

Business Travel Policy

1. Objective

Axis Bank's vision guides its policies to have empowered employees. The Bank provides the best of resources and benefits to its employees towards achieving their business purpose in an efficient and professional manner. The benefits have been designed to provide flexibility to the employee with ownership.

One such critical enabler is providing travel and stay assistance to its employees who are travelling for business purposes. The objective of this policy is to establish the guidelines towards the entitlement and all applicable general rules of availing the reimbursement of expenses incurred during any business travel at Axis Bank

2. Scope

This policy is applicable to Axis Bank employees for individual business travel by Air/Road/Rail and can also be extended to external parties (consultants, third party vendors, auditors, trainers etc.) and GigA - Freelancer employees on an exception basis.

3. General Guidelines

- a. One of core values of Axis Bank is ownership and accordingly, employees have been provided the platform to book their travel requirements on their own with flexibility. All bookings for Airline & Accommodation should only be done through the Bank's empaneled centralized Travel Desk/Self Booking Tool (SBT).
- b. For travel distance within 200 Kms radius, it is recommended that the employees use Train/Road travel – Air Travel booking is restricted.
- c. Employees and the approving authority are expected to exercise prudent judgment regarding travel expenses incurred. Approval Matrix is as below:

Travel Destination	Level 1	Level 2	Medium
Domestic	Immediate Supervisor (If immediate supervisor is SVP I & above then the Approval workflow is closed)	SVP I & Above	Online Portal
International	SVP II & above	GE & Above	Offline through Mail

4. Air Travel

4.1 Eligibility As defined in Annexure A

4.2 Air Travel Guidelines

- a. Employee should ensure that the flight booking is made at least 10 days in advance to the date of travel.
- b. Any financial loss to the organization on account of cancellation/ rescheduling/No Show, can be recovered from the employee.
- c. The flight options will be suitably sourced with lowest logical fare as per the preferred timing + 60 mins of requested departure time solicited by the employee.
- d. Group bookings for (event purpose) to be done in sync with the Business travel policy.

5. Rail Travel

5.1 Eligibility: As defined in Annexure A

5.2 Rail Travel Guidelines

- a. Employee can make their own ticket booking & claim reimbursement.
- b. For any Training/Branch visit, train tickets should be booked in advance to the travel date as per the defined eligibility for travel.
- c. Any expenses towards upgrade of Travel class or change in travel plan/destination charges is responsibility of the individual and shall not be authorized/borne by the Bank.

6. Road Travel

6.1 Eligibility

The Intra city travel local conveyance is applicable to non-sales Grades only. Sales Grades (AM Sales, Officer Sales & BDE) are not eligible.

6.2 Road Travel Guidelines

6.2.1 Intra-City Travels upto 100 Kms

Grade	Guideline
SVP I & Above	a. Officers availing Bank Car facility or Cash allowance will not be eligible for reimbursement on hiring of cabs towards Business travel to city offices, branches, customer visit and site visit at any center.

SVP I & Above	<p>b. Officers can claim local conveyance covering distance from Airport / Railway Station. All such claims should be supported by valid boarding pass / train ticket.</p> <p>c. Cab booking for airport transfer at base location is permitted round the clock to female travelers whereas it is only permitted during 23:00 hrs to 07:00 hrs for male travelers.</p> <p>d. Cab booking for airport transfer during travel is permitted through best economical options available such as Taxi, Uber, Ola, etc wherever possible through reimbursement mode only (Refer Annexure E).</p> <p>e. Any financial loss to the organization on account of non-cancellation of car hire will be recovered from the employee</p>
VP & Below	<p>a. Officers are eligible to travel by AC cab when alternative economic public transportation is unavailable, and supervisor will be responsible to authenticate such utilization while approving the reimbursement claim (Refer Annexure E).</p> <p>b. Reimbursement against actuals can be availed on submission of bills.</p> <p>c. During transfer local conveyance not allowed at the posted location for commuting from hotel to office during, 10 days stay of transfer. Only Airport transfer expenses are reimbursable.</p> <p>d. Officers can also use their personal vehicle (Toll / Parking at actuals on producing the supporting incurred for the entire distance), and claim as below:</p> <ul style="list-style-type: none"> • 4-wheeler – Claim Rs. 8.5/- per km • 2-wheeler – Claim Rs. 5/- per km (Up to a maximum limit of Rs.4000/- + taxes)

