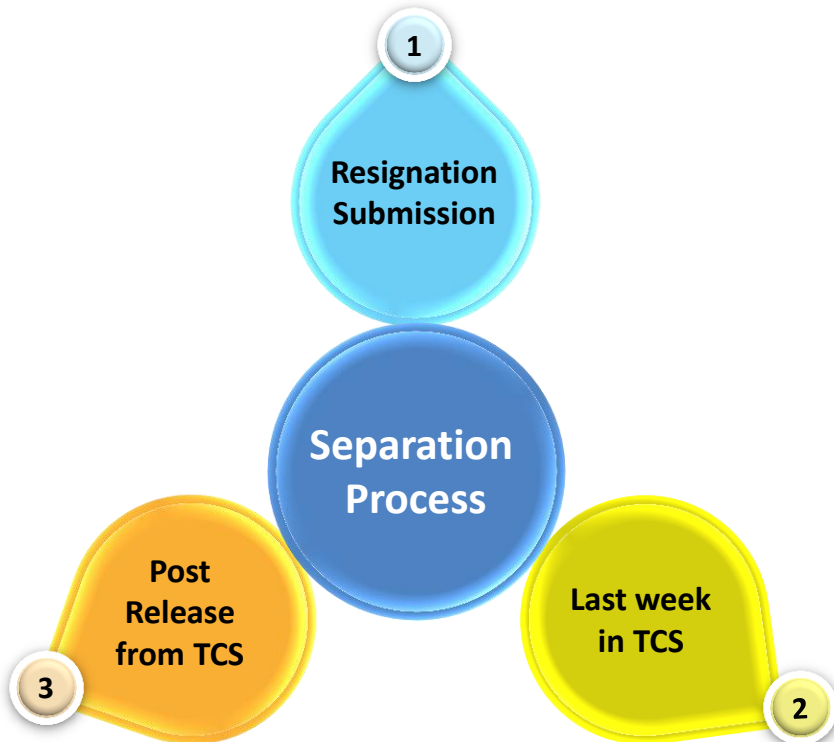




Tata Consultancy Services (Separation Kit - India)

Version 1.0

TCS Separation Process



An effective separation procedure ensures that all queries arising from an employee's resignation are dealt with effectively and efficiently. Through this kit, we provide responses to most frequently asked questions on the separation process at various stages:

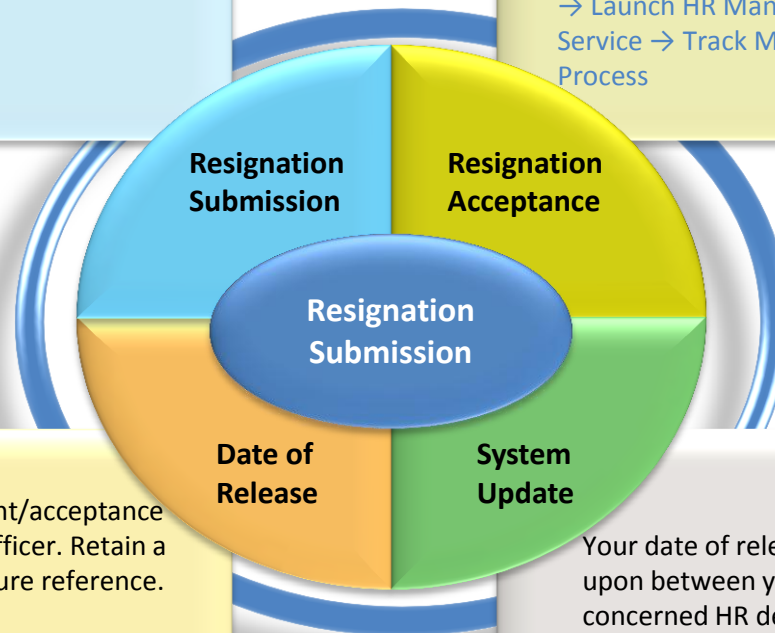
- On submission of the resignation
- When you are serving your notice period
- On the last working day
- Beyond the last working day, until full and final settlement of dues
- As TCS Alumni

We wish you success in all your future endeavors!

