



Retiral Settlement Procedure

Version 10.0

Your Retirals - Provident Fund

A Provident Fund

Why is it critical to take action on my Provident Fund (PF) on time?

Your Provident Fund accumulations with TCS EPF Trust will stop earning interest after 36 months from your date of release in case your separation from the organization is on account of Retirement or for Permanent settlement abroad. Hence, it may be in your own interest to settle your PF. Post cessation of employment Interest earned on PF balance shall be taxable. This interest will be considered as income and will be taxed under the head 'income from other sources'. The statement of said tax deduction(Form 16A) will be available on alumni portal.

TCS is an exempted establishment which means that it maintains its Provident Fund through Tata Consultancy Services Employees' Provident Fund Trust. Whereas the Pension for TCS employees is being administered by the office of Regional Provident Fund Commissioner, Bandra, Mumbai.

▪ Am I eligible for Provident Fund? How can I check the balance?

All full time TCS India employees are eligible for Provident Fund. You will be able to view this amount in your monthly pay slip. You may access your detailed PF statement through the following path:

[TCS Alumni Portal -> My Documents -> Download Provident Fund statement](#)

• What process should I follow to get the PF amount post separation?

You may either transfer the fund (along with pension) to your next employer OR withdraw the same:

Your Retirals - Provident Fund (continued)

A Provident Fund

PF Withdrawal:

The PF withdrawal is taxable if the total duration of PF membership (including PF transferred from previous employment) is less than 5 years.

You are requested to register on TCS Alumni Portal for filling PF withdrawal Form.

Path: <https://www.alumniportal.tcs.com>

Process:

Step 1: Click on Retiral Forms

Step 2: Click on Provident Fund

Step 3: Click on PF Withdrawal TAB

Select the reason for withdrawal as per EPFO Guidelines stated below.

- Retirement.
- Permanent migration from India
- Permanent & total Disablement
- Unemployment (More than 2 months)
- Getting Married (Only in case of Female Member) – (Select 'Others' in the drop down)

You need to submit the hardcopy of the PF withdrawal Forms along with supporting documents to Corporate FFS Team at the below mention address.

Tata Consultancy Services

Corporate FFS Team

Desk # 4J - 70 , Olympus "A" Wing, Opp. Rodas Enclave, Hiranandani Estate.

Ghodbunder Road. Patlipada. Thane West - 400607.

- You will receive an email confirmation from TCS regarding completion of the withdrawal process.

Your Retirals - Provident Fund (continued)

A Provident Fund

Transfer Process (offline):

You can transfer TCS Provident Fund accumulation to your next employer through manual form 13 (**Refer Artifact 3 – Form 13 and Artifact 3a – Guidelines for filling Form 13**) You may access this forms on [TCS Alumni Portal -> Retiral Forms](#)

Contact your current employer to fill Form 13, submit duly signed hard copy to TCS for initiating PF and Pension transfer

You are required to mention below details about your TCS PF/Pension account.

- **P.F. Account No. (With EPFO office):** MH / BAN / 48475 / 000 / Your TCS Pension Number. (You can refer your TCS pension number from the PF statement issued by TCS EPF Trust)
 - **Name of the establishment :** Tata Consultancy Services Limited
 - **Address of the establishment :** 11th Floor, Air India Building Nariman Point, Mumbai, 400021.
 - **PF Account is held by :** PF Trust
 - **Name of the Trust :** Tata Consultancy Services Employees Provident Fund
 - **PF A/C No. in Trust :** MH / BAN / 48475 / 000 / Your TCS Employee Number
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- You are required to send the duly signed Form 13 to **Corporate FFS Team ,Desk # 4J - 70 , Olympus "A" Wing, Opp. Rodas Enclave, Hiranandani Estate. Ghodbunder Road. Patlipada. Thane West - 400607.**
 - TCS EPF Trust will transfer the PF through online transfer (NEFT) to your next employer's EPF Trust or Regional PF Commissioner's office as the case may be.
 - TCSL send the Pension transfer application with supporting document to your next employer. Your next employer need to coordinate with its Regional PF office to link TCS Pension service.