6.2.2 Inter-city Travel for distances more than 100 Kms (One Way)

Grade	Guideline
SVP I & Above	<p>a. Officers travelling by own vehicle/bank owned car can claim reimbursement @ Rs. 8.5 per km & toll / parking (at actuals on producing the supporting) incurred for the entire distance.</p> <p>b. Officers can also hire AC cabs through the dedicated travel desk only. Self-arrangements of Cab for Non-Serviceable locations may be reimbursed subject to email confirmation from Travel Desk (Refer Annexure E).</p> <p>c. In both cases, the claim has to be approved by their supervisor by choosing the mode of transport as 'By Road' on the travel portal. For short distance travel within 300 Kms radius employees are encouraged to use best economical options available through Train or Road</p> <p>d. Any financial loss to the organization on account of non-cancellation of car hire will be recovered from the employee</p>

VP & Below	<ul style="list-style-type: none"> a. Officers are eligible to travel by AC cab when alternative economic public transportation is unavailable. Employees are encouraged to use best economical options available such as Train, Bus, Taxi, Uber, Ola, other public transport etc. wherever possible. b. Officers can also use their personal vehicle (Toll / Parking at actuals on producing the supporting incurred for the entire distance), and claim as below: <ul style="list-style-type: none"> • 4-wheeler – Claim Rs. 8.5/- per km c. 2-wheeler – Claim Rs. 5/- per km Reimbursement against actuals can be availed on submission of bills. d. For short distance travel within 300 Kms radius employees are encouraged to use best economical options available through Train or Road e. Hired vehicles from Transport agencies is restricted with a maximum reimbursable amount of Rs. 5000 per trip per day. Employees are required to obtain prior cost approval from SVP I & Above for booking such arrangements on account of business exigencies or non-availability of other app-based transport services. The approval is mandatory for claiming such reimbursements (Refer Annexure E). f. Rail ticket cost has been restricted @ Rs.5000 per ticket for self-booking
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6.2.3 For Female Officers

In line with the 'Policy for safety of women', women employees if working beyond 21:30 Hrs can make their own transport arrangement (from office to home) by hiring AC cab through track able taxi/OLA/UBER cab service providers in the event of not having her own vehicle/ arrangement. The woman officers can claim reimbursement against submission of bills routed through their supervisor. In cases where bills cannot be produced, the amount will be reimbursed against self-declarations and supervisor approval

7. Hotel/Corporate Residence/Accommodation

7.1 Eligibility

As defined in Annexure B

7.2 Accommodation Guidelines

- a. It is recommended to raise hotel bookings 10 days in advance to take advantage of hotels booking on bill to Company basis.

- For employees travelling on train, bus & self-driven car can self-book hotels too, however they are required to raise the request on system for self-booking before commencing travel (Please note system will not permit post facto request) to claim their hotel booking reimbursement.
 - Combined eligibility of food and accommodation will not be applicable for booking within 10 days. i.e. the stay must be within the specified eligibility of accommodation.
- b.** In the absence of preferred Hotel option in that location or city, the official can selfarrange through Quest2Travel portal within the eligibility limits and claim reimbursement.
 - c.** The 7 Metro A locations are Mumbai, Delhi, Bangalore, Hyderabad, Chennai, Kolkata, and Pune. For other details refer Annexure B.
 - d.** VP & Below grade employees are expected to share accommodation where-ever possible, however separate accommodation will be arranged if male and female are travelling together. This is applicable to only VP and below grade in case of offline or group bookings.
 - e.** Any expenses incurred over and above the entitlement will have to be borne by the employee.
 - f.** Cancellation request for accommodation on account of unavoidable reason needs to be communicated 48 Hrs before check-in time to avoid cancellation charges. Any financial loss to the organization on account of non-cancellation of hotel will be recovered from the employee.
 - g.** Per Diem for Employees making their own arrangement of stay during Domestic Travel
 - Employees who prefer to stay with relatives or friends whilst travelling on business are permitted to do so. In such cases, a fixed amount will be payable as Per Diem (As salary component) as per the matrix mentioned in **Annexure - C**.
 - The Per Diem covers expenses for food and hence the employee is not entitled for any separate food reimbursement claim.
 - h.** Group bookings for (event purpose) to be done in sync with the Business travel policy.

