Insurance (ESI)
  - Contribution Pay
  - Special Bonus

|  |  |
|--|--|
| <br><b>Note</b> | <p>Night shift allowance, Employee State Insurance, Contribution Pay and Special Bonus are applicable only to a select set of associates.</p> <p>All reimbursable components do not form part of salary and would be paid out as per reimbursement cycles.</p> |
|--|--|

## FBP working mechanism

FBP earnings definition in MyPay works like a calculator with Special allowance as the adjusting factor. Upon declaration/re-declaration of any FBP definitions, the amount so defined is deducted from the associate's special allowance and accrued under the respective FBP Component in the reimbursement slip available in <https://mypay.cognizant.com> → MyStatements → Reimbursement slip. Therefore, the FBP

components (except HRA) are not a part of the associate's Pay slip. The Pay slip components (HRA, Special allowance etc.) are a reflection of the associate's FBP earnings definition and not a reflection of

the associate's offer letter/E-letter. Associates have to claim the deducted amount under FBP as mentioned in the reimbursement slip by following the procedure for claim under each FBP Component mentioned in this document.

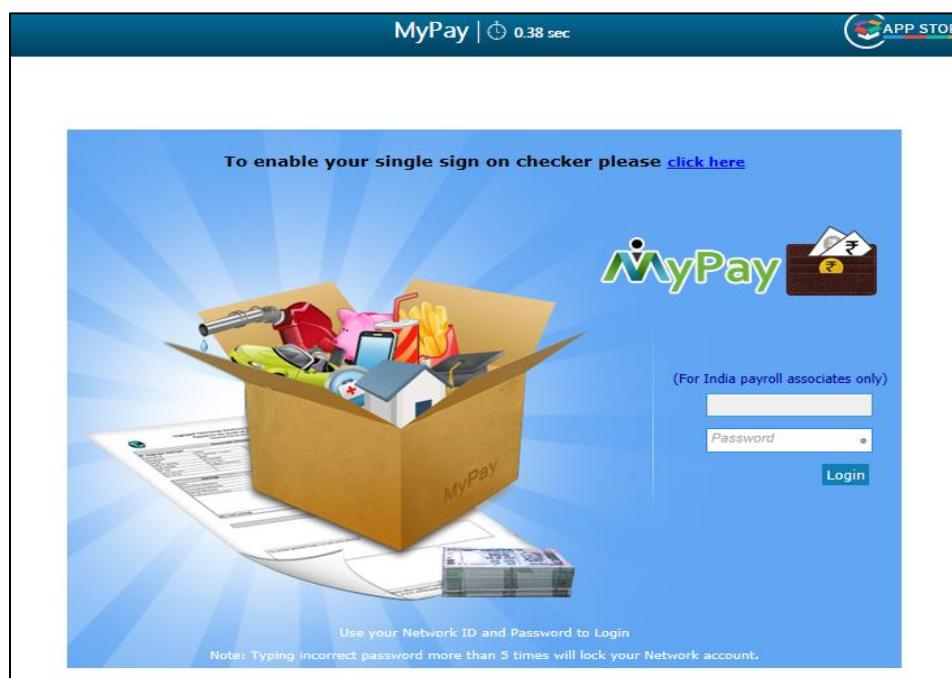
## Coverage and Eligibility

All associates tagged to IT services (India) and BPO services (India) including erstwhile VSI, Kbace , TZS and TRI associates are eligible for FBP. Refer the benefits eligibility table to know about the grade based availability of the components.

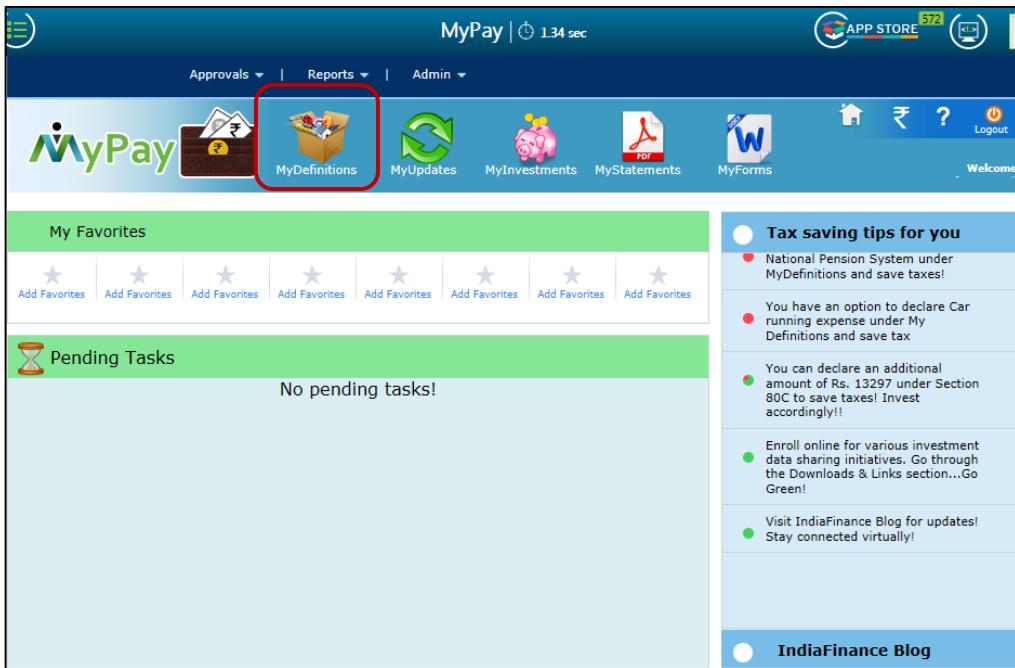
| Component                       | Up to A Level | SA and M | SM and Above |
|---------------------------------|---------------|----------|--------------|
| 1. House Rent Allowance (HRA)   | Yes           | Yes      | Yes          |
| 2. Food Reimbursement           | Yes           | Yes      | Yes          |
| 3. Mobile Reimbursement         | Yes           | Yes      | No           |
| 4. Leave Travel Allowance (LTA) | Yes           | Yes      | Yes          |
| 5. Car Running Expenses         | No            | Yes      | Yes          |
| 6. Driver Salary                | No            | Yes      | Yes          |
| 7. National Pension Scheme      | Yes           | Yes      | Yes          |
| 8. Superannuation               | Yes           | Yes      | Yes          |

## Definition of Benefits Structure

- Step 1: Login to <https://mypay.cognizant.com>



■ Step 2: Click the [MyDefinition](#)



■ Step 3: Define the desired components and click the [Submit](#) button

The screenshot shows the 'Flexible Benefit Plan' configuration page. At the top, it displays 'Effective From: 01 Mar 2019', 'FBB Policy', and 'Help'. Below this is a table titled 'Components' with columns for 'Components', 'Monthly (Rs)', 'Annual (Rs)', and 'Definition Limit'. The table lists various allowances and contributions with their respective definitions and maximum limits. A red box highlights the 'Submit' button at the bottom of the page.

| Components  | Monthly (Rs)                 | Annual (Rs)                  | Definition Limit  |
|---|------------------------------|------------------------------|---|
| Basic   |                              |                              |   |
| Provident Fund  |                              |                              |   |
| House Rent Allowance                                  | <input type="text"/>         | <input type="text"/>         | Maximum : 60% of Basic pm <input type="button" value="Upload"/>   |
| Conveyance Allowance                                  | <input type="text"/>         | <input type="text"/>         | Maximum : Rs 1,600/- pm   |
| Medical Allowance                                     | <input type="text"/>         | <input type="text"/>         | Maximum : Rs 1,250/- pm   |
| Leave Travel Allowance                                | <input type="text"/>         | <input type="text"/>         | Maximum : Rs 100,000/- pa   |
| Mobile Reimbursement                                  | <input type="text"/>         | <input type="text"/>         | Maximum : Rs 1,000/- pm <input type="button" value="Upload"/>   |
| Food Reimbursement                                    | <input type="text"/>         | <input type="text"/>         | Maximum : Rs 3,000/- pm <input type="button" value="Upload"/>   |
| Superannuation Fund Contribution                      | <input type="text"/>         | <input type="text"/>         | Maximum : 15% of Basic pm or Rs.150,000 pa whichever is less  |
| National Pension System                               | <input type="text"/>         | <input type="text"/>         | Maximum : 10% of Basic pm   |
| Car Running Expense                                   | <input type="text"/>         | <input type="text"/>         | Check the limits below and click here <input type="button" value="Upload"/> to submit car ownership proof before defining |
| Driver Salary   | <input type="text"/>         | <input type="text"/>         | Maximum : Rs 900/-pm <input type="button" value="Upload"/> click here to submit car ownership proof before defining       |
| Special Allowance                                     |                              |                              |   |
| Gross Compensation                                    |                              |                              |   |
| Incentive   |                              |                              |   |
| Total Compensation                                    |                              |                              |   |
| Voluntary Provident Fund                              | <input type="text"/>         | <input type="text"/> %       | Maximum: 88% of Basic pm or sum of PF & VPF equals to Basic pm  |
| <b>Car running expenses tax exemption limit table</b> |                              |                              |   |
| Component   | Engine capacity ≤ 1.6 litres | Engine capacity ≥ 1.6 litres |   |
| Carrunning Expense - Fuel & Maintenance               | Rs. 1800 (per month)         | Rs. 2400 (per month)         |   |
| Driver Salary   | Rs. 900 (per month)          | Rs. 900 (per month)          |   |

#### ▣ Things to Remember

- ▣ Allocation/ Reallocation of the components for the Flexible Benefit Plan can be made only between 5<sup>th</sup> and 24<sup>th</sup> of every month
- ▣ If 5<sup>th</sup> falls on a weekend or holiday, the system would be available from the next working day
- ▣ If 24<sup>th</sup> falls on a weekend or holiday, the system would be available till the previous working day. Exceptions to this, if any, would depend on the salary payout day for a particular month
- ▣ All FBP components are available for redefinition on a monthly basis
- ▣ Definitions can be made only for the current and future months
- ▣ Defined amount is accrued based on the actual number of days the associate works in the India Payroll (Proration would be done wherever applicable)
- ▣ Definition available on the cut-off date would be taken for payroll processing
- ▣ Associates are required to review the changes to the definition whenever there is a change in location, personal details, travel, compensation and inter-company transfers

## FBP Components

The flexible benefits plan would consist of the following components which can be chosen by associates based on their eligibility.

### House Rent Allowance (HRA)

House Rent Allowance is an allowance extended to the employee towards monthly payment for a rented accommodation.

**Coverage:** Associates at all levels

**Limit:** Ranges from 0 to 60% of the basic salary

#### Taxability on HRA

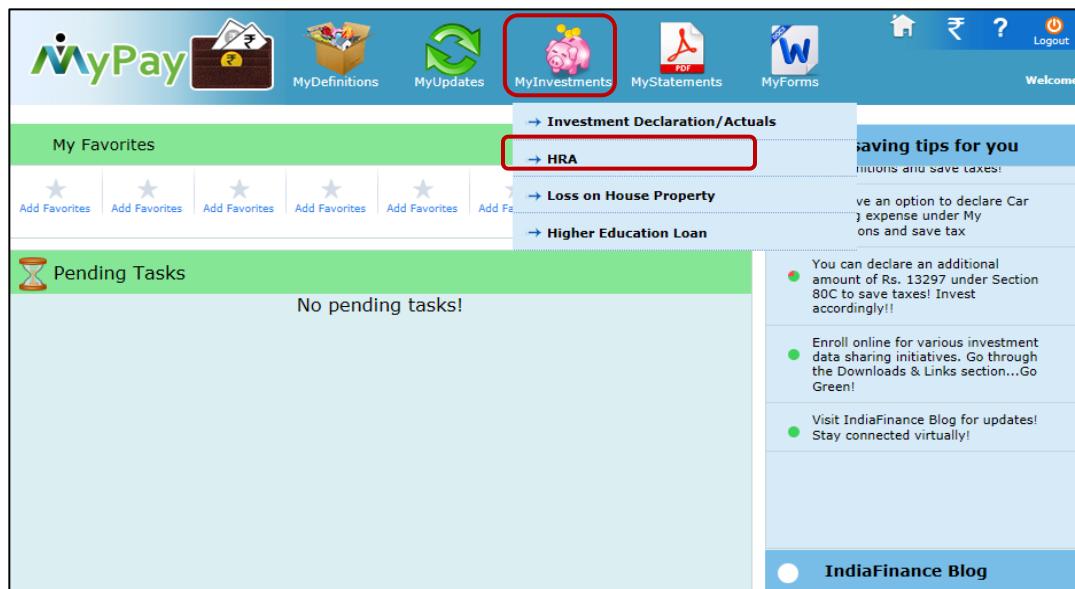
In accordance to the Income Tax Act, the amount exempted from the taxable income would be the least of the following:

- ▣ Amount equal to 50% of basic salary, for persons staying in Mumbai, Chennai, Kolkata or Delhi and 40%, for others
- ▣ The actual amount of house rent allowance received
- ▣ The amount of rent actually paid in excess of 10% of basic salary (which is amount of rent actually paid minus 10% of basic salary)

Only the amount paid towards rent is eligible for exemption. Amount paid towards maintenance charges, electricity bill and food in case of paying guest accommodation are not eligible for exemption.

### Claim process and policy details:

- Step 1: Click the HRA link under the MyInvestments tab



- Step 2: Fill in the 'Rent paid details' and 'Monthly rent paid' information and click the **Save & Submit** button. (Approval status can be viewed by clicking the **Approval Status** button after the Finance Team validates your submission)

The screenshot shows the 'Rent Paid for Residential Accommodation' form with the following details:

- Payment Mode:** Electronic Transfer (selected).
- Fields:** Name of Landlord, PAN of Landlord, Receipt Month (Select dropdown), Agreement Period (From and To date pickers).
- NOTE:** If your leased accommodation is Chennai, Delhi, Mumbai, Kolkata please select city type as Metro. For any other City please select Non-Metro.
- Monthly Rent Paid (in ₹):** A table showing monthly rent amounts from April 2016 to March 2017. The table includes columns for Month, Amount Paid, and City Type (dropdown menus).