Your Retirals - Provident Fund (continued)

A Provident Fund

Are you holding a passport other than India passport?

If yes, you will get covered under the purview of international worker provisions of EPF Act, 1952, you can withdraw PF and Pension only under following circumstances.

1. If you are holding passport of a Country with which India has signed and enforced a social security agreement. you can withdraw your PF and pension upon separation from TCS. You may refer www.epfindia.gov.in to know the Countries with which India has operative Social Security Agreements
2. If you are holding passport of a Country with which India has not entered into a social security agreement, you can withdraw your PF and Pension only under following circumstances. You will continue to earn interest on your PF accumulations till you are entitled to withdraw PF :
 - On attaining retirement age.
 - On retirement on account of permanent and total incapacity for work

While basic information is covered in this slide, we recommend that you contact your Separation Officer while filling the forms before your last working day. Post release from TCS, For any queries you can raise ticket in Alumni Portal . Log into Alumni Portal - <https://www.alumniportal.tcs.com>

Click on: Help Desk Tab

Select Category:

Select Sub Category:

Upload Documents (If any):

Raise query in "Comments": &

Click on Submit.

Your Retirals - Provident Fund (continued)

Provident Fund

Guidelines for TCS e-Serve International Employees :

How do I settle/transfer my Provident Fund with TCS e-Serve International Ltd.?

If you are an employee of TCS e-Serve International Ltd (TEIL) at the time of leaving, you need not transfer your PF / Pension to TCS, you can directly transfer your PF/Pension with TEIL to your next organization through manual Form 13 (**Refer Artifact 3 – Form 13 and Artifact 3a – Guidelines for filling Form 13) OR**

Settle your PF/Pension by filling Form 19 & Form 10C TEIL. (**Refer Artifact 4 for filling TEIL Form 10 C and Form 19 and Artifact 4a for Guidelines for filling TEIL Form 10C and Form 19**) You may access this forms on [TCS Alumni Portal -> Retiral Forms](#)

PF /Pension Transfer initiation for TEIL employees :

You are required to mention below details about your TCS PF/Pension account on Form 13.

- **P.F. Account No. (With EPFO office):** GN / GGN / 29301 / 000 / Your TEIL PF Number. (You can refer your TEIL PF slip/statement)
- **Name of the establishment :** TCS e-Serve International Ltd.
- **Address of the establishment :** Tower A, 2nd Floor, Building No. 6, W Block, DLF Phase III, Gurgaon, Haryana 122 002.
- **PF Account is held by :** RPFC Gurgaon.
- You are required to send the duly signed Form 13 to **Corporate FFS Team ,Desk # 4J - 70 , Olympus "A" Wing, Opp. Rodas Enclave, Hiranandani Estate. Ghodbunder Road. Patlipada. Thane West - 400607.**

How can I check the PF balance with TCS e-Serve International Ltd.?

You can refer your E-Passbook on EPFO portal. It will reflect your PF balance up to your last date in TCS e-Serve International. You can write to corporate.eservepf@tcs.com for any queries related to your TEIL PF account.

Your Retirals – Pension

B Provident Fund (Pension)

▪ What is Pension and how is it different from Provident Fund?

During your employment, a part of your employer's monthly contribution towards PF is remitted to a separate pension account and the remaining amount is remitted to your PF account maintained with TCS PF trust.

The pension fund is maintained with the Regional Provident Fund Commissioner 's (RPFC) which is an external authority. Out of TCS share of 12 percent of Basic salary, 8.33 per cent is diverted towards EPS with a cap of Rs. 1250 per month. When the member separates from TCS, he /she needs to follow the necessary procedure to settle the pension amount with RPFC.