8. Business / Food & Entertainment expenses:

Expenses incurred to entertain guests/clients/colleagues in his/her/their official capacity while on Business Meet or tour can be claimed on submission of bills under Entertainment expenses as per defined approving matrix. Claims should be submitted within 60 days from the date of invoice (Applicable to AVP & above).

9. International Travel & Halting Allowance

The overseas travel guidelines is on the basis of number of days/hours the official is away from headquarters. Accordingly, the guidelines have been laid down as below:

9.1 Computation of Halting Allowance:

The extant guidelines for payment of Halting allowance to an official on overseas tour is equal to the number of hotel nights spent at the overseas Centre.

Halting Allowance will be computed based on duration of absence of the official from headquarters. If the absence is more than a full day, Halting Allowance will be paid for every 24 hours or part thereof, with the following rates applicable to the period of deputation exceeding 24 hours:

a. In case the visit is against full hospitality i.e. where boarding and lodging is provided by the client/host.

#	Conditions	Halting Allowance/Per Diem (In USD)	If Part Period is	Eligible Halting Allowance/Per day
1.	<u>Business / official visits:</u> (For a period not exceeding 10 days)	USD 100	4-8 Hrs	50%
2	<u>Business / official visits:</u> (For a period exceeding 10 days but up to 45 days)	USD 75	8-24 Hrs	100%

b. In case only free lodging is provided by the hosts / official organizers of the tour, only 50% of the halting allowance rate as mentioned in Annexure D, is applicable.

C. In case of self-arrangement or arranged via travel desk, the halting allowance as mentioned in Annexure D is applicable for short business trips or deputation up to 30 days, In case the visit extends beyond 30 days, the official will be entitled to 60% of the halting allowance rate for the extended period.

9.1.1. The following expenses will be reimbursed on an actual basis on submission of bills and approval from immediate supervisor.

- a. Expenses incurred on transportation from airport to hotel and within the city on official duty on submission of relevant bills.
- b. In case an official is required to entertain guests in their official capacity, the expense incurred will be reimbursed against original receipt.
- c. In case the official is required to hire a tourist taxi for the full day, actual expense will be reimbursed against a receipt.

9.1.2 It may be noted that as per RBI directives (circular no.EC.Co.PCD.No17 / 5.02.76/2001-2002 dated 13th August 2001), withdrawal of foreign exchange for travel to Nepal and Bhutan is prohibited. Accordingly, the above provisions will not apply to expenses incurred on official or business travel to these countries, which will be reimbursed as per the rules in for travel within the country.

9.2 Authority for sanctioning overseas tour/tour approval:

Direct Reports of MD in the grade EVP & Above will be the approving authority for overseas tour. The tour requisition should include the below mandatory details while raising forex request.

- a. Name of the official
- b. Purpose of Travel
- c. Official duration of Travel & Stay
- d. Country of visit
- e. Inclusion / Expenses that will be borne by the Bank/Client

Request for issuance of forex should be raised at least 7 working days prior to the date of travel.

Alternatively, employees can claim reimbursement on actuals, towards expenses incurred, on return from journey within 15 working days from the date of travel along with supporting bills required to process the claim.

9.3 Halting allowance payable to officers posted overseas:

In case of officers posted overseas who are required to travel within the country of posting or outside the country except India, the entitlement towards halting allowance is as follows:

- a. For visits with overnight stay in a hotel: At the normal rates, as applicable to officers in India on overseas travel.
- b. For visits to India the Domestic travel policy will be applicable.
- c. For visits without overnight stay in a hotel - **Please refer Annexure - D**

Computation of forex will be executed by the Administration team and approved by the Head-Admin.

The request once approved will be forwarded to the Branch and forex shall be arranged.

10. Reimbursement process:

- a. Path for claiming reimbursement Path: Myconnect >> HR space >> Reimbursements OR One Axis App >My Space> Reimbursements.
- b. The employee must submit their reimbursement claims within 60 days from the date of invoice.
- c. The authenticity of the bills provided is the sole responsibility of the official and any fraudulent incident on this account may render them liable for suitable disciplinary action.
- d. The finalization of bills will be subject to Admin Department purview and will be settled as deemed fit.
- e. Actual expenses incurred on food and refreshments (On Submission of bills) will only be reimbursable as per the pre-defined limit.
- f. Booking for Vendor Partners/Consultants:
 - Booking for Consultant/Vendor shall be as per the request received based on the understanding between the business and vendor. Such bookings will be extended as per the grade wise eligibility criteria given to Axis Employees.
 - Departments will have to raise the request on the portal (Input guest details, justified reason for travel)
 - Approving department would be responsible for the justification of all such travel bookings done.