Resignation Submission

- You may have already informed your supervisor and the concerned Local HR about your resignation through an official resignation e-mail/letter.

- Your separation from TCS will need to be initiated in Ultimatix by your Supervisor and approved by your Reviewer. You may track your workflow through the following navigation path in Ultimatix:
Ultimatix → Employee Services → HR Management → Launch HR Management → TCS Employee Self Service → Track My Workflow → New Separation Process



- You will receive an 'acknowledgement/acceptance of resignation' email from your HR officer. Retain a copy of this email acceptance for future reference.

Your date of release should be mutually agreed upon between you, your supervisor and the concerned HR depending on the business requirements.

- The date of release is subject to the terms and conditions of the TCS India Separation Policy. You will need to complete your knowledge transition responsibilities accordingly.

Last week in TCS?

1 We Value your Feedback!

- Please discuss with your HR and complete your Exit Interview before your last working day. You can access your Exit Interview after your supervisor initiates your separation in the system.
- [Ultimatix](#) → [My Applications](#) → [Employee Services](#) → [HR Management](#) → [TCS Employee Self Service](#) → [Work list](#) → [Exit Interview Notification](#)

2 Get Clearances from Various Departments

- **Admin** - Hand over your ID card/smart card/SEZ pass/keys of lockers or drawers/company mobile connection.
- **IS** - Hand over your laptop/laptop accessories/Blackberry/Photon/mobile data connection.
- **Library** - Hand over your library books/CD's.

Note: If assets are not handed over, the applicable cost will be charged in the full and final settlement of dues. Once charged, the same cannot be reverted).

3 Settle your pending Claims, Collect Food Coupons, Redeem GEMS points (as applicable)

- Ensure all pending claims requests like travel, local conveyance, night shift allowance, extended working hours, professional membership reimbursement and so on are approved at all levels in the system and relevant documents are submitted.
- Ensure that Investment/Tax exemption declarations like LTA/Medical/TRLP are approved in the system and relevant documents are submitted.
- Keep your India Salary/ERA account which has been updated in TCS records active at least for 3 months from your Date of release or till your full and final dues are settled by the company.
- Collect your Food Coupons on the scheduled distribution dates. If not collected the amount will be paid to you post deduction of applicable taxes through your last month payroll or Full and Final settlement whichever is earlier.
- Redeem all your GEMS points before your last working day.

Last week in TCS? (Contd..)

4

Connect with your Branch Separation Officer

- Connect with your Branch Separation Officer at least 7 days before your Date of Release and again on the last working day. The Branch Separation Officer will guide you through the Full and Final Settlement procedure and resolve your queries. You will receive the coordinates of your Branch Separation Officer in the 'Resignation Acceptance email' sent by your concerned HR.
- You can view your Draft Settlement notification in Ultimatix. However, please note that this is only an approximation and not a finalised statement of dues.
- In addition to the draft settlement, if there are any dues towards the following, you are required to discuss this with your Branch Separation Officer and you will need to make this payment before your last working day in the form of a Demand Draft/Online payment based on their advice:
 - i. Notice Period Shortfall/any other service commitments, as applicable
 - ii. Loans/Education Assistance
 - iii. Excess Salary/Forex settlement
- During the Full and Final Settlement processing, the amount paid will be taken into consideration. If there are any other further dues, the amount received by the Separation Officer will first be adjusted against these outstanding dues and any further recoveries which cannot be adjusted will be mentioned in the Full and Final Settlement statement which you will receive approximately within 30 days after your Date of Release.
- On the last working day, the Separation Officer will give you a checklist which you need to complete and endorse through your signature. This checklist is a quick recap of all the points in this presentation. **Refer: Artifact Separation Checklist**
- On the last working day, you may request your Branch Separation Officer for an 'Initial Release Letter'. This is an interim provisional letter which would confirm your release. Final Service and Release letters will be provided only after completion of the Full and Final Settlement.

