

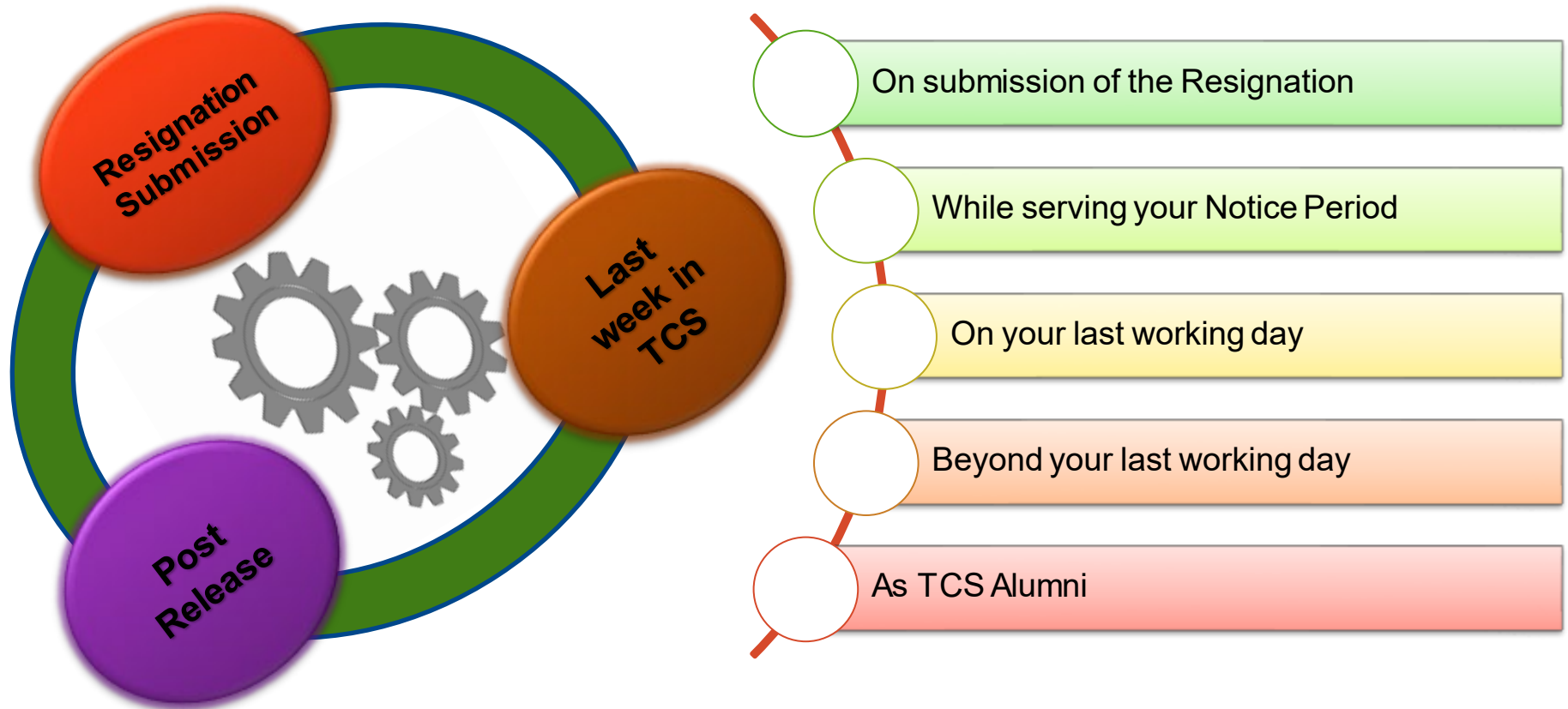


TCS India Process – Separation Kit

Version 12.0

TCS Separation Process

An effective separation procedure ensures that all employee queries are efficiently resolved. This kit addresses the frequently arising FAQ's during the below stages of a separation.



We wish you success in all your future endeavors!

Resignation Submission

- Your date of release should be mutually agreed upon between you, your supervisor and the concerned HR.
- The date of release is subject to the terms and conditions of the [TCS India Separation Policy](#).
- You will receive a Resignation Acceptance email with your approved Release Date.