11. Non-Reimbursable expenses for both Domestic and International travel

The following is the list of non-reimbursable expenses and same is not necessarily all inclusive:

- Alcohol, Tobacco or Cigarettes
- Movies, Plays, Dinner shows, Sporting events
- Hotel health clubs, gyms, spas, etc.
- Sweets, Chocolates
- Laundry (Applicable only if stay is more than 3 days)
- Books and eBooks
- Personal articles or personal care costs such as clothing, clothing rental, cosmetics, hair dryers, toiletries, barber and hairdresser fees, etc. Personal expenses of any kind.
- Loss or theft of personal property (i.e. clothing, jewelry, etc.)
- Any type of Tips, fines
- Spouse/dependent/companion travel expenses in FIT travels.

The aforesaid list is not exhaustive, and any other expenses as may deem fit shall only be reimbursed by the Bank.

12. Business Continuity Planning

As part of good risk management practices, there are certain procedures and instructions laid down to avoid formation of group for Domestic or International events or either to a common destination or using a common mode of transport being an aircraft or a vehicle.

Following groups are advised not to travel together in any event related travel:

- a. The MD & CEO and ED
- b. More than 2 (two) BU Heads in EVP & Above
- c. A Business Unit/Support Function Head at SVP & Above designation with only one direct report, the BU Head with the direct report.
- d. No more than max 40% of a group, in any customer operations team, Strategy or Project team

Exceptions will be allowed to the above restriction only during emergency situations / recoveries during disaster, under the approval of CRO & CCO

13. Exception Matrix

Type of Exception	Approving Authority
Travel Reimbursements/Arrangement to external parties (Vendor etc.)	EVP & Above
Processing of Reimbursement claims raised after 60 days	
Deviations In Hotel Entitlements	
Air Travel booking within 10 Days / Rescheduling of Approved Trip	
Any other deviation from Policy Guidelines	
Air Travel for DM or below	
Waiver of Cancellation charges against travel or Hotel accommodation	

14. Additional benefits for employees posted in the North-Eastern States, Sikkim, the State of Jammu and Kashmir and the Union Territory of Andaman and Nicobar Islands

Employees posted, from other parts of the country, in the North-Eastern States of Assam, Meghalaya, Arunachal Pradesh, Nagaland, Manipur, Mizoram, Tripura, the State of Sikkim, the State of Jammu and Kashmir and the Union Territory of Andaman and Nicobar Islands, and who are not domiciled in these areas will be provided certain additional benefits as mentioned below. These benefits are specifically for the duration of their posting in the said States / Union Territories:

- a. If the family of the employee is not living with the employee at the place of his/her posting, the employee will be permitted to retain his/her lease accommodation (provided he/she has availed of the facility, or is entitled to the facility), at a place of his/her choice, within the country. This would be in addition to the housing facility that the employee would be entitled to at his/her place of posting in Jammu & Kashmir, North-Eastern States, Sikkim or Andaman and Nicobar Island.
- b. If the family of the employee is not living with the employee at his/her place of posting in Jammu & Kashmir, North-Eastern States, Sikkim or Andaman and Nicobar Islands, the employee will be reimbursed airfare twice a year for visiting his/her family. The airfare will be reimbursed for travel from the place of posting to the place where his/her family is living in India.

The abovementioned benefit can be availed by the employee by raising an OAS alongwith a self-declaration, as per Annexure (E). The OAS has to be raised as per the following approving workflow: Supervisor>>HRRM>>Central Admin

15. Effective Date

This policy is effective from 26th November 2025 and supersedes all prior guidelines on the subject matter.

16. Exception:

Any exception to these policy guidelines requires approval of Head – HR.

17. Confidentiality Note

This document is not for general distribution and is meant for use only by the person/persons they are specifically issued to. This document shall not be loaned or given to anyone outside Axis Bank Ltd. and its subsidiary companies. Copying or unauthorized distribution of this document, in any form or means including electronic, mechanical, photocopying or otherwise is illegal.