Last week in TCS? (Contd..)

5 Leave and Timesheet Compliance

- Apply/complete system approvals in G-ESS for all the leaves availed.
- Fill your Timesheets till your Date of Release. Its important that you check this explicitly since non-compliance will result in Leave deductions/loss of pay during Full and Final Settlement.
- Leave Balances (Earned Vacation only) will be encashed during Full and Final settlement as per the formula (last basic salary/22*No. of earned leaves). All other un availed leaves will lapse.

6 Health Insurance Scheme

- Coverage under the TCS Corporate HIS scheme ceases on the Date of Release.
- Complete your HIS related pending claims before Date of Release, as you will have access to the HIS portal only up to your release date www.mediassistindia.net/Corporate
- Any unrecovered premium for the year will be fully recovered from the Full and Final Settlement of dues since TCS has already paid this amount in advance to the Insurance Company as it is a Group Policy.
- For any queries on HIS, please connect with corporate.his@tcs.com

7 Variable Allowance (Monthly and Quarterly)

- Monthly variable allowance for the last month is prorated based on the Date of Release.
- Quarterly variable allowance: As per the TCS policy, you are entitled for the variable allowance for the quarter, **provided your Date of Release is on or after the date of announcement of Quarterly Variable Allowance.**
- Variable Allowance will be paid through the next month payroll or Full and Final Settlement whichever is earlier.

Last week in TCS? (Contd..)

8 Last Month Unpaid Salary

- Unpaid salary for the last worked month will be processed through the next month payroll or Full and Final Settlement whichever is earlier.
- Any excess salary paid due to delay in the finalisation of Date of Release, unauthorised absence, leave/timesheet non-compliance will need to be paid back to the Separation Officer via demand draft or online transfer on the last working date. If not settled, it will be recovered in the Full and Final Settlement.

9 Your Form 16, Compensation letters, Payslips

- Every year, Form 16 for a given Financial Year is tentatively released in the month of May/June of the next Financial Year and the same will be sent to your personal email ID which you have last updated in TCS records. In case you have not received your Form 16 by then, you can refer to your FFS Statement > 'Statement of annual income and TDS for the period'. This section within your FFS statement will help you declare your TCS income to the next employer.
- Before your release, download the following documents (your Ultimatix access will be revoked on the day of release):
 - Last 6 months pay slips
 - Provident Fund and Superannuation statements
 - Annual compensation letters
 - Promotion letters
 - 3 years Form 16, etc.

Last week in TCS? (Contd..)

10

Record your skills and responsibilities

Why is this important?

Post your release from TCS, you may require a certificate detailing your experience and skills for various purposes. TCS can issue such a letter only once and subject to following criteria:

- You've recorded the details with us before your Date of Release.
- Your full and final settlement is completed and you've settled your outstanding dues.
- This letter will be provided only on request when it is required, and not by default.
- Employees, whose separation is on account of termination, those who stop attending without intimation, unprofessional exit or non-completion of knowledge transfer, will not be provided this certificate at any point in time.

How and when should I record my skills and responsibilities?

- Complete the enclosed template (***Refer and complete Artifact 1 – Record your skills and responsibility***)
- Get an email approval from your Supervisor using the attached template.
- Forward the email approval along with attached template to **corporate.exempverification@tcs.com** with subject line **"My Experience summary <<employee number>>"**
- Please complete this process before your Date of Release.
- Should you require the certificate in the future, you can place a request with **corporate.ffs@tcs.com**

Your Retirals - Gratuity

A

Gratuity

Am I eligible for Gratuity?

You are eligible for gratuity only if you have completed 4 years and 240 days of continuous service with TCS India.

How can I check my Gratuity amount?