Date of Release

Once your supervisor and HR have been formally informed of your intent to resign via a letter/ email, you will receive an acknowledgement of your resignation.

Resignation Acknowledgement

System update

- Your resignation has to be initiated in system by your supervisor.
- Please ensure that you speak to your HR to understand what are the required clearances
- Please ensure you speak to all department SPOCs to get all clearances

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 HR has acted on your separation in the system. (Ultimatix → HR & Talent management → HR Management → iTalent → My Box). The exit interview can be accessed via the Alumni portal.

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 and any other assets.
- **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, 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.
- Redeem all your GEMS points before your last working day.

Last week in TCS

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.
- 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, if paid and informed to the relevant team, 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, 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 and post payment of any outstanding dues.

Last week in TCS

5 Leave and Timesheet Compliance

- Apply/complete system approvals in GESS 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 India Policy - Health Insurance 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 via [Ultimatix -> Employee Services - >Health & Wellness - > MediAssist](#)
- 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, connect with HIS help desk on the insurance portal

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

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 can be accessed via the Alumni Portal.
- 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.

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 on MyHR](#) or contact your HR Officer for more details.

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) are eligible for Superannuation. Eligible employees, who have opted for enrollment under TCS Superannuation Scheme can view Superannuation corpus amount in monthly pay slip. Detailed SA statement can also be accessed through the following path:

[Ultimatix -> Employee Services -> My Documents -> Superannuation -> Annual / Monthly SA Statement](#)

You can also access your Superannuation statement through TCS Alumni Portal

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

▪ 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 **Corporate FFS Team, Desk # 4J - 70, Olympus "A" Wing, Opp. Rodas Enclave, Hiranandani Estate, Ghodbunder Road, Patlipada, Thane West - 400607**). Based on this, TCS will carry out the necessary procedure to transfer the fund.
2. Within approximately 3 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.

Your Retirals – Superannuation (continued)

B Superannuation (SA)

Option 2: (2.1) Partial Withdrawal & Annuity / (2.2) Full Annuity:

Further options are as below. For option 2.1 income tax is applicable (except in case of retirement)

1. **Option 2.1 :** Amount may be partially withdrawn and balance is commuted to an annuity scheme and paid as a pension. For an employee who is entitled for gratuity, maximum 1/3 of the total accumulation can be withdrawn whereas for an employee not entitled for Gratuity, maximum 1/2 of the total accumulation can be withdrawn.
2. **Option 2.2:** 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 Superannuation Settlement Form needs to be filled and submitted to your Branch Separation Officer.

Refer: Artifact 1 – [Superannuation Settlement Form & Artifact 1a – Guidelines for filling Superannuation Settlement Form](#)).

To know the amount you will get as Superannuation Pension under option 2a; **[Refer Artifact 2 Superannuation Pension Calculator](#).**

Option 3: Migration of Superannuation Fund (SAF) to NPS:

The Pension Fund Regulatory and Development Authority (PFRDA) has issued a circular dated 6th March 2017 with guidelines on the transfer of member balances from Superannuation Funds to individual National Pension System accounts. Employees will be given a one-time option to transfer the entire SA accumulation to NPS at any time prior to settlement of SA i.e. during active employment or at the time of resignation/retirement. The transfer of funds from SA to NPS is not treated as income hence no tax is applicable at the time of one time transfer.

If you go for option 3, the SA to NPS Form and Consent Letter needs to be filled and submitted to your Branch Separation Officer.

Refer: Artifact 7 – [Migration of Superannuation Fund \(SAF\) to NPS Form & Artifact 7a – Migration of Superannuation Fund \(SAF\) to NPS Consent Letter](#)

Your Retirals – Superannuation (continued)

B Superannuation (SA)

- **Superannuation fund** - For those employees who were members of the SA scheme prior to the change in TCS SA policy in April 2005, no contribution has been paid by TCS to such account post changes in Policy, however such employees have continued to earn interest on their SA accumulation. The options for Transfer / Settlement provided in previous slides are applicable for such employees.

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.

