

Retiral Benefits – FAQ & Forms

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Employees Provident fund FAQ

Overview of Provident Fund

Q What is Provident Fund?

A Provident Fund is a mandatory, tax-qualified, defined contribution, retiral benefit plan wherein Equal contribution at the rate of 12% of Basic is made by the employer and the employee.

Q Who administers the Provident Fund?

A PF Trust named as “TATA Technologies (India) Limited Employees Provident Fund” is being managed by the Trustees who are employees/ Directors of the Company.

Q What are the payments made towards the employee's Provident Fund Account?

A Employee contribution of 12% of Basic,
Employer contribution of 12% of Basic, out of which 8.33% of Basic or Rs. 1250 whichever is lower is paid towards Employee Pension Scheme (EPS a/c) to Regional Provident fund commissioner (**RPFC**). Balance goes to the employee's Provident Fund Account.

Q. How much interest do I get on these dues?

A. Rates of interest is declared by Regional Provident fund commissioner (**RPFC**) annually. Rate of interest is stated in the Provident Fund Statement.

Q For the purpose of membership to PF, is the service with previous employer counted?

A If an employee brings in a transfer from another approved Provident Fund Trust or Regional Provident fund commissioner (RPFC) then the service rendered with such ex-employer is counted.

Q. What is my PF account number?

A. Your PF number is **MH/32389/ <Employee ID>**. Your PF account number is also mentioned on your payslip.

Q. What is my Universal Account Number (UAN)?

A. Your UAN number is displayed in ESS
(<https://ess.tatatechnologies.com/elogin/prdlogin.jsp>) under 'My Profile'. UAN number is generated by Employees' Provident Fund Organisation (EPFO) within two months of joining.

Q Can I know the PF balance standing to my credit?

A Yes. You can visit <http://employee.tatatechnologies.com/rcp> and select Compensation Statements > Pf Statements to access your statement. Statement showing the contributions, interest credited along with other details like transfers received in, loans availed, repayments made etc. will be uploaded annually.

Q Why can't I see my PF balance on EPFO website?

A As we are exempted trust, your PF balances are not reflected on EPFO website. You can visit <http://employee.tatatechnologies.com/rcp> and select Compensation Statements > Pf Statements to access your statement. Statement showing the contributions, interest

credited along with other details like transfers received in, loans availed, repayments made etc. will be uploaded annually.

Q. Where do I declare my nomination?

A. You can declare your nominations by visiting <http://employee.tatatechnologies.com/rcp> and select Retiral Funds > Provident Fund > Nomination. Please also refer [Nomination FAQs](#) for more details. In case you require any further clarification, please raise a service request in F1.

Q From where can I get all the Provident Fund related forms?

A Hyperlinks are provided to all forms in this document.

Q Whom do I contact for any other queries?

A Please raise a service request under F1>Finance>Provident Fund. You can also write to rb@tatatechnologies.com

Transfer of Provident Fund from previous employer

Q How do I transfer my PF balance from my previous employment?

A If you are a new joiner, we request you to initiate transfer of PF balances after 15 days from your first payroll. This waiting period is required by EPFO to link your account details to TTL.

PF balance with previous employer can be transferred by filling up Form13. You can fill Form 13 by visiting <http://employee.tatatechnologies.com/rcp> and select Retiral Funds > My Activities > Form 13. We would process the same and send the forms to previous employer/ RPFC. The employee is expected to take up with previous employer or RPFC for early transfer of his Provident fund balance to TTL provident fund account.

Q How much time does it take for transfer of PF accumulation to TTL?

A This is dependent on the previous employer and Regional Provident fund commissioner (RPFC). Normally transfer takes 3 to 4 months.

Q How will I know the receipt of my PF transfer by TTL Trust?

A You can check your transfer in receipt by visiting <http://employee.tatatechnologies.com/rcp> and select Retiral Funds > Provident Fund > Transfer In. This will also be updated in your annual Provident Fund statement.

Q It is more than 4 months and TTL Trust has not received my PF balance from previous employer. How can I check the status?

A You can check the status, please refer EPFO provided [User Manual to track PF transfer](#) for help.

Q Is there any way, I can expedite the process of transfer and obtain Annexure K from previous employer?

A Yes. You need to raise a grievance at Employees' Provident Fund Organisation (EPFO) website. Please refer [User Manual for grievance regarding PF Transfer](#) for help.

Voluntary Provident Fund

- Q Can I contribute voluntarily?**
A An employee can contribute voluntarily over and above the stipulated rate of contribution. However, the contribution to Voluntarily Provident Fund (VPF) should not exceed 100 % of basic. Any voluntary contribution will not be matched by the employer's contribution.
- Q Can I contribute VPF in lump sum amount?**
A No. VPF can be contributed on monthly basis as a deduction from payroll only.
- Q To whom should I inform for starting VPF contribution?**
A Please raise a service request in F1 under Finance>Provident Fund mentioning monthly amount of VPF you wish to deduct from your payroll.
- Q Can I change or stop my voluntary contribution at any time?**
A Yes by raising a service request in F1 under Finance>Provident Fund
- Q Can I withdraw only my voluntary contribution?**
A Voluntary contributions alone cannot be withdrawn
- Q Is voluntary contribution Eligible for deduction under section 80 C of income tax act?**
A Yes, subject to permissible limit under section 80C

Loan against Provident Fund accumulations

- Q Can I avail loan against my PF balance?**
A There are two types of loans: Refundable and Non- Refundable loans. The type of loan you can avail depends upon the purpose it is required for.
- Q How do I apply for loan?**
A You can apply for loan by visiting <http://employee.tatatechnologies.com/rcp> and select Retiral Funds > My Activities > PF Loan. Please refer [TTL loan rules](#) to know your eligibility and requirement.
- Q What is the rate of interest on loan?**
A Rate of interest for loan is 1% over the interest rate that you earn on your Provident Fund accumulations.
- Q To whom should I submit the Loan application?**
A Please submit loan application to Finance Dept.
- Q In how many days will my loan application be processed?**
A Subject to eligibility and successfully verification of documents, the credit of loan amount can be expected within 7 working days from date of submission of duly completed hardcopy of the application alongwith required documents.

Q How will the loan amount be disbursed?

A Loan amount will be disbursed to your salary account via NEFT transfer. You will receive a payment advice post disbursement. In case of loan pertaining to purchase of flat/ repayment of housing plot and repair of house the disbursement will be made through cheque in the name of builder/ agency/ third party.

Q Can I Get loan for plot or home held jointly with my relatives or friend?

A No. Loan for property can be obtained only when property is in your name or jointly held with spouse

Q Can I get cheque in favour of my name or my spouse, relative for purchase of flat/ repayment of housing plot and repair of house?

A No. As per rules of Provident Fund, cheque is to be issued in name of Builder/ third party agency.

Q How will the refundable loan be recovered?

A Refundable loan will be recovered monthly from your payroll.

Q Can I prepay loan?

A Yes. You need to submit cheque in favour of "TATA Technologies (India) Limited Employees Provident Fund" to Finance Dept. Repayment via Online transfer is not permitted.

Transfer of Provident Fund accumulations during separation
Q How do I transfer my PF accumulation from TTL to my new employer?

A You can initiate this action only after joining your new employer. You have to collect form no 13 from your new employer, fill up the same and submit it back to them for transfer of your PF accumulations with TTL Trust. The new employer will process and send the forms to TTL Trust. Online transfer facility of Employees' Provident Fund Organisation (EPFO) is not applicable to TTL Trust as it is an exempted Trust. Below is the name and address of TTL Trust for the purpose of updation in form 13

Tata Technologies (India) Limited Employees'
Provident Fund, Plot No.25, Rajiv Gandhi Infotech Park
Hinjawadi, Pune : 411057

Q How much time does it take for TTL to transfer PF accumulation to new employer?