18. Revision History

Version	Review Date	Policy Owner	Authored by	Reviewed / Proposed by	Approved by	Change description
18.1.0	01.01.2020	Aleyamma Justin (MGR- HR Admin)	Aleyamma Justin (MGR- HR Admin)	Deepak Deshmukh (DVP-HR Admin)	Management	Format Change
18.1.1	01.01.2020	Aleyamma Justin (MGR- HR Admin)	Aleyamma Justin (MGR- HR Admin)	Deepak Deshmukh (DVP-HR Admin)	Management	Policy for safety of women
18.1.2	15.05.2020	Aleyamma Justin (MGR- HR Admin)	Aleyamma Justin (MGR- HR Admin)	Deepak Deshmukh (DVP-HR Admin)	Management	i)Point-5(5.2) Approval matrix GE & above removed ii)Removed Point no – 8 (8.10,8.11to8.11.4) clauses related to transfer & New Joiner as the same is governed by relocation

19.1.0	15.03.2021	Aleyamma Justin (MGR- HR Admin)	Aleyamma Justin (Mgr - HR Admin) Nishtha Mondal (Sr. Mgr - HR) Ravi Singh (AVP - HR)	Deepak Deshmukh (DVP-HR Admin)	Management	BCP guidelines. Approving authority changed to Direct Reports of MD in the grade EVP & Above
20.1.0	1.04.2022	Anil Kakka (AVP - HR Admin)	Madhusudan Phadale (SM-HR)	Deepak Deshmukh (DVP-HR Admin)	Management	1. Exception approval to be taken from VP and above for claim older than 60 days. 2. Air travel to be restricted below 200 Kms.
20.1.1	28.09.2022	Anil Kakka (DVP - HR Admin)	Madhusudan Phadale (SM-HR)	Deepak Deshmukh (DVP-HR Admin)	Management	Modifications made in the following clauses: 1. Clause 8 - Business / Food & Entertainment Expenses 2. Clause 10.a - Reimbursement process 3. Clause 13 - Exception Matrix 4. Clause 6.2.2 - Intercity Travel for distances more than 100 Kms (One Way) 5. Clause 6.2.1- Intracity Travels upto 100 Kms 6. Annexure A - Travel Entitlement (Air/Train/Car) 7. Annexure E - Self-Declaration (Travel)

20.1.2	11.11.2022	Anil Kakka (VP – HR Admin)	Madhusudan Phadale (SM-HR)	Deepak Deshmukh (VP-HR Admin)	Management	Change in organizations hierarchy included in the policy document. 1.DVP replaced by VP 2.VP replaced by SVP I 3. SVP replaced by SVP II
20.1.3	06.02.2023	Anil Kakka (VP-CRES)	Madhusudan Phadale (SM-HR)	Ravi Singh (VP-HR)	Suraj Kumar (SVP II-HR)	Sec. 6.1 modified for clarifying the eligibility to non-sales Grades and exclusion to Sales Grades i.e. AM Sales, Officer-Sales & BDE
20.1.4	01.11.2023	Anil Kakka (VP-CRES)	Siddhesh Chandavar (AVP-CRES) Madhusudan Phadale (SM-HR)	Anil Kakka (VP-CRES) Ravi Singh (VP-HR)	Suraj Kumar (SVP II-HR)	Modifications made in the following clauses: 1. Clause 4.2 (a) – Air Travel Guidelines 2. Clause 6.2.1 – Road Travel Guidelines 3. Clause 6.2.3 – For Female Officers 3. Clause 7.2 – Accommodation Guidelines Clause 9.1 Computation of Halting Allowance 4. Clause 13 – Exception Matrix 5. Annexure A, B, C & D
20.1.5	23.02.2024	Anil Kakka (VP-CRES)	Siddhesh Chandavar (AVP-CRES) Madhusudan Phadale (SM-HR)	Anil Kakka (VP-CRES) Ravi Singh (VP-HR)	Suraj Kumar (SVP II-HR)	Modifications made in the following clauses: 1. Clause 6.2.1 (e) & 6.2.2 (d) - Any financial loss to the organization on account of non- cancellation of car hire will be recovered from the employee 2. Edit in Annexure B