■ **Step 3:** Upload relevant documents through Upload option available

**Document Upload**

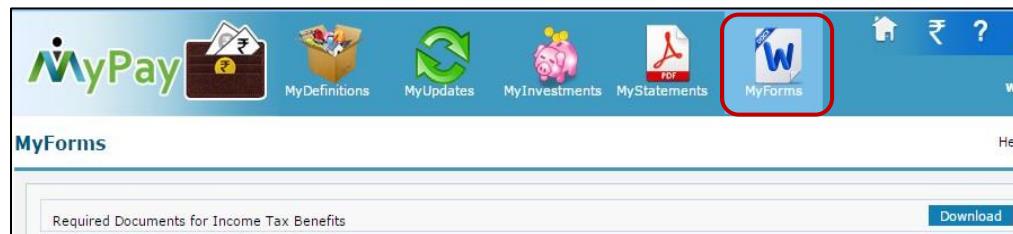
Please do not upload documents that are password protected. In such cases please take printout of documents, scan them and re-submit. Please submit investment proofs in PDF, GIF or JPEG format only.

|                                     |        |      |                 |
|-------------------------------------|--------|------|-----------------|
| Upload One Month's Original Receipt | Upload | View | Download Format |
| Lease Agreement or Bank Statement   | Upload | View |                 |

**Submit** HRA Approval Status

\*Please ensure that you click the **Submit** button failing which the details and the documents uploaded by you will not flow to the approval queue

■ **Step 4:** For further details regarding the required documents click on [My Forms](#)



#### Documentary Requirements:

- If the monthly HRA defined under MyPay > MyDefinitions is less than or equal to INR 3,000, there is no need to submit any documents for the rent paid. It is enough if rent values are updated and submitted in MyPay > MyInvestments.
- If the monthly HRA is in the range of Rs.3000/- to Rs.8,333/- and the rent also belongs to the same range specified here, then the documents required are:
  - Copy of Lease Agreement
  - Original Rent Receipt
  - In the absence of Lease Agreement/Rent Receipt, bank statement containing the rent payment via EFT/Cheque needs to be provided
- If the monthly HRA is higher than Rs.8,333/- and the rent is lower than Rs.8,333/- then the documents required are as per the point mentioned above
- If the monthly HRA is higher than Rs.8,333/- and the rent also is higher than Rs.8,333/- then the documents required are:
  - Copy of Lease Agreement
  - Original Rent Receipt
  - In the absence of Lease Agreement/Rent Receipt, bank statement containing the rent payment via EFT/Cheque needs to be provided
  - PAN Number of the Landlord

- In Case of Hostel/Paying Guest Accommodation, rent receipt in the Hostel's printed letterhead or pre-printed receipt book is required. PG's accommodation PAN number is mandatory. Only accommodation expenses are considered and not the food/maintenance charges

## Leave Travel Allowance (LTA)

Leave Travel Allowance provides for reimbursing the Associates for their domestic travel thereby enabling them to avail income tax exemptions. The amount reimbursed is subject to pre-defined limits and conditions. Travel outside India is not eligible for claiming LTA benefit.

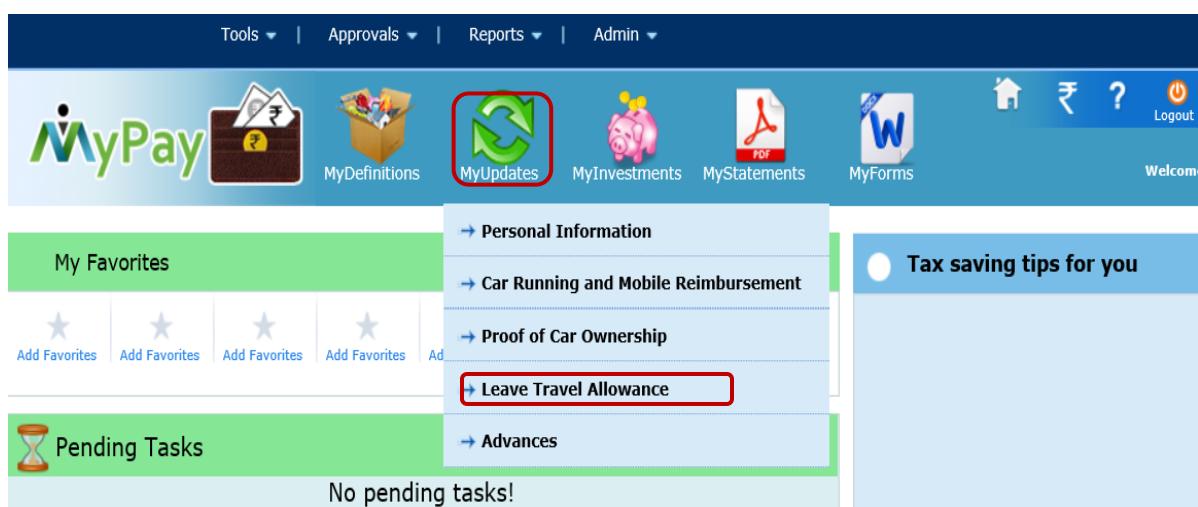
**Coverage:** Associates at all levels

**Limit:** LTA limit has been increased to Rs 1,00,000/- across all levels with effect from 1<sup>st</sup> January 2017.

| Component               | Associate at all levels |
|-------------------------|-------------------------|
| Eligibility (Per Annum) | 1,00,000/-              |

**Claim process and policy details:**

- Associates should declare the desired LTA amount in the [MyDefinitions](https://mypay.cognizant.com) tab in <https://mypay.cognizant.com>
- Associates should submit the LTA reimbursement claim in MyPay.
- Step 1:** Login to <https://mypay.cognizant.com>
- Step 2:** Click on [MyUpdates tab](#) and Leave Travel Allowance



■ Step 3: Select Claim type

The screenshot shows the 'LTA Claims Sheet' section of the MyPay interface. On the left, there's a sidebar with 'Claims', 'Claims History', and 'Print Cover Page'. The main area has a header 'LTA Claims Sheet' and a sub-header 'Vacation Leave Period'. Below this, there's a 'Claim Type' dropdown menu with 'Taxable' and 'Non-Taxable' options, where 'Non-Taxable' is highlighted with a red box. To the right of the dropdown are fields for 'From' and 'To' dates, and a 'Duration Days' input field. Below these are three rows of travel details tables with columns for 'Travel Date', 'From', 'To', 'Amount', 'Travel Type', and 'No. of Proofs'. At the bottom, it says 'Total Amount: Rs.0' and has a 'Submit' button.

■ Step 4 : For claiming LTA as a non-taxable component, select the claim type as **Non-Taxable** and update the **leave period** and upload **vacation leave screen print from HCM**.

This screenshot shows the same 'LTA Claims Sheet' page as above, but with several changes. The 'Claim Type' dropdown now shows 'Non-Taxable' selected. The 'From' and 'To' date fields are highlighted with a red box. To the right of the 'To' field is a 'Vacation Leave Screen shot from HCM' section with 'Upload' and 'View' buttons, also highlighted with a red box. Below these are the travel detail tables. A new section titled 'Details of persons travelled:' is visible, containing 'Name', 'Age', and 'Relationship' fields. At the bottom, it says 'Total Amount: Rs.0' and has a 'Submit' button.

- **Step 5 :** Fill in the travel date, destination details, amount spent, travel type and number of proofs attached for each travel as shown below. Add additional rows to as required to update the travel details.

The screenshot shows the 'Leave Travel Allowance' section of the MyPay portal. The 'Claims' tab is selected in the sidebar. The main area displays the 'LTA Claims Sheet' with a table for travel details. Two rows of travel data are listed, both involving a trip from Chennai to Coimbatore. The first row has travel dates 01-10-2018 and 01-16-2018, amounts of 3000, travel type 'By Air', and 2 proofs. The second row has travel dates 01-16-2018 and 01-10-2018, amounts of 3000, travel type 'By Air', and 2 proofs. A red box highlights the second row.

| Travel Date | From       | To         | Amount | Travel Type | No. of Proofs |
|-------------|------------|------------|--------|-------------|---------------|
| 01-10-2018  | Chennai    | Coimbatore | 3000   | By Air      | 2             |
| 01-16-2018  | Coimbatore | Chennai    | 3000   | By Air      | 2             |

- **Step 6:** Update the person travelled details under “Details of persons travelled” and click on the “Submit” button at the end of the page to complete the process. Print the Summary sheet and submit along with the hard copy of the original documents

The screenshot shows the 'Leave Travel Allowance' section of the MyPay portal. The 'Print Cover Page' button in the sidebar is highlighted with a red box. The main area displays the 'LTA Claims Sheet' with travel details and a new section for 'Details of persons travelled'. The travel details table is identical to the one in the previous screenshot. Below it, a table for 'Details of persons travelled' shows three rows of names, ages, and relationships. The third row is highlighted with a red box. At the bottom, the total amount is listed as 'Total Amount: Rs.0' and there is a 'Submit' button.

| Name | Age | Relationship |
|------|-----|--------------|
|      |     | Self         |
|      |     |              |
|      |     |              |

■ **Step 7:** Mandatory Documents to be sent by internal courier to respective location POCs. Please refer the able “Point of Contact for claims submission”. Claims need to be supported by proper documents as stated below:

- Original bills of travel
  - By Air: Original air tickets and boarding passes
  - By Rail: Original train tickets or Print-out of E-Ticket
  - By Road: Original bus tickets, if the travel is by bus
  - By Sea : Original ship tickets and boarding passes
  - Payment receipt and trip sheet for rented cab; Toll tax paid and petrol bills for own cab. Maximum limit of First AC Train fare for the farthest point of travel from the source to the destination would be considered for arriving at the kilometers travelled
- LTA Cover Page duly signed by the associate.
- Associates accumulate a monthly amount as per their definition for LTA under FBP
- The amount defined under LTA accumulates on a monthly basis and associates have flexibility of changing this definition every month. For example-If you declare 30,000/- in FBP definition system, you will accumulate 30,000/12 i.e. 2,500/- per month
- In case the value of the bills submitted in **Non-taxable claim** is higher than the amount accumulated as of that date, the reimbursement will be made to the extent of the amount accumulated as of that date and the balance will be paid on a monthly basis as and when the accumulation occurs within the current block (current block period starts from 1<sup>st</sup> January 2018 and ends by 31<sup>st</sup> December 2021)
- Only bills pertaining to travel from the location of employment to the destination would be considered. Accommodation, recreation and sightseeing expenses cannot be claimed as part of LTA.
- Bills for the associate and the associate's family pertaining to a travel to any place in India can be claimed. Family includes spouse, children, parents, brothers and sisters wholly dependent on the associate.
- The associate must have accompanied the dependent(s) during the travel / vacation to claim for the dependents' travel.
- **A minimum of three continuous days of vacation leave is mandatory** (vacation leave does not include weekends and national holidays) effective 1<sup>st</sup> January 2018. Personal leave or other leaves availed will not be considered for LTA claim. The leave records should be updated with vacation leave for the period on the leave system. It is applicable for all travels happening from January 2018.
- Bills can be submitted any time during the block period.
- Local conveyance (i.e. Residence to Airport and Airport to hotel and vice versa) cannot be Considered

- Claims would be reimbursed as a part of the reimbursement cycle. Please refer to the table on "Reimbursement Dates" for further details
- LTA can be claimed twice in a block of four years. i.e. two journeys can be performed in a block (current block period starts from 1<sup>st</sup> January 2018 and ends by 31<sup>st</sup> December 2021). Accumulation can also be carried forward to the next year within the block of four years. However, associates can claim only one travel in a calendar year.
- LTA can be claimed as non-taxable income only twice in a block of four years. After the associate has claimed it as non-taxable income twice, the LTA component will be frozen for further definition under the MyDefinitions page in MyPay.
- Any unspent accumulation after the first non-taxable claim will be carried forward to the subsequent trip during the same block. However, if the associate wishes to claim it as taxable claim instead of carrying it forward, he/she can do so through MyPay as per the process mentioned above
- The associate can avail LTA only when he or she is in India Payroll and not after moving into any onsite payroll
- **Step 8 :** For claiming LTA as **taxable component**, select the claim type as **Taxable**, fill in the amount you wish to claim as taxable claim and click on "**Submit**" button at the bottom of the page

The screenshot shows the MyPay interface with the following details:

- Header:** MyPay logo, MyDefinitions, MyUpdates, MyInvestments, MyStatements, MyForms, Home, ₹, ?, Logout.
- Section Title:** Leave Travel Allowance Current Block (Jan 2018 - Dec 2021)
- Left Sidebar:** Claims, Claims History, Print Cover Page.
- Form Fields:**
  - Claim Type:** Taxable (highlighted with a red box).
  - Vacation Leave Period:** From [redacted], To [redacted].
  - Duration Days:** [redacted]
  - Travel Date:** [redacted] (highlighted with a red box), From [redacted], To [redacted], Amount [redacted], Travel Type [redacted], No. of Proofs [redacted].
  - Additional Rows:** Two more rows of travel date, from, to, amount, travel type, and proofs fields, each with a 'Select' dropdown and a red box highlighting the 'Amount' field.
  - Total Amount:** Rs.0
  - Buttons:** Submit (highlighted with a red box).

- **Step 9 :** The mandatory requirement of 3 days of vacation leave is not applicable for claiming LTA as a Taxable Allowance and also no document is required for submission. The entire eligibility amount can be claimed as a taxable allowance or you can also claim a portion of LTA as taxable and the remaining as non-taxable.
- LTA can be claimed as taxable income anytime during the block of four years. The maximum number of taxable claims permitted is three times in a block of four years. After claiming LTA as taxable for three times in a block of four years, the LTA component will be frozen for further definition under the MyDefinitions page in MyPay.

## Food Reimbursement

Food Reimbursement aims at providing an allowance for food items that an associate may require at the Office premises. Food allowance would be provided through a “**Food Card**”.

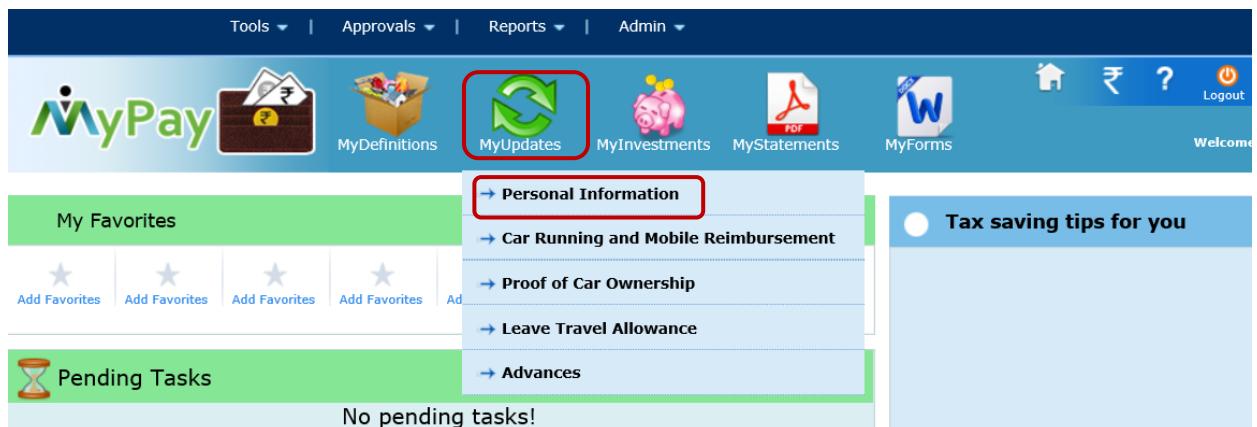
**Coverage:** Associates at all levels.

**Limit:** Up to a maximum of Rs.3000 per month

**Claim process and policy details:**

Associate must apply for a Food card and need to update the Food Card number and declare the definition amount under the My Definitions tab in <https://mypay.cognizant.com>.

- Associates are required to procure Food Card from HDFC Bank / Axis Bank through MyPay under MyUpdates > Personal Information > Food Card Details > Apply New Card (Select HDFC/Axis).



The screenshot shows the 'Personal Information' section of the MyPay application. At the top, it says 'Food Card Details'. The form includes fields for 'Existing Food Card Bank' (with a dropdown menu 'Please Select'), 'Existing Food Card No.', 'Enter New Food Card No.', and a 'Submit' button. Below these are two buttons: 'Apply New Card' and two bank logos: 'HDFC BANK' and 'AXIS BANK', both highlighted with red boxes. The top of the screen shows standard navigation: Approvals, Reports, Admin, Home, ₹, ?, Logout, and a timer '2.23 sec'. There's also an 'APP STORE' link and a 'Help' button.

### HDFC Food Card:

Associates can procure a HDFC Food Card by following the process mentioned below:

- **Step 1:** Furnish all necessary details under option 1 and click “Submit” button



## HDFC Bank - Food Plus Card

HDFC Bank FoodPlus Card - a smart and secure way of giving meal vouchers to your employees!

It is a prepaid Visa Card which can be loaded with monthly meal allowances. Unlike other meal vouchers, this Card can be used for purchase of meals at ALL food and beverage merchant outlets in India. All you need to do is carry the Card to a store, pay by swiping it for the purchase and sign the generated purchase slip. You can conveniently check the transaction history and balance online by [clicking here](#), thus keeping track of your purchases is easy.

The FoodPlus Card is convenient to carry, as it is a handy plastic card as against bulky bunch of paper tickets. If lost, it can be hotlisted by calling at our **24x7 PhoneBanking / NetBanking Services** and the residual balance can be transferred to the reissued Card making it safe and free from misuse. Tracking the card too is easier as NetBanking access is given to each Card!

### Employee Details

- I want to apply for a New / Replacement of FoodPlus Card
- I have an activated FoodPlus Card but need to update my correct demography details
- I want to update KYC for my existing FoodPlus Card.

### Employee Details

- I want to apply for a New / Replacement of FoodPlus Card
- I have an activated FoodPlus Card but need to update my correct demography details
- I want to update KYC for my existing FoodPlus Card.

\*First Name\* (Characters should not exceed 18)

Please enter First Name

\*Last Name\* (Characters should not exceed 18)

Please enter Last Name

\*Date of Birth

+91

|    |    |    |    |    |    |    |
|----|----|----|----|----|----|----|
| Su | Mo | Tu | We | Th | Fr | Sa |
| 1  | 2  | 3  | 4  | 5  | 6  | 7  |
| 8  | 9  | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | 31 |    |    |    |    |

\*Mother's Maiden Name

Please enter Mother's Maiden name

Landline number

\*Email ID

Please enter your official email id.

\*PAN Number

Please enter PAN Number

\*Confirm PAN Number

Please enter Confirm PAN Number

\*Address 1 (Characters should not exceed 30)

Please enter Address 1

\*Address 2 (Characters should not exceed 30)

Please enter Address 2

\*Address 3 (Characters should not exceed 30)

Please enter Address 3

\*Address 4 (Characters should not exceed 30)

Please enter Address 4

\*State

Please select State

\*City

|  |   |
|--|---|
| <p>*Pin Code</p> <input type="text"/> <p>Please enter Pin Code</p>   | <p>Country</p> <input type="text" value="India"/> |
| <p>*Emp Id</p> <input type="text"/> <p>Please enter Emp Id</p>   |   |
| <p>*Is your Salary from CTS getting credited to HDFC account?</p> <input type="radio"/> Yes <input type="radio"/> No |   |
| <p>Please select one.</p>  |   |
| <p><b>Generate OTP</b></p> <p>OTP will be sent to your official Email ID.</p>  |   |

- **Step 2 :** Associate need to update the food card details soon after receiving the same under MyPay > MyUpdates > Personal Information > Food Card Details



- **Step 3 :** Update the Bank name and Food Card number under the **Food Card Details** and click the Submit button. Now, associate will be able to define the Food card reimbursement amount.



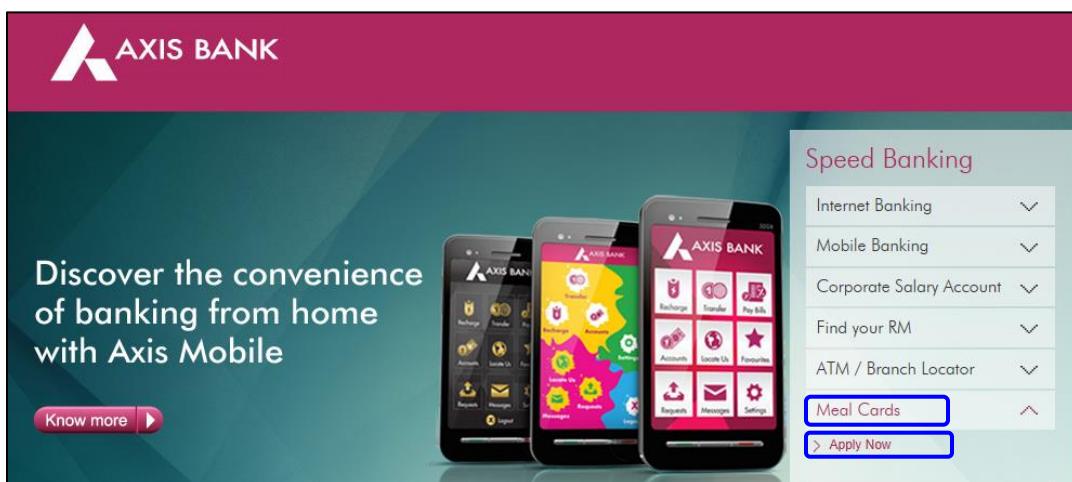
- **Step 4 :** Upon clicking submit you will be asked for the confirmation on the availability of the existing card details if any. Please confirm accordingly so that the details are updated in MyPay



### **Axis Food Card :**

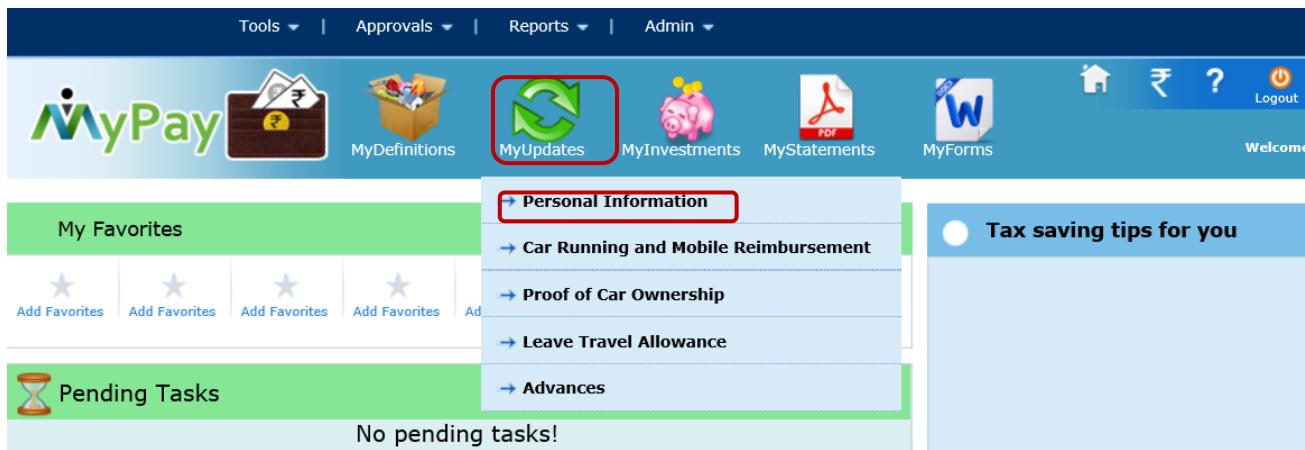
Associates can procure an Axis Food Card by following the process mentioned below:

- **Step 1:** Select Meal card option and click on Apply now



- **Step 2:** Fill in all the required details and click on the Submit button.

- **Step 3 :** Associate need to update the food card details soon after receiving the same under MyPay > MyUpdates > Personal Information > Food Card Details



- **Step 4 :** Update the Bank name and Food Card number under the [Food Card Details](#) and click the Submit button. Now, associate will be able to define the Food card reimbursement amount.

**Personal Information**

**Food Card Details**

Existing Food Card Bank: Please Select, HDFC Bank, Axis Bank

Enter New Food Card No.:

Submit

- **Step 5 :** Upon clicking submit you will be asked for the confirmation on the availability of the existing card details if any. Please confirm accordingly so that the details are updated in MyPay



- The card would be delivered within 2 to 3 weeks from the time of furnishing the details
- The amount will be credited as reimbursement to the *Food Card* at the end of every month
- In case the amount defined under Food reimbursements could not be loaded into your food card due to reasons like

- Invalid card number entered in MyPay
  - Food card hot listed by associate due to loss or damage
  - Food card expired due to validity
  - Food card balance likely to exceed or exceeds Rs.10,000/- for cases Non KYC (where the bank does not have the KYC of the associate on record)and Rs.50,000/- if KYC provided (where the bank has the KYC updated in its records)
  - Any reversal due to Loss of Pay, travel days pertaining to earlier months, as per inputs given by HR
- If an associate falls under any of the above category then the monthly definition against food card would be removed, would get added to Special Allowance and will be paid after tax deduction as applicable.
- Upon rectification of the above mentioned issues, the Associate has to re-define the Food reimbursement amount by logging into <https://mypay.cognizant.com> else, the amount in the MyDefinitions page will remain as zero.
- Any card updated post cutoff (24<sup>th</sup> of every month) will be considered for subsequent month loading.
- The reimbursement would be proportionate to the number of days worked in India
- According to Governmental regulations, the Food Card can be used only to buy ready-to-eat cooked food and the card cannot be used to purchase items for more than Rs. 100 per day
- Amount once credited by Cognizant into the food card based on associate definition cannot be reversed or credited into the salary account
- The food card shall be used by the associates only for the reimbursement of food items at outlets specified by the bank
- In the event of changing the food card/switching over from one bank to the other during the month, the card loading will be done to the current card for which the details have been updated by the associate in MyPay.
- The maximum amount that can be maintained in the Food Card is (According to RBI Regulations):
1. Rs.50,000/- for Associates
    - a. Holding any account in HDFC (is an existing customer of the bank)
    - b. Not holding any account in HDFC (not being an existing customer), but have provided their KYC details to the bank for this Food Card purpose
  2. Rs. 10,000/- for Associates not holding accounts in HDFC/Axis Bank and have also not submitted their KYC details to the bank as required for this Food Card purpose

### HDFC Bank KYC Procedure

For updating the KYC documents associate need to choose Option 3 –“I want to update KYC for my existing Foodplus card” and update required details.

**HDFC account holders** – After updating the required details, HDFC Account holders need to share their Customer Id for KYC updation.

**Non HDFC Account Holders** – After updating the required details, Self-attested proof need to be loaded for KYC update.

**Employee Details**

I want to apply for a New / Replacement of FoodPlus Card

I have an activated FoodPlus Card but need to update my correct demography details

I want to update KYC for my existing FoodPlus Card.

\*Meal Card No.  \*Confirm Meal Card No.   
Please enter Meal Card No. Please enter Meal Card No.

\*First Name (Characters should not exceed 10)  \*Last Name (Characters should not exceed 10)   
Please enter First Name Please enter Last Name

\*Date of Birth  \*Mother's Maiden Name   
Please enter Mother's Maiden name

|    |    |    |    |    |    |    |
|----|----|----|----|----|----|----|
| Su | Mo | Tu | We | Th | Fr | Sa |
| 2  | 3  | 4  | 5  | 6  | 7  | 8  |
| 9  | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 |    |    |    |    |    |

+91  Landline number   
Please enter Mobile No Please enter your official email id.

\*PAN Number  \*Confirm PAN Number   
Please enter PAN Number Please enter Confirm PAN Number

\*Address 1 (Characters should not exceed 30)  \*Address 2 (Characters should not exceed 30)   
Please enter Address 1 Please enter Address 2

\*Address 3 (Characters should not exceed 30)  \*Address 4 (Characters should not exceed 30)   
Please enter Address 3 Please enter Address 4

\*State  \*City   
Please select State Select

\*Pin Code  Country   
Please enter Pin Code India

\*Emp Id   
Please enter Emp Id

\*Is your Salary from CT 8 getting credited to HDFC account?  
 Yes  No  
Please select one.

**Generate OTP**  OTP will be sent to your official Email ID.

## AXIS Bank KYC Procedure

The associate need to submit the KYC documents while applying for food card.

### Food Card - Bank Contact point

#### HDFC Bank

Any queries related to HDFC prepaid food card, please write to [Foodcardsupport.cts@hdfcbank.com](mailto:Foodcardsupport.cts@hdfcbank.com) . TAT for reply is one working day, i.e. Mails received on Day "0" will be replied by Day "1" EOD.