A All transfer applications are cleared within 60 to 90 days subject to receipt of duly filled form from your new employer.

Q Is Tax deducted on transfer of PF accumulations?

A No

Withdrawal of Provident Fund accumulations during separation

Q How do I withdraw my PF accumulations while separating?

A As per Provident fund rules an individual can apply for withdrawal immediately upon retirement or if he continues to remain unemployed for a period of 60 days from the date of separation. You will need to submit [Form 19](#) to Finance Dept. Hyperlinks are provided to all forms in this document.

Below is the name and address of TTL Trust for the purpose of updation in form 19

Tata Technologies (India) Limited Employees'
Provident Fund, Plot No.25, Rajiv Gandhi Infotech Park
Hinjawadi, Pune : 411057

Q How much time does it take after separation to settle my PF account?

A In case of retirement, you can expect the credit in your bank account within 30 days from the date of submission of duly filled withdrawal form to Finance.

In all other cases of applications for withdrawal, you may expect the credit in your bank account within Eighty days from date of separation or twenty days from the date of submission of withdrawal form, **whichever is later.**

Q How the withdrawal amount will be paid to me?

A Withdrawal amount will be paid only via NEFT/ RTGS to your salary bank account

Q Can I receive withdrawal amount in other bank account?

A Yes. You can receive the withdrawal in another bank account provided it is in your own name. You need to provide cancelled cheque to Finance along with PF settlement form.

Q How will I know withdrawal amount has been remitted?

A You will receive payment advice along with details of remitted amount from rb@tatatechnologies.com . Payment advice will be send to your personal Email ID provided by you in E-Separation.

Q Is Tax deducted on withdrawal of PF accumulations?

A If Provident Fund membership is less than 5 years, Tax Deduction at source (TDS) will be deducted from PF accumulation as per income tax norms. If an employee brings in a transfer from another approved Provident Fund Trust or Regional Provident fund commissioner (RPFC) at the time of joining then the service rendered with such ex-employer is included in tenure of membership for the purpose of determining membership period.

For employees having membership of more than 5 years, no TDS is deducted

Q When will, I receive TDS certificate?

A Tax deducted on Provident Fund, if any will be forming part of form 16 which is issued by June end annually for last Financial year (April to March). Form 16 are sent to your Personal Email id captured in E-Separation.

Q Can Tax deduction (TDS) be avoided by submitting any form (such as form 15G)?

A No. As per Government rules there is no exemptions available.

Universal Account Number (UAN)- Activation and correction

Q How do I activate my Universal Account number (UAN)?

A Please refer <http://uanmembers.epfoservices.in/faq.php> page. Please also refer [UAN Activation manual](#)

Q How do I make corrections namely change in Mobile Number, Date of Joining, PAN number, Father Name, IFSC code, Date of Birth in UAN?

A You can make corrections by submitting [UAN correction form](#) along with self-attested 10th or 12th standard marksheet and PAN or Aadhar copy to Finance Dept. at Hinjawadi. We will submit UAN correction form to Regional Provident fund commissioner (**RPFC**) and send you acknowledgement within 10 working days. Kindly note these changes are effected by RPFC and TTL does not have access to change data.

We request you to follow-up with RPFC for effecting corrections from their end. Kindly note that this follow-up is required to be done by respective member himself/ herself as RPFC office will not entertain follow-up request by anyone else on behalf of the member

Superannuation FAQ

Overview of Superannuation

Q What is Superannuation Benefit?

A At the time of joining employee has an option to choose to receive Superannuation amount on monthly basis or to join the Superannuation scheme provided by the Company named “TATA Technologies (India) Limited Superannuation Fund”

Q How do I know whether I have opted for Superannuation?

A If you do not have “Superannuation Allowance” in your payslip as an earning component then you have opted for Superannuation.

Q I have opted for Superannuation at the time of joining, Can I opt out from Superannuation during my employment?

A As per our Superannuation Trust deed you cannot opt out.