- Employees can withdraw Superannuation (SA) Fund after Separating from TCS by submitting Superannuation Withdrawal Form. The SA withdrawal Form can be obtained from Alumni portal. Employees will need to submit duly signed SA withdrawal Form to Corporate HR team at address mentioned in the Form .
- Post release from TCS, for any queries you can raise a ticket in Alumni

Portal. Log into Alumni Portal - <https://www.alumniportal.tcs.com>

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Raise query in "Comments": &

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Your Retirals - Provident Fund

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:

[Ultimatix -> Employee Services -> My Documents -> Provident Fund -> Annual / Monthly PF Statement](#)

Alternatively you may also access PF statement through TCS Alumni portal on path below:

[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. Please submit the duly filled forms to your separation officer.

Your Retirals - Provident Fund (continued)

C 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>

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Upload Documents (If any):

Raise query in "Comments": &

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Your Retirals - Provident Fund (continued)

C 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***)

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, 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

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. 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 (continued)

D 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).

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- ☐ 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)

D 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.

Log into Alumni Portal - <https://www.alumniportal.tcs.com>

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Select Category:

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Upload Documents (If any):

Raise query in "Comments": &

Click on Submit

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.

<p>Superannuation (Option 2a) <i>(Form to complete: Artifact 1 – Superannuation Application Form Option 2a)</i></p>	<ol style="list-style-type: none"> 1. Settlement application will be submitted to LIC post completion of FFS. You will directly receive an intimation from LIC on settlement of the Fund. This will take approximately 3 to 4 months from date of submission of the form. 2. In case you have queries after your release or experience delays beyond the above stipulated timelines you may raise ticket in Alumni portal. Log into Alumni Portal - https://www.alumniportal.tcs.com
<p>Provident fund (Withdrawal option) <i>(Form to refer/complete: Log in to alumni Portal)</i></p>	<ol style="list-style-type: none"> 1. The process of settlement will be completed in a month's time (except if you have declared reason for withdrawal as unemployed for two months). 2. In case you have queries after your release or experience delays beyond the above stipulated timelines you may raise ticket in Alumni portal. Log into Alumni Portal - https://www.alumniportal.tcs.com 3. In case you are an International Worker, you may write to Corporate.socialsecurity@tcs.com for any queries related to your PF and Pension
<p>Pension Withdrawal <i>(Form to refer/complete: 1. Artifact 5 - Employee Pension Scheme Form 10 C 2. Artifact 5a – Guidelines for filling the Pension Form)</i></p>	<ol style="list-style-type: none"> 1. TCS will forward your form to the Regional PF Commissioner's office (RPFC) and further follow ups should be done directly with the RPFC . 2. The RPFC Office takes approx. 2-3 months to settle the pension amount from the date of receipt of forms at their end and you will get the intimation directly from RPFC. 3. Post release from TCS, For any queries you can raise ticket in Alumni portal. Log into Alumni Portal - https://www.alumniportal.tcs.com

Read More – Links to important policies

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

[TCS India Policy - Separation](#)

[TCS India \(BPS\) Policy – Notice Period](#)

[TCS India Policy - Gratuity](#)

[TCS India Policy – Provident Fund Pension Scheme](#)

[TCS India Policy – Provident Fund](#)

[TCS India Policy - Superannuation](#)

Post Release from TCS

Receive Full and Final Settlement (FFS) statement

- TCS will complete the FFS approximately 45 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 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.