If eligible for Gratuity, you will be able to view this amount in your latest monthly pay slip.

What process should I follow to get this amount post separation?

Gratuity will be paid out to you automatically. This will be processed and credited to your India Salary account either in your last month TCS payroll OR in your full and final settlement.

Can I transfer this amount to my next employer?

Gratuity amount is non-transferrable and it will be settled automatically post your separation from TCS. The amount will be credited post deduction of tax as per the applicable Income Tax rules.

Read more on the [Gratuity policy in MyHR](#) or contact your HR Officer for more details.

Direct link for policy in MyHR:

<https://knowmax.ultimatix.net/sites/myhr1-cop/India/India-Locals/CountryDLLocalsRetiralsGratuity/TCS%20India%20Policy%20-%20Gratuity.pdf>

Your Retirals - Superannuation

B Superannuation (SA)

Why is it critical to take action on my Superannuation on time?

Your Superannuation accumulations with TCS Superannuation Trust will stop earning interest after 24 months from your date of release as per the provisions of Tata Consultancy Services Employees' Superannuation Fund Rules. Hence, it may be in your own interest to settle this on time. The process and options are highlighted below:

■ Am I eligible for Superannuation? How can I check the balance?

All full time TCS India employees in grades C3B and above (or equivalent grades, such as BPO6, C and for TCS eServe BPO7) are eligible for Superannuation. If eligible, you will be able to view this amount in your monthly pay slip. You may access your detailed SA statement through the following path: **Ultimatix -> Employee Services -> My Documents -> Miscellaneous**

■ What process should I follow to get this amount post separation?

Following options are possible

Option 1: TRANSFER PROCESS (to next employer):

1. Contact your next employer. They will initiate the Transfer process through a request letter to TCS (Addressed to Retirals Settlement team, 4th Floor, Gateway Park, Road no. 13, MIDC, Andheri (E), Mumbai , 400093)
2. Based on this, TCS will carry out the necessary procedure to transfer the fund.
3. Within approximately 2 months time from the receipt of the request from your next employer, you will receive an email confirmation from TCS, regarding completion of the fund transfer. You can reverify the same with your next employer.

Option 2: (a) PARTIAL WITHDRAWAL & COMMUTATION / (b) RETAIN CORPUS WITH LIC FOR PENSION:

Further options are as below. For option 2a income tax is applicable (except in case of retirement)

1. **Option 2a :** Amount may be partially withdrawn and balance is commuted to an annuity scheme and paid as a pension. For an employee with less than 5 years TCS experience, maximum 1/2 of the total accumulation can be withdrawn whereas for an employee with 5 or more years of TCS experience, maximum 1/3 of the total accumulation can be withdrawn.
2. **Option 2b:** Alternatively you may opt to commute your entire corpus to an annuity scheme which will be paid as pension.

If you go for option 2, the following form needs to be filled and submitted to your Branch Separation Officer. **(Refer: Artifact 2 – Superannuation Application Form Option 2a and 2b).**

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. Any queries post your release can be addressed to retiral.settlements@tcs.com. We will also assist you in coordinating with LIC to resolve any issues / delays.

Your Retirals - Provident Fund

C

Provident Fund

Why is it critical 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 as per para 69 & 72 of Employees' Provident Fund & Miscellaneous Provisions Act, 1952. Hence, it may be in your own interest to settle this on time. The process and options are highlighted below:

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: **Ultimatix -> Employee Services -> My Documents -> Miscellaneous**

The PF balance displayed in TCS records doesn't include the pension amount since that is maintained with the Regional Provident Fund Commissioner's Office (RPFC Bandra, Mumbai) which is an external body.

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:

Option 1: TRANSFER PROCESS (to next employer):

1. Contact your next employer and complete Form 13 which they will provide you.
2. The next employer will send this form to TCS (Addressed to Retirals Settlement team, 4th Floor, Gateway Park, Road no. 13, MIDC, Andheri (E), Mumbai, 400093) and TCS will follow the necessary process to transfer out the PF.
3. Within approximately 2 months time from the receipt of the request from your next employer, you will receive an email confirmation from TCS regarding completion of the fund transfer. You can reverify the same with your next employer.

Option 2: WITHDRAWAL: The amount is taxable if the total duration of PF membership (including PF transferred from previous employment) is less than 5 years.

1. Fill the attached form and submit the same to your Branch Separation Officer. **(Refer: Artifact 3 - Instructions for filling PF Withdrawal form ; Artifact 4 – PF Withdrawal Form).**
2. You will receive an email confirmation from TCS regarding completion of the withdrawal process.

You will need to submit an Undertaking at the time of your separation to your Separation Officer with respect to your acknowledgement of implication of not settling PF within 36 months. **Artifact 4a - Undertaking**

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. Any queries post your release can be addressed to retiral.settlements@tcs.com

Your Retirals – Pension

D

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. The maximum pension contribution per month is Rs. 541. When you separate from TCS, you will also need to follow the necessary procedure to settle the pension amount with RPFC.

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

Similar to Provident Fund, there are 2 options i.e. Transfer to next Pension membership OR Withdrawal. These are as explained below:

Option 1: TRANSFER PROCESS (to next employer):

While submitting your PF transfer Form 13, you need to submit the same in two copies. Second copy of Form 13 will take care of Pension transfer.

Option 2: WITHDRAWAL:

1. Fill the attached form and submit the same to your Branch Separation Officer. *(Refer: Artifact 5 - Employee Pension Scheme Form 10 C, Artifact 6 – Guidelines for filling the pension form)*
2. 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.
3. In case your total pensionable service is more than 10 years, you will not be eligible for Pension withdrawal, in such case you need to either transfer or opt for scheme certificate.

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. Any queries post your release can be addressed to corporate.pensioncell@tcs.com

Retirals Settlement - Contacts and timelines

1. Fill the forms in consultation with your Branch Separation Officer and submit the same on or before the last working day.
2. The timelines stipulated below may be higher at the financial year end (month of March & April) due to year end closure of accounts.

Superannuation (Option 2a and 2b)

(Form to complete: Artifact 2 – Superannuation Application Form Option 2a and 2b).

1. Process and timelines post completion of FFS
 - **Option 2 a (Partial Withdrawal and Commutation):** Since this procedure is carried out by LIC, you will directly receive an intimation from LIC. This will take **approximately 3 to 4 months** from date of submission of the form.
 - **Option 2 b (Retain Corpus with LIC for pension):** Since this procedure is carried out by LIC, you will directly receive an intimation from LIC on the same. Your first annuity will commence only after completion of 1 year.
2. In case you have queries after your release or experience delays beyond the above stipulated timelines you may write to retiral.settlements@tcs.com

Provident fund (Withdrawal option)

*(Forms to refer/complete:
1. Artifact 3 - Instructions for filling PF Withdrawal form
2. Artifact 4 – PF Withdrawal Form).*

1. Depending upon the reason that you declare for withdrawal , the process of settlement will be completed in a month's time (except if you have declared reason as unemployed for two months).
2. In case you have queries after your release or experience delays beyond the above stipulated timelines you may write to retiral.settlements@tcs.com

Provident Fund (Pension) Withdrawal

*(Form to refer/complete:
1. Artifact 5 - Employee Pension Scheme Form 10 C
2. Artifact 6 – Guidelines for filling the Pension Form)*

1. TCS will forward your form to the RPFC and further follow ups should be done directly with the RPFC .
2. The RPFC Office takes approx. **4-5 months** time to release the funds post receipt of forms at their end and you will get the intimation directly from RPFC.
3. Any queries post your release can be addressed to corporate.pensioncell@tcs.com

Read More – Links to important policies

These can be viewed in Ultimatix > Knowmax > MyHR and may be referenced only up to the last working day, since access to the system will be discontinued post this date.