Q. What is my Superannuation account number?

A. Your Superannuation account number is your <Employee ID>.

Q Who administers the Scheme / Fund?

A Superannuation Trust named as “TATA Technologies (India) Limited Superannuation Fund” is being managed by the Trustees who are employees/ Directors of the Company.

Q. How much interest do I get on these dues?

A. Rate of interest is decided annually by TATA Technologies (India) Limited Superannuation Fund and the same is reflected in your annual superannuation statement.

Q From where, I can get all the Superannuation related forms?

A Hyperlinks are provided to all forms in this document.

Q Whom do I contact for any other queries?

A Please raise a service request in F1 under Finance>Superannuation.
You can also write to rb@tatatechnologies.com

Q. Where do I declare my nomination?

A. You can declare your nominations by visiting <http://employee.tatatechnologies.com/rcp> and select Retiral Funds > Superannuation > Nomination. Please also refer [Nomination FAQs](#) for more details. In case you require any further clarification, please raise a service request in F1 .

Q Can I know the Superannuation balance standing to my credit?

A Yes. You can visit <http://employee.tatatechnologies.com/rcp> and select Compensation Statements > Superannuation Statements to access your statement. Statement showing the contributions, interest credited along with other details like transfers received in etc. will be uploaded annually.

Transfer of Superannuation Fund from previous employer

- Q** How do I transfer my Superannuation balance from my previous employer?
- A** Superannuation balance with your previous employer can be transferred by filling up Form with the TTL Trust, which you would have filled at the time of your joining formalities. In case you haven't, you may please fill [SAF transfer form](#). Hyperlinks are provided to all forms in this document.
- Q** How will I know the receipt of my Superannuation transfer?
- A** You can check your transfer in receipt by visiting <http://employee.tatatechnologies.com/rcp> and select Retiral Funds > Superannuation Fund > Transfer In. This will also be updated in your annual Superannuation Fund statement.

Transfer of Superannuation Fund accumulations during separation

- Q** How do I transfer my superannuation balance from TTL to my new employer?
- A** If new employer has Superannuation Scheme, employee can transfer the amount to new employer. The new employer will inform you the process for initiating the transfer. On receipt of required documents from new employer, TTL Trust will process the transfer.
- Q** How much time does it take for transfer of Superannuation accumulation to new employer?
- A** All transfer applications are cleared within 45 working days from the date of receipt of duly completed transfer form
- Q** Is Tax deducted on transfer of Superannuation accumulations?
- A** No

Settlement of Superannuation Fund accumulations during separation

- Q** How do I request a settlement of my Superannuation accumulations while separating?
- A** You need to fill the [Superannuation settlement form](#) and submit it to Finance Dept. Hyperlinks are provided to all forms in this document.
- Q** How much time does it take to process my superannuation settlement request?
- A** All superannuation settlement applications are cleared within 45 working days from the date of receipt of duly completed form
- Q** How would I get my superannuation amount?
- A** In case your age is less than 50 years, entire accumulation is transferred to LIC towards your pension payment. If your age is 50 years or above, you have to choose out of two available options;
- (1) 1/3 of the accumulated amount is paid to you and balance 2/3 is transferred to LIC towards yours pension payment
 - (2) Entire accumulation is transferred to LIC towards your pension payment

Q How do I receive my pension from LIC?

A At the time of applying for superannuation settlement you have to choose out of 7 options. The details are available on the superannuation form.

Q I'm more than 50 years old and I have opted to commute 1/3 of Superannuation, how and when the amount will be paid to me?

A 1/3 settlement amount will be paid via NEFT to bank account you have mentioned in Superannuation settlement form. Please attach a cancelled cheque copy with your form. You can expect a credit in your bank account within 45 working days from date of submission of form.

Q How will I know 1/3 settlement amount has been remitted?

A You will receive payment advice alongwith details of remitted amount from rb@tatatechnologies.com . Payment advice will be send to personal Email ID entered in E-Separation.

