



# Flexible Benefit Plan (FBP)

## Policy Document

### **Disclaimer**

The FBP policy reflects the current tax provisions. Any change in the tax provisions, will necessitate a change in the FBP policy.

Any inappropriate claim for reimbursement made by the employees may result in disciplinary action on the employees and the employees are required to compensate the company for any actions / claims from Income Tax department.

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## **Flexible Benefit Plan**

Flexible Benefit Plan (FBP) allows associates to structure their benefits to suit their individual needs. With FBP, associates can choose from a bouquet of components that comprise their benefits structure. A desired value can be assigned to each benefit component chosen. The assignable value is subject to allowed limits as per FBP policy. The components can be redefined any number of times within the window period, every month.

This document introduces you to the salient features of the plan, provides detailed information on each of FBP's components, and summarizes important dates for quick reference.

### **Salient Features of FBP**

#### **↳ Bouquet of allowances**

- Provides associates the opportunity to choose from a range of components depending on their requirement
- Enables tax savings for the associates

#### **↳ Selection of Components**

- Associates can select any combination of components

#### **↳ Option to redefine**

- Associates can define their components between the 5<sup>th</sup> and 24<sup>th</sup> of every month
- Definitions can be made for current and future months only

#### **↳ Level based entitlements**

- Entitlements vary with each level (grade)

#### **↳ Criteria per elected benefit**

- Each component has a minimum and maximum criterion

#### **↳ Optimize earning structure**

- Associates can optimize their earnings through a suitable choice of components

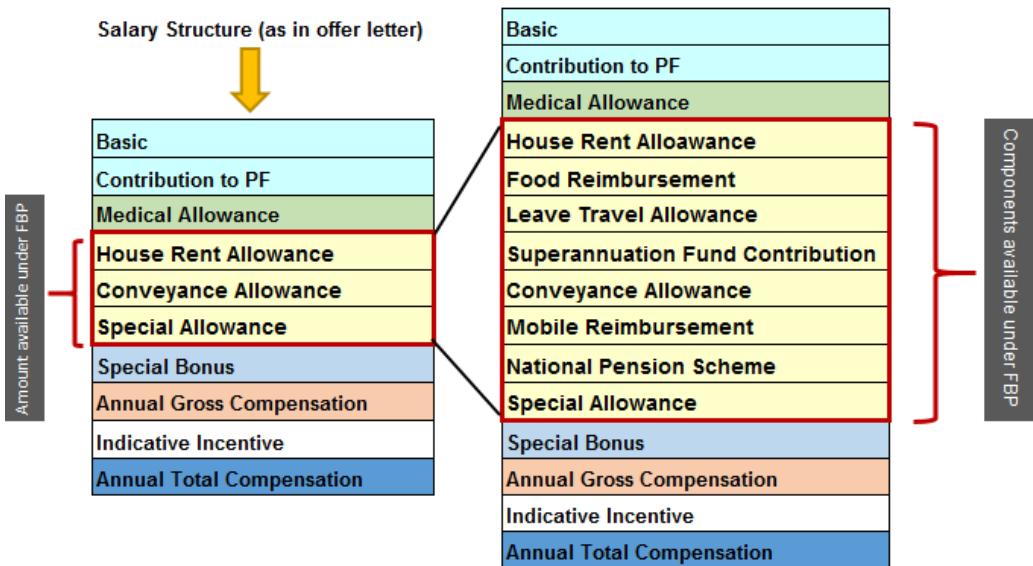
#### **↳ Portion of salary allocated for FBP – FBP Amount**

- Associates can only use the amount allocated for FBP to define their set of components

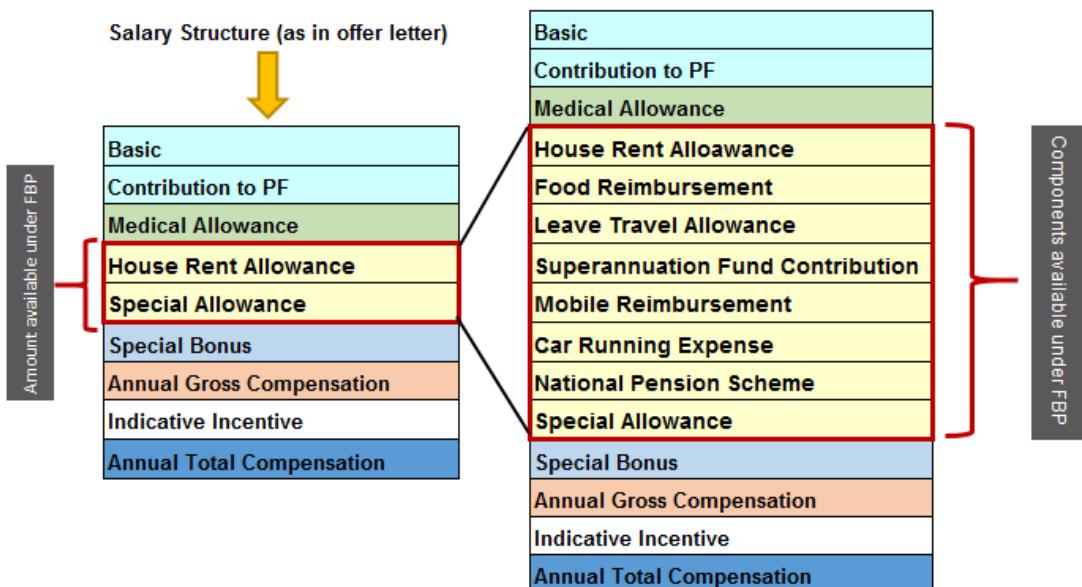
## FBP Amount

The amount available for definition under FBP is dependent on the grade / level of the associate. Associates can only use the amount allocated for FBP to define their components. The balance available after allocating for any or all of the given FBP components will be paid as Special allowance.

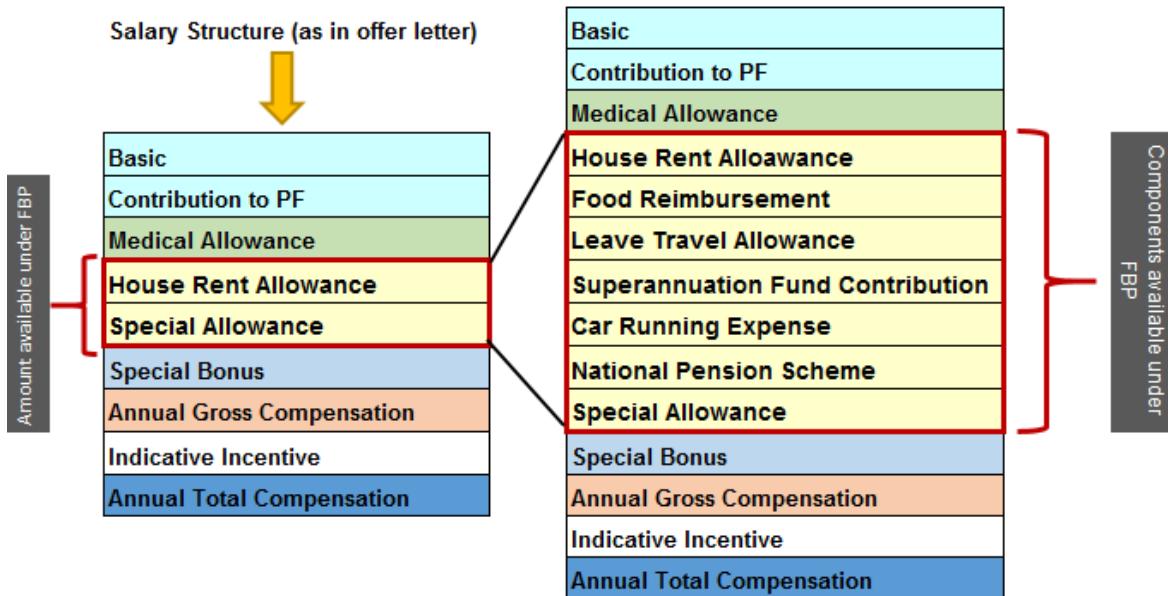
### Up to Associate Level



### Senior Associate and Manager Levels



## Senior Manager and Above Levels



### Fixed components

- The following are fixed components and cannot be used in FBP:
  - Basic
  - Provident Fund
  - Night shift Allowance
  - Employee State Insurance (ESI)
  - Contribution Pay
  - Special Bonus

 <b>Note</b>	<p>Night shift allowance, Employee State Insurance, Contribution Pay and Special Bonus are applicable only to a select set of associates.</p> <p>All reimbursable components do not form part of salary and would be paid out as per reimbursement cycles.</p>
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## FBP working mechanism

FBP earnings definition in MyPay works like a calculator with Special allowance as the adjusting factor. Upon declaration/re-declaration of any FBP definitions, the amount so defined is deducted from the associate's special allowance and accrued under the respective FBP Component in the reimbursement slip available in <https://mypay.cognizant.com> → MyStatements → Reimbursement slip. Therefore, the FBP

components (except HRA) are not a part of the associate's Pay slip. The Pay slip components (HRA, Special allowance etc.) are a reflection of the associate's FBP earnings definition and not a reflection of

the associate's offer letter/E-letter. Associates have to claim the deducted amount under FBP as mentioned in the reimbursement slip by following the procedure for claim under each FBP Component mentioned in this document.

## Coverage and Eligibility

All associates tagged to IT services (India) and BPO services (India) including erstwhile VSI, Kbace , TZS and TRI associates are eligible for FBP. Refer the benefits eligibility table to know about the grade based availability of the components.

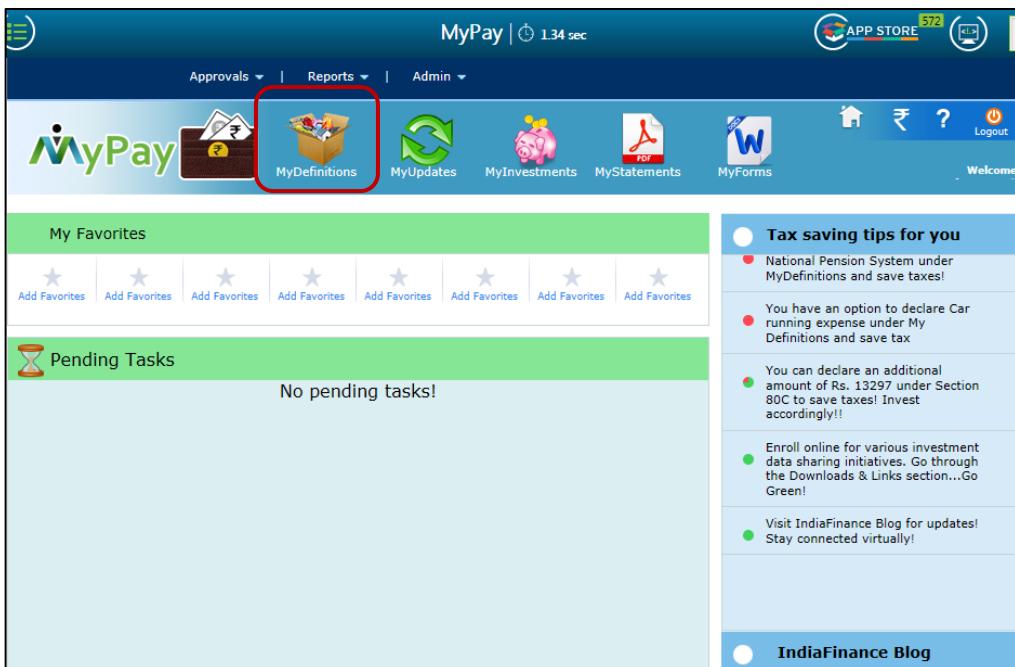
Component	Up to A Level	SA and M	SM and Above
1. House Rent Allowance (HRA)	Yes	Yes	Yes
2. Food Reimbursement	Yes	Yes	Yes
3. Mobile Reimbursement	Yes	Yes	No
4. Leave Travel Allowance (LTA)	Yes	Yes	Yes
5. Car Running Expenses	No	Yes	Yes
6. Driver Salary	No	Yes	Yes
7. National Pension Scheme	Yes	Yes	Yes
8. Superannuation	Yes	Yes	Yes

## Definition of Benefits Structure

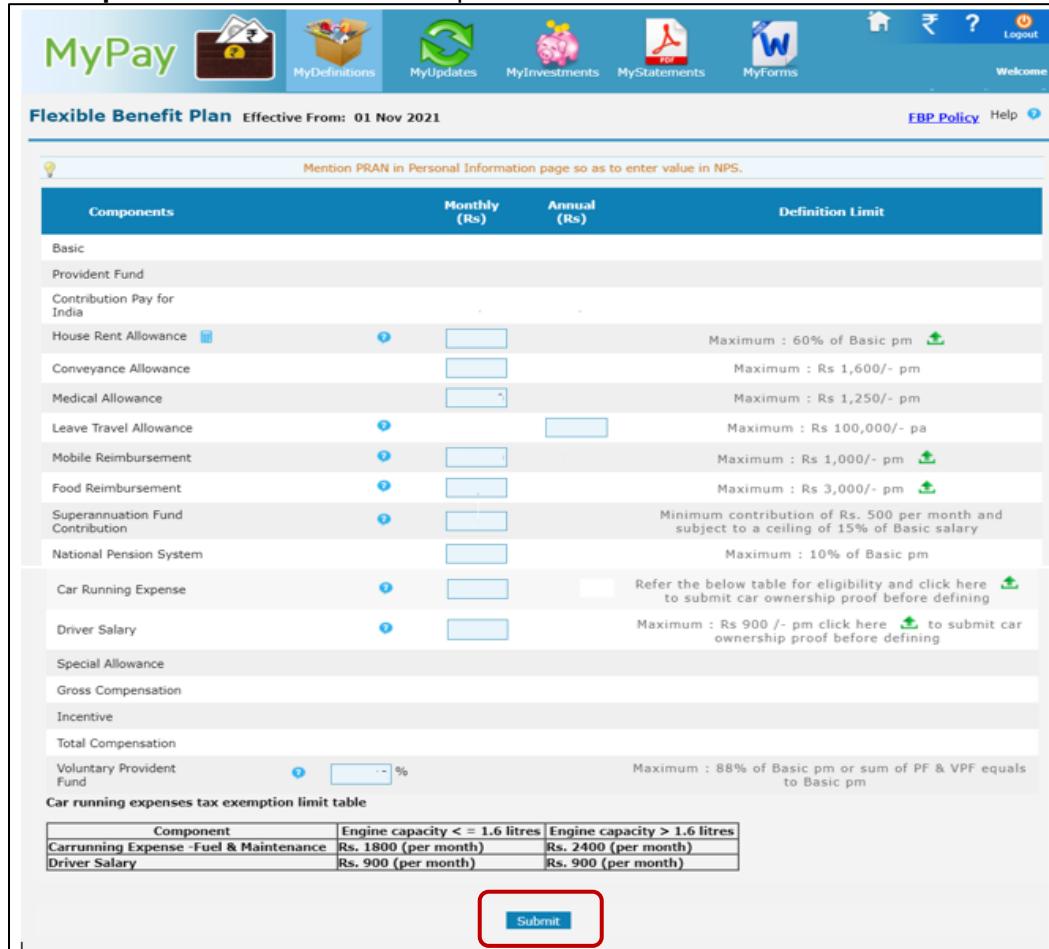
- Step 1: Login to <https://mypay.cognizant.com>



■ Step 2: Click the MyDefinition



■ Step 3: Define the desired components and click the Submit button



The screenshot shows the 'Flexible Benefit Plan' configuration page. At the top, it says 'Effective From: 01 Nov 2021' and has links for 'FBP Policy' and 'Help'. Below this is a table for defining benefit components:

Components	Monthly (Rs)	Annual (Rs)	Definition Limit
Basic			
Provident Fund			
Contribution Pay for India			
House Rent Allowance	<input type="text"/>	<input type="text"/>	Maximum : 60% of Basic pm <input type="button" value="Upload"/>
Conveyance Allowance	<input type="text"/>	<input type="text"/>	Maximum : Rs 1,600/- pm <input type="button" value="Upload"/>
Medical Allowance	<input type="text"/>	<input type="text"/>	Maximum : Rs 1,250/- pm <input type="button" value="Upload"/>
Leave Travel Allowance	<input type="text"/>	<input type="text"/>	Maximum : Rs 100,000/- pa <input type="button" value="Upload"/>
Mobile Reimbursement	<input type="text"/>	<input type="text"/>	Maximum : Rs 1,000/- pm <input type="button" value="Upload"/>
Food Reimbursement	<input type="text"/>	<input type="text"/>	Maximum : Rs 3,000/- pm <input type="button" value="Upload"/>
Superannuation Fund Contribution	<input type="text"/>	<input type="text"/>	Minimum contribution of Rs. 500 per month and subject to a ceiling of 15% of Basic salary <input type="button" value="Upload"/>
National Pension System	<input type="text"/>	<input type="text"/>	Maximum : 10% of Basic pm <input type="button" value="Upload"/>
Car Running Expense	<input type="text"/>	<input type="text"/>	Refer to the below table for eligibility and click here <input type="button" value="Upload"/> to submit car ownership proof before defining
Driver Salary	<input type="text"/>	<input type="text"/>	Maximum : Rs 900 /- pm click here <input type="button" value="Upload"/> to submit car ownership proof before defining
Special Allowance			
Gross Compensation			
Incentive			
Total Compensation			
Voluntary Provident Fund	<input type="text"/>	<input type="text"/> %	Maximum : 88% of Basic pm or sum of PF & VPF equals to Basic pm <input type="button" value="Upload"/>
<b>Car running expenses tax exemption limit table</b>			
Component	Engine capacity < 1.6 litres	Engine capacity > 1.6 litres	
Carrunning Expense -Fuel & Maintenance	Rs. 1800 (per month)	Rs. 2400 (per month)	
Driver Salary	Rs. 900 (per month)	Rs. 900 (per month)	

A red box highlights the 'Submit' button at the bottom of the form.

#### ▣ Things to Remember

- ▣ Allocation/ Reallocation of the components for the Flexible Benefit Plan can be made only between 5<sup>th</sup> and 24<sup>th</sup> of every month
- ▣ If 5<sup>th</sup> falls on a weekend or holiday, the system would be available from the next working day
- ▣ If 24<sup>th</sup> falls on a weekend or holiday, the system would be available till the previous working day. Exceptions to this, if any, would depend on the salary payout day for a particular month
- ▣ All FBP components are available for redefinition on a monthly basis
- ▣ Definitions can be made only for the current and future months
- ▣ Defined amount is accrued based on the actual number of days the associate works in the India Payroll (Proration would be done wherever applicable)
- ▣ Definition available on the cut-off date would be taken for payroll processing
- ▣ Associates are required to review the changes to the definition whenever there is a change in location, personal details, travel, compensation and inter-company transfers

## FBP Components

The flexible benefits plan would consist of the following components which can be chosen by associates based on their eligibility.

### House Rent Allowance (HRA)

House Rent Allowance is an allowance extended to the employee towards monthly payment for a rented accommodation.

**Coverage:** Associates at all levels

**Limit:** Ranges from 0 to 60% of the basic salary

#### Taxability on HRA

In accordance to the Income Tax Act, the amount exempted from the taxable income would be the least of the following:

- ▣ Amount equal to 50% of basic salary, for persons staying in Mumbai, Chennai, Kolkata or Delhi and 40%, for others
- ▣ The actual amount of house rent allowance received
- ▣ The amount of rent actually paid in excess of 10% of basic salary (which is amount of rent actually paid minus 10% of basic salary)

Only the amount paid towards rent is eligible for exemption. Amount paid towards maintenance charges, electricity bill and food in case of paying guest accommodation are not eligible for exemption.

### Claim process and policy details:

- Step 1: Click the HRA link under the MyInvestments tab

The screenshot shows the MyPay dashboard with the following interface elements:

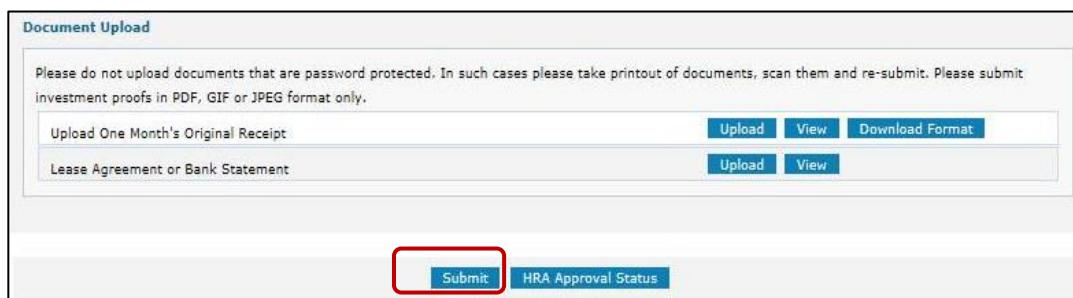
- Top Navigation Bar:** Includes icons for MyPay, MyDefinitions, MyUpdates, MyInvestments (highlighted with a red box), MyStatements, MyForms, Home, Rupee symbol, Help, and Logout.
- My Favorites Section:** A green header bar with "My Favorites" and several "Add Favorites" buttons. One button has a red box around it. Below this are links to "Investment Declaration/Actuals", "HRA" (highlighted with a red box), "Loss on House Property", and "Higher Education Loan".
- Pending Tasks Section:** A green header bar with "Pending Tasks" and a message "No pending tasks!".
- Right Sidebar:** Titled "saving tips for you" with sections for "Investment Declaration/Actuals", "Loss on House Property", "Higher Education Loan", and "IndiaFinance Blog".
- Bottom Footer:** Shows a blue circle icon and the text "IndiaFinance Blog".

- Step 2: Fill in the 'Rent paid details' and 'Monthly rent paid' information and click the [Save & Submit](#) button. (Approval status can be viewed by clicking the [Approval Status](#) button after the Finance Team validates your submission)

The screenshot shows the "Rent Paid for Residential Accommodation" form:

- Header:** "Rent Paid for Residential Accommodation" and "Required document for Investments".
- Payment Mode Section:** Radio buttons for "Cash", "Cheque", and "Electronic Transfer" (selected). Fields for "Name of Landlord", "PAN of Landlord", "Receipt Month" (dropdown), and "Agreement Period" (From and To fields with calendar icons).
- Note:** "NOTE : If your leased accommodation is Chennai, Delhi, Mumbai, Kolkata please select city type as Metro. For any other City please select Non-Metro."
- Monthly Rent Paid Section:** A table with columns for "Month" (Apr '16 to Mar '17) and "Total". Rows for "Amount Paid" and "City Type" (dropdown menus).

■ **Step 3:** Upload relevant documents through Upload option available



**Document Upload**

Please do not upload documents that are password protected. In such cases please take printout of documents, scan them and re-submit. Please submit investment proofs in PDF, GIF or JPEG format only.

Upload One Month's Original Receipt	Upload	View	Download Format
Lease Agreement or Bank Statement	Upload	View	

**Submit** HRA Approval Status

\*Please ensure that you click the **Submit** button failing which the details and the documents uploaded by you will not flow to the approval queue

■ **Step 4:** For further details regarding the required documents click on [My Forms](#)



#### Documentary Requirements:

- If the monthly HRA defined under MyPay > MyDefinitions is less than or equal to INR 3,000, there is no need to submit any documents for the rent paid. It is enough if rent values are updated and submitted in MyPay > MyInvestments.
- If the monthly HRA is in the range of Rs.3000/- to Rs.8,333/- and the rent also belongs to the same range specified here, then the documents required are:
  - Copy of Lease Agreement
  - Original Rent Receipt
  - In the absence of Lease Agreement/Rent Receipt, bank statement containing the rent payment via EFT/Cheque needs to be provided
- If the monthly HRA is higher than Rs.8,333/- and the rent is lower than Rs.8,333/- then the documents required are as per the point mentioned above
- If the monthly HRA is higher than Rs.8,333/- and the rent also is higher than Rs.8,333/- then the documents required are:
  - Copy of Lease Agreement
  - Original Rent Receipt
  - In the absence of Lease Agreement/Rent Receipt, bank statement containing the rent payment via EFT/Cheque needs to be provided
  - PAN Number of the Landlord

- In Case of Hostel/Paying Guest Accommodation, rent receipt in the Hostel's printed letterhead or pre-printed receipt book is required. PG's accommodation PAN number is mandatory. Only accommodation expenses are considered and not the food/maintenance charges

## Leave Travel Allowance (LTA)

Leave Travel Allowance provides for reimbursing the Associates for their domestic travel thereby enabling them to avail income tax exemptions. The amount reimbursed is subject to pre-defined limits and conditions. Travel outside India is not eligible for claiming LTA benefit.

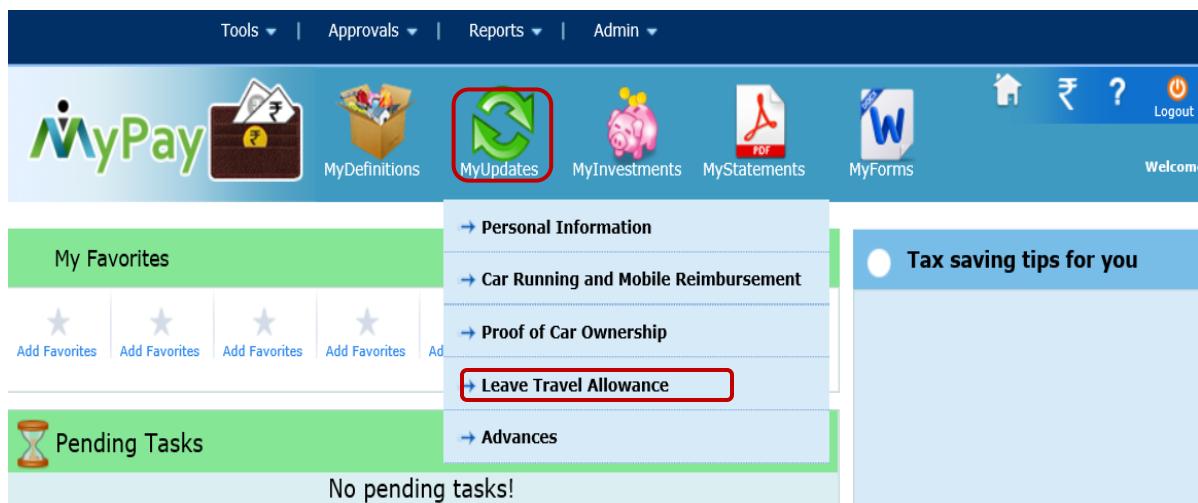
**Coverage:** Associates at all levels

**Limit:** LTA limit has been increased to Rs 1,00,000/- across all levels with effect from 1<sup>st</sup> January 2022.

Component	Associate at all levels
Eligibility (Per Annum)	1,00,000/-

**Claim process and policy details:**

- Associates should declare the desired LTA amount in the [MyDefinitions](https://mypay.cognizant.com) tab in <https://mypay.cognizant.com>
- Associates should submit the LTA reimbursement claim in MyPay.
- **Step 1:** Login to <https://mypay.cognizant.com>
- **Step 2:** Click on [MyUpdates](#) tab and [Leave Travel Allowance](#)



■ Step 3: Select Claim type

**LTA Claims Sheet**

Vacation Leave Period

Claim Type : **Non-Taxable**

Travel Date	From	To	Amount	Travel Type	No. of Proofs
				Select	
				Select	
				Select	

Total Amount:Rs.0

Submit

Please refer the list of required documents in the [FBP Policy](#) before submitting the LTA claim to help faster processing of your claims.

■ Step 4 : For claiming LTA as a **non-taxable component**, select the claim type as **Non-Taxable** and update the **leave period** and upload **earned leave screen print from HCM**.

**LTA Claims Sheet**

Vacation Leave Period

Claim Type : **Non-Taxable**

From:  To:

Duration Days:

Vacation Leave Screen shot from HCM

Upload View

Travel Date	From	To	Amount	Travel Type	No. of Proofs
				Select	
				Select	
				Select	

Details of persons travelled:

Name	Age	Relationship
		Self

Total Amount:Rs.0

Submit

- **Step 5 :** Fill in the travel date, destination details, amount spent, travel type and number of proofs attached for each travel as shown below. Add additional rows to as required to update the travel details.

**LTA Claims Sheet**

Vacation Leave Period

Claim Type : Non-Taxable From [ ] To [ ] Vacation Leave Screen shot from HCM

Duration Days:

Travel Date	From	To	Amount	Travel Type	No. of Proofs
01-01-2022	CHENNAI	Coimbatore	[ ]	Select	[ ]
01-11-2022	Coimbatore	CHENNAI	[ ]	Select	[ ]
[ ]	[ ]	[ ]	[ ]	Select	[ ]

- **Step 6:** Update the person travelled details under “Details of persons travelled” and click on the “Submit” button at the end of the page to complete the process. Print the Summary sheet and submit along with the hard copy of the original documents

**LTA Claims Sheet**

Vacation Leave Period

Claim Type : Non-Taxable From [ ] To [ ] Vacation Leave Screen shot from HCM

Duration Days:

Travel Date	From	To	Amount	Travel Type	No. of Proofs
01-01-2022	CHENNAI	Coimbatore	[ ]	Select	[ ]
01-11-2022	Coimbatore	CHENNAI	[ ]	Select	[ ]
[ ]	[ ]	[ ]	[ ]	Select	[ ]

**Details of persons travelled:**

Name	Age	Relationship
[ ]	[ ]	Self
[ ]	[ ]	[ ]
[ ]	[ ]	[ ]

Total Amount:Rs.0

Submit

■ **Step 7:** Mandatory Documents to be sent by internal courier to respective location POCs. Please refer the able “Point of Contact for claims submission”. Claims need to be supported by proper documents as stated below:

- Original bills of travel

- By Air: Original air tickets and boarding passes
- By Rail: Original train tickets or Print-out of E-Ticket
- By Road: Original bus tickets, if the travel is by bus
- By Sea : Original ship tickets and boarding passes
- Payment receipt and trip sheet for rented cab; Toll tax paid and petrol bills for own cab. Maximum limit of First AC Train fare for the farthest point of travel from the source to the destination would be considered for arriving at the kilometers travelled

- LTA Cover Page duly signed by the associate.

- Associates accumulate a monthly amount as per their definition for LTA under FBP
- The amount defined under LTA accumulates on a monthly basis and associates have flexibility of changing this definition every month. For example-If you declare 30,000/- in FBP definition system, you will accumulate 30,000/12 i.e. 2,500/- per month
- In case the value of the bills submitted in **Non-taxable claim** is higher than the amount accumulated as of that date, the reimbursement will be made to the extent of the amount accumulated as of that date and the balance will be paid on a monthly basis as and when the accumulation occurs within the current block (current block period starts from 1<sup>st</sup> January 2022 and ends by 31<sup>st</sup> December 2025)
- Only bills pertaining to travel from the location of employment to the destination would be considered. Accommodation, recreation and sightseeing expenses cannot be claimed as part of LTA.
- Bills for the associate and the associate's family pertaining to a travel to any place in India can be claimed. Family includes spouse, children, parents, brothers and sisters wholly dependent on the associate.
- The associate must have accompanied the dependent(s) during the travel / vacation to claim for the dependents' travel.
- **A minimum of three continuous days of earned leave is mandatory** (earned leave does not include weekends and national holidays) effective 1<sup>st</sup> January 2022. Personal leave or other leaves availed will not be considered for LTA claim. The leave records should be updated with earned leave for the period on the leave system. It is applicable for all travels happening from January 2022.
- Bills can be submitted any time during the block period.
- Local conveyance (i.e. Residence to Airport and Airport to hotel and vice versa) cannot be Considered

- Claims would be reimbursed as a part of the reimbursement cycle. Please refer to the table on "Reimbursement Dates" for further details
- LTA can be claimed twice in a block of four years. i.e. two journeys can be performed in a block (current block period starts from 1<sup>st</sup> January 2022 and ends by 31<sup>st</sup> December 2025). Accumulation can also be carried forward to the next year within the block of four years. However, associates can claim only one travel in a calendar year.
- LTA can be claimed as non-taxable income only twice in a block of four years. After the associate has claimed it as non-taxable income twice, the LTA component will be frozen for further definition under the MyDefinitions page in MyPay.
- Any unspent accumulation after the first non-taxable claim will be carried forward to the subsequent trip during the same block. However, if the associate wishes to claim it as taxable claim instead of carrying it forward, he/she can do so through MyPay as per the process mentioned above
- The associate can avail LTA only when he or she is in India Payroll and not after moving into any onsite payroll
- **Step 8 :** For claiming LTA as **taxable component**, select the claim type as **Taxable**, fill in the amount you wish to claim as taxable claim and click on "**Submit**" button at the bottom of the page

The screenshot shows the 'Leave Travel Allowance' section of the MyPay platform. The 'Claim Type' dropdown is set to 'Taxable'. The 'Amount' input field in the travel table is highlighted with a red box. The 'Submit' button at the bottom right is also highlighted with a red box.

- **Step 9 :** The mandatory requirement of 3 days of earned leave is not applicable for claiming LTA as a Taxable Allowance and also no document is required for submission. The entire eligibility amount can be claimed as a taxable allowance or you can also claim a portion of LTA as taxable and the remaining as non-taxable.
- LTA can be claimed as taxable income anytime during the block of four years. The maximum number of taxable claims permitted is three times in a block of four years. After claiming LTA as taxable for three times in a block of four years, the LTA component will be frozen for further definition under the MyDefinitions page in MyPay.

## Food Reimbursement

Food Reimbursement aims at providing an allowance for food items that an associate may require at the Office premises. Food allowance would be provided through a “**Food Card**”.

**Coverage:** Associates at all levels.

**Limit:** Up to a maximum of Rs.3000 per month

**Claim process and policy details:**

Associate must apply for a Food card and need to update the Food Card number and declare the definition amount under the My Definitions tab in <https://mypay.cognizant.com>.

- Associates are required to procure Food Card from HDFC Bank / Axis Bank through MyPay under MyUpdates > Personal Information > Food Card Details > Apply New Card (Select HDFC/Axis).

The screenshot shows the MyPay dashboard. At the top, there are navigation links: Tools, Approvals, Reports, Admin, Home, ₹, ?, Logout, and Welcome. Below the header are several icons: MyPay (with a wallet icon), MyDefinitions, MyUpdates (highlighted with a red box), MyInvestments, MyStatements, and MyForms. A sidebar on the left titled 'My Favorites' has four star icons labeled 'Add Favorites'. A 'Pending Tasks' section below it says 'No pending tasks!'. The main content area has a 'Personal Information' menu with options: Car Running and Mobile Reimbursement, Proof of Car Ownership, Leave Travel Allowance, and Advances. A 'Tax saving tips for you' section is on the right.

This screenshot shows the 'Food Card Details' page under 'Personal Information'. It includes fields for 'Existing Food Card Bank' (with a dropdown menu 'Please Select'), 'Existing Food Card No.', 'Enter New Food Card No.', and a 'Submit' button. Below these are two buttons: 'Apply New Card' and two bank logos: 'HDFC BANK' and 'AXIS BANK', both highlighted with red boxes.

### HDFC Food Card:

Associates can procure a HDFC Food Card by following the process mentioned below:

- Step 1:** Furnish all necessary details under option 1 and click “Submit” button




HDFC Bank - Food Plus Card

HDFC Bank FoodPlus Card - a smart and secure way of giving meal vouchers to your employees!

It is a prepaid Visa Card which can be loaded with monthly meal allowances. Unlike other meal vouchers, this Card can be used for purchase of meals at ALL food and beverage merchant outlets in India. All you need to do is carry the Card to a store, pay by swiping it for the purchase and sign the generated purchase slip. You can conveniently check the transaction history and balance online by [clicking here](#), thus keeping track of your purchases is easy.

The FoodPlus Card is convenient to carry, as it is a handy plastic card as against bulky bunch of paper tickets. If lost, it can be hotlisted by calling at our **24x7 PhoneBanking / NetBanking Services** and the residual balance can be transferred to the reissued Card making it safe and free from misuse. Tracking the card too is easier as NetBanking access is given to each Card!

**Employee Details**

- I want to apply for a New / Replacement of FoodPlus Card
- I have an activated FoodPlus Card but need to update my correct demography details
- I want to update KYC for my existing FoodPlus Card.

**Employee Details**

**\*First Name\*** (Characters should not exceed 18)

Please enter First Name

**\*Last Name\*** (Characters should not exceed 18)

Please enter Last Name

**\*Date of Birth**

Mar

1919

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Please enter Mobile No

**\*Mother's Maiden Name**

Please enter Mother's Maiden name

**\*Landline number**

91

**\*Email ID**

Please enter your official email id.

**\*PAN Number**

Please enter PAN Number

**\*Confirm PAN Number**

Please enter Confirm PAN Number

**\*Address 1** (Characters should not exceed 50)

Please enter Address 1

**\*Address 2** (Characters should not exceed 50)

Please enter Address 2

**\*Address 3** (Characters should not exceed 50)

Please enter Address 3

**\*Address 4** (Characters should not exceed 50)

Please enter Address 4

**\*State**

▼

Please select State

**\*City**

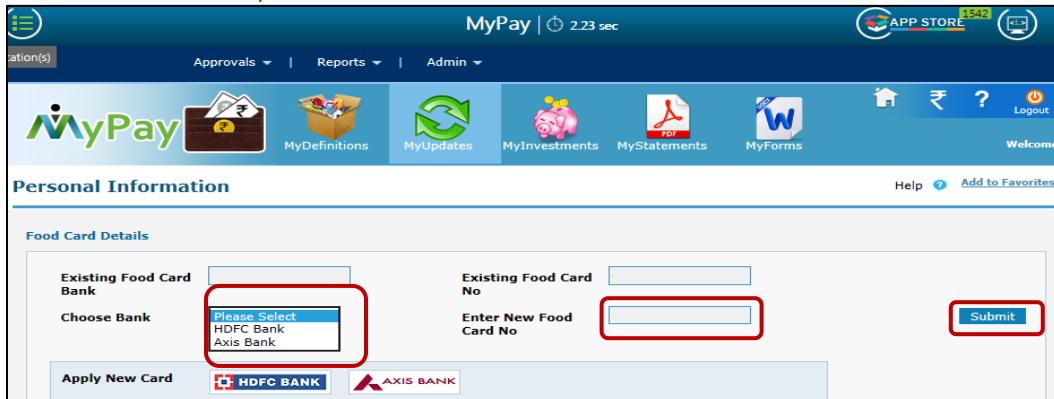
▼

<b>*Pin Code</b> <input type="text"/> <small>Please enter Pin Code</small>	<b>Country</b> <input type="text" value="India"/>
<b>*Emp Id</b> <input type="text"/> <small>Please enter Emp Id</small>	
<b>*Is your Salary from CTS getting credited to HDFC account?</b> <input type="radio"/> Yes <input type="radio"/> No <small>Please select one.</small>	
<b>Generate OTP</b> <span style="float: right;">OTP will be sent to your official Email ID.</span>	

- **Step 2 :** Associate need to update the food card details soon after receiving the same under MyPay > MyUpdates > Personal Information > Food Card Details



- **Step 3 :** Update the Bank name and Food Card number under the **Food Card Details** and click the Submit button. Now, associate will be able to define the Food card reimbursement amount.



<b>Existing Food Card Bank</b> <b>Choose Bank</b> <input type="button" value="Please Select"/> <input type="button" value="HDFC Bank"/> <input type="button" value="Axis Bank"/>	<b>Existing Food Card No.</b> <input type="text"/>	<b>Enter New Food Card No.</b> <input type="text"/>
<input type="button" value="Submit"/>		

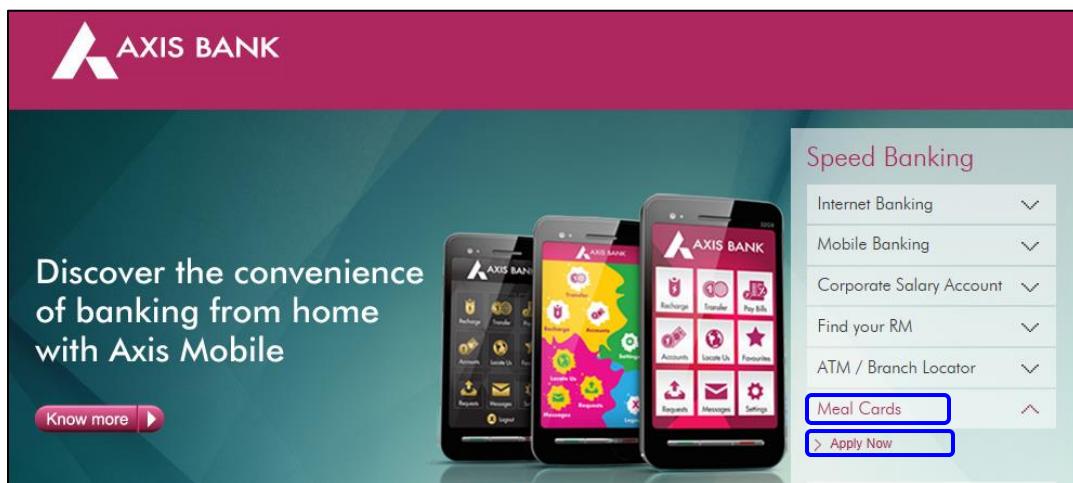
- **Step 4 :** Upon clicking submit you will be asked for the confirmation on the availability of the existing card details if any. Please confirm accordingly so that the details are updated in MyPay



### Axis Food Card :

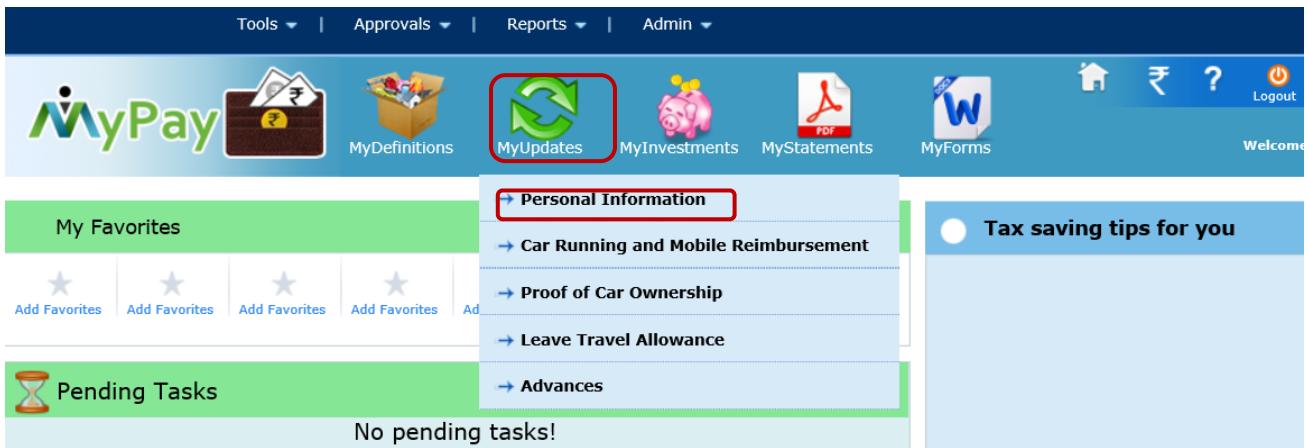
Associates can procure an Axis Food Card by following the process mentioned below:

- **Step 1:** Select Meal card option and click on Apply now



- **Step 2:** Fill in all the required details and click on the Submit button.

- **Step 3 :** Associate need to update the food card details soon after receiving the same under MyPay > MyUpdates > Personal Information > Food Card Details



- **Step 4 :** Update the Bank name and Food Card number under the [Food Card Details](#) and click the Submit button. Now, associate will be able to define the Food card reimbursement amount.



- **Step 5 :** Upon clicking submit you will be asked for the confirmation on the availability of the existing card details if any. Please confirm accordingly so that the details are updated in MyPay



- The card would be delivered within 2 to 3 weeks from the time of furnishing the details
- The amount will be credited as reimbursement to the *Food Card* at the end of every month
- In case the amount defined under Food reimbursements could not be loaded into your food card due to reasons like

- Invalid card number entered in MyPay
  - Food card hot listed by associate due to loss or damage
  - Food card expired due to validity
  - Food card balance likely to exceed or exceeds Rs.10,000/- for cases Non KYC (where the bank does not have the KYC of the associate on record)and Rs.50,000/- if KYC provided (where the bank has the KYC updated in its records)
  - Any reversal due to Loss of Pay, travel days pertaining to earlier months, as per inputs given by HR
- If an associate falls under any of the above category then the monthly definition against food card would be removed, would get added to Special Allowance and will be paid after tax deduction as applicable.
- Upon rectification of the above mentioned issues, the Associate has to re-define the Food reimbursement amount by logging into <https://mypay.cognizant.com> else, the amount in the MyDefinitions page will remain as zero.
- Any card updated post cutoff (24<sup>th</sup> of every month) will be considered for subsequent month loading.
- The reimbursement would be proportionate to the number of days worked in India
- According to Governmental regulations, the Food Card can be used only to buy ready-to-eat cooked food and the card cannot be used to purchase items for more than Rs. 100 per day
- Amount once credited by Cognizant into the food card based on associate definition cannot be reversed or credited into the salary account
- The food card shall be used by the associates only for the reimbursement of food items at outlets specified by the bank
- In the event of changing the food card/switching over from one bank to the other during the month, the card loading will be done to the current card for which the details have been updated by the associate in MyPay.
- The maximum amount that can be maintained in the Food Card is (According to RBI Regulations):
1. Rs.50,000/- for associates
    - a. Holding any account in HDFC (is an existing customer of the bank)
    - b. Not holding any account in HDFC (not being an existing customer), but have provided their KYC details to the bank for this Food Card purpose
  2. Rs. 10,000/- for Associates not holding accounts in HDFC/Axis Bank and have also not submitted their KYC details to the bank as required for this Food Card purpose

### HDFC Bank KYC Procedure

For updating the KYC documents associate need to choose Option 3 –“I want to update KYC for my existing Foodplus card” and update required details.

**HDFC account holders** – After updating the required details, HDFC Account holders need to share their Customer Id for KYC updation.

**Non HDFC Account Holders** – After updating the required details, Self-attested proof need to be loaded for KYC update.

**Employee Details**

I want to apply for a New / Replacement of FoodPlus Card  
 I have an activated FoodPlus Card but need to update my correct demography details  
 I want to update KYC for my existing FoodPlus Card.

**\*Meal Card No.**   
Please enter Meal Card No.

**\*Confirm Meal Card No.**   
Please enter Meal Card No.

**\*First Name** (Characters should not exceed 10)  
  
Please enter First Name

**\*Last Name** (Characters should not exceed 10)  
  
Please enter Last Name

**\*Date of Birth**  
  
  

Su	Mo	Tu	We	Th	Fr	Sa
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

  
+91   
Please enter Mobile No

**\*Email ID**   
Please enter your official email id.

**\*PAN Number**   
Please enter PAN Number

**\*Confirm PAN Number**   
Please enter Confirm PAN Number

**\*Address 1** (Characters should not exceed 30)  
  
Please enter Address 1

**\*Address 2** (Characters should not exceed 30)  
  
Please enter Address 2

**\*Address 3** (Characters should not exceed 30)  
  
Please enter Address 3

**\*Address 4** (Characters should not exceed 30)  
  
Please enter Address 4

**\*State**   
Please select State

**\*City**   
Please select City

**\*Pin Code**   
Please enter Pin Code

**Country**

**\*Emp Id**   
Please enter Emp Id

**\*Is your Salary from CT 8 getting credited to HDFC account?**  
 Yes  No  
Please select one.

**Generate OTP**   
OTP will be sent to your official Email ID.

## AXIS Bank KYC Procedure

The associate need to submit the KYC documents while applying for food card.

### Food Card - Bank Contact point

#### HDFC Bank

Any queries related to HDFC prepaid food card, please write to [Foodcardsupport.cts@hdfcbank.com](mailto:Foodcardsupport.cts@hdfcbank.com) . TAT for reply is one working day, i.e. Mails received on Day "0" will be replied by Day "1" EOD.

Please follow the escalation matrix, in case you did not receive a response within specified TAT.

#### Escalation Matrix

In case of no response, you may escalate to the following IDs with the relevant query id (the query id will be useful to track and trace the query faster)

Escalation	Name	Email ID
Level 1	Baskaran V	<a href="mailto:baskaran.v@hdfcbank.com">baskaran.v@hdfcbank.com</a>
Level 2	Oliverclement	<a href="mailto:Oliverclementpaul.l@hdfcbank.com">Oliverclementpaul.l@hdfcbank.com</a>

Associates need to contact HDFC phone banking (your local std code- 61606161 option 1, 3) for:

1. I-Pin Generation
2. Loss of HDFC Food card and application for a new card

#### Axis Bank

Escalation	Name	Email ID
Level 1	M.Ramaguruparan	<a href="mailto:M.Ramaguruparan@axisbank.com">M.Ramaguruparan@axisbank.com</a>
Level 2	Irshad Ahmed	<a href="mailto:Irshad.Ahmed@axisbank.com">Irshad.Ahmed@axisbank.com</a>

## Superannuation Fund Contribution

Superannuation Fund is a retirement benefit provided to employees. The amount defined by the associates under FBP will be deducted from their monthly salaries and contributed towards superannuation fund under the Group Superannuation Scheme administered by LIC. There would be no contribution from the company towards the same.

### Coverage: Associates at all levels

**Limit:** Minimum contribution of Rs. 500 per month and subject to a ceiling of 15% of basic salary.

**Taxability:** The contribution made to the fund is totally exempt from income tax.

### Process and policy details:

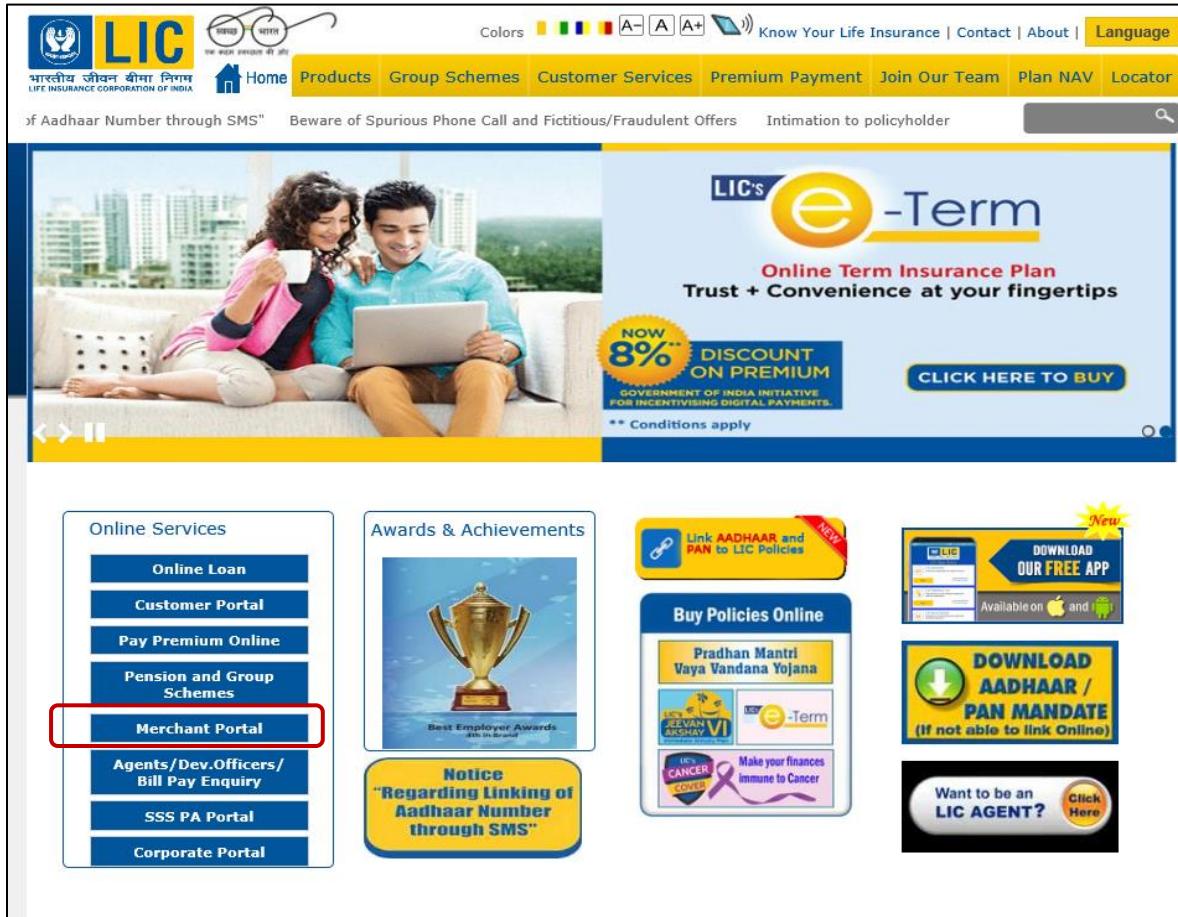
- Associates can define the contribution amount under [MyDefinitions](#) tab in <https://mypay.cognizant.com>, subject to the limits as mentioned above

- Once the associate opts for the benefit with the required amount, the same is recovered from the associate's monthly salary and deposited to the superannuation fund on behalf of the associate
- Associates who opt for this benefit cannot discontinue from the scheme till he or she is employed with Cognizant
- The contributions would be maintained by L.I.C of India and the interest rate is decided by L.I.C
- Associates cannot withdraw any amount from the fund during their tenure in Cognizant
- On separation, the associate can transfer the fund to the Superannuation fund maintained by his / her future employer or request the amount to be paid back in the form of monthly pension. In order to receive the superannuation fund contributions as monthly pension, the Associate need to request for the same through form for Employees Group Superannuation Scheme (Form available under the *Forms* link at <https://mypay.cognizant.com>). Please contact HR Shared Services - Benefits Team by writing an e-mail to [ExithelpdeskIndia@cognizant.com](mailto:ExithelpdeskIndia@cognizant.com) for assistance in the claim process at time of separation.
- For new joinees, transfer-in of superannuation fund should be initiated by the associate through their previous employer and the associate needs to request for the same by submitting Form A to his / her previous employer. (Form A available under the Forms link at <https://mypay.cognizant.com>)
- Associates may change the definition of the superannuation fund on a monthly basis, but the contributions must be within the monetary limits of Rs.500 per month and subject to a ceiling of 15% of basic salary.
- The contributions made towards superannuation fund for the current Financial Year can be viewed at <https://mypay.cognizant.com> in the **Superannuation Slip** page under **MyStatements**
- Associates can track the amount available in the superannuation fund by registering themselves at the website of L.I.C India ([www.licindia.com](http://www.licindia.com)) using their *LIC ID*(Available in the *Superannuation Slip* under *My Statements* at <https://mypay.cognizant.com>)
- In case of any queries pertaining to Superannuation, please contact the GSD helpdesk by raising a ticket at <https://gsd.cognizant.com> ➔ Human Resources ➔ India Payroll

Category*	Type*	Item*
FBP /Reimbursements	Superannuation Fund	Policy Related
FBP /Reimbursements	Superannuation Fund	Superannuation closure
FBP /Reimbursements	Superannuation Fund	Superannuation transfer

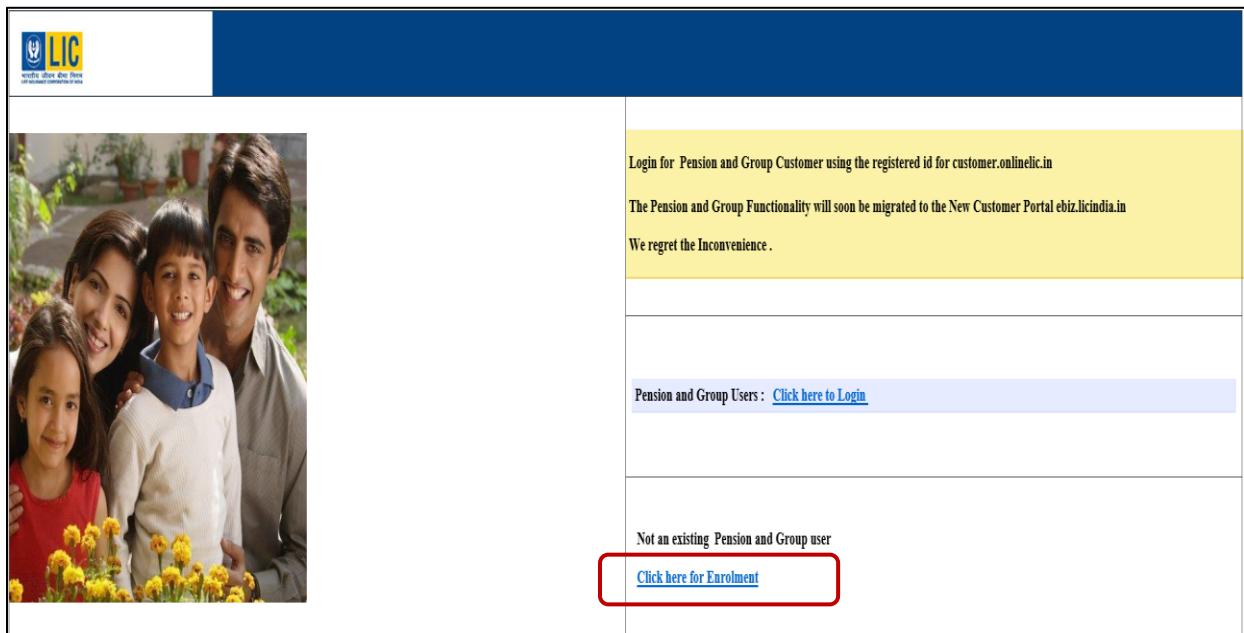
Please refer to the Step by step Login Procedure provided by LIC for tracking your Superannuation Fund.

**Log on to LIC Home page using URL [www.licindia.in](http://www.licindia.in)**



The screenshot shows the official website of LIC (Life Insurance Corporation of India). At the top, there's a navigation bar with links for 'Home', 'Products', 'Group Schemes', 'Customer Services', 'Premium Payment', 'Join Our Team', 'Plan NAV', and 'Locator'. A search bar is also present. The main banner features a couple sitting on a sofa looking at a laptop, with the text 'LIC's e-Term Online Term Insurance Plan Trust + Convenience at your fingertips'. Below this, there's a promotional offer for a 8% discount on premium. The left sidebar has a section titled 'Online Services' with links for 'Online Loan', 'Customer Portal', 'Pay Premium Online', 'Pension and Group Schemes', 'Merchant Portal' (which is highlighted with a red box), 'Agents/Dev.Officers/ Bill Pay Enquiry', 'SSS PA Portal', and 'Corporate Portal'. The right sidebar contains sections for 'Awards & Achievements' (with an image of a trophy), 'Buy Policies Online' (listing Pradhan Mantri Vaya Vandana Yojana, LIC Jeevan Akshay VI, and LIC Cancer Cover), and links for 'DOWNLOAD OUR FREE APP' (available on iOS and Android) and 'DOWNLOAD Aadhaar / PAN MANDATE' (if not able to link online). There's also a button for 'Want to be an LIC AGENT?'.

**Select the New User Creation Tab as shown below**



The screenshot shows the LIC India login page for Pension and Group users. It features a large image of a family. On the right, there's a yellow box containing text about the transition to a new customer portal and a link to log in. Below this, there's a light blue box for existing users and a white box for non-existing users, each with a 'Click here' button. The 'Click here for Enrolment' button is specifically highlighted with a red box.

**LIC**  
विविध जीवन शर्त  
LIFE INSURANCE CORPORATION OF INDIA

A- A A+ Screen Reader Access  
Color Themes

**NEW REGISTRATION**  
For Enrollment of New Group Policy

Policy No:  Member   
Master Policy Holder

**For Enrollment of new Annuity Number**

Enter Annuity No:  Proceed

Please ensure password (in 2nd window) contains atleast one numeric character  
Also please note that it should be greater than 8 digits

© Copyright Life Insurance Corporation of India 2004  
Registration number : 512.

www.licindia.in website is WCAG 2.0 Level AA compliant. Best viewed in resolution 1024x768 and compatible with IE 7+,  
Firefox 3.0+, Chrome 3.0+, Safari 3.0+

Enter the policy number that has been displayed in MyPay > MyStatements > Superannuation Slip

Select member from the option

Click on Proceed

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LIFE INSURANCE CORPORATION OF INDIA

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**NEW REGISTRATION**  
Please Authenticate Yourself for User-Id Creation:

Group Business Unit:	CHENNAI
Customer Name:	COGNIZANT TECHNOLOGY SOLUTIONS INDIA LIMITED
LIC ID:	<input type="text"/>
Date Of Birth:	<input type="text"/> .. (dd/mm/yyyy)

Proceed

Return to Main Page

Enter Date of Birth

Click on Proceed

Please ensure password (in 2nd window) contains atleast one numeric character  
Also please note that it should be greater than 8 digits

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Firefox 3.0+, Chrome 3.0+, Safari 3.0+

**LIC** Life Insurance Corporation of India

A- A A+ Screen Reader Access  
Color Themes

**NEW REGISTRATION**  
**NEW USER REGISTRATION**

Create your own User ID and Password

**Account Information**

User-ID:  \*

Enter User-ID of your choice.  
It can have Alphabets, Numbers and only these two special character dot(.) or underscore(\_)

Password:  \*

Confirm Password:  \*

Password must be in between 8 to 30 characters

Submit

Please ensure password (in 2nd window) contains atleast one numeric character  
Also please note that it should be greater than 8 digits

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Registration number : 512

www.licindia.in website is WCAG 2.0 Level AA compliant. Best viewed in resolution 1024x768 and compatible with IE 7+,  
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Welcome

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**» Basic Services**

- Policy Schedule
- Policy Status
- Claim Status
- Loan Status
- Consolidated Premium Paid Statement
- Individual Policy Premium Paid Statement
- Revival Quotation
- Policy & Proposal Images

**» Premier Services**

- Pay Premium Online
- Online Payment Receipts
- Premium Calendar
- Policy Claim History

**» e-Services Tools**

- Change Password
- Update Profile
- Enroll Policies
- Individual Pension Policy Details
- Enroll for Employer
- Group Schemes Details
- Group Pension Details

Please check point no. 7 & 9 of "Terms & Conditions"

**LIC's e-Services**

Welcome,

LIC is pleased to offer e-Services which include Basic and Premier Services. Premier services are available for policies which are on your own life and policies of your minor children. Pre-registration is required to avail these services. Please check the [Terms and Conditions](#) for registration. Please enrol all your policies ([Click here](#)) and then follow the 3 step process as mentioned below.

Click on the following link to register for LIC's e-Services. This link will take you to a page where you can add policies to get special services

Step-1 Step-2 Step-3

[Registration Form](#) [Print/Save Form](#) [Upload Form / Check Status](#)

Click Group Scheme Details

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**» Basic Services**

- [Policy Schedule](#)
- [Policy Status](#)
- [Claim Status](#)
- [Loan Status](#)
- [Consolidated Premium Paid Statement](#)
- [Individual Policy Premium Paid Statement](#)
- [Revival Quotation](#)
- [Policy & Proposal Images](#)

**» Premier Services**

- [Pay Premium Online](#)
- [Online Payment Receipts](#)
- [Premium Calendar](#)
- [Policy Claim History](#)

**» e-Services Tools**

- [Change Password](#)
- [Update Profile](#)
- [Enroll Policies](#)
- [Individual Pension Policy Details](#)
- [Enroll for Employer](#)
- [Group Schemes Details](#)
- [Group Pension Details](#)

\* Please check point no. 7 & 9 of "Terms & Conditions"

**Group Schemes Details**

Sl No.	Unit Name	Policy Number	Type of Scheme
1	CHENNAI		NGSCA

Please Click on the Policy Number to view your Contributions.

**Enrol New Group Policy**

PolicyNo:

[Group Scheme Details](#)

Click Policy No

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- [Enroll for Employer](#)
- [Group Schemes Details](#)
- [Group Pension Details](#)

\* Please check point no. 7 & 9 of "Terms & Conditions"

Your Policy Details are as follows:

Master Policy No.:	Master Policy-holder:	COGNIZANT TECHNOLOGY SOLUTIONS INDIA LIMITED
Contact Details :		
Servicing Group Business Unit of LIC:	CHENNAI	
Telephone:	2860 4201/02/05/06/03/2054/4127/4839/2105/4263/2106	
E-mail:	-	

Your Accumulation Details are as follows:

Member's Name:	LIC ID:	
Accumulated Value:	Accumulated as on:	
20,064.87	31/03/2018	
Date	Contributions Received After	Remarks
27/04/2018	31/03/2018	500.00
31/05/2018		500.00
Number of Contributions : 2	Total Amount : 1,000.00	

In case of any Discrepancy in the above data, please contact your Employer for necessary action.

[Back To Enrolled Policy List](#)

[Contribution History](#)      [Delete Enrollment](#)      [Back To Enrolled Policy List](#)

Click Contribution History for previous 2 years detail.

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<b>» Basic Services</b> <ul style="list-style-type: none"> <li><a href="#">Policy Schedule</a></li> <li><a href="#">Policy Status</a></li> <li><a href="#">Claim Status</a></li> <li><a href="#">Loan Status</a></li> <li><a href="#">Consolidated Premium Paid Statement</a></li> <li><a href="#">Individual Policy Premium Paid Statement</a></li> <li><a href="#">Revival Quotation</a></li> <li><a href="#">Policy &amp; Proposal Images</a></li> </ul> <b>» Premier Services</b> <ul style="list-style-type: none"> <li><a href="#">Pay Premium Online</a></li> <li><a href="#">Online Payment Receipts</a></li> <li><a href="#">Premium Calendar</a></li> <li><a href="#">Policy Claim History</a></li> </ul> <b>» e-Services Tools</b> <ul style="list-style-type: none"> <li><a href="#">Change Password</a></li> <li><a href="#">Update Profile</a></li> <li><a href="#">Enroll Policies</a></li> <li><a href="#">Individual Pension Policy Details</a></li> <li><a href="#">Enroll for Employer</a></li> <li><a href="#">Group Schemes Details</a></li> <li><a href="#">Group Pension Details</a></li> </ul>	<p>Contribution History</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">Master Policy No.:</td> <td style="width: 90%;">Master Policy Holder: COGNIZANT TECHNOLOGY SOLUTIONS INDIA LIMITED</td> </tr> <tr> <td>Member Name:</td> <td>UC ID ....</td> </tr> <tr> <td colspan="2" style="text-align: right;">Back</td> </tr> <tr> <td>Date</td> <td>Contribution History of 2 Years Prior to 31/03/2016</td> <td style="width: 10%;">Remarks</td> </tr> <tr> <td>31/03/2016</td> <td>500.00</td> <td></td> </tr> <tr> <td>29/04/2016</td> <td>500.00</td> <td></td> </tr> <tr> <td>31/05/2016</td> <td>500.00</td> <td></td> </tr> <tr> <td>30/06/2016</td> <td>500.00</td> <td></td> </tr> <tr> <td>30/07/2016</td> <td>500.00</td> <td></td> </tr> <tr> <td>31/08/2016</td> <td>500.00</td> <td></td> </tr> <tr> <td>30/09/2016</td> <td>500.00</td> <td></td> </tr> <tr> <td>28/10/2016</td> <td>500.00</td> <td></td> </tr> <tr> <td>30/11/2016</td> <td>500.00</td> <td></td> </tr> <tr> <td>31/12/2016</td> <td>500.00</td> <td></td> </tr> <tr> <td>01/01/2017</td> <td>500.00</td> <td></td> </tr> <tr> <td>01/02/2017</td> <td>500.00</td> <td></td> </tr> <tr> <td>01/03/2017</td> <td>500.00</td> <td></td> </tr> <tr> <td>31/03/2017</td> <td>500.00</td> <td></td> </tr> <tr> <td>28/04/2017</td> <td>500.00</td> <td></td> </tr> <tr> <td>31/05/2017</td> <td>500.00</td> <td></td> </tr> <tr> <td>30/06/2017</td> <td>500.00</td> <td></td> </tr> <tr> <td>31/07/2017</td> <td>500.00</td> <td></td> </tr> <tr> <td>31/10/2017</td> <td>500.00</td> <td></td> </tr> <tr> <td>31/08/2017</td> <td>500.00</td> <td></td> </tr> <tr> <td>28/09/2017</td> <td>500.00</td> <td></td> </tr> <tr> <td>30/11/2017</td> <td>500.00</td> <td></td> </tr> <tr> <td>29/12/2017</td> <td>500.00</td> <td></td> </tr> <tr> <td>31/01/2018</td> <td>500.00</td> <td></td> </tr> <tr> <td>28/02/2018</td> <td>500.00</td> <td></td> </tr> <tr> <td>27/03/2018</td> <td>500.00</td> <td></td> </tr> <tr> <td colspan="2" style="text-align: center;">Number of Contributions : 25      Total Amount : 12,500.00</td> </tr> <tr> <td colspan="2">In case of any Discrepancy in the above data, please contact your Company for necessary action.</td> </tr> <tr> <td colspan="2" style="text-align: right;">Back</td> </tr> </table>	Master Policy No.:	Master Policy Holder: COGNIZANT TECHNOLOGY SOLUTIONS INDIA LIMITED	Member Name:	UC ID ....	Back		Date	Contribution History of 2 Years Prior to 31/03/2016	Remarks	31/03/2016	500.00		29/04/2016	500.00		31/05/2016	500.00		30/06/2016	500.00		30/07/2016	500.00		31/08/2016	500.00		30/09/2016	500.00		28/10/2016	500.00		30/11/2016	500.00		31/12/2016	500.00		01/01/2017	500.00		01/02/2017	500.00		01/03/2017	500.00		31/03/2017	500.00		28/04/2017	500.00		31/05/2017	500.00		30/06/2017	500.00		31/07/2017	500.00		31/10/2017	500.00		31/08/2017	500.00		28/09/2017	500.00		30/11/2017	500.00		29/12/2017	500.00		31/01/2018	500.00		28/02/2018	500.00		27/03/2018	500.00		Number of Contributions : 25      Total Amount : 12,500.00		In case of any Discrepancy in the above data, please contact your Company for necessary action.		Back	
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31/01/2018	500.00																																																																																													
28/02/2018	500.00																																																																																													
27/03/2018	500.00																																																																																													
Number of Contributions : 25      Total Amount : 12,500.00																																																																																														
In case of any Discrepancy in the above data, please contact your Company for necessary action.																																																																																														
Back																																																																																														

\* Please check point no. 7 & 9 of "Terms & Conditions"

## Superannuation Transfer/Closure

- ▣ <https://gsd.cognizant.com> → Finance → India Payroll

Category*	Type*	Item*
FBP /Reimbursements	Superannuation Fund	Superannuation closure
FBP /Reimbursements	Superannuation Fund	Superannuation transfer

- ▣ E-mail : [ExithelpdeskIndia@cognizant.com](mailto:ExithelpdeskIndia@cognizant.com)

## National Pension System (NPS)

National Pension System or New Pension System (NPS) is a scheme introduced originally in 2003 by the Government of India to enable individuals to save for their retirement, and was extended in 2009 to cover employees of private sector as well. Effective April 1st, 2011, the Government has exempted from Income tax the contribution through the employer. The scheme is administered and controlled by the Pension Fund Regulatory & Development Authority –PFRDA ([www.pfrda.org.in](http://www.pfrda.org.in))

In NPS, a subscriber contributes every year till retirement and the contribution is invested as per the Investment pattern selected by the subscriber. On retirement, part of the investment corpus (Pension Wealth) accumulated is paid in lump sum while the remaining goes in purchasing a life annuity which will ensure stable monthly income to the subscriber till death. Subscriptions to NPS are towards Retirement contribution. You are required to properly assess your requirements for retirement before enrolling for the scheme. Tax savings should not be the only criteria for enrolling into retirement schemes.

**Coverage:** Associates at all levels

**Limit:** Minimum of Rs.500 and a maximum of 10% basic per month

**Taxability:** The contribution made to the fund is totally exempt from income tax

**Eligibility:** Any Associate on India Payroll can invest in this scheme. The Associate should also complete the regular KYC (Know your customer) formalities before opening the account

### Claim process and policy details

- Contact ICICI bank and complete the documentation formalities.
- Open the PRAN account as required and update the PRAN details under [MyUpdates](#) in <https://MyPay.Cognizant.com>
- If you are already holding PRAN a/c with Points of presence other than ICICI Bank, submit the Change of POP form to the ICICI bank
- Associates to declare the desired NPS Contribution amount after obtaining the PRAN a/c. This can be done through FBP definition, available on <https://MyPay.Cognizant.com>. Please note that you will not be able to define NPS in FBP until you have updated your PRAN details in MyPay.
- You have an option of setting up your NPS Contribution by reallocating the amounts that are currently available under the FBP scheme – like Car Running, Special allowance etc.
- The amount so allocated will be fully tax exempt. You can allocate a minimum of Rs.500 subject to a maximum of 10% of your basic salary.
- After the monthly payroll process, Cognizant will deposit the contribution amount to the POP who will in turn credit it to the Fund Manager of your choice. The details of amount deposited will be made available on the MyPay portal immediately. The details can also be viewed in the NSDL portal after 3 weeks of deposit (Please note that the timelines for viewing in NSDL site is indicative only and may depend upon the actions taken by NSDL)
- The current NPS Scheme proposal is based on the prevailing tax laws. Any changes to the Scheme by the government from time to time will be applicable
- PRAN number starts with 11 and 4 series will be mapped to ICICI for monthly loading and APY PRAN (Other than 11 and 4 series) will not be considered. Other series PRAN associates to apply for a New PRAN for NPS contribution.

**ICICI POC details** - Please Contact the below ICICI POC's for your location pertaining to NPS

LEVEL 1			
Location	Name	Contact No	Email ID
Bangalore	Nitesh S	7304911625	s.nitesh@icicibank.com
Coimbatore	Chelladurai	9677222564	chelladurai.c@icicibank.com
Kolkata	Somnath Paul	9830018068	somnath.paul@icicibank.com
Gurgaon	Gajraj Singh	8527294977	gajraj.singh@icicibank.com
Cochin	Arun Krishnan	9324804703	arun.krishna@icicibank.com
Noida	Dharmendra Singh	8130491037	s.dharmend@icicibank.com
Chennai	Thamarai S Selvan	9381503444	selvan.thamarai@icicibank.com
Hyderabad	Ravi Kora	9515600429	ravikumar.kora@icicibank.com
Pune	Chandini Dangi	7024168719	chandani.dangi@icicibank.com
MUMBAI(Vikhroli)	Manoj Pawar	9273757475	manoj.pawar@icicibank.com
NAVI MUMBAI	Srija Goud	9152009667	jangampally.srija@icicibank.com
NAVI MUMBAI	Vijay Anand	9819548292	vijayanand.j@icicibank.com

LEVEL 2			
Location	Name	Contact No	Email ID
Bangalore	Thamarai S Selvan	9381503444	selvan.thamarai@icicibank.com
Coimbatore	Thamarai S Selvan	9381503444	selvan.thamarai@icicibank.com
Kolkata	Thamarai S Selvan	9381503444	selvan.thamarai@icicibank.com
Gurgaon	Thamarai S Selvan	9381503444	selvan.thamarai@icicibank.com
Cochin	Thamarai S Selvan	9381503444	selvan.thamarai@icicibank.com
Noida	Thamarai S Selvan	9381503444	selvan.thamarai@icicibank.com
Chennai	Anil Kumar K	8754429652	k.anilkumar@icicibank.com
Hyderabad	Thamarai S Selvan	9381503444	selvan.thamarai@icicibank.com
Pune	Thamarai S Selvan	9381503444	selvan.thamarai@icicibank.com
MUMBAI(Vikhroli)	Thamarai S Selvan	9381503444	selvan.thamarai@icicibank.com
NAVI MUMBAI	Thamarai S Selvan	9381503444	selvan.thamarai@icicibank.com
NAVI MUMBAI	Thamarai S Selvan	9381503444	selvan.thamarai@icicibank.com

LEVEL 3			
Location	Name	Contact No	Email ID
Bangalore	Anil Kumar K	8754429652	k.anilkumar@icicibank.com
Coimbatore	Anil Kumar K	8754429652	k.anilkumar@icicibank.com
Kolkata	Anil Kumar K	8754429652	k.anilkumar@icicibank.com
Gurgaon	Anil Kumar K	8754429652	k.anilkumar@icicibank.com
Cochin	Anil Kumar K	8754429652	k.anilkumar@icicibank.com
Noida	Anil Kumar K	8754429652	k.anilkumar@icicibank.com
Hyderabad	Anil Kumar K	8754429652	k.anilkumar@icicibank.com
Pune	Anil Kumar K	8754429652	k.anilkumar@icicibank.com
MUMBAI(Vikhroli)	Anil Kumar K	8754429652	k.anilkumar@icicibank.com
NAVI MUMBAI	Anil Kumar K	8754429652	k.anilkumar@icicibank.com
NAVI MUMBAI	Anil Kumar K	8754429652	k.anilkumar@icicibank.com

## Mobile Reimbursement

Mobile Reimbursement aims at reimbursing the associates for mobile usage for official purposes.

**Coverage:** Up to M (Manager) grade only

**Limit:**

Component	Up to A Level	SA and M
Eligibility (Per Month)	500	1000

**Taxability:** Claims up to the eligible amount are exempted from taxable income

**Claim process and policy details:**

- Associate must define the amount under [MyDefinitions](https://MyPay.Cognizant.com) in <https://MyPay.Cognizant.com>
- Associates should follow the below steps for claiming their Mobile Reimbursements
  - **Step 1:** Procure an **ICICI / HDFC/ Axis credit card** and use it to pay mobile phone bills, Fuel and Maintenance bills. Associates who already possess an ICICI / HDFC/ AXIS credit card may use the same for payment of the above mentioned bills
  - **Step 2:** On receipt of the card associates have to:
    - Provide consent to the bank for sharing the reimbursable spend details with Cognizant (Please refer the [Card Mapping Process](#) given below)
    - Update the credit card number in Mypay. - MyUpdate – Personal information
  - **Step 3:** Bank would share the information on the reimbursable spends which would loaded in Mypay. Bank will be sharing the data based on the posting date and not on transaction date.
  - **Step 4:** Confirm the spends on mobile bill as “Official”, “Personal” or “Next Month” in order mark your expenses as claimed, not claimed or carried forward respectively. **Please note that reimbursements would not be effected if the transactions are not confirmed as Official by the Associates** (Please refer below “[Credit Card Transaction Confirmation Process](#)”)

## Credit Card

- Associates who currently do not possess a credit card for FBP reimbursement purposes can procure an HDFC / ICICI / Axis Bank Credit Card
- Associates who wish to use an existing ICICI / HDFC / Axis credit card or would like to procure one for the purpose of FBP reimbursement can follow the normal process of procuring a personal credit card with these banks. Once the card is delivered, associates need to provide a letter of consent (in the format mentioned below) to the Bank for sharing the details of reimbursable spends with Cognizant. This process is referred to as the process of “mapping the credit card” for reimbursement purposes
- In the event of getting a new card owing to reasons like expiry/card loss, the associate has to do the credit card mapping procedure once again in myPay to avail the benefit

## Process of Mapping Credit Card

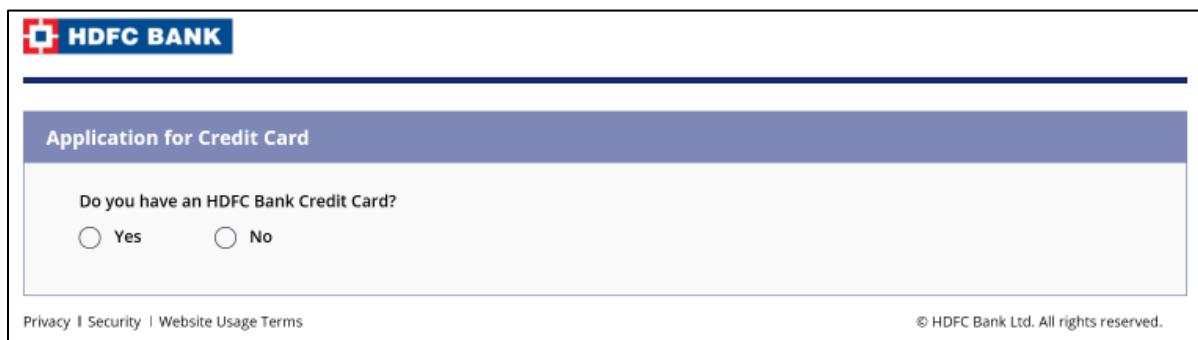
### HDFC Bank

Application/Procedure for mapping HDFC credit card to Cognizant can be done online by following the process mentioned below:

- **Step 1:** Logon to

[https://leads.hdfcbank.com/applications/webforms/apply/cogni\\_cc/cognizant\\_cc.aspx](https://leads.hdfcbank.com/applications/webforms/apply/cogni_cc/cognizant_cc.aspx)

- **Step 2:** Click the **Yes** button if you already possess an HDFC Bank credit card; Furnish the necessary details and click the **Submit** button to map your existing credit card. Once the card gets mapped, HDFC Bank will share your reimbursable credit card spends to Cognizant for an upload in **MyPay**.



**HDFC BANK**

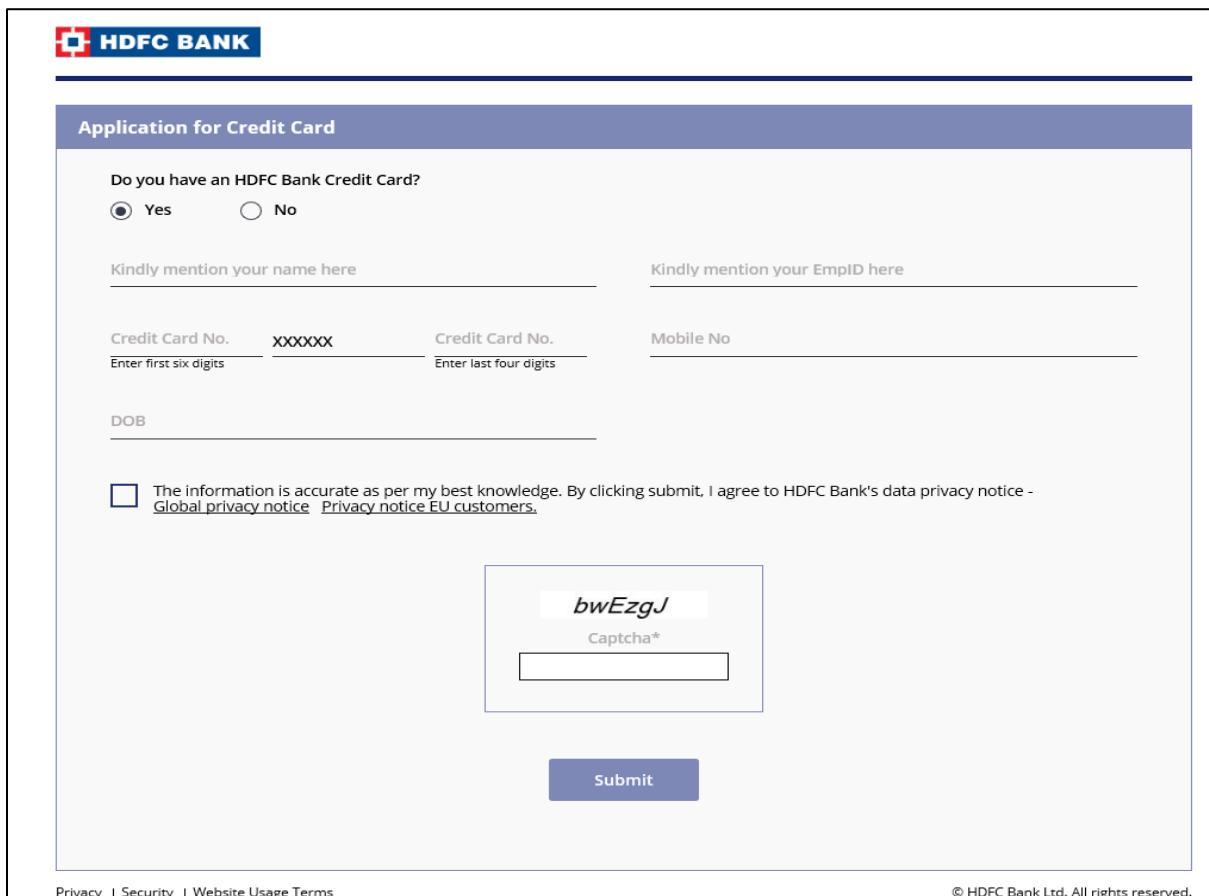
**Application for Credit Card**

Do you have an HDFC Bank Credit Card?

Yes       No

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**HDFC BANK**

**Application for Credit Card**

Do you have an HDFC Bank Credit Card?

Yes       No

Kindly mention your name here \_\_\_\_\_

Kindly mention your EmpID here \_\_\_\_\_

Credit Card No.	xxxxxx	Credit Card No.
Enter first six digits		Enter last four digits

Mobile No \_\_\_\_\_

DOB \_\_\_\_\_

The information is accurate as per my best knowledge. By clicking submit, I agree to HDFC Bank's data privacy notice - [Global privacy notice](#) [Privacy notice EU customers](#).

*bwEzgJ*

Captcha\*

**Submit**

[Privacy](#) | [Security](#) | [Website Usage Terms](#)

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- **Step 3:** Click the **No** button (for the first question) if you want to procure a new card and click the Yes button (for the second question) if you have your salary account with HDFC Bank. Follow the instructions provided in the webpage to make an application for a new HDFC Bank credit card within 3 business weeks.



### Application for Credit Card

Do you have an HDFC Bank Credit Card?

Yes       No

Do you have an HDFC Bank Salary Account

Yes       No

1. Fill in the required details

2. Chennai CTS Employees: [Click here](#) to apply online

Outstation CTS Employees: Send your ID proof, Address proof and CTS Id card copy to:  
Mr A.Srinivasaraghavan,  
Credit Cards - Sales Manager,  
110, Ceebroz Building,  
4th Floor, Nelson Manickam Road,  
Chennai - 600 029.

3. Please take a printout of the Application form, Lifetime Free MID and DNC Declaration form.  
[Click here](#) to download Application Form  
[Click here](#) to download DNC Declaration form  
[Click here](#) to download Lifetime Free Most Important Document (MID)  
Note : Please take a print on A4 size paper only. Printout should be on separate

▪ All documents to be self attested by the customer.  
▪ Your eligibility for the type of card depends upon your salary credit\*

Platinum	10000 - 49999
Signature	More than 50000

\* These are only indicative

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### Axis Bank

- Axis Bank credit card can be applied online by using the link mentioned below under Special offers.  
[https://www.axisbank.com/corp\\_interface/CTS/index.html](https://www.axisbank.com/corp_interface/CTS/index.html)
- Upon completion of the application procedure, the credit card will be delivered by the bank to your work location in business weeks

The associate has to send a mail (format given below) to customer care for mapping their cards under COG promo code.

The mail has to be sent from their registered mail id to [Cognizant@axisbank.com](mailto:Cognizant@axisbank.com)

**Mail Format:**

---

\*Subject:\* Sharing Details with Cognizant Technology Solutions

Dear Sir/ Madam,

Ref. Axis Bank Customer ID: xxxxxxxxx

Last 4 Digits of Axis Bank Credit Card No.: xxxx

I, \*Name of Associate\*, employee of Cognizant Technology Solutions, employee number \*xxxxx\*, am holding the captioned credit card issued by Axis Bank Limited. I hereby authorize you, for sharing the details of the amount spent on the captioned credit card, with Cognizant Technology Solutions (CTS), to enable me to get reimbursement of the amount of expenses from CTS.

Regards,

(Name of the Associate)

**ICICI Bank**

The associate has to send a mail (format given below) to customer care for mapping their cards under COG promo code.

The mail has to be sent from their registered mail id to [customer.care@icicibank.com](mailto:customer.care@icicibank.com) with a cc to [selvan.thamarai@icicibank.com](mailto:selvan.thamarai@icicibank.com)

**Mail Format:**

---

\*Subject:\* Cognizant Technology Solutions

Hi,

ICICI Bank Credit Card No.:

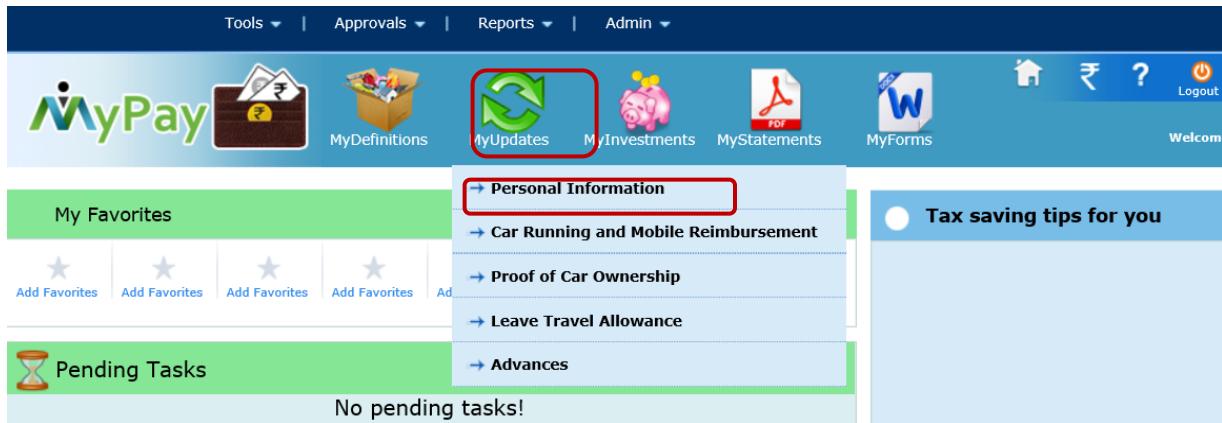
I \*Name of Associate\*, employee of Cognizant Technology Solutions employee number \*xxxxx\* am holding the captioned credit card issued by ICICI Bank Limited. I have no objection in you sharing the details of spends made on the captioned credit card with Cognizant Technology Solutions.

Regards

(Associate Name)

### Credit Card Update in MyPay

- Step1: The Credit Card details have to be updated soon after receiving the card from the bank. Click the Personal Information link under the MyUpdates tab in <https://mypay.cognizant.com>



- Step 2: Furnish the relevant bankers' necessary details and click the Submit button.

The screenshot shows the 'Personal Information' page. At the top, there are navigation links: Approvals, Reports, Admin, Home, Rupee symbol, Help, and Add to Favorites. Below the header, there are icons: MyDefinitions, MyUpdates (selected), MyInvestments, MyStatements, and MyForms. The main content area is titled 'Credit Card Details'. It has two sections: 'Existing Credit Card' (Bank: Not available) and 'Apply New Card' (Bank: Please Select, options: Axis Bank, HDFC Bank, ICICI). There are also fields for 'Enter New Credit Card No.' and 'Submit'. At the bottom, there are three buttons: HDFC Link, ICICI Link, and Axis Link, each with a corresponding bank logo (HDFC BANK, ICICI BANK, AXIS BANK). A red box highlights the 'Choose Bank' dropdown menu.

- Step 3: Upon clicking submit you will be asked for the confirmation on the availability of the existing card details if any. Please confirm accordingly so that the details are updated in MyPay



- The validation of credit card details and its inclusion in the MIS database is usually done within 2-3 business days.

- Data for the spends would be shared for the previous calendar month by the 5th of every month. Cut-off date for inclusion of new card numbers to the database would be 25th of every month, post which it would be included in the next month's MIS.

#### Important Note- Credit Card:

In the event of changing the credit card/switching over from one bank to the other during the month, the transactions from the previous card will not be shared by the banker. Only transactions pertaining to the current card will be considered and shared with us for further processing.

The bank will start sharing the transaction details only after the card mapping process is completed. Transactions prior to card mapping date will not be shared by the bank.

#### Credit Card Transactions Confirmation

Associates need to procure a credit card, get it mapped and update the credit card information at <https://mypay.cognizant.com> before proceeding to this step (Refer FBP Cards section for assistance on procuring, mapping and updating credit card details).

- Please note that all reimbursable expenses will be credited into the salary account of the associate and no payment will be directly made by Cognizant towards the credit bills.
- Associates need to confirm specific credit card expenses which are reimbursable in accordance with the FBP policy for the Payroll Team to credit the same.
- After completing the pre-requisite steps associates can follow the process mentioned below to confirm their credit card transactions.
- **Step 1:** Click the [Credit Card Transaction Confirmation](#) link under the [MyUpdates](#) tab
- **Step 2:** Mark as Official or Personal or Move to Next Month against each of the specific expense to be claimed and click on Submit

The screenshot shows the MyPay application interface. At the top, there is a navigation bar with links for Tools, Approvals, Reports, Admin, and Logout. Below the navigation bar, there are several icons: MyPay (with a green and blue logo), MyDefinitions (with a box icon), MyUpdates (with a circular arrow icon, highlighted with a red box), MyInvestments (with a piggy bank icon), MyStatements (with a document icon), and MyForms (with a 'W' icon). To the right of these icons are icons for Home, Rupee symbol, Help, and Logout. The main content area has a 'Welcome' message. On the left, there is a sidebar titled 'My Favorites' with four star icons and 'Add Favorites' buttons. A dropdown menu titled 'Personal Information' is open, showing options like 'Car Running and Mobile Reimbursement' (which is also highlighted with a red box), 'Proof of Car Ownership', 'Leave Travel Allowance', and 'Advances'. Below this is a 'Pending Tasks' section with a clock icon, stating 'No pending tasks!'. On the right, there is a 'Tax saving tips for you' section.

Pending Confirmation Transaction History		Eligibility (till last payroll)	Submitted	Paid	Balance Remaining
Mobile	8000.00	6423.20	5855.21	2144.79	
Fuel / Car Maintenance	21600.00	18781.15	15190.08	6409.92	
Total	<b>29600.00</b>	<b>25204.35</b>	<b>21045.29</b>	<b>8554.71</b>	
	(A)	(B)	(C)	(A-C)	

Transaction Date	Category	Merchant Name	Amount	Official <input checked="" type="checkbox"/> Select all	Move to Next Month <input checked="" type="checkbox"/> Select all
11/19/14	Fuel / Car Maintenance	SHOBA AGENCIES CHENNAI IND	1028.09	Official	
11/22/14	Telephone exps	SMARTPAY 10661709 AIRCHE TXHIC13342734	567.99	Official	

- Associates are responsible for paying their credit card dues, Cognizant will credit reimbursements only to the salary accounts specified by the Associates.
- The credit card has to be in the name of the associate
- If the claimed amount is less than the amount defined, the excess would be carried forward to the next month.
- Expenses swiped will be paid only to the extent of accumulations and cannot be carried forward partially to next month.
- Reimbursement will be provided only in respect of one mobile connection, which should be a "Post Paid" connection registered in the name of Associate.
- Claims would be reimbursed as a part of the reimbursement cycle. Please refer to the table on "Reimbursement Dates" for further details.

### Credit Card - Bank Contact point

#### HDFC Bank

Level of Contact	Location	Name	Email id
1st level	For All Locations	Mr Vasanth Priyan	<a href="mailto:vasanthapriyan.r@hdfcbank.com">vasanthapriyan.r@hdfcbank.com</a>
2nd Level	For All Locations	Mr.Sathishkumar Venugopal	<a href="mailto:sathishkumar.venugopal@hdfcbank.com_">sathishkumar.venugopal@hdfcbank.com_</a>

#### Axis Bank

Corporate Salary Manager (CSM) - 1st Level Point of Contact			
Location	Name	Mobile	E Mail ID
Bangalore	Nitesh Pandey	9902706293	<a href="mailto:Nitesh.Pandey@axisbank.com">Nitesh.Pandey@axisbank.com</a>
Mysore	Vasudev Nayak	9845677996	<a href="mailto:Vasudev.Nayak@axisbank.com">Vasudev.Nayak@axisbank.com</a>
Chennai	Irshad Ahmed	9840385766	<a href="mailto:Irshad.Ahmed@axisbank.com">Irshad.Ahmed@axisbank.com</a>
Coimbatore	Thirunavukarasu S	8098607993	<a href="mailto:thirunavukarasu.s@axisbank.com">thirunavukarasu.s@axisbank.com</a>
Delhi	Navraj Parihar	9953928062	<a href="mailto:navraj.parihar@axisbank.com">navraj.parihar@axisbank.com</a>
Mangalore	Pradeepa Patel	9902808833	<a href="mailto:Pradeepa.Patel@axisbank.com">Pradeepa.Patel@axisbank.com</a>
Hyderabad	Dandapani Sahu	9000553439	<a href="mailto:Dandapani.Sahu@axisbank.com">Dandapani.Sahu@axisbank.com</a>

Cochin	Sajith Chandran	9387825221	<a href="mailto:Sajith.Chandran@axisbank.com">Sajith.Chandran@axisbank.com</a>
Kolkata	Ashiquer Rahman	9831140263	<a href="mailto:Ashiquer.Rahman@axisbank.com">Ashiquer.Rahman@axisbank.com</a>
Mumbai	Jayprakash Yadav	8097044445	<a href="mailto:jayprakash.yadav@axisbank.com">jayprakash.yadav@axisbank.com</a>
Pune	Amit Khaitan	9051031555	<a href="mailto:Amit.Khaitan@axisbank.com">Amit.Khaitan@axisbank.com</a>

Circle Salary Head - 2nd Level Point of Contact			
Location	Name	Mobile	E Mail ID
Bangalore	Kailash Gupta	9620189786	<a href="mailto:Kailash.Gupta@axisbank.com">Kailash.Gupta@axisbank.com</a>
Mysore	Vishwanath Khandi	9611978879	<a href="mailto:Vishwanth.Khandi@axisbank.com">Vishwanth.Khandi@axisbank.com</a>
Chennai	G Subramanian	9176664571	<a href="mailto:G.Subramanian@axisbank.com">G.Subramanian@axisbank.com</a>
Coimbatore	P Kalaivani	9500135100	<a href="mailto:P.Kalaivani@axisbank.com">P.Kalaivani@axisbank.com</a>
Delhi	Karan basrao	9810799331	<a href="mailto:Karan.Basrao@axisbank.com">Karan.Basrao@axisbank.com</a>
Mangalore	Kiran N	9980516718	<a href="mailto:Kiran.n@axisbank.com">Kiran.n@axisbank.com</a>
Hyderabad	Venkat Ram Reddy	9966401220	<a href="mailto:Venkat.Reddy@axisbank.com">Venkat.Reddy@axisbank.com</a>
Cochin	Vinesh A R	9446493988	<a href="mailto:Vinesh.R@axisbank.com">Vinesh.R@axisbank.com</a>
Kolkata	Ovisek Dasgupta	8335827711	<a href="mailto:Ovisek.Dasgupta@axisbank.com">Ovisek.Dasgupta@axisbank.com</a>
Mumbai	Nehal Amit Divatia	9819829811	<a href="mailto:Nehal.Divatia@axisbank.com">Nehal.Divatia@axisbank.com</a>
Pune	Vikas Gupta	9921428089	<a href="mailto:VikashN.gupta@axisbank.com">VikashN.gupta@axisbank.com</a>

### ICICI Bank

LEVEL 1			
Location	Name	Contact No	Email ID
Bangalore	Nitesh S	7304911625	<a href="mailto:s.nitesh@icicibank.com">s.nitesh@icicibank.com</a>
Coimbatore	Chelladurai	9677222564	<a href="mailto:chelladurai.c@icicibank.com">chelladurai.c@icicibank.com</a>
Kolkata	Somnath Paul	9830018068	<a href="mailto:somnath.paul@icicibank.com">somnath.paul@icicibank.com</a>
Gurgaon	Gajraj Singh	8527294977	<a href="mailto:gajraj.singh@icicibank.com">gajraj.singh@icicibank.com</a>
Cochin	Arun Krishnan	9324804703	<a href="mailto:arun.krishna@icicibank.com">arun.krishna@icicibank.com</a>
Noida	Dharmendra Singh	8130491037	<a href="mailto:s.dharmend@icicibank.com">s.dharmend@icicibank.com</a>
Chennai	Thamarai S Selvan	9381503444	<a href="mailto:selvan.thamarai@icicibank.com">selvan.thamarai@icicibank.com</a>
Hyderabad	Ravi Kora	9515600429	<a href="mailto:ravikumar.kora@icicibank.com">ravikumar.kora@icicibank.com</a>
Pune	Chandini Dangi	7024168719	<a href="mailto:chandani.dangi@icicibank.com">chandani.dangi@icicibank.com</a>
MUMBAI(Vikhroli)	Manoj Pawar	9273757475	<a href="mailto:manoj.pawar@icicibank.com">manoj.pawar@icicibank.com</a>
NAVI MUMBAI	Srija Goud	9152009667	<a href="mailto:jangampally.srija@icicibank.com">jangampally.srija@icicibank.com</a>
NAVI MUMBAI	Vijay Anand	9819548292	<a href="mailto:vijayanand.j@icicibank.com">vijayanand.j@icicibank.com</a>

LEVEL 2			
Location	Name	Contact No	Email ID
Bangalore	Thamarai S Selvan	9381503444	<a href="mailto:selvan.thamarai@icicibank.com">selvan.thamarai@icicibank.com</a>
Coimbatore	Thamarai S Selvan	9381503444	<a href="mailto:selvan.thamarai@icicibank.com">selvan.thamarai@icicibank.com</a>
Kolkata	Thamarai S Selvan	9381503444	<a href="mailto:selvan.thamarai@icicibank.com">selvan.thamarai@icicibank.com</a>
Gurgaon	Thamarai S Selvan	9381503444	<a href="mailto:selvan.thamarai@icicibank.com">selvan.thamarai@icicibank.com</a>
Cochin	Thamarai S Selvan	9381503444	<a href="mailto:selvan.thamarai@icicibank.com">selvan.thamarai@icicibank.com</a>
Noida	Thamarai S Selvan	9381503444	<a href="mailto:selvan.thamarai@icicibank.com">selvan.thamarai@icicibank.com</a>
Chennai	Anil Kumar K	8754429652	<a href="mailto:k.anilkumar@icicibank.com">k.anilkumar@icicibank.com</a>
Hyderabad	Thamarai S Selvan	9381503444	<a href="mailto:selvan.thamarai@icicibank.com">selvan.thamarai@icicibank.com</a>
Pune	Thamarai S Selvan	9381503444	<a href="mailto:selvan.thamarai@icicibank.com">selvan.thamarai@icicibank.com</a>
MUMBAI(Vikhroli)	Thamarai S Selvan	9381503444	<a href="mailto:selvan.thamarai@icicibank.com">selvan.thamarai@icicibank.com</a>

NAVI MUMBAI	Thamarai S Selvan	9381503444	selvan.thamarai@icicibank.com
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LEVEL 3			
Location	Name	Contact No	Email ID
Bangalore	Anil Kumar K	8754429652	k.anilkumar@icicibank.com
Coimbatore	Anil Kumar K	8754429652	k.anilkumar@icicibank.com
Kolkata	Anil Kumar K	8754429652	k.anilkumar@icicibank.com
Gurgaon	Anil Kumar K	8754429652	k.anilkumar@icicibank.com
Cochin	Anil Kumar K	8754429652	k.anilkumar@icicibank.com
Noida	Anil Kumar K	8754429652	k.anilkumar@icicibank.com
Hyderabad	Anil Kumar K	8754429652	k.anilkumar@icicibank.com
Pune	Anil Kumar K	8754429652	k.anilkumar@icicibank.com
MUMBAI(Vikhroli)	Anil Kumar K	8754429652	k.anilkumar@icicibank.com
NAVI MUMBAI	Anil Kumar K	8754429652	k.anilkumar@icicibank.com

## Car Running Expenses

The Car Running Expense is a benefit extended to the associates towards fuel, chauffeur and maintenance of an employee owned car which is used for official purpose

**Coverage: For SA and above grade only**

**Limit:** Car running expense can be claimed under the following heads, subject to a maximum amount as prescribed below.

Component	Engine capacity < = 1.6 litres	Engine capacity > 1.6 litres
Carrunning & Fuel Expenditure	Rs. 1800 (per month)	Rs. 2400 (per month)
Driver Salary	900 (per month)	900 (per month)

### Taxability

Not taxable in the hands of the associate

### Claim process and policy details

Associates must declare the amount under [MyDefinitions](https://MyPay.Cognizant.com) in <https://MyPay.Cognizant.com>

- Associates should reimburse their **fuel bills** by making payments only through the prescribed credit card (currently ICICI, HDFC and Axis bank credit cards)
- The fuel expenses claimed through MyPay will not be entertained
- Expenses swiped will be paid only to the extent of accumulations and cannot be carried forward partially to next month
- Associates can reimburse their Car Maintenance expense either through the prescribed credit card or through MyPay claim by producing original bills
- Associates should reimburse Driver's Salary expense only through [MyPay](https://MyPay.Cognizant.com) by producing the Driver Salary receipt duly filled and signed (Driver Signature on revenue stamp) Driver Salary receipt template available under the [MyForms](https://mypay.cognizant.com) link at <https://mypay.cognizant.com>

- To avail the tax benefit for Driver salary in addition to Fuel Expense / Car Maintenance, associate should submit receipt for payment of Driver salary of Rs 900 (For cases where the amount defined is Rs 2700 for cars with engine capacity < 1.6 liters, and Rs 3300 for cars with engine capacity > 1.6 liters). If the receipt for payment of Driver Salary is not submitted during the year, tax benefits for the same will not be provided and tax as applicable would be deducted.
- Expense claim submitted towards car maintenance / fuel would be reimbursed only to the extent of amount accumulated as of the date of processing even if the amount of the bill is higher than the accumulated amount. The difference amount between the bill and accumulated amount will not be carried forward automatically to subsequent months for payment. Associates will have to submit fresh claims on a monthly basis.
- Associates should follow the below steps for claiming their credit card based Car Running Expense Reimbursements
  - **Step 1:** Procure an **ICICI / HDFC / Axis credit card** and use it to pay mobile phone bills, Fuel and Maintenance bills (Refer the Credit Card **section** given under Mobile Reimbursement for detailed explanation on process of procuring and updating a Credit Card).
  - **Step 2:** Bank would share the information on the reimbursable spends which would be updated in <https://mypay.cognizant.com>
  - **Step 3:** Confirm the spends on mobile bill as “Official”, “Personal” or “Next Month” in order mark your expenses as claimed, not claimed or carried forward respectively (Refer the **Credit Card Transactions Confirmation** section for detailed explanation on claiming credit card based spends).
- Associates need to make the **Driver Salary /Car Maintenance** reimbursement claim through MyPay as mentioned below
  - **Step 1:** Login to <https://mypay.cognizant.com>
  - **Step 2:** Click on MyUpdates > Car Running and Mobile Reimbursement

The screenshot shows the MyPay application interface. At the top, there is a navigation bar with links for Tools, Approvals, Reports, Admin, and a Logout button. Below the navigation bar, there are several icons: MyPay (with a wallet icon), MyDefinitions, MyUpdates (which is highlighted with a red box), MyInvestments, MyStatements, and MyForms. On the right side of the header, there are icons for Home, Rupee symbol, Help, and Logout. The main content area has a 'Welcome' message. On the left, there is a 'My Favorites' section with four star icons and 'Add Favorites' buttons. In the center, a dropdown menu is open under 'MyUpdates' with the following options: Personal Information, Car Running and Mobile Reimbursement (which is also highlighted with a red box), Proof of Car Ownership, Leave Travel Allowance, and Advances. On the right, there is a 'Tax saving tips for you' section. At the bottom, there is a 'Pending Tasks' section with a clock icon and the message 'No pending tasks!'. The overall interface is clean and modern, using a blue and white color scheme.

- Step 3 : Click on Claims > Click on Car Maintenance / Driver Salary > Current Claim

Eligibility (till last payroll including March previous FY)	Submitted	Paid	Balance
(A)	(B)	(C)	(A-C)
Mobile	0.00	0.00	0.00
Fuel Expenses		0.00	0.00
Car Maintenance	0.00	0.00	0.00
Driver Salary		0.00	0.00
Total	0.00	0.00	0.00

Credit Card Transaction    **Car Maintenance / Driver Salary**  
**Car Maintenance & Driver Salary**  
[Current Claims](#)    [Previous Claims](#)

- Step 4: Select “Driver Salary / Car Maintenance” option under Reimbursement Type and update the required details as given below.

Type	Driver Salary	Car Maintenance
Expense Date	Receipt Date	Receipt Date
Invoice Number	Month of Salary Paid	Bill Number
Invoice Amount	Maximum Rs 900/- Per month	Bill Amount
Claim Amount	Maximum Rs 900/- Per month	Current accumulation not more than bill amount
Merchant / Driver Name	Driver Name	Vendor Name

Credit Card Transaction    **Car Maintenance / Driver Salary**  
**Car Maintenance & Driver Salary**  
[Current Claims](#)    [Previous Claims](#)

Reimbursement Type	Expense Date	Invoice Number	Invoice Amount	Claim Amount	Merchant/Driver Name
--select-- <b>Car Maintenance</b> Driver Salary					

Total Amount : 0    **Submit**

- Step 5: After updating all the above details upload the receipt using “Upload Icon” and only one document can be uploaded for one claim and click on “Save Icon” then Select’ the claims and Submit.

**Car Maintenance & Driver Salary**

Current Claims		Previous Claims				
Invoice Count	Claim Amount	Merchant/Driver Name	Upload	Status	Administrator Comment	Select
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="Upload"/>	<input type="button" value="View"/>	<input type="button" value="Print"/>	<input type="checkbox"/>
				<input type="button" value="Save"/> <input type="button" value="Submit"/>		
Total Amount : 0						

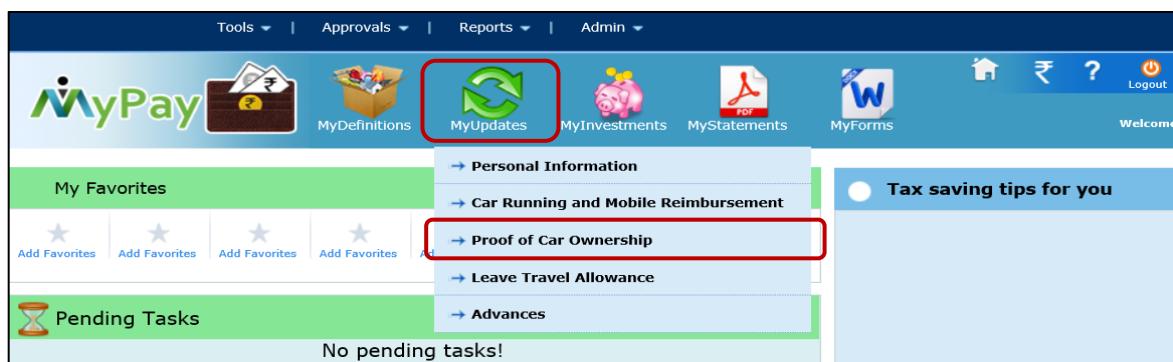
- **Step 6 :** Associate can upload only scanned copy of Car Insurance Policy document for Car Maintenance claim and for all the other maintenance claim, original documents should be sent via internal courier.  
Considering the pandemic situation associates are allowed to uploaded the receipts for Car maintenance and Driver salary. Originals can be