TCS India Separation Policy (excludes BPO employees)	https://knowmax.ultimatix.net/sites/myhr1-cop/India/India-Locals/CountryDLBothSeparation/TCS%20India%20Policy%20-%20Separation.pdf
TCS India Notice Period Policy (BPO employees only)	https://knowmax.ultimatix.net/sites/myhr1-cop/India/India-Locals/CountryDLBothSeparation/TCS%20India%20Policy%20-%20BPO%20Notice%20Period.pdf
TCS India Gratuity Policy	https://knowmax.ultimatix.net/sites/myhr1-cop/India/India-Locals/CountryDLLocalsRetiralsGratuity/TCS%20India%20Policy%20-%20Gratuity.pdf
TCS India Provident Fund & Pension Policy	https://knowmax.ultimatix.net/sites/myhr1-cop/India/India-Locals/CountryDLLocalsRetiralsProvident%20Fund/Forms/AllItems.aspx
TCS India Superannuation Policy	https://knowmax.ultimatix.net/sites/myhr1-cop/India/India-Locals/CountryDLLocalsRetiralsSuperannuation%20Fund/TCS%20India%20Policy%20-%20Superannuation%20Fund%20Ver%201.pdf

Post Release from TCS

Receive Full and Final Settlement (FFS) statement

- TCS will complete the FFS approximately 30 business days after your Date of Release (timelines may be higher during the year ending in April / May every year. You will receive the Full and Final Settlement Statement in an email sent to your last recorded email id.
 1. Net Payment (payable by TCS): The amount will be credited to your India salary account within a weeks time from the date of FFS.
 2. Net Recovery (due from the employee to TCS): You are required to follow the instructions in the email and repay

Receive the 'Service Letter' and 'Relieving Letter'

1. Net Payment (payable by TCS): The letters are issued in soft copy to your correspondence email id within a week of completing the FFS.
2. Net Recovery (due from the employee to TCS): For a Net Recovery case, the letters will be issued only **after you have settled the outstanding dues with TCS.**
3. The letters will be released in Soft Copy only. The Soft Copy is an authorised format and should you require a hard copy you can take a print out of the same.

Why it is critical to settle outstanding dues with TCS immediately?

- So that you can receive the '**Service Letter**' and '**Relieving Letter**' on time as these are critical documents to submit for any current and future career options you may explore with any other organisation in India.
- In case you plan to apply for permanent residency in another country in the future, you may require to submit such letters to the concerned authorities.
- Most employers conduct a background check with TCS and status of the settlement/non payment of dues is often one of the parameters which is queried.
- To avoid any legal implications arising from non-settlement of dues.

Keep in touch!



Register on the TCS Alumni Portal

- We invite you to stay connected with TCS by registering on our Alumni Portal <https://www.alumniportal.tcs.com/>
- You will receive an email post completion of the Full and Final settlement confirming your registration along with the login credentials. 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 write to corporate.ffs@tcs.com and we will help you with the next steps.
- 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)

Keep in touch!

Corporate Separation Team – Escalation Matrix

Note: For any queries prior to your release, you may contact your HR or Branch Separation Officer. Post release you will be assisted by our Corporate FFS team at the contacts provided in this slide.

Contact Point

Email – corporate.ffs@tcs.com
Phone – 022-67797304, 67797319

3 business days SLA

1st Level Escalation

Name – Mr. Mahesh Chavan (Associate Head – Corporate Separations)
Email – mahesh1.chavan@tcs.com

2 business day SLA

2nd Level Escalation

Name – Ms. Priyadarshani Ogale (Head – Corporate Separations)
Email – p.ogale@tcs.com

2 business day SLA

For any escalations please include your TCS Employee number and the word 'Escalation' in the subject of you email. Please escalate to the next level only if you do not receive the required response at the earlier level within the stipulated SLA.



Thank You

IT Services
Business Solutions
Outsourcing