Q Is Tax deducted on 1/3 settlement amount?

A No

Q Who will be remitting my superannuation pension?

A LIC will pay via online transfer to your preferred bank account as per option selected by you in the settlement application form.

Gratuity FAQ

Q What is eligibility criteria of Gratuity?

A Employees having worked with the company for five years (completion of more than 240 work days in 5th year of service) & above are eligible to receive the Gratuity.

Q Does the eligibility criteria apply in event death of employee?

A No. In event of death of employee, gratuity is paid irrespective of tenure of his/her service.

Q When will be the Gratuity amount paid?

A At the time separation from the Company.

Q How do I claim Gratuity?

A You need to fill [Application form for payment of Gratuity](#) and submit it to Compensation and Benefits Team. Hyperlinks are provided to all forms in this document.

Q How is Gratuity computed?

A Gratuity is payable as under:

For service up to 25 years - Last drawn basic pay / 26 x 15 x number of completed years.

For service from 26 years to 30 years - Last drawn basic pay / 26 x 18 x number of completed years over 25 years

For service from 31 years & above - Last drawn basic pay x number of completed years over 30 years

Note: 'Completed years' is defined as every completed year of service or part thereof in excess of six months.

Q How much time does it take after separation to settle my gratuity?

A Your Gratuity will be paid within 30 days of your separation, subject to you have submitted duly filled 'Application form for payment of Gratuity'.

Q Is Tax deducted on payment of Gratuity?

A Gratuity is exempt from tax subject to a maximum of Rs 10 lakhs in one's life time. Where gratuity has been received by you in an earlier employment and the same has been exempt from Tax, you are required by law to declare such details at the time of applying for gratuity so that appropriate exemption may be applied while making the payment.

Q When will, I receive TDS certificate?

A Tax deducted on gratuity, if any will be forming part of form 16 which is issued by June end annually for last Financial year (April to March). Form 16 are sent to your Personal Email id captured in E-Separation.

Q How will the gratuity amount be paid to me?

A Gratuity amount will be paid via NEFT/ RTGS to your salary bank account.

Q From where, can I get all the Gratuity related forms?

A Hyperlinks are provided to all forms in this document.

Q Whom do I contact for any clarification?

A You can write to Abhijit.Saha@tatatechnologies.com

Q. Where do I declare my nomination?

A. You can declare your nominations by <http://employee.tatatechnologies.com/rcp> and select Retiral Funds > Gratuity > Nomination. Please also refer [Nomination FAQs](#) for more details. In case you require any further clarification, please raise a service request under F1.

Employees' Pension Scheme (EPS)

Overview of Pension

Q What is EPS?

A Employee Pension Scheme (EPS) is governed by the 'Employees Pension Scheme 1995' and the funds are managed by the RPFC (Regional Provident fund Commissioner).

Q Who will be covered by Employee Pension Scheme?

A Employee's having basic less than Rs. 15000 at the time of joining the Company have to mandatorily opt in for EPS as per law.
Employee's having basic of more than Rs. 15000 at the time of joining the Company have option to opt out from EPS. This option was made available as per law from September 2014. However employees who have worked elsewhere before joining Tata Technologies and have withdrawn pension have to compulsorily opt out from EPS in Tata Technologies.

Q. What is my Pension account number?

A. Your pension account number is mentioned on your payslip.

Q Can I opt out from EPS now?

A No

Q Who administers the Pension?

A Regional Provident Fund Commissioner (RPFC)

Q Whom do I contact for any other queries?

A Please raise a service request in F1 under Finance>Pension.
You can also write to rb@tatatechnologies.com

Transfer of Pension from previous employer

Q How do I transfer my Pension from my previous employment?

A If you are a new joinee, we request you to initiate transfer of Pension balances after 15 days from your first payroll. This waiting period is required by EPFO to link your account details to TTL.

Pension balance with previous employer can be transferred by filling up Form13 (PF form includes pension). You can fill Form 13 by visiting <http://employee.tatatechnologies.com/rcp> and select Retiral Funds > My Activities > Form 13. We would process the same and send the forms to previous employer/ RPFC. The employee is expected to take up with RPFC for early transfer of his Pension.

Q How will I know that the transfer of Pension has happened?

A You will have to follow-up the Regional Provident fund commissioner (RPFC) to know the status.

Q How can I expedite transfer of Pension accumulation to new employer?

A You need to follow-up with RPFC as pension is not managed by TTL Trust

Transfer of Pension during separation

Q I'm separating from TTL. How do I transfer my Pension?

A You can initiate this action only after joining your new employer. You have to collect form no 13 (PF form includes pension) from your new employer, fill up the same and submit it back to them for transfer of your Pension accumulations. The new employer will endorse and send the forms to TTL. TTL will submit Form no 13 to RPFC (Golibar Maidan, Pune). Below is the name and address of TTL Trust for the purpose of updation in form 13

Tata Technologies (India) Limited Employees'
Provident Fund, Plot No.25, Rajiv Gandhi Infotech Park
Hinjawadi, Pune : 411057

Q How much time does it take for the transfer of EPS to happen?

A All transfer applications are submitted to RPFC (Golibar Maidan, Pune) within 45 working days by TTL. Actual Transfer is effected by RPFC and timelines for the same are not defined.

Q Is Tax deducted on transfer of Pension?

A No

Pension disbursement after separation

Q Which Withdrawal Forms needs to be filled in for claiming EPS benefits?

A If the period of service is more than 6 months and less than 10 years of service, a member needs to fill in [Composite Claim Form](#) and submit to the Finance Dept. for the purpose of withdrawing his/ her contribution to pension. The company would process your application and submit it to Employees' Provident Fund Organisation (EPFO) for further action. **EPFO will remit pension withdrawal amount to your bank account specified in the form.**

If the pension under EPS is claimed after more than 10 years of service or at the time of retirement, [Form 10D](#) needs to be filled and submitted to the Finance Dept.

However If the pension under EPS is claimed after more than 10 years of service and member age is below 50, Member is not eligible to withdraw the pension amount. Instead a Scheme certificate is provided by RPFC, Which can surrendered to RPFC post completion of 50 years age or 58 year of age as per your preference to start pension.

Hyperlinks are provided to all forms in this document.

Q For the purpose of Period of service, is the service with previous employer counted?

A If an employee completes the transfer of EPS from earlier employment/s, then the service rendered with such ex-employer is also counted.

Q. How much pension will I get?

A. Actual Pension shall become payable after completion of 58 years of age and will depend on

Contributory service and pensionable salary as per the Government Rules.

Q. After attaining 58 years, while in employment, can I draw pension if I am fulfilling required conditions?

A. Yes. If eligible, Monthly Pension can be drawn, even if in employment after attaining 58 years of Age.

Q. Can I voluntarily contribute to Employee Pension Scheme?

A. No

Q Is there any statement issued indicating the contributions made to the EPS?

A Yes. You can <http://employee.tatatechnologies.com/rcp> and select Compensation Statements > Pension Form 7 to access your statement. Please note this statement will only capture contribution made by TTL during that year only. Transfer of pension from previous employment/s will not be reflected in this statement as Pension fund is managed by RPFC and not TTL.

Q What are the Benefits to Family Incase of Employee Death while in Service?

A Please refer "BENEFITS TO FAMILY IN CASE OF EMPLOYEE DEATH WHILE IN SERVICE" policy for details. You can access the policy document on <https://global.tatatechnologies.com/AsiaPacific/HR/default.aspx>

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| UAN Activation Manual | [click here to download] | - |
| UAN correction form | [click here to download] | self attested 10th or 12th marksheet/ certificate and PAN or Aadhar copy |
| Form for transfer of Superannuation Fund from previous employer | [click here to download] | No documents required |
| Form for Superannuation settlement | [click here to download] | One cancelled cheque |
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Thank you