For International Worker, pension contribution is made @ 8.33% of Basic Salary. There is no cap for pension contribution for International worker (Refer slide no. 15 for details).

▪ Do I need to follow a separate process for settlement of my Pension? What are the options?

Following options are available to you based on your pension contributory service.

1. Monthly Pension
2. Withdrawal
3. Scheme Certificate
4. Transfer to next employer's pension account

Your Retirals – Pension

B Provident Fund (Pension)

Option 1: Monthly Pension

Employee is entitled for monthly Pension benefit under the Employees Pension Scheme, 1995, on completion of contributory service of 10 years and on attaining the age of 58 years. Employee can avail reduced pension at the age of 50 and above wherein the monthly pension is reduced at the rate of 4% for every year the age fall short of 58 years.

- ☐ If you are entitled for Monthly Pension, raised ticket in Alumni Portal. Log into Alumni Portal - <https://www.alumniportal.tcs.com> to get the Monthly pension application Form (Form 10 D).

Click on: Help Desk Tab

Select Category:

Select Sub Category:

Upload Documents (If any):

Raise query in “Comments”: &

Click on Submit

- ☐ TCS will forward this to the RPFC and further follow ups should be done directly with the RPFC since TCS is not involved in the Monthly Pension process

Option 2: Pension Withdrawal:

If you have not rendered the eligible service (i.e. Service less than 10 years), on the date of exit, you can opt for withdrawal. Fill the attached Form and submit the same to your Branch Separation Officer. [\(Refer: Artifact 5 - Employee Pension Scheme Form \(EPS\)10 C, Artifact 5a – Guidelines for filling Form 10 C \(EPS\)](#)

TCS will forward this to the RPFC and further follow ups should be done directly with the RPFC since TCS is not involved in this settlement process.

Your Retirals – Pension (continued)

B Provident Fund (Pension)

Option 3: Scheme Certificate:

You can opt for Scheme Certificate under following scenarios -

1. When you are joining an establishment which is not covered under the provisions of Pension Scheme and you wish to retain your membership with Pension Fund.
2. If you have rendered the eligible service (i.e. Service more than 9.5 years) however not attended the age of 58 years and you are not joining any organization covered under Pension Scheme.

Fill the attached form and submit the same to your Branch Separation Officer. [\(Refer: Artifact 6 - Employee Pension Scheme Form \(EPS\)10 C- TCS, Artifact 6a – Guidelines for filling Form 10 C- \(EPS\)](#)

Option 4: Pension Transfer Process (to next employer):

You can transfer your Pensionable service to your next employer provided your next employer is covered under Employees' Pension Scheme (This applies to International worker also). To Transfer Pension, it is mandatory to transfer Provident Fund first. Contact your current employer to fill Form 13, submit duly signed hard copy to TCS for initiating PF and Pension transfer. Please refer the guidelines on slide no. 13 above.

While basic information is covered in this slide, we recommend that you contact your Separation Officer while filling the forms before your last working day. Post release from TCS, For any queries you can raise ticket in Alumni portal.

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Click on Submit

Keep in touch!



Register on the TCS Alumni Portal

- We invite you to stay connected with TCS by registering on our Alumni Portal <mailto:https://www.alumniportal.tcs.com/>
- You will receive an email confirming your registration along with the login credentials, 2 days after your approved release date. You will also receive a one-time password which you will need to change on the first login
- In case you do not receive this email, you may register yourself at <https://www.alumniportal.tcs.com/> and select “Register Now” or If you have already registered then please select “Forgot your password” to reset password.
- We deeply value your contributions during the period of your association with us and we aim to further strengthen this bond.



Documents Available for download in Alumni Portal

- Latest **PF Statement**
- Latest **Superannuation Statement**
- Last 3 years **Form 16**
- Last 6 months **Payslips**
- **FFS statement**
- **PF Settlement Letter**
- Retiral settlement forms (PF, SF and Pension)



Thank You

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