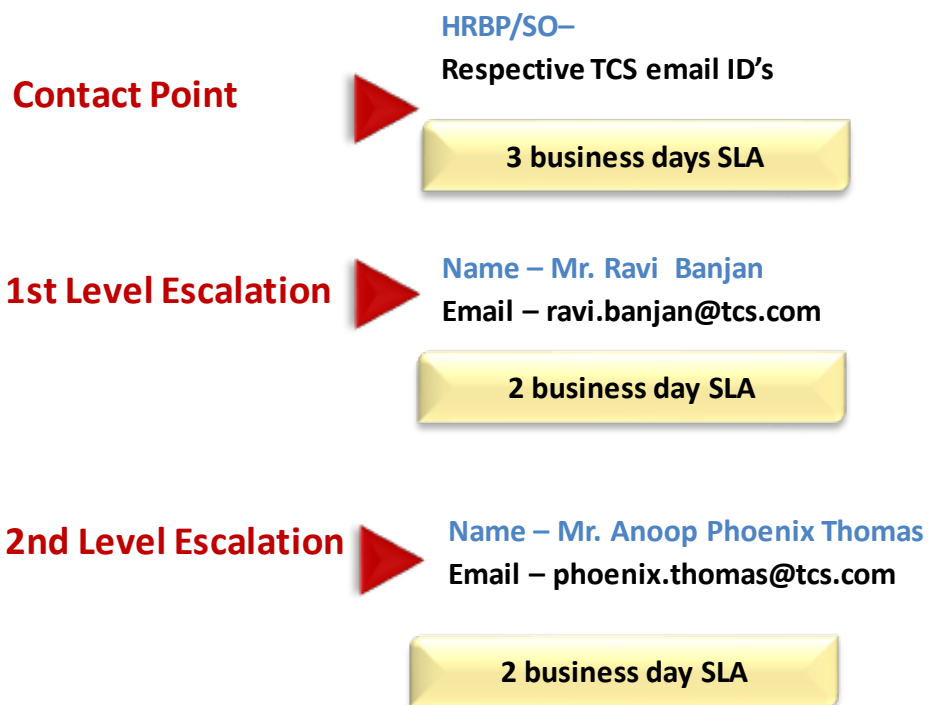


Documents Available for download in Alumni Portal

- 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)

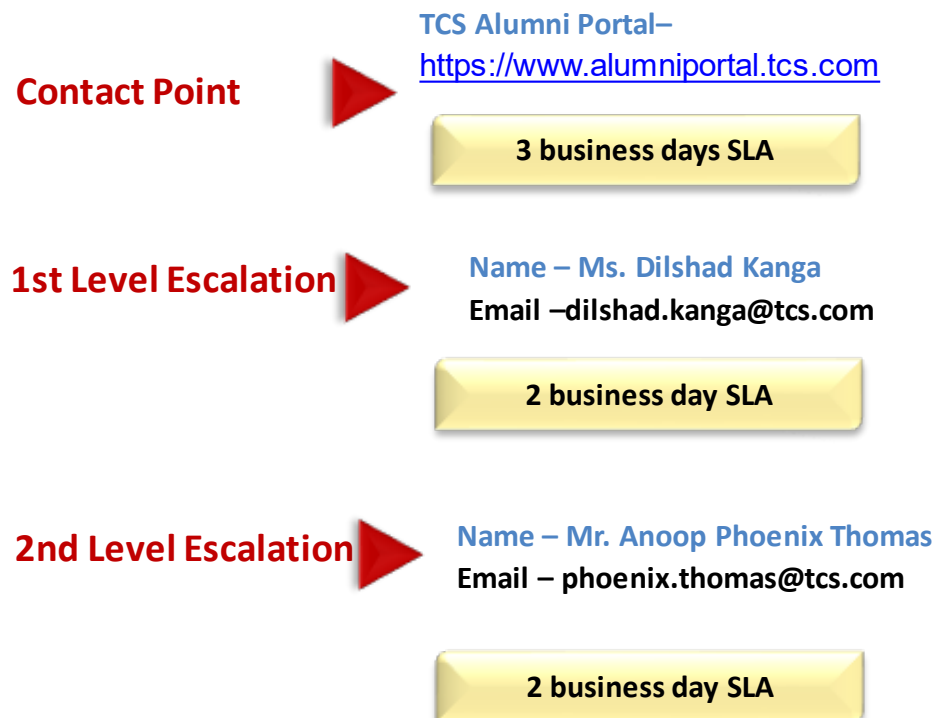
Keep in touch!

Corporate Separations– Escalation Matrix *



* Separations related concerns till last working day

Alumni Portal– Escalation Matrix **



** Employee can register in portal after 24 hours from Date of Release, use the escalation matrix if tickets raised in Alumni Portal are not addressed within defined SLA



Thank You

IT Services
Business Solutions
Outsourcing