Please follow the escalation matrix, in case you did not receive a response within specified TAT.

#### Escalation Matrix

In case of no response, you may escalate to the following IDs with the relevant query id (the query id will be useful to track and trace the query faster)

Escalation 1 - DAY 2 : [Premkumar.M@hdfcbank.com](mailto:Premkumar.M@hdfcbank.com)

Escalation 2 - DAY 3 : [Prithvi.Raj@hdfcbank.com](mailto:Prithvi.Raj@hdfcbank.com)

Associates need to contact HDFC phone banking (your local std code- 61606161 option 1, 3) for:

1. I-Pin Generation
2. Loss of HDFC Food card and application for a new card

#### Axis Bank

| Escalation level | Name            | email id   |
|------------------|-----------------|--|
| Level 1          | M.Ramaguruparan | <a href="mailto:M.Ramaguruparan@axisbank.com">M.Ramaguruparan@axisbank.com</a> |
| Level 2          | R Balakumaran   | <a href="mailto:Balakumaran1.R@axisbank.com">Balakumaran1.R@axisbank.com</a>   |
| Level 3          | G Subramanian   | <a href="mailto:G.Subramanian@axisbank.com">G.Subramanian@axisbank.com</a>     |

## Superannuation Fund Contribution

Superannuation Fund is a retirement benefit provided to employees. The amount defined by the associates under FBP will be deducted from their monthly salaries and contributed towards superannuation fund under the Group Superannuation Scheme administered by LIC. There would be no contribution from the company towards the same.

### Coverage: Associates at all levels

**Limit:** Minimum contribution of Rs. 500 per month and subject to a ceiling of 15% of basic salary or Rs. 150,000 per annum, whichever is lesser.

**Taxability:** The contribution made to the fund is totally exempt from income tax.

### Process and policy details:

- Associates can define the contribution amount under [MyDefinitions](#) tab in <https://mypay.cognizant.com> , subject to the limits as mentioned above

- Once the associate opts for the benefit with the required amount, the same is recovered from the associate's monthly salary and deposited to the superannuation fund on behalf of the associate
- Associates who opt for this benefit cannot discontinue from the scheme till he or she is employed with Cognizant
- The contributions would be maintained by L.I.C of India and the interest rate is decided by L.I.C
- Associates cannot withdraw any amount from the fund during their tenure in Cognizant
- On separation, the associate can transfer the fund to the Superannuation fund maintained by his / her future employer or request the amount to be paid back in the form of monthly pension. In order to receive the superannuation fund contributions as monthly pension, the Associate need to request for the same through form for Employees Group Superannuation Scheme (Form available under the *Forms* link at <https://mypay.cognizant.com>. Please contact HR Shared Services - Benefits Team by writing an e-mail to [ExithelpdeskIndia@cognizant.com](mailto:ExithelpdeskIndia@cognizant.com) for assistance in the claim process at time of separation.
- For new joinees, transfer-in of superannuation fund should be initiated by the associate through their previous employer and the associate needs to request for the same by submitting Form A to his / her previous employer. (Form A available under the *Forms* link at <https://mypay.cognizant.com>
- Associates may change the definition of the superannuation fund on a monthly basis, but the contributions must be within the monetary limits of Rs.500 to Rs.150000. However the contribution cannot exceed 15% of the basic.
- The contributions made towards superannuation fund for the current Financial Year can be viewed at <https://mypay.cognizant.com> in the **Superannuation Slip** page under **MyStatements**
- Associates can track the amount available in the superannuation fund by registering themselves at the website of L.I.C India ([www.licindia.com](http://www.licindia.com)) using their *LIC ID*(Available in the *Superannuation Slip* under *My Statements* at <https://mypay.cognizant.com>
- In case of any queries pertaining to Superannuation, please contact the GSD helpdesk by raising a ticket at <https://gsd.cognizant.com> ➔ Human Resources ➔ India Payroll

| Category*           | Type*               | Item*                   |
|---------------------|---------------------|-------------------------|
| FBP /Reimbursements | Superannuation Fund | Policy Related          |
| FBP /Reimbursements | Superannuation Fund | Superannuation closure  |
| FBP /Reimbursements | Superannuation Fund | Superannuation transfer |

Please refer to the Step by step Login Procedure provided by LIC for tracking your Superannuation Fund.

**Log on to LIC Home page using URL [www.licindia.in](http://www.licindia.in)**

Select the New User Creation Tab as shown below

Login for Pension and Group Customer using the registered id for customer.onlinelic.in

The Pension and Group Functionality will soon be migrated to the New Customer Portal ebiz.licindia.in

We regret the Inconvenience.

Pension and Group Users : [Click here to Login](#)

Not an existing Pension and Group user  
[Click here for Enrolment](#)

**LIC** Life Insurance Corporation of India

A- A A+ Screen Reader Access  
Color Themes

**NEW REGISTRATION**

For Enrollment of New Group Policy  
Policy No:   Member  Master Policy Holder

Enter the policy number that has been displayed in MyPay > MyStatements > Superannuation Slip

Select member from the option

**For Enrollment of new Annuity Number**

Enter Annuity No:

Click on Proceed

Please ensure password (in 2nd window) contains atleast one numeric character  
Also please note that it should be greater than 8 digits

© Copyright Life Insurance Corporation of India 2004  
Registration number : 512

www.licindia.in website is WCAG 2.0 Level AA compliant. Best viewed in resolution 1024x768 and compatible with IE 7+, Firefox 3.0+, Chrome 3.0+, Safari 3.0+

**LIC** Life Insurance Corporation of India

A- A A+ Screen Reader Access  
Color Themes

**NEW REGISTRATION**

Please Authenticate Yourself for User-Id Creation:  
Group Business Unit: CHENNAI  
Customer Name: COGNIZANT TECHNOLOGY SOLUTIONS INDIA LIMITED  
LIC ID:   
Date Of Birth:  ... (dd/mm/yyyy)

Enter LIC id that has been displayed in MyPay > MyStatements

Enter Date of Birth

Return to Main Page

Click on Proceed

Please ensure password (in 2nd window) contains atleast one numeric character  
Also please note that it should be greater than 8 digits

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Registration number : 512

www.licindia.in website is WCAG 2.0 Level AA compliant. Best viewed in resolution 1024x768 and compatible with IE 7+, Firefox 3.0+, Chrome 3.0+, Safari 3.0+

**LIC** Life Insurance Corporation of India

A- A A+ Screen Reader Access  
Color Themes

### NEW REGISTRATION

### NEW USER REGISTRATION

Create your own User ID and Password

**Account Information**

User-ID:  \*

Enter User-ID of your choice.  
It can have Alphabets, Numbers and only these two special character dot(.) or underscore(\_)

Password:  \*

Confirm Password:  \*

Password must be in between 8 to 30 characters

**Submit**

Please ensure password (in 2nd window) contains atleast one numeric character  
Also please note that it should be greater than 8 digits

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Registration number : 512

www.licindia.in website is WCAG 2.0 Level AA compliant. Best viewed in resolution 1024x768 and compatible with IE 7+, Firefox 3.0+, Chrome 3.0+, Safari 3.0+

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Please check point no. 7 & 9 of "Terms & Conditions"

**LIC's e-Services**

Welcome,

LIC is pleased to offer e-Services which include Basic and Premier Services. Premier services are available for policies which are on your own life and policies of your minor children. Pre-registration is required to avail these services. Please check the [Terms and Conditions](#) for registration. Please enrol all your policies ([Click here](#)) and then follow the 3 step process as mentioned below.

Click on the following link to register for LIC's e-Services. This link will take you to a page where you can add policies to get special services



**Step-1**  
[Registration Form](#)



**Step-2**  
[Print/Save Form](#)



**Step-3**  
[Upload Form / Check Status](#)

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\* Please check point no. 7 & 9 of "Terms & Conditions"

**Group Schemes Details**

| Sl No. | Unit Name | Policy Number | Type of Scheme |
|--------|-----------|---------------|----------------|
| 1      | CHENNAI   | NGSCA         |                |

Please Click on the Policy Number to view your Contributions.

**Enrol New Group Policy**

PolicyNo:

[Group Scheme Details](#)

Click Policy No

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\* Please check point no. 7 & 9 of "Terms & Conditions"

Your Policy Details are as follows:

|                                       |   |  |
|---------------------------------------|---|--|
| Master Policy No.:                    | Master Policy-holder:                               | COGNIZANT TECHNOLOGY SOLUTIONS INDIA LIMITED |
| Contact Details :                     |   |  |
| Servicing Group Business Unit of LIC: | CHENNAI   |  |
| Telephone:                            | 2860 4201/02/05/06/03/2054/4127/4839/2105/4263/2106 |  |
| E-mail:                               | -   |  |

Your Accumulation Details are as follows:

|                             |                              |         |
|-----------------------------|------------------------------|---------|
| Member's Name:              | LIC ID:                      |         |
| Accumulated Value:          | Accumulated as on:           |         |
| 20,064.87                   | 31/03/2018                   |         |
| Date                        | Contributions Received After | Remarks |
| 27/04/2018                  | 31/03/2018                   | 500.00  |
| 31/05/2018                  |                              | 500.00  |
| Number of Contributions : 2 | Total Amount : 1,000.00      |         |

In case of any Discrepancy in the above data, please contact your Employer for necessary action.

[Contribution History](#) [Delete Enrollment](#) [Back To Enrolled Policy List](#)

Click Contribution History for previous 2 years detail.

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- Group Pension Details

**Contribution History**

| Date       | Contribution History of 2 Years Prior to | Remarks |
|------------|--|---------|
| 31/03/2016 | 500.00                                   |         |
| 29/04/2016 | 500.00                                   |         |
| 31/05/2016 | 500.00                                   |         |
| 30/06/2016 | 500.00                                   |         |
| 30/07/2016 | 500.00                                   |         |
| 31/08/2016 | 500.00                                   |         |
| 30/09/2016 | 500.00                                   |         |
| 28/10/2016 | 500.00                                   |         |
| 30/11/2016 | 500.00                                   |         |
| 31/12/2016 | 500.00                                   |         |
| 01/01/2017 | 500.00                                   |         |
| 01/03/2017 | 500.00                                   |         |
| 31/03/2017 | 500.00                                   |         |
| 28/04/2017 | 500.00                                   |         |
| 31/05/2017 | 500.00                                   |         |
| 30/06/2017 | 500.00                                   |         |
| 31/07/2017 | 500.00                                   |         |
| 31/10/2017 | 500.00                                   |         |
| 31/08/2017 | 500.00                                   |         |
| 28/09/2017 | 500.00                                   |         |
| 30/11/2017 | 500.00                                   |         |
| 29/12/2017 | 500.00                                   |         |
| 31/01/2018 | 500.00                                   |         |
| 28/02/2018 | 500.00                                   |         |
| 27/03/2018 | 500.00                                   |         |

Number of Contributions : 25      Total Amount : 12,500.00

In case of any Discrepancy in the above data, please contact your Company for necessary action.

Back

\* Please check point no. 7 & 9 of "Terms & Conditions"

### Superannuation Transfer/Closure

- <https://gsd.cognizant.com> → Finance → India Payroll

| Category*           | Type*               | Item*                   |
|---------------------|---------------------|-------------------------|
| FBP /Reimbursements | Superannuation Fund | Superannuation closure  |
| FBP /Reimbursements | Superannuation Fund | Superannuation transfer |

- E-mail : [ExithelpdeskIndia@cognizant.com](mailto:ExithelpdeskIndia@cognizant.com)

### National Pension System (NPS)

National Pension System or New Pension System (NPS) is a scheme introduced originally in 2003 by the Government of India to enable individuals to save for their retirement, and was extended in 2009 to cover employees of private sector as well. Effective April 1st, 2011, the Government has exempted from Income tax the contribution through the employer. The scheme is administered and controlled by the Pension Fund Regulatory & Development Authority –PFRDA ([www.pfrda.org.in](http://www.pfrda.org.in))

In NPS, a subscriber contributes every year till retirement and the contribution is invested as per the Investment pattern selected by the subscriber. On retirement, part of the investment corpus (Pension Wealth) accumulated is paid in lump sum while the remaining goes in purchasing a life annuity which will ensure stable monthly income to the subscriber till death. Subscriptions to NPS are towards Retirement contribution. You are required to properly assess your requirements for retirement before enrolling for the scheme. Tax savings should not be the only criteria for enrolling into retirement schemes.