21.1.0	01.04.2024	Anil Kakka (VP-CRES)	Siddhesh Chandavar (AVP-CRES) Madhusudan Phadale (SM-HR)	Anil Kakka (VP-CRES) Ravi Singh (VP-HR)	Suraj Kumar (EVP - HR)	No Change
21.1.1	23.04.2024	Anil Kakka (VP-CRES)	Siddhesh Chandavar (AVP-CRES) Jui Lad (DM- CRES)	Anil Kakka (VP-CRES) Ravi Singh (VP-HR)	Suraj Kumar (EVP - HR)	Modifications made in the following: 1. Edit in clause 4.2 (d) Air Travel Guidelines 2. Edit in clause 7.2 (i) Accommodation Guidelines 3. Edit in Annexure A – Travel entitlement 4. Edit in Exception Matrix – Approving Authority 5.Edit in clause 7.2 (a) & 7.2 (e), Removed - 7.2 (d) Accommodation Guidelines
21.1.2	21.11.2024	Anil Kakka (VP-CRES)	Siddhesh Chandavar (AVP-CRES) Jui Lad (DMCRES)	Anil Kakka (VP-CRES) Ravi Singh (VP-HR)	Suraj Kumar (EVP - HR)	Modifications made in the Road Travel Guidelines: 1. Employees using their personal vehicle - Toll / Parking at actuals on producing the supporting incurred for the entire distance is included
21.1.3	14.01.2025	Anil Kakka (VP-CRES)	Siddhesh Chandavar (AVP-CRES) Jui Lad (DMCRES)	Anil Kakka (VP-CRES) Ravi Singh (VP-HR)	Suraj Kumar (EVP - HR)	Edit in clause 13. Exception matrix (C) Approving authority changed.

22.1.0	01.04.2025	Anil Kakka (VP-CRES)	Siddhesh Chandavar (AVP-CRES) Jui Lad (DM- CRES)	Anil Kakka (VP-CRES) Ravi Singh (SVP I- HR)	Rajkamal Vempati (President - HR)	No Change
22.1.1	26.11.2025	Anil Kakka (VP-CRES)	Siddhesh Chandavar (AVP-CRES) Sonia Lobo (SM-CRES)	Anil Kakka (VP-CRES) Ravi Singh (SVP I- HR)	Rajkamal Vempati (President - HR)	Edit in clause 13. Exception matrix (C) Approving authority changed.

Annexure A

Travel Entitlement (Air/Train/Car)				
Grade	Air Travel		Train Travel	Car
	Domestic	International		Brand & Model
ED & Above	Economy/ Premium Economy/ Business /Indigo fast forward	First Class/Business	AC I Class	Mercedes E or S Class/BMW 5 or 7 series / Toyota Camry/Fortuner /Honda Accord/Corolla Altis
GE	Economy/Premium Economy/Business/Indigo fast forward	Business		Honda City / Toyota Hycross - Crysta /Maruti Ciaz
EVP/ President	Economy/ Premium Economy/ Indigo fast forward	Economy /Premium Economy (Business if Travel > 4Hrs)	AC I Class	Maruti Ertiga/ Honda Amaze /Hyundai Accent/Suzuki Dzire /Toyota Etios *Request for Innova -Crysta subject to update on more than one colleague (SVP I & above) travelling along
SVP II /Director	Economy	Economy /Premium Economy (Business if Travel > 4Hrs)	AC I Class	Maruti Ertiga/ Honda Amaze /Hyundai Accent/ Suzuki Dzire Toyota Etios /Nisan Sunny
SVP I/SVP C	Economy	Economy	AC I Class	Toyota Etios/Hyundai Accent/Suzuki Dzire
MGR to VP	Economy	Economy	A.C. II Tier, A.C.III Tier or Chair Car	S-Presso/Wagon R/Celerio or similar Hatchback
DM & below	NA		A.C.III Tier, SL, Chair Car	
For exception cases only				
1. Where local transportation/ economical options such as Train, Bus, Taxi, Uber, Ola, other public transport etc. facility is available on a reimbursement mode only				
2. Innova Crysta, it will require exception approval from Mancom member basis justification.				

Annexure B

Entitlement for Accommodation in Corporate Residence / Hotel (in INR)									
Grade	Accommodation Corporate Residence / Hotel			Food Entitlement			Combined Eligibility		
	Metro A	Metro B	Non – Metro	Metro A	Metro B	Non – Metro	Metro A	Metro B	Non – Metro
MD & CEO	At Actuals								
ED/DMD									
GE									
PRE	13,800	10,200	6,600	3,450	2,550	1,650	17,250	12,750	8,250
EVP	11,200	8,400	5,600	2,800	2,100	1,400	14,000	10,500	7,000
SVP2/Director	11,200		5,600	2,800		1,400	14,000		7,000
SVP I/SVP C	9,600		5,200	2,400		1,300	12,000		6,500
VP/AVP	7,200		3,400	1,800		850	9,000		4,250
SM/MGR	5,400		2,400	1,350		600	6,750		3,000
DM & Below	4,000		1,920	1,000		480	5,000		2,400

* As an exception, actual expenses of Food & Accommodation (combined) can be considered against combined entitlement of Food & Accommodation and hence will not be restricted to Food (20%) & Accommodation (80%) of 100% entitlement. However, the approval of such requisitions on an exception basis.

** Amount mentioned is excluding taxes

*** Metro B – All Regional / Circle Offices locations not included in Metro A.

**** EVP and above to be allocated minimum 4-star category hotel.

President and above can approve their own travel plan and related changes.

Annexure C

PER DIEM - Accommodation Own Arrangement (in INR)						
Grade	Accommodation (Own Arrangement)		Food Entitlement		Combined Eligibility	
	Metro	Non - Metro	Metro	Non - Metro	Metro	Non - Metro
MD & CEO	At Actuals					
ED/DMD						
GE						
PRE	2,400	1,200	600	300	3,000	1,500
EVP	2,400	1,200	600	300	3,000	1,500
SVP II/Dir	2,400	1,200	600	300	3,000	1,500
SVP I/SVP C	2,400	1,200	600	300	3,000	1,500
VP/AVP	1,600	800	400	200	2,000	1,000
SM/MGR	1,600	800	400	200	2,000	1,000
DM & Below	1,200	600	300	150	1,500	750

Annexure D

Forex - Halting Allowance (in USD)			
Grade	For every 24 Hrs.	Above 8 hours > 24 Hours (50% of the normal entitlement)	Above 4 hours > 8 Hours (25% of the normal entitlement)
MD & CEO	550	275	188
ED/DMD	550	275	188
GE	450	225	113
PRE	375	188	94
EVP	375	188	94
SVP II/Dir	350	175	88
SVP I/SVP C	325	163	81
VP/AVP	250	125	63
SM/MGR	250	125	63
DM & Below	200	100	50

Annexure E

Local Conveyance (VP& below) & Travel Entitlement (All Grade-Reimbursement Module)			
Grade	Car Brand & Model	Rate Per/KM	Rate Per/KM
		Metro	Non-Metro
ED & Above	Mercedes E or S Class/BMW 5 or 7 series / Toyota Camry/Fortuner /Honda Accord/Corolla Altis	75	75
GE	Honda City / Toyota Hycross Crysta/Maruti Ciaz	34	35
EVP /PRE	Maruti Ertiga/ /Honda Amaze /Hyundai Accent/Suzuki Dzire/Toyota Etios	24	25
SVP II/Dir	Maruti Ertiga/ /Honda Amaze /Hyundai Accent/Suzuki Dzire/Toyota Etios	21	22
SVP I/SVP C	Toyota Etios/Hyundai Accent/Suzuki Dzire	15	16
VP/AVP	S-Presso/Wagon R/Celerio or similar Hatchback	10	11
SM/MGR			
DM & Below			

* If Cars are not available as per entitlement, official can hire next level car model, subject to its cost being in their original entitlement.

Annexure F

Self-Declaration (Travel)

I (Name)_____ (Emp Code)_____ have been posted at (Branch Name-inclusive of state) on account of transfer from (date)_____.

I hereby, confirm that my family is not residing with me at my posted address as follows (Posted Residential Address)_____.

I will be travelling to meet my family from (date)_____ for a period of (days)_____ at the following address _____ where they have been residing.

I hereby, declare that the information given above is true to the best of my knowledge and nothing has been concealed therein.

I am also aware of the fact that, if the information mentioned is found to be false, I will be liable for disciplinary actions as per the company policy and all benefits availed by me shall be recovered.

Date:

Signature of the employee

Place: