

CAPGEMINI INDIA PRIVATE LTD EMPLOYEES PROVIDENT FUND

Process Note and FAQ's on Retrial Benefits

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FAQ's

These Frequently Asked Questions (FAQs) are general information based on the commonly sought responses and do not amount to advice on any particular matter. You are advised to seek relevant provisions of the appropriate statutes and Acts, along with the rules, circular and notifications issued from time to time, before acting on the basis of any information contained herein. We expressly disclaim all warranties of any kind, whether expressed or implied that the enclosed statements will meet your requirements, will be uninterrupted, timely, secure or error-free. In no event shall **Excelity Global Services** be liable for any direct, indirect, incidental, punitive or consequential damages of any kind whatsoever with respect to the service or material available through this site/intranet/etc.. This website is designed for general information only. The information presented at this site should not be construed to be formal advice or the formation of an advisor/client relationship.

PROVIDENT FUND BENEFITS**What is PF scheme?**

- ✓ Provident Fund is a mandatory;
- ✓ Exempt from tax;
- ✓ Defined contribution;
- ✓ A retrieval benefit plan
- ✓ Employee and the employer make equal contributions at the rate of 12%.

Is Capgemini Exempted Trust?

Yes, Capgemini is operating an Exempted Trust and the Provident Fund is managed by Capgemini Employee's Provident Fund and Pension Scheme is managed by EPFO

What are the mandatory schemes under Exempted Trust?

There are 3 mandatory schemes under Exempted Trust, they are:-

- a) Employee's Provident Fund Scheme, 1952 (EPF)
- b) Employee's Pension Scheme, 1995 (EPS)
- c) Employee's Deposit Linked Insurance Scheme, 1976 (EDLI)

What is Employee and Employer's share of contribution to PF fund in exempted trust?

Employee(s)	12% of PF Wages (Basic + Dearness Allowance(if applicable))
Employer	<p>12% of PF Wages (Basic + Dearness Allowance (if applicable)) which is split as below</p> <p>8.33% of PF Wages limited to Rs.15,000 per month per employee, towards Employee Pension Scheme (EPS). There will be no capping of PF Wages in case of International Workers.</p> <p>3.67% of PF Wages is contributed towards Employer's Provident Fund (EPF)</p>

Can I contribute more than the stipulated rate voluntarily? If yes, how?

- ❖ Yes, you can contribute voluntarily over and above the stipulated rate of contribution.
- ❖ However, VPF (Voluntary Provident Fund) can only be up to 88 % of PF Wages and cannot be a fixed amount.
- ❖ After having opted to contribute to VPF, the member has to contribute at least till the closure of the financial year (For PF purpose the financial year is considered from March to February). [For eg: - If a member decides to contribute to VPF from August 2016, he/she cannot discontinue till February 2017.]
- ❖ VPF contribution is not matched by Employer's contribution.

How will I know my interest accrued in PF Balance?

- ❖ EPFO declares interest rate by the end of the FY
- ❖ Board of Trustees approve the rate of interest which will be minimum at par with EPFO declared rates
- ❖ Accumulated interest will reflect one month after the rate of interest is approved by Board of Trustees (Eg: If the interest rate is approved in August; by September you will be able to see the interest on accumulation for the previous financial year)

Why am I not able to download PF Passbook from EPFO Portal?

Since Capgemini is maintaining PF under Exempted Trust, you will not be able to download Passbook from EPFO Portal

You can view your PF Contribution Statement by logging into <https://ess.excelityglobal.com/>

→ Retirals PF Reports → PF Contribution Statement

Employee Pension Scheme, 1995(EPS)**Where is EPS Contribution made?**

EPS Contribution is remitted with Employees Provident Fund Organization (EPFO) which is a Government body and the Funds are administered by the Government.

How many years' service is required to be eligible to receive member Pension?

On completion of 10 years or more service in the Employees' Pension Scheme and on attaining the age of 58 years the member / family is eligible for the following benefits:

- ❖ Superannuation Pension on attaining of 58 years
- ❖ Retirement Pension if the age is between 50 and 58 years with 3% reduction of Pension for every year falling short of 58 years.
- ❖ Widow Pension on the death of Member
- ❖ Children Pension up to the age of 25 years for 2 Children at a time.
- ❖ Orphan Pension up to the age of 25 years for 2 Children at a time.

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- ❖ Disabled Pension
- ❖ Parents Pension
- ❖ Withdrawal benefit if the service rendered is more than 6 months and less than 10 years.

Where can I check my EPS contribution statement?

You can view your EPS contribution by logging in <https://ess.excelityglobal.com/> → Enter your Pin and Password → Retrievals PF Reports ---→ Form-7PS Report

Employees' Deposit Linked Insurance (EDLI):

Employees' Deposit Linked Insurance Scheme, 1976 (EDLI), the Central Government with the motive of providing additional Social Security in the form of Life Insurance to the family of the deceased member of the Provident Fund, introduced the Employees Deposit Linked Insurance Scheme. Under this Scheme, on the death of an Employee, while in Service, who is the member of the Employees' Provident Fund, the person entitled to receive the provident fund accumulation would be paid an additional amount equal to the average balance in the provident fund account of the deceased during the preceding 12 months. This scheme applies to all the establishment to which the Employees' Provident Fund Scheme applies.

INTERNATIONAL WORKERS**Who is an International Worker (IW)?**

- ❖ Any Indian employee having worked or working in a foreign country with which India has entered into a Social Security Agreement (SSA) and being eligible to avail the benefits under social security programme of that country, by virtue of the eligibility gained or going to gain, under the said agreement;
- ❖ An employee other than an Indian employee, holding non-Indian Passport, working for an establishment in India to which the EPF & MP Act, 1952 applies.

What is a Social Security Agreement (SSA)?

A Social Security Agreement is a bilateral instrument to protect the social security interests of workers posted in another country. Being a reciprocal arrangement, it generally provides for equality of treatment and avoidance of double coverage.

Under what circumstances the accumulations in the Fund are payable to an International Worker?

- ❖ On retirement from service in the establishment at any time after the attainment of 58 years.
- ❖ On retirement on accounts of permanent and total incapacity for work due to bodily or mental infirmity.
- ❖ A member suffering from tuberculosis or leprosy or cancer.
- ❖ In respect of a member covered under a social security agreement entered into between the Government of India and any other country on such grounds as may be specified in that agreement till the time he/she avails the benefits under a social security programme covered under that SSA.

UAN – UNIVERSAL ACCOUNT NUMBER

UAN is an umbrella for the multiple PF/EPS Number allotted to an individual by different establishments.

The idea is to link multiple Member Identification Numbers (Member Id) allotted to a single member under single Universal Account Number.

This will help the member to view details of all the Member Identification Numbers (Member Id) linked to it.

If a member is already allotted Universal Account Number (UAN) then he / she is required to provide the same on joining new establishment to enable the employer to link the new allotted Member Identification Number (Member Id) to the Universal Identification Number (UAN).

Is submitting a Form-11 mandatory for UAN?

Yes, submitting a Form-11 is mandatory to ensure there are no issues with regards to linking your PF to your existing UAN or to create a fresh UAN

Joining Capgemini as Fresher, will I be allotted UAN?

Yes, you will be allotted a new UAN based on your Form-11 information submitted during On-boarding.

Where will I get to see my new UAN which is created?

You will be able to view your UAN Number on your Payslip (the same will be displayed on your Second Month payslip).

Why am I getting an error message stating that your mobile number has already been registered while activating UAN?

If your mobile number is already registered for activating earlier UAN number, you will receive this error message

How will my duplicate UAN number will get deactivated?

If you have duplicate UAN number, you have to request for transfer of your EPS from your old UAN to Current UAN. After transfer, EPFO will de-activate the old UAN Number.

Can I view/download my UAN card?

- ❖ Yes, you can download UAN card from EPFO portal.
- ❖ Activate your UAN and create login.
- ❖ Go to 'Download' option in menu and select option as required.

P.S.: You can refer FAQ on EPFO portal for further assistance/query.

How can I upload my KYC document through member portal?

- ❖ Login to EPFO member portal → Profile → Update KYC Information
- ❖ The uploaded KYC document will be approved by employer till then status of KYC will be shown as "Pending".

Which documents are considered for KYC?

Following documents are compulsory as part of KYC

- ❖ Aadhar Number
- ❖ Permanent Account Number (PAN)
- ❖ Bank Account Number along with IFSC is compulsory.

Are there any other KYC documents which can be uploaded?

Following documents are part of other KYC documents

- ❖ Passport
- ❖ Driving Licence
- ❖ Election Card

What is the Importance of seeding Aadhar as KYC?

EPFO will provide you the benefits such as,

- ❖ Online EPS Settlement
- ❖ Auto PF and EPS Transfer

Do I have to upload the scanned copy of KYC document?

- ❖ Yes, scan the KYC document and save it as either .jpg/.gif/.png/.pdf.
- ❖ The size of scanned document should not exceed 300kb.
- ❖ You can upload multiple KYC documents as per the above list

How can I seek the help for any queries related to EPFO portal?

For queries related to EPFO Member Portal, you may contact:

Helpdesk Number: 1800 118 005

Helpdesk Email Id: uanepf@epfindia.gov.in

I see mismatch in my Personal details, how will I get this rectified?

If you notice the discrepancy in your personal details

- ❖ download Data Correction form from <https://ess.excelityglobal.com/> -> Retrievals Downloads -> PF Forms -> Data Correction
- ❖ Fill the Data correction Form.
- ❖ Submit the duly filled and signed hardcopy form along with two self-attested ID proof to PF Helpdesk.
- ❖ Post Employer attestation, it will be submitted to EPFO.

What is the time taken for correction of personal details in EPFO?

As per EPFO the time taken to correct the personal information is minimum 2 months post submitting the data correction letter

Who is responsible for Data correction?

- ❖ If there is any mismatch with your previous employer PF account, then your previous employer must get the data correction done with concerned EPFO.
- ❖ If there is any mismatch in your current PF records, then Capgemini will help you to get the details corrected.

NOMINATION**What is Nomination?**

Every member shall make Nomination after joining the Fund conferring the right to receive the amount that may stand to his /her credit in the Fund in the event of death

Whom can I nominate as nominee?

You can nominate one or more persons belonging to your family.

Can I nominate more than one Nominee?

Yes, you can nominate more than one nominee clearly specifying the % distribution among nominees which should be equal to 100%

What is “Family”?

❖ **For Provident Fund (PF): -**

- (i) In the case of a male member, his wife, his children (married or unmarried), his dependent parents and his deceased son's widow and children.
- (ii) In the case of a female member, her husband, her children (married or unmarried), her dependent parents, her husband's dependent parents, her deceased son's widow and children.

❖ **For Pension Fund (EPS):**

- (i) Wife in the case of male member of the Employees' Pension Fund;
 - (ii) Husband in the case of a female member of the Employees' Pension fund; and
 - (iii) Sons and daughters includes child legally adopted by the member below 25 years of age
- In the event of death the person nominated in the form will be entitled to the benefit.

If there is change in the marital status, should I change Nomination?

Yes, if there is change in the marital status, you should change Nomination. Please refer to Family definition for more details

Is there time frame within which I should change Nomination post change in marital status?

You should immediately change the nomination post change in marital status

BENEFITS/CLAIMS:**NON-REFUNDABLE LOAN – NRL****How to avail loan from PF accumulations?**

Trust specified form should be used to avail loan out of the PF accumulations.

For what purpose can I avail Loan?

You can avail loan for Housing (purchase of site, house, flat, construction, alteration/ modification, repayment of housing loan), education, marriage, illness

What is the eligibility and documents required for availing Loan?

Refer to below table for Eligibility and documentation for availing loan

Note: - If any additional documentation required over and above the once mentioned in the below requirement, PF team will reach out to you.

Type	Eligibility	No of Times	Eligible Amount	Requirements
For Housing 1. Purchasing of Dwelling land/site 2. Construction of House 3. Purchase of Flat/House	Minimum 5 years Membership* of the fund. Minimum balance in Member's a/c should be Rs.1000/-.	Once	Land : 24 months (Basic + DA) Construction of House / Purchase of Flat : 36 months (Basic + DA) OR Members Credit (MC+CC+VPF) OR	1. Copy of allotment order-in case the purchase is through a Government Agency.

			Cost of – Land / Construction of House / Flat OR Actual Amount Claimed whichever is less.	<p>2. Title Deed if purchase is from individual.</p> <p>3. Copy of the registered agreement with the seller.</p> <p>4. Khata, Upto date Tax Receipt and Non-Encumbrance Certificate</p> <p>5. Copy of approved plan and estimated cost in case of construction of house</p>
Addition / Alteration / Repairs	<p>Minimum 5 years Membership* of the fund.</p> <p>Minimum balance in member's a/c should be Rs.1000/-.</p> <p>5 years from the date of completion of dwelling flat/house.</p> <p>Further alteration only after 5 years of the first alteration.</p>	Twice	12 months (Basic + DA) OR (Members Contribution + VPF) OR Actual Amount Claimed whichever is less.	<p>Approval of the appropriate authority.</p> <p>Estimate of work.</p> <p>Title deed of the house.</p> <p>Khata, Upto date tax receipt and Non-Encumbrance Certificate</p> <p>Certificate from the appropriate authority specifying the date of completion of the existing house.</p>
Repayment of Housing loan from EPFO approved Authority/Financial Institution	<p>Minimum 10 years Membership* of the fund</p> <p>Minimum balance in member's a/c should be Rs.1000/-.</p>	Once	36 months (Basic + DA) or Members credit (MC+CC+VPF) or amount of outstanding principal and interest of the said loan whichever is less.	A certificate from EPFO approved lending authority/Financial Institution furnishing the details of loan and outstanding amount.
For MARRIAGE (Self / Son / Daughter / Brother / Sister)	Minimum 7 years Membership* of the fund	Not more than 3 times including withdrawal for Education.	50% of member's own share of contribution (MC + VPF) or amount demanded whichever is less.	<p>Marriage Invitation Card.</p> <p>Age proof of bride/bridegroom.</p> <p>Affidavit on Rs.20/- stamp</p>

				paper in case of dependent brother or sister.
For EDUCATION (Son/ Daughter)	Minimum 7 years Membership* of the fund	Not more than 3 times including withdrawal for Marriage.	50% of member's own share of contribution (MC + VPF) or amount demanded whichever is less.	Certificate from the institution regarding the course of study and anticipated expenditure.
For MEDICAL	From Date of Membership of the Fund	Any number of times	6 months (Basic + DA) or (Members Contribution + VPF) or actual expenses as certified by the doctor whichever is less.	Certificate of hospitalization for one or more than one month or for all major surgical operation. A Certificate from MD / MS/ medical practitioner for hospitalization or major surgical operation. Relationship proving document, in case claimed for family members
Damage of the property due to Natural Calamities.	The application for advance is made within a period of 4 months from the date of declaration.	Whenever calamity occurs.	Rs.5000/- or 50 percent of his /her own total Contribution whichever is less.	The State Govt. has declared that the calamity has affected the general public in the area. The member should produce a certificate from an appropriate authority to the effect that his/her property (movable or immovable) has been damaged as a result of the calamity.

*Including continued Membership on account of transfer of PF accumulation from previous employer.

What is the time duration to get my Loan amount processed?

The time duration to settle your loan request is minimum 30 working days from the date of receipt of completed application with the required documents

What is the mode of Payment?

If you holding account with HDFC, the amount will be credited to your HDFC account else Cheque will be dispatched to the address mentioned in the Loan Application.

TRANSFER-IN**When Can I transfer my previous accumulation to Capgemini PF Fund?**

You can initiate transfer of your previous accumulation to Capgemini account post 60 days of joining

How do I transfer my previous accumulation to Capgemini PF Fund?

Login to EPFO Member Portal, Submit Online Transfer Form. Post submission, please submit 2 sets of signed Transfer Form in Hard Copy to PF helpdesk. Please refer to “PF Transfer Guidelines” under Guidelines and FAQ in <https://ess.excelityglobal.com> portal for steps to be followed

TRANSFER-OUT**Whom do I contact for transfer of my accumulation from Capgemini to new organization?**

Post joining your new organization, please get in touch with your new organization PF department / HR team

How do I transfer my Capgemini accumulation to new Organization?

Login to EPFO Member Portal, Submit Online Transfer Form. Post submission, please submit 2 sets of signed Transfer Form in Hard Copy to your new organization.

SETTLEMENT**When can member withdraw the PF accumulations?**

Member can withdraw the accumulations only upon:-

- ❖ Resignation (Only if employee is unemployed for 60 days from the date of leaving)
- ❖ Retirement (Immediate)
- ❖ Permanent disablement (Immediate)
- ❖ Death (Immediate)
- ❖ Going abroad / Permanently settling in other country (not applicable for intra company transfer)

What is the Procedure to withdraw Provident Fund and Pension Fund after resignation?

- ❖ Submit duly filled and signed hard copy of PF withdrawal for to Capgemini office after 60 days from your date of leaving.

FAQs

- ❖ For PF, fill the trust prescribed withdrawal form and for pension submit for 10C.
- a) Submit Copy of PAN Card, UAN Card & Cancelled cheque Leaf with name printed on the same.
- b) If PF Membership is less than 5 Years, submit Form 16 for all the years from PF Start Date till date of leaving
- ❖ Send your Forms with supporting documents to the address mentioned below

**Mr. Narayan Desai / Gitesh Gosavi,
Capgemini India Pvt Ltd,
Capgemini India Employees Provident Fund,
HR Desk Number 24, M7 Godrej IT Park, Second Floor,
Godrej and Boyce Compound, LBS Marg,
Mumbai - 400079**

What is the time duration to settle my PF?

Upon receipt of completed form, PF will be settlement within 30 to 40 days. In case employee has account with HDFC, the funds will be transferred into account and for others Settlement Cheque would be sent to correspondence address provided in the application Forms.

Where will I get the PF Forms to be filled?

You can download PF Settlement Form and Form 10C from <https://ess.excelityglobal.com/>-
→ Retrievals Downloads → PF Settlement Form to download PF Settlement Form and click on “Form-10C” to download EPS Settlement Forms.

P.S.: Download the forms before your last date of working.

What are the points to be noted before applying for PF withdrawal?

- a) To ensure that there is no overwriting made in the form. If made, the same has to be attested by both the member and the employer.
- b) Ensure to attach all necessary supporting documents for smooth and quick settlement.

I am contributing towards Voluntary Provident Fund, how will I withdraw the same on my resignation?

Voluntary Provident Fund will be added along with your PF contribution and will be paid to you on settlement.

On what grounds tax will be calculated for PF amount withdrawal?

As per the provision of the Income Tax act, 1961, tax has to be deducted on the PF accumulations if the member has not completed 5 years of membership.

What are the documentation required along with Form 10C?

Below are the mandatory documents which are to be enclosed along with Form 10C

Employee below 10 years of Membership.

- a) UAN Copy
- b) Copy of Aadhaar
- c) Copy of PAN
- d) Original Cancelled Cheque leaf with Name printed on the same.

Employee above 10 years of Membership.

- e) UAN Copy
- f) Copy of Aadhaar
- g) Copy of PAN
- h) Original Cancelled Cheque leaf with Name printed on the same.
- i) Age proof of Family members
- j) Address proof of Family members

Note: - Age proof and address proof of children below 25 years is mandatory.

What are the forms to be filled by Nominee in case of Death of the Member?

- PF Settlement Form
- Form 10D (2 Originals)
- SFC (Survival Family Certificate)
- 4 Passport size photographs of Nominee
- 2 Original Death Certificates
- Non employment Declaration Form
- Original Cancelled cheque leaf of Nominees
- Age Proof of the Nominee / Nominees
- Address Proof of the Nominee / Nominees

What are the forms to be filled by Member in case of Retirement?

- PF Settlement Form
- Form 10D (2 Originals)
- UAN copy
- PAN card copy
- 4 Passport size Joint photographs with spouse
- Non Employment Declaration Form
- Original Cancelled cheque leaf with Name printed on the same
- Age Proof of Member and Family member
- Address Proof of Member and Family Member

GRATUITY**What is Gratuity?**

Gratuity is mandatory and a lump sum amount that an employer pays to employee as and when he retires or resigns from the organization.

Is there a contribution which I have to make towards Gratuity?

No, you are not required to contribute towards Gratuity

How is Gratuity Calculated?

Gratuity is calculated as per the gratuity act i.e. $15/26 \times \text{No. of years of completed service (more than 6 months is considered as one year)} \times \text{last drawn monthly Basic salary} + \text{DA}$ and is a defined benefit.

When is Gratuity Paid to me?

Gratuity is paid on,

- Retirement
- Resignation
- In the event of death while in service

Is there a timeframe by when I will receive Gratuity?

Gratuity will be paid to you within in 30 days from your last working day.

Is Gratuity Taxable income?

Any Gratuity amount received up to Ten Lakhs during life time is exempt from Income tax. Over and above will attract Income Tax.

Employee to give declaration while withdrawing, the previous Gratuity amounts availed if any.

What is the Gratuity withdrawal process?

Post resignation employee to submit a declaration form and cancelled Cheque leaf to PF Helpdesk in hard copy. The Gratuity settlement cheque would be dispatched to the communication address provided in the application Form.

How can I check eligibility for Gratuity?

Login to <https://ess.excelityglobal.com/> → Retrievals PF Reports → Gratuity Eligibility --- > Enter your Last working Date in the specific date format --> Enter your Last Drawn Basic salary + DA → Click on Submit button.

P.S.: You can check this on or before your Last Working Day.

Where can I find the Gratuity Application Form?

Login to <https://ess.excelityglobal.com/> → Retirals Downloads → Gratuity Withdrawal Form

The duly filled and signed hard copy should be sent to below address,

**Mr. Narayan Desai / Gitesh Gosavi,
Capgemini India Pvt Ltd,
Capgemini India Employees Provident Fund,
HR Desk Number 24, M7 Godrej IT Park, Second Floor,
Godrej and Boyce Compound, LBS Marg,
Mumbai – 400079**

Have any questions?

Please write to email id cgretiralsservices@excelityglobal.com and please do mention your Capgemini Employee ID compulsorily.