**Coverage:** Associates at all levels

**Limit:** Minimum of Rs.500 and a maximum of 10% basic per month

**Taxability:** The contribution made to the fund is totally exempt from income tax

**Eligibility:** Any Associate on India Payroll can invest in this scheme. The Associate should also complete the regular KYC (Know your customer) formalities before opening the account

#### **Claim process and policy details**

- Contact ICICI bank and complete the documentation formalities.
- Open the PRAN account as required and update the PRAN details under [MyUpdates](https://MyPay.Cognizant.com) in <https://MyPay.Cognizant.com>
- If you are already holding PRAN a/c with Points of presence other than ICICI Bank, submit the Change of POP form to the ICICI bank
- Associates to declare the desired NPS Contribution amount after obtaining the PRAN a/c. This can be done through FBP definition, available on <https://MyPay.Cognizant.com>. Please note that you will not be able to define NPS in FBP until you have updated your PRAN details in MyPay.
- You have an option of setting up your NPS Contribution by reallocating the amounts that are currently available under the FBP scheme – like Car Running, Special allowance etc.
- The amount so allocated will be fully tax exempt. You can allocate a minimum of Rs.500 subject to a maximum of 10% of your basic salary.
- After the monthly payroll process, Cognizant will deposit the contribution amount to the POP who will in turn credit it to the Fund Manager of your choice. The details of amount deposited will be made available on the MyPay portal immediately. The details can also be viewed in the NSDL portal after 3 weeks of deposit ( Please note that the timelines for viewing in NSDL site is indicative only and may depend upon the actions taken by NSDL)
- The current NPS Scheme proposal is based on the prevailing tax laws. Any changes to the Scheme by the government from time to time will be applicable

**ICICI POC details** - Please Contact the below ICICI POC's for your location pertaining to NPS

| Location   | Name               | Mobile Number | Email ID   |
|------------|--------------------|---------------|--|
| Chennai    | Thamarai Selvan    | 919940200864  | <a href="mailto:selvan.thamarai@icicibank.com">selvan.thamarai@icicibank.com</a>       |
| Bangalore  | Tanzela Kausar     | 919513382066  | <a href="mailto:tanzela.kausar@icicibank.com">tanzela.kausar@icicibank.com</a>         |
| Coimbatore | Chelladurai        | 919677222564  | <a href="mailto:chelladurai.c@icicibank.com">chelladurai.c@icicibank.com</a>           |
| Cochin     | Sanil S            | 918589976823  | <a href="mailto:sanil.s@icicibank.com">sanil.s@icicibank.com</a>                       |
| Hyderabad  | Ravi Kora          | 919515600429  | <a href="mailto:ravikumar.kora@icicibank.com">ravikumar.kora@icicibank.com</a>         |
| Pune       | Shashi Shrivastava | 919168653836  | <a href="mailto:shashi.shrivastava@icicibank.com">shashi.shrivastava@icicibank.com</a> |
| Kolkata    | Somnath Paul       | 919830018068  | <a href="mailto:somnath.paul@icicibank.com">somnath.paul@icicibank.com</a>             |
| Mumbai     | Om Prakash Singh   | 917506444173  | <a href="mailto:singh.omprakash@icicibank.com">singh.omprakash@icicibank.com</a>       |
| Gurgaon    | Rajani Jha         | 919650748777  | <a href="mailto:rajani.jha@icicibank.com">rajani.jha@icicibank.com</a>                 |
| Mangalore  | Sachin B           | 919686747225  | <a href="mailto:b.sachin@icicibank.com">b.sachin@icicibank.com</a>                     |
| Delhi NCR  | Abhishek Mehta     | 919650964668  | <a href="mailto:abhishek.mehta@icicibank.com">abhishek.mehta@icicibank.com</a>         |

| Location   | Escalation Level 1 | Email ID   |
|------------|--------------------|--|
| Chennai    | Uday P             | <a href="mailto:uday.p@icicibank.com">uday.p@icicibank.com</a>                       |
| Bangalore  | Chengappa KS       | <a href="mailto:chengappa.ks@icicibank.com">chengappa.ks@icicibank.com</a>           |
| Coimbatore | Anil Kumar K       | <a href="mailto:k.anilkumar@icicibank.com">k.anilkumar@icicibank.com</a>             |
| Cochin     | Vinod Kumar        | <a href="mailto:vinod.ku@icicibank.com">vinod.ku@icicibank.com</a>                   |
| Hyderabad  | Venkat             | <a href="mailto:venkat.manohar@icicibank.com">venkat.manohar@icicibank.com</a>       |
| Pune       | Rajesh Dhakade     | <a href="mailto:rajesh.dhakade@icicibank.com">rajesh.dhakade@icicibank.com</a>       |
| Kolkata    | Imran Ahmed        | <a href="mailto:imran.ahmed@icicibank.com">imran.ahmed@icicibank.com</a>             |
| Mumbai     | Mahesh Deshpande   | <a href="mailto:mahesh.despande@icicibank.com">mahesh.despande@icicibank.com</a>     |
| Gurgaon    | Saurabh Sabharwal  | <a href="mailto:saurabh.sabharwal@icicibank.com">saurabh.sabharwal@icicibank.com</a> |
| Mangalore  | Anand Shimpi       | <a href="mailto:anand.shimpi@icicibank.com">anand.shimpi@icicibank.com</a>           |
| Delhi NCR  | Deepak Bharadwaj   | <a href="mailto:deepak.bhardwaj@icicibank.com">deepak.bhardwaj@icicibank.com</a>     |

| Location   | Escalation Level 2    | Email ID   |
|------------|-----------------------|--|
| Chennai    | Karikalan Sarangapani | <a href="mailto:karikalan.sarangapani@icicibank.com">karikalan.sarangapani@icicibank.com</a> |
| Bangalore  | Shilpa L              | <a href="mailto:shilpa.l@icicibank.com">shilpa.l@icicibank.com</a>                           |
| Coimbatore | Karikalan Sarangapani | <a href="mailto:karikalan.sarangapani@icicibank.com">karikalan.sarangapani@icicibank.com</a> |
| Cochin     | Rajish K              | <a href="mailto:rajish.kalapurayil@icicibank.com">rajish.kalapurayil@icicibank.com</a>       |
| Hyderabad  | Rajeev Madireddy      | <a href="mailto:rajeev.madireddy@icicibank.com">rajeev.madireddy@icicibank.com</a>           |
| Pune       | Bonny Thomas          | <a href="mailto:bonny.thomas@icicibank.com">bonny.thomas@icicibank.com</a>                   |
| Kolkata    | Gargi Basusarkar      | <a href="mailto:gargi.basusarkar@icicibank.com">gargi.basusarkar@icicibank.com</a>           |
| Mumbai     | Harish Kumar          | <a href="mailto:harishkumar.k@icicibank.com">harishkumar.k@icicibank.com</a>                 |
| Gurgaon    | Monica Bijani         | <a href="mailto:monica.bijani@icicibank.com">monica.bijani@icicibank.com</a>                 |
| Mangalore  | Sailesh               | <a href="mailto:sailesh.k@icicibank.com">sailesh.k@icicibank.com</a>                         |
| Delhi NCR  | Akash Mathur          | <a href="mailto:akash.mathur@icicibank.com">akash.mathur@icicibank.com</a>                   |

## Mobile Reimbursement

Mobile Reimbursement aims at reimbursing the associates for mobile usage for official purposes.

**Coverage:** Up to M (Manager) grade only

**Limit:**

| Component               | Up to A Level | SA and M |
|-------------------------|---------------|----------|
| Eligibility (Per Annum) | 500           | 1000     |

**Taxability:** Claims up to the eligible amount are exempted from taxable income

### Claim process and policy details:

- Associate must define the amount under [MyDefinitions](https://MyPay.Cognizant.com) in <https://MyPay.Cognizant.com>
- Associates should follow the below steps for claiming their Mobile Reimbursements
  - **Step 1:** Procure an **ICICI / HDFC/ Axis credit card** and use it to pay mobile phone bills, Fuel and Maintenance bills. Associates who already possess an ICICI / HDFC/ AXIS credit card may use the same for payment of the above mentioned bills
  - **Step 2:** On receipt of the card associates have to:
    - Provide consent to the bank for sharing the reimbursable spend details with Cognizant (Please refer the [Card Mapping Process](#) given below)
    - Update the credit card number in Mypay.- MyUpdate – Personal information
  - **Step 3:** Bank would share the information on the reimbursable spends which would loaded in Mypay. Bank will be sharing the data based on the posting date and not on transaction date.
  - **Step 4:** Confirm the spends on mobile bill as “Official”, “Personal” or “Next Month” in order mark your expenses as claimed, not claimed or carried forward respectively. **Please note that reimbursements would not be effected if the transactions are not confirmed as Official by the Associates** (Please refer below “[Credit Card Transaction Confirmation Process](#)”)

## Credit Card

- Associates who currently do not possess a credit card for FBP reimbursement purposes can procure an HDFC / ICICI / Axis Bank Credit Card
- Associates who wish to use an existing ICICI / HDFC / Axis credit card or would like to procure one for the purpose of FBP reimbursement can follow the normal process of procuring a personal credit card with these banks. Once the card is delivered, associates need to provide a letter of consent (in the format mentioned below) to the Bank for sharing the details of reimbursable spends with Cognizant. This process is referred to as the process of “mapping the credit card” for reimbursement purposes
- In the event of getting a new card owing to reasons like expiry/card loss, the associate has to do the credit card mapping procedure once again in myPay to avail the benefit

### Process of Mapping Credit Card

#### HDFC Bank

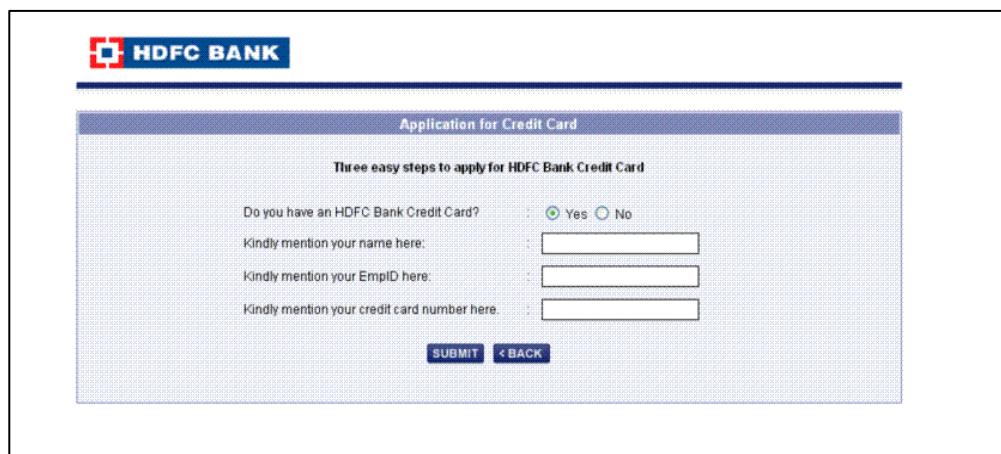
Application/Procedure for mapping HDFC credit card to Cognizant can be done online by following the process mentioned below:

■ **Step 1:** Logon to

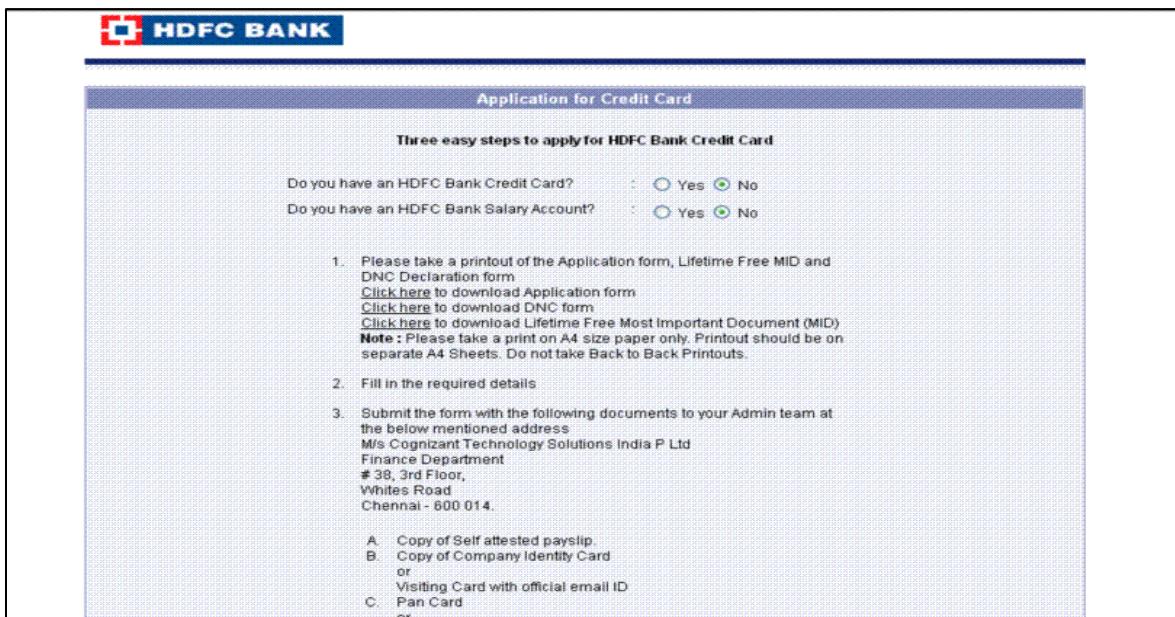
[https://leads.hdfcbank.com/applications/webforms/apply/cognizant\\_cc.asp](https://leads.hdfcbank.com/applications/webforms/apply/cognizant_cc.asp)

■ **Step 2:** Click the **Yes** button if you already possess an HDFC Bank credit card;

Furnish the necessary details and click the **Submit** button to map your existing credit card. Once the card gets mapped, HDFC Bank will share your reimbursable credit card spends to Cognizant for an upload in **MyPay**.



■ **Step 3:** Click the No button (for the first question) if you want to procure a new card and click the Yes button (for the second question) if you have your salary account with HDFC Bank. Follow the instructions provided in the webpage to make an application for a new HDFC Bank credit card within 3 business weeks.



### Axis Bank

- Axis Bank credit card can be applied online by using the link mentioned below:  
[https://creditcards.axisbank.com/credit-card.html?WT.mc\\_id=HmePage\\_apply](https://creditcards.axisbank.com/credit-card.html?WT.mc_id=HmePage_apply)
- Upon completion of the application procedure, the credit card will be delivered by the bank to your work location in 3 business weeks

### ICICI Bank

The associate has to send a mail (format given below) to customer care for mapping their cards under COG promo code.

The mail has to be sent from their registered mail id to [gajanan.chaugule@ext.icicibank.com](mailto:gajanan.chaugule@ext.icicibank.com)  
with a cc to [customer.care@icicibank.com](mailto:customer.care@icicibank.com) and [Sudarsan.ts@icicibank.com](mailto:Sudarsan.ts@icicibank.com)

#### Mail Format:

\*Subject:\* Cognizant Technology Solutions

Hi,

ICICI Bank Credit Card No.:

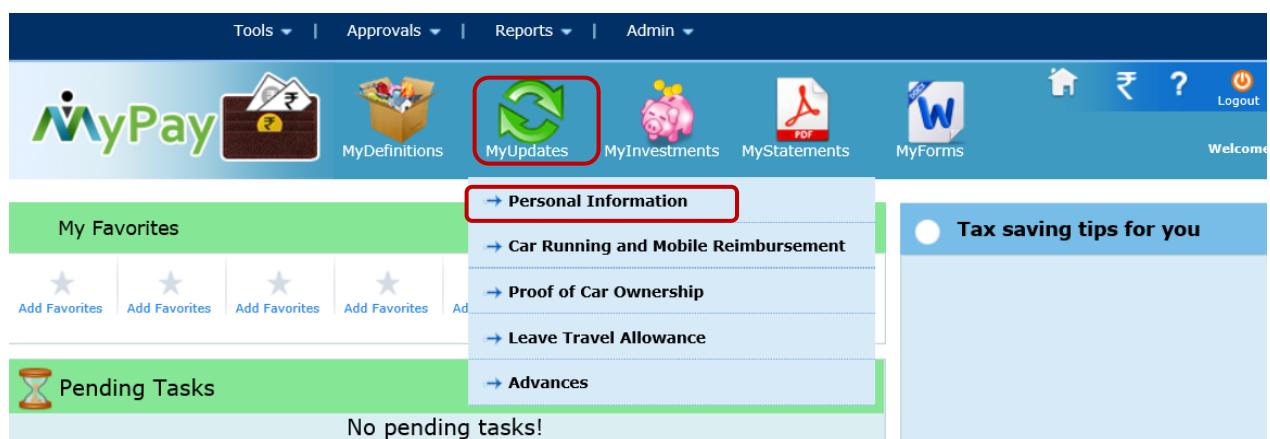
I \*Name of Associate\*, employee of Cognizant Technology Solutions employee number \*xxxxx\* am holding the captioned credit card issued by ICICI Bank Limited. I have no objection in you sharing the details of spends made on the captioned credit card with Cognizant Technology Solutions.

Regards

(Associate Name)

### HDFC Bank

- **Step1:** The Credit Card details have to be updated soon after receiving the card from the bank. Click the [Personal Information](https://mypay.cognizant.com) link under the [MyUpdates](https://mypay.cognizant.com) tab in <https://mypay.cognizant.com>



The screenshot shows the MyPay dashboard with various tabs at the top: Tools, Approvals, Reports, Admin, MyDefinitions, MyUpdates (which is highlighted with a red box), MyInvestments, MyStatements, MyForms, Home, Rupee symbol, Help, and Logout. Below the tabs, there are sections for 'My Favorites' and 'Pending Tasks'. The 'My Favorites' section contains four star icons with 'Add Favorites' text. The 'Pending Tasks' section shows a clock icon and the text 'No pending tasks!'. A sidebar on the right is titled 'Tax saving tips for you' and lists several items with arrows: Personal Information (which is also highlighted with a red box), Car Running and Mobile Reimbursement, Proof of Car Ownership, Leave Travel Allowance, and Advances.

- **Step 2:** Furnish the necessary details and click the Submit button. The spends will now be available for your confirmation in MyPay for reimbursement

The screenshot shows the 'Personal Information' section of the MyPay application. It includes fields for 'Existing Credit Card Bank' (Not available), 'Existing Credit Card No.' (Not available), and 'Enter New Credit Card No.'. Below these are dropdown menus for 'Choose Bank' (Please Select, Axis Bank, HDFC Bank, ICICI) and 'Apply New Card' (HDFC BANK, ICICI Bank, AXIS BANK). Buttons for 'Submit', 'HDFC Link', 'ICICI Link', and 'Axis Link' are also present.

- Step 3: Upon clicking submit you will be asked for the confirmation on the availability of the existing card details if any. Please confirm accordingly so that the details are updated in MyPay



### Axis Bank

- Step 1: Associate shall send an e-mail to [Cognizant@axisbank.com](mailto:Cognizant@axisbank.com) to place the request
- Step 2: Request by the associate has to be placed from their Cognizant e-mail ID and mention their Axis Bank Customer ID with Credit Card details and full name in the e-mail request. Format of the mail is given below:

Dear Sir/ Madam,

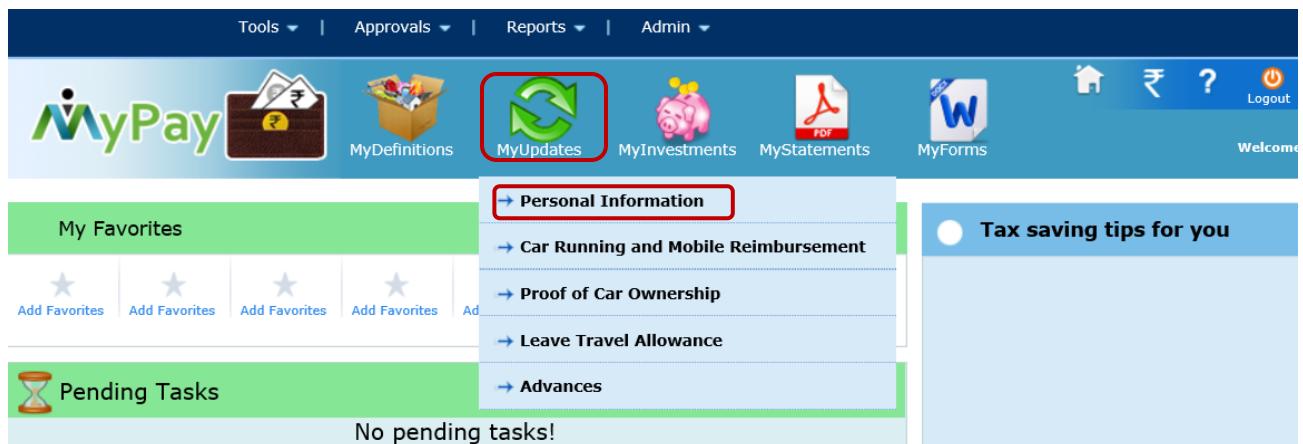
Ref. Axis Bank Customer ID: xxxxxxxxx  
Last 4 Digits of Axis Bank Credit Card No.: xxxx

I, \*Name of Associate\*, employee of Cognizant Technology Solutions, employee number \*xxxxx\*, am holding the captioned credit card issued by Axis Bank Limited.  
I hereby authorize you, for sharing the details of the amount spent on the captioned credit card, with Cognizant Technology Solutions (CTS), to enable me to get reimbursement of the amount of expenses from CTS.

Regards,  
(Name of the Associate)

- Step 3: The Credit Card details have to be updated soon after receiving the card from the bank.

Click the Personal Information link under MyUpdates tab in <https://mypay.cognizant.com>



- Step 4: Furnish the necessary details and click the Submit button. The spends will now be available for your confirmation in Mypay for reimbursement

The screenshot shows the 'Personal Information' page. At the top, there are navigation links: Approvals, Reports, Admin, Home, Rupee symbol, Help, and Logout. Below the header are icons: MyPay, MyDefinitions, MyUpdates, MyInvestments, MyStatements, and MyForms. A 'Personal Information' section is displayed. Under 'Credit Card Details', there are two 'Existing Credit Card' fields both set to 'Not available'. A 'Choose Bank' dropdown is open, showing options: Please Select, AXIS BANK, HDFC Bank, and ICICI. A 'Enter New Credit Card No' field is empty. Below this, there are links for 'HDFC BANK', 'ICICI Bank', 'Axis Link', and 'Axis Link'. A 'Submit' button is located on the right. On the left, there are links for 'Apply New Card' and 'Credit Card Mapping Process'.

- Step 5: Upon clicking submit you will be asked for the confirmation on the availability of the existing card details if any. Please confirm accordingly so that the details are updated in MyPay



- The validation of credit card details and its inclusion in the MIS database is usually done within 2-3 business days. An acknowledgement will be sent to the associate once the said credit card is included in the master data for MIS from the next cycle

- In case of a failure in validation, an e-mail would be sent to the associate detailing the reason for rejection.
- Data for the spends would be shared for the previous calendar month by the 5th of every month. Cut-off date for inclusion of new card numbers to the database would be 25th of every month, post which it would be included in the next month's MIS.
- All regular credit card queries can be addressed by the customer service desk of the bank at 1800 209 5577 or 1800 103 5577. E-mail support will be available by writing to [Creditcards@axisbank.com](mailto:Creditcards@axisbank.com)

**Important Note- Credit Card:**

**In the event of changing the credit card/switching over from one bank to the other during the month, the transactions from the previous card will not be shared by the banker. Only transactions pertaining to the current card will be considered and shared with us for further processing.**

**The bank will start sharing the transaction details only after the card mapping process is completed. Transactions prior to card mapping date will not be shared by the bank.**

**Credit Card Transactions Confirmation**

Associates need to procure a credit card, get it mapped and update the credit card information at <https://mypay.cognizant.com> before proceeding to this step (Refer FBP Cards section for assistance on procuring, mapping and updating credit card details).

- Please note that all reimbursable expenses will be credited into the salary account of the associate and no payment will be directly made by Cognizant towards the credit bills.
- Associates need to confirm specific credit card expenses which are reimbursable in accordance with the FBP policy for the Payroll Team to credit the same.
- After completing the pre-requisite steps associates can follow the process mentioned below to confirm their credit card transactions.
- **Step 1:** Click the [Credit Card Transaction Confirmation](#) link under the [MyUpdates](#) tab
- **Step 2:** Mark as Official or Personal or Move to Next Month against each of the specific expense to be claimed and click on Submit

No pending tasks!

| Pending Confirmation          |                                    |                 |                 |                      |
|-------------------------------|------------------------------------|-----------------|-----------------|----------------------|
| Transaction History           |                                    |                 |                 |                      |
|                               | Eligibility<br>(till last payroll) | Submitted       | Paid            | Balance<br>Remaining |
| <b>Mobile</b>                 | 8000.00                            | 6423.20         | 5855.21         | 2144.79              |
| <b>Fuel / Car Maintenance</b> | 21600.00                           | 18781.15        | 15190.08        | 6409.92              |
| <b>Total</b>                  | <b>29600.00</b>                    | <b>25204.35</b> | <b>21045.29</b> | <b>8554.71</b>       |
|                               | (A)                                | (B)             | (C)             | (A-C)                |

| Transaction Date | Category               | Merchant Name                         | Amount  | Official<br>Select all | Move to Next Month<br>Select all |
|------------------|------------------------|---------------------------------------|---------|------------------------|----------------------------------|
| 11/19/14         | Fuel / Car Maintenance | SHOBA AGENCIES CHENNAI IND            | 1028.09 | Official               |                                  |
| 11/22/14         | Telephone exps         | SMARTPAY 10661709 AIRCHE TXHC13342734 | 567.99  | Official               |                                  |

- Associates are responsible for paying their credit card dues, Cognizant will credit reimbursements only to the salary accounts specified by the Associates.
- The credit card has to be in the name of the associate
- If the claimed amount is less than the amount defined, the excess would be carried forward to the next month.
- Expenses swiped will be paid only to the extent of accumulations and cannot be carried forward partially to next month.
- Reimbursement will be provided only in respect of one mobile connection, which should be a "Post Paid" connection registered in the name of Associate.
- Claims would be reimbursed as a part of the reimbursement cycle. Please refer to the table on "Reimbursement Dates" for further details.

### Credit Card - Bank Contact point

#### HDFC Bank

| Level of contact | Location          | Name                  | email id   |
|------------------|-------------------|-----------------------|--|
| 1st Level        | For All Locations | Priya Sinha           | <a href="mailto:priya.sinha@hdfcbank.com">priya.sinha@hdfcbank.com</a>                     |
| 2nd Level        | For All Locations | Srinivasan Ramamurthi | <a href="mailto:Srinivasan.Ramamurthi@hdfcbank.com">Srinivasan.Ramamurthi@hdfcbank.com</a> |

#### Axis Bank

| <b>Corporate Salary Manager (CSM) - 1st Level Point of Contact</b> |                   |               |  |
|--|-------------------|---------------|--|
| <b>Location</b>  | <b>Name</b>       | <b>Mobile</b> | <b>E Mail ID</b>   |
| Bangalore  | Nitesh Pandey     | 9902706293    | <a href="mailto:Nitesh.Pandey@axisbank.com">Nitesh.Pandey@axisbank.com</a>         |
| Mysore   | Vasudev Nayak     | 9845677996    | <a href="mailto:Vasudev.Nayak@axisbank.com">Vasudev.Nayak@axisbank.com</a>         |
| Chennai  | Balakumaran R     | 9176450830    | <a href="mailto:balakumaran1.r@axisbank.com">balakumaran1.r@axisbank.com</a>       |
| Coimbatore   | Thirunavukarasu S | 8098607993    | <a href="mailto:thirunavukarasu.s@axisbank.com">thirunavukarasu.s@axisbank.com</a> |
| Delhi  | Navraj Parihar    | 9953928062    | <a href="mailto:navraj.parihar@axisbank.com">navraj.parihar@axisbank.com</a>       |
| Mangalore  | Pradeepa Patel    | 9902808833    | <a href="mailto:Pradeepa.Patel@axisbank.com">Pradeepa.Patel@axisbank.com</a>       |
| Hyderabad  | Dandapani Sahu    | 9000553439    | <a href="mailto:Dandapani.Sahu@axisbank.com">Dandapani.Sahu@axisbank.com</a>       |
| Cochin   | Sajith Chandran   | 9387825221    | <a href="mailto:Sajith.Chandran@axisbank.com">Sajith.Chandran@axisbank.com</a>     |
| Kolkata  | Ashiqueer Rahman  | 9831140263    | <a href="mailto:Ashiqueer.Rahman@axisbank.com">Ashiqueer.Rahman@axisbank.com</a>   |
| Mumbai   | Jayprakash Yadav  | 8097044445    | <a href="mailto:Jayprakash.yadav@axisbank.com">Jayprakash.yadav@axisbank.com</a>   |
| Pune   | Amit Khaitan      | 9051031555    | <a href="mailto:Amit.Khaitan@axisbank.com">Amit.Khaitan@axisbank.com</a>           |

| <b>Circle Salary Head - 2nd Level Point of Contact</b> |                    |               |  |
|--|--------------------|---------------|--|
| <b>Location</b>  | <b>Name</b>        | <b>Mobile</b> | <b>E Mail ID</b>   |
| Bangalore  | Kailash Gupta      | 9620189786    | <a href="mailto:Kailash.Gupta@axisbank.com">Kailash.Gupta@axisbank.com</a>       |
| Mysore   | Vishwanath Khandi  | 9611978879    | <a href="mailto:Vishwanth.Khandi@axisbank.com">Vishwanth.Khandi@axisbank.com</a> |
| Chennai  | G Subramanian      | 9176664571    | <a href="mailto:G.Subramanian@axisbank.com">G.Subramanian@axisbank.com</a>       |
| Coimbatore   | P Kalaivani        | 9500135100    | <a href="mailto:P.Kalaivani@axisbank.com">P.Kalaivani@axisbank.com</a>           |
| Delhi  | Karan basrao       | 9810799331    | <a href="mailto:Karan.Basrao@axisbank.com">Karan.Basrao@axisbank.com</a>         |
| Mangalore  | Kiran N            | 9980516718    | <a href="mailto:Kiran.n@axisbank.com">Kiran.n@axisbank.com</a>                   |
| Hyderabad  | Venkat Ram Reddy   | 9966401220    | <a href="mailto:Venkat.Reddy@axisbank.com">Venkat.Reddy@axisbank.com</a>         |
| Cochin   | Vinesh A R         | 9446493988    | <a href="mailto:Vinesh.R@axisbank.com">Vinesh.R@axisbank.com</a>                 |
| Kolkata  | Ovisek Dasgupta    | 8335827711    | <a href="mailto:Ovisek.Dasgupta@axisbank.com">Ovisek.Dasgupta@axisbank.com</a>   |
| Mumbai   | Nehal Amit Divatia | 9819829811    | <a href="mailto:Nehal.Divatia@axisbank.com">Nehal.Divatia@axisbank.com</a>       |
| Pune   | Vikas Gupta        | 9921428089    | <a href="mailto:VikashN.gupta@axisbank.com">VikashN.gupta@axisbank.com</a>       |

## ICICI Bank

| <b>Location</b> | <b>Name</b>        | <b>Mobile Number</b> | <b>Email ID</b>  |
|-----------------|--------------------|----------------------|--|
| Chennai         | Thamarai Selvan    | 919940200864         | <a href="mailto:selvan.thamarai@icicibank.com">selvan.thamarai@icicibank.com</a>       |
| Bangalore       | Tanzela Kausar     | 919513382066         | <a href="mailto:tanzela.kausar@icicibank.com">tanzela.kausar@icicibank.com</a>         |
| Coimbatore      | Chelladurai        | 919677222564         | <a href="mailto:chelladurai.c@icicibank.com">chelladurai.c@icicibank.com</a>           |
| Cochin          | Sanil S            | 918589976823         | <a href="mailto:sanil.s@icicibank.com">sanil.s@icicibank.com</a>                       |
| Hyderabad       | Ravi Kora          | 919515600429         | <a href="mailto:ravikumar.kora@icicibank.com">ravikumar.kora@icicibank.com</a>         |
| Pune            | Shashi Shrivastava | 919168653836         | <a href="mailto:shashi.shrivastava@icicibank.com">shashi.shrivastava@icicibank.com</a> |
| Kolkata         | Somnath Paul       | 919830018068         | <a href="mailto:somnath.paul@icicibank.com">somnath.paul@icicibank.com</a>             |
| Mumbai          | Om Prakash Singh   | 917506444173         | <a href="mailto:singh.omprakash@icicibank.com">singh.omprakash@icicibank.com</a>       |
| Gurgaon         | Rajani Jha         | 919650748777         | <a href="mailto:rajani.jha@icicibank.com">rajani.jha@icicibank.com</a>                 |
| Mangalore       | Sachin B           | 919686747225         | <a href="mailto:b.sachin@icicibank.com">b.sachin@icicibank.com</a>                     |
| Delhi NCR       | Abhishek Mehta     | 919650964668         | <a href="mailto:abhishek.mehta@icicibank.com">abhishek.mehta@icicibank.com</a>         |

| Location   | Escalation Level 1 | Email ID   |
|------------|--------------------|--|
| Chennai    | Uday P             | <a href="mailto:uday.p@icicibank.com">uday.p@icicibank.com</a>                       |
| Bangalore  | Chengappa KS       | <a href="mailto:chengappa.ks@icicibank.com">chengappa.ks@icicibank.com</a>           |
| Coimbatore | Anil Kumar K       | <a href="mailto:k.anilkumar@icicibank.com">k.anilkumar@icicibank.com</a>             |
| Cochin     | Vinod Kumar        | <a href="mailto:vinod.ku@icicibank.com">vinod.ku@icicibank.com</a>                   |
| Hyderabad  | Venkat             | <a href="mailto:venkat.manohar@icicibank.com">venkat.manohar@icicibank.com</a>       |
| Pune       | Rajesh Dhakade     | <a href="mailto:rajesh.dhakade@icicibank.com">rajesh.dhakade@icicibank.com</a>       |
| Kolkata    | Imran Ahmed        | <a href="mailto:imran.ahmed@icicibank.com">imran.ahmed@icicibank.com</a>             |
| Mumbai     | Mahesh Deshpande   | <a href="mailto:mahesh.deshpande@icicibank.com">mahesh.deshpande@icicibank.com</a>   |
| Gurgaon    | Saurabh Sabharwal  | <a href="mailto:saurabh.sabharwal@icicibank.com">saurabh.sabharwal@icicibank.com</a> |
| Mangalore  | Anand Shimpi       | <a href="mailto:anand.shimpi@icicibank.com">anand.shimpi@icicibank.com</a>           |
| Delhi NCR  | Deepak Bharadwaj   | <a href="mailto:deepak.bhardwaj@icicibank.com">deepak.bhardwaj@icicibank.com</a>     |

| Location   | Escalation Level 2    | Email ID   |
|------------|-----------------------|--|
| Chennai    | Karikalan Sarangapani | <a href="mailto:karikalan.sarangapani@icicibank.com">karikalan.sarangapani@icicibank.com</a> |
| Bangalore  | Shilpa L              | <a href="mailto:shilpa.l@icicibank.com">shilpa.l@icicibank.com</a>                           |
| Coimbatore | Karikalan Sarangapani | <a href="mailto:karikalan.sarangapani@icicibank.com">karikalan.sarangapani@icicibank.com</a> |
| Cochin     | Rajish K              | <a href="mailto:rajish.kalapurayil@icicibank.com">rajish.kalapurayil@icicibank.com</a>       |
| Hyderabad  | Rajeev Madireddy      | <a href="mailto:rajeev.madireddy@icicibank.com">rajeev.madireddy@icicibank.com</a>           |
| Pune       | Bonny Thomas          | <a href="mailto:bonny.thomas@icicibank.com">bonny.thomas@icicibank.com</a>                   |
| Kolkata    | Gargi Basusarkar      | <a href="mailto:gargi.basusarkar@icicibank.com">gargi.basusarkar@icicibank.com</a>           |
| Mumbai     | Harish Kumar          | <a href="mailto:harishkumar.k@icicibank.com">harishkumar.k@icicibank.com</a>                 |
| Gurgaon    | Monica Bijani         | <a href="mailto:monica.bijani@icicibank.com">monica.bijani@icicibank.com</a>                 |
| Mangalore  | Sailesh               | <a href="mailto:sailesh.k@icicibank.com">sailesh.k@icicibank.com</a>                         |
| Delhi NCR  | Akash Mathur          | <a href="mailto:akash.mathur@icicibank.com">akash.mathur@icicibank.com</a>                   |

## Car Running Expenses

The Car Running Expense is a benefit extended to the associates towards fuel, chauffeur and maintenance of an employee owned car which is used for official purpose

**Coverage: For SA and above grade only**

**Limit:** Car running expense can be claimed under the following heads, subject to a maximum amount as prescribed below.

| Component                     | Engine capacity < = 1.6 litres | Engine capacity > 1.6 litres |
|-------------------------------|--------------------------------|------------------------------|
| Carrunning & Fuel Expenditure | Rs. 1800 (per month)           | Rs. 2400 (per month)         |
| Driver Salary                 | 900 (per month)                | 900 (per month)              |

### Taxability

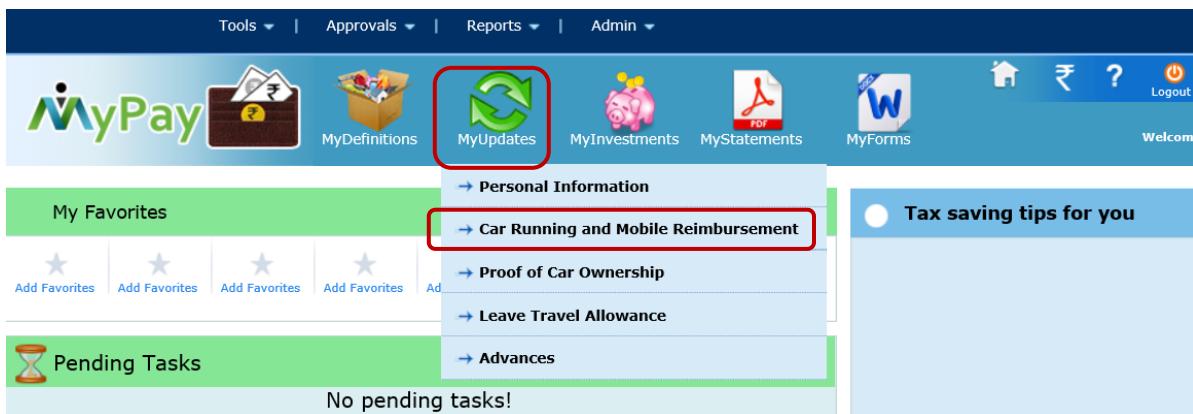
Not taxable in the hands of the associate

### Claim process and policy details

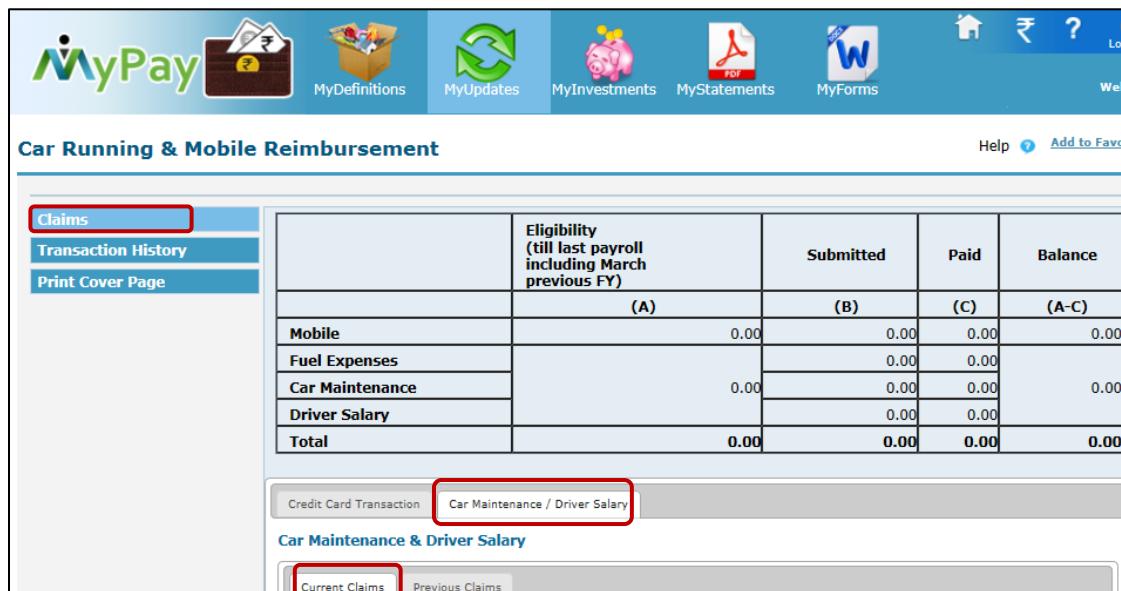
Associates must declare the amount under MyDefinitions in <https://MyPay.Cognizant.com>

- Associates should reimburse their **fuel bills** by making payments only through the prescribed credit card (currently ICICI, HDFC and Axis bank credit cards)
- The fuel expenses claimed through MyPay will not be entertained
- Expenses swiped will be paid only to the extent of accumulations and cannot be carried forward partially to next month
- Associates can reimburse their Car Maintenance expense either through the prescribed credit card or through MyPay claim by producing original bills
- Associates should reimburse Driver's Salary expense only through **MyPay** by producing the Driver Salary receipt duly filled and signed (Driver Signature on revenue stamp)  
Driver Salary receipt template available under the **MyForms** link at <https://mypay.cognizant.com>
- To avail the tax benefit for Driver salary in addition to Fuel Expense / Car Maintenance, associate should submit receipt for payment of Driver salary of Rs 900 (For cases where the amount defined is Rs 2700 for cars with engine capacity < 1.6 liters, and Rs 3300 for cars with engine capacity > 1.6 liters). If the receipt for payment of Driver Salary is not submitted during the year, tax benefits for the same will not be provided and tax as applicable would be deducted.
- Expense claim submitted towards car maintenance / fuel would be reimbursed only to the extent of amount accumulated as of the date of processing even if the amount of the bill is higher than the accumulated amount. The difference amount between the bill and accumulated amount will not be carried forward automatically to subsequent months for payment. Associates will have to submit fresh claims on a monthly basis.
- Associates should follow the below steps for claiming their credit card based Car Running Expense Reimbursements
  - **Step 1:** Procure an **ICICI / HDFC / Axis credit card** and use it to pay mobile phone bills, Fuel and Maintenance bills (Refer the Credit Card **section** given under Mobile Reimbursement for detailed explanation on process of procuring and updating a Credit Card). Associates who already possess an HDFC credit card may use the same for payment of bills by mapping the card as per process.  
Please use the below link to obtain a new HDFC Credit Card:  
[https://www.hdfcbank.com/applications/webforms/apply/cognizant\\_cc.asp](https://www.hdfcbank.com/applications/webforms/apply/cognizant_cc.asp)
  - **Step 2:** Bank would share the information on the reimbursable spends which would be updated in <https://mypay.cognizant.com>
  - **Step 3:** Confirm the spends on mobile bill as "Official", "Personal" or "Next Month" in order mark your expenses as claimed, not claimed or carried forward respectively (Refer the **Credit Card Transactions Confirmation** section for detailed explanation on claiming credit card based spends).

- Associates need to make the [Driver Salary /Car Maintenance](#) reimbursement claim through MyPay as mentioned below
  - **Step 1:**Login to <https://mypay.cognizant.com>
  - **Step 2:**Click on MyUpdates > Car Running and Mobile Reimbursement



- **Step 3 :** Click on Claims > Click on Car Maintenance / Driver Salary > Current Claim



- **Step 4:** Select “ Driver Salary / Car Maintenance” option under Reimbursement Type and update the required details as given below.

| Type                   | Driver Salary              | Car Maintenance                                |
|------------------------|----------------------------|--|
| Expense Date           | Receipt Date               | Receipt Date                                   |
| Invoice Number         | Month of Salary Paid       | Bill Number                                    |
| Invoice Amount         | Maximum Rs 900/- Per month | Bill Amount                                    |
| Claim Amount           | Maximum Rs 900/- Per month | Current accumulation not more than bill amount |
| Merchant / Driver Name | Driver Name                | Vendor Name                                    |

The screenshot shows a web-based application for managing car maintenance and driver salaries. At the top, there are two tabs: 'Credit Card Transaction' and 'Car Maintenance / Driver Salary'. The 'Car Maintenance / Driver Salary' tab is active. Below the tabs, the page title is 'Car Maintenance & Driver Salary'. There are two buttons at the top: 'Current Claims' and 'Previous Claims'. The main area has a table with columns: 'Reimbursement Type', 'Expense Date', 'Invoice Number', 'Invoice Amount', 'Claim Amount', and 'Merchant/Driver Name'. A dropdown menu under 'Reimbursement Type' is highlighted with a red box, showing options like '--select--', 'Car Maintenance', and 'Driver Salary'. At the bottom, there is a text field 'Total Amount : 0' and a blue 'Submit' button.

- **Step 5:** After updating all the above details click on “Save Icon” and Submit.

This screenshot shows the same application interface as the previous one, but with a different focus. The 'Administrator Comment' column is highlighted with a red box, containing a 'View' button. The 'Upload' and 'Save' buttons are also visible at the bottom right of the table area. The other elements like tabs, title, and total amount field are consistent with the first screenshot.

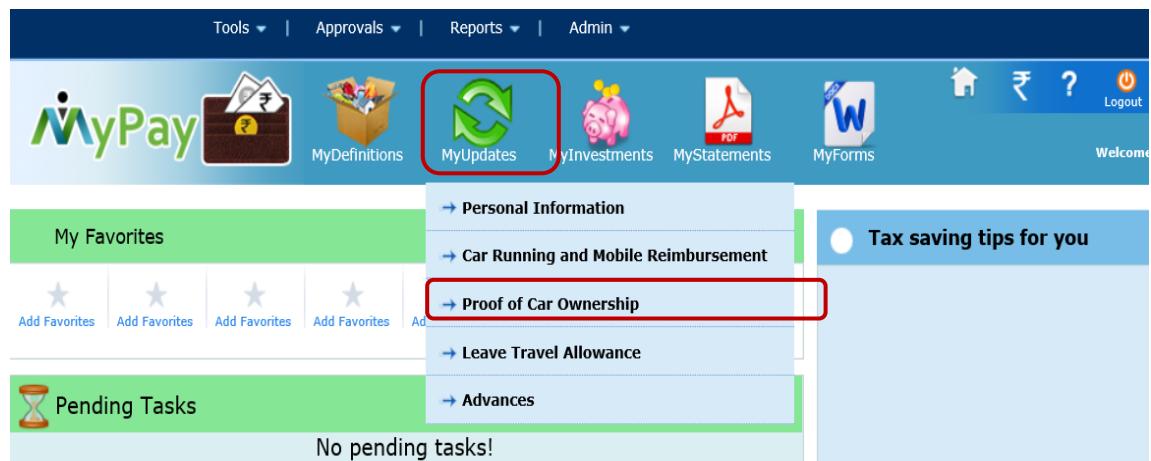
- **Step 6 :** Associate can upload only scanned copy of Car Insurance Policy document for Car Maintenance claim and for all the other maintenance claim, original documents should be sent via internal courier.
- **Step 7:** Below are the required documents to be sent by internal courier to respective location finance.
  - Original bills for Driver Salary and Car Maintenance.
  - Driver Salary receipt duly filled and signed (Driver Salary receipt template available under the [MyForms](https://mypay.cognizant.com) link at <https://mypay.cognizant.com>). Revenue stamp to be affixed and Driver signature on the Revenue Stamp is mandatory.
  - The associate can claim car running only when they are in INDIA
  - Amount defined under Car maintenance can be claimed by submitting maintenance bills or fuel truncations.
  - Amount defined under Driver salary can be claimed only by submitting Driver salary.
- Car must be registered only in the name of the associate and not any other name
- Car should be currently registered in the State of the associate's current location. If the car is registered in any other state; the associate has to submit an NOC and Road Tax receipt from the State of the associates' current location (office).
- Proof of ownership (RC book) needs to be submitted.

- The associate is required to disclose any transfer of ownership of the vehicle, to the company.
- Associates are required to obtain **an ICICI / HDFC/ Axis credit card** and use it to pay for expenses towards *fuel and car maintenance*. Remember, this card will also be used to pay for expenses under the Mobile Reimbursement process.
- Claims would be reimbursed as a part of the reimbursement cycle. Please refer to the table on **“Reimbursement Dates”** for further details.
- **Fuel expenses** – Can only be claimed through Credit card swipes
- **Driver's salary** – Only by Cash (Driver Salary receipt)
- **Car maintenance expenses** – Credit card or cash (Bills should be in the name of associate)

#### Car ownership Details:

| Category*           | Type*               | Item*                                |
|---------------------|---------------------|--------------------------------------|
| FBP /Reimbursements | Car Running Expense | Car Ownership - Proof & Registration |

- **Associates should follow the steps mentioned below to submit their documents of proof for car ownership:**
  - **Step 1:** Login to <https://mypay.cognizant.com> and navigate to **MyUpdates** then to **Proof of Car Ownership** page



- **Step 2:** Fill in the necessary details and upload the scanned copies under “Required Documents” and submit with self-declaration made available as a radio button at the end of the page
  - Scanned copy of Car Registration Certificate (in associate's name)
  - Scanned copy of Road tax certificate (if car is registered in different state)
  - Scanned copy of NOC (if car is registered in different state)

**Proof of Car Ownership**

**Car Details**

|                                  |   |
|----------------------------------|---|
| Car Registration No              | Engine's Capacity   |
| less than or equal to 1.6 litres | <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes |

Status: Submitted

**Required Documents**

|                                |        |      |
|--------------------------------|--------|------|
| Copy of RC Book                | Upload | View |
| No Objection Certificate (NOC) | Upload | View |
| Road Tax Receipt               | Upload | View |

**Verification**

I, hereby confirm that the information stated above is true to the best of my knowledge.

**Submit**

- The submission of proof of ownership is mandatory, failing which no further reimbursements would be entertained under this benefit for the future months and appropriate tax deduction would be made from the March month's salary for the reimbursement already paid out
- In case of a new vehicle for which the RC book is not yet delivered, the booking form which has the proof of payment and name of owner can be used as a provisional document for proof of ownership. However, the associate needs to submit a copy of the RC book as soon as it is received. The provisional proof would be accepted only for 3 months from the date of purchase of the vehicle
- **Step 3:** Raise a GSD in <https://gsd.cognizant.com> > Human Resources > India Payroll in case of any assistance required in the process

### Points to remember for FBP benefit.

- Election of the components for the Flexible Benefit Plan can be made only between 5th and 24th of every month:
  - If 5th falls on a weekend or holiday, the system would be available from the next working day.
  - If 24th falls on a weekend or holiday, the system would be available till the previous working day.
- All FBP components are available for redefinition on a monthly basis
- Kindly note that ICICI / HDFC / AXIS credit card to be used are personal cards and associate are required to get in touch with the respective bank officials regarding any issues, including procurement
- If your Date of joining falls on or after 20<sup>th</sup> of every month, you will be able to access MyPay latest by 10<sup>th</sup> of the following month.

- All bills submitted for claim (, Mobile, Car Running Expenses, and LTA) will have to be later than your date of Joining. Any bill, dated prior to the date of Joining of the Associate will not be considered for payment

## Reimbursement dates

| Component                                  | Deadline for submission of claim/confirmation of transactions   | Date of Reimbursement  |
|--|---|--|
| Leave Travel Allowance (LTA)-Non Taxable   | Bills submitted/received on or before 20 <sup>th</sup> of every month                                     | Within ten days from the date of final approval  |
| Leave Travel Allowance (LTA)-Taxable       | Reports submitted on or before 20 <sup>th</sup> of every month  | Paid on the last working day of the same month along with salary                         |
| Car Running Expenses (Through MyPay)       | Bills submitted/received in the current week (Before cut-off date)  | Within ten days from the date of final approval  |
| Car Running Expenses (Through Credit Card) | Transactions confirmed as official in MyPay during the month on or before 20 <sup>th</sup> of every month | 21 <sup>st</sup> of the following month  |
| Mobile Reimbursement(Through Credit Card)  | Transactions confirmed as official in MyPay during the month on or before 20 <sup>th</sup> of every month | 21 <sup>st</sup> of the following month  |
| Food reimbursement                         | Definition made during the current month  | Loaded into food card on the last working day of the month on which salary is processed. |



Though the election mode is available on monthly basis, it is recommended that the associate makes an election on a yearly basis to have a better plan of his / her salary.

## Contact Points – Helpdesks

### Only for Policy Related Clarifications

- Associates can raise GSD requests in <https://gsd.cognizant.com> → Human Resources → India Payroll with the below CTIs:

| Category*           | Type*               | Item*                             |
|---------------------|---------------------|-----------------------------------|
| FBP /Reimbursements | Car Running Expense | Policy Related - Driver's Salary  |
| FBP /Reimbursements | Car Running Expense | Policy Related – Fuel             |
| FBP /Reimbursements | Car Running Expense | Policy Related – Maintenance      |
| FBP /Reimbursements | Car Running Expense | Procedure for Credit card mapping |
| FBP /Reimbursements | Food Card           | Policy Related                    |
| FBP /Reimbursements | LTA                 | Policy Related                    |
| FBP /Reimbursements | LTA                 | Reimbursement method              |

|                     |                      |                                   |
|---------------------|----------------------|-----------------------------------|
| FBP /Reimbursements | Mobile Reimbursement | Policy Related                    |
| FBP /Reimbursements | Mobile Reimbursement | Procedure for Credit card mapping |
| FBP /Reimbursements | Superannuation Fund  | Policy Related                    |

## Salary / Reimbursement Credit/ Tax Related Queries / Approval of FBP bills / Credit card transactions confirmation

- Call GSD Helpdesk (**VNET 56666**, Please dial 3 followed by 2 for Payroll Voice Support) or
- Associates can also raise GSD request using the link <https://gsd.cognizant.com> → Human Resources → India Payroll

| Category*           | Type*                  | Item*                                       |
|---------------------|------------------------|---|
| FBP /Reimbursements | Car Running Expense    | Car Maintenance, Insurance, Driver's Salary |
| FBP /Reimbursements | Car Running Expense    | Credit status                               |
| FBP /Reimbursements | Car Running Expense    | Missing credit card Transactions            |
| FBP /Reimbursements | Credit Card mapping    | Bank POC not responding                     |
| FBP /Reimbursements | Food Card              | Amount not credited/loaded in Food card     |
| FBP /Reimbursements | Food Card              | Food Card Issue                             |
| FBP /Reimbursements | Leave travel allowance | Unclaimed amount                            |
| FBP /Reimbursements | LTA                    | Claiming Process                            |
| FBP /Reimbursements | LTA                    | Credit Status                               |
| FBP /Reimbursements | LTA                    | Document Submission / Approval Status       |
| FBP /Reimbursements | Mobile Reimbursement   | Credit status                               |
| FBP /Reimbursements | Mobile Reimbursement   | Missing credit card Transactions            |
| FBP /Reimbursements | Mobile Reimbursement   | Payment Issues                              |
| FBP /Reimbursements | NPS                    | Enrolling                                   |
| FBP /Reimbursements | NPS                    | Status                                      |
| FBP /Reimbursements | Superannuation Fund    | Enrolling and login                         |
| Tax Exemption       | 80C                    | Query                                       |
| Tax Exemption       | Higher education loan  | Query                                       |
| Tax Exemption       | House rental allowance | Query                                       |
| Tax Exemption       | Loss on House property | Query                                       |
| Tax Exemption       | Mediclaim              | Query                                       |

## Proof of Car Ownership – Submission and Approval

- Associates can raise a GSD with the following CTI in <https://gsd.cognizant.com> → Human Resources → India Payroll

| Category*           | Type*               | Item*                                |
|---------------------|---------------------|--------------------------------------|
| FBP /Reimbursements | Car Running Expense | Car Ownership - Proof & Registration |

## Finance Point of Contacts for Claims Submission

**(For All Reimbursable FBP Components)**

| <b>Location</b>                   | <b>Place for claims submission</b>  | <b>Finance Point of Contact</b>  |
|-----------------------------------|-------------------------------------|--|
| <b>Bangalore</b>                  | Mail Room (Drop box available)      | Payroll department, 6th Floor, CCO, Menon Eternity, Building, 165, St.Mary's Road, Alwarpet, Chennai –600 018.                                       |
| <b>Kolkata</b>                    | Mail Room (Drop box available)      | Payroll department, 6th Floor, CCO, Menon Eternity, Building, 165, St.Mary's Road, Alwarpet, Chennai –600 018.                                       |
| <b>Hyderabad</b>                  | Mail Room (Drop box available)      | Payroll department, 6th Floor, CCO, Menon Eternity, Building, 165, St.Mary's Road, Alwarpet, Chennai –600 018.                                       |
| <b>Chennai</b>                    | Mail Room (Internal courier)        | Payroll department, 6th Floor, CCO, Menon Eternity, Building, 165, St.Mary's Road, Alwarpet, Chennai –600 018.                                       |
| <b>Pune</b>                       | Mail Room (Drop box available)      | Payroll department, 6th Floor, CCO, Menon Eternity, Building, 165, St.Mary's Road, Alwarpet, Chennai –600 018.                                       |
| <b>Coimbatore</b>                 | Mail Room (Drop box available)      | Payroll department, 6th Floor, CCO, Menon Eternity, Building, 165, St.Mary's Road, Alwarpet, Chennai –600 018.                                       |
| <b>Kochi</b>                      | Mail Room (Drop box available)      | Payroll department, 6th Floor, CCO, Menon Eternity, Building, 165, St.Mary's Road, Alwarpet, Chennai –600 018.                                       |
| <b>Mumbai</b>                     | Mail Room (Drop box available)      | Payroll department, 6th Floor, CCO, Menon Eternity, Building, 165, St.Mary's Road, Alwarpet, Chennai –600 018.                                       |
| <b>Gurgaon</b>                    | Admin, Gurgaon (Drop box available) | Payroll department, 6th Floor, CCO, Menon Eternity, Building, 165, St.Mary's Road, Alwarpet, Chennai –600 018.                                       |
| <b>All other client locations</b> | Direct courier                      | <b>LTA &amp; Car Running Only:</b><br>Payroll department, 6th Floor, CCO, Menon Eternity Building, 165, St.Mary's Road, Alwarpet, Chennai – 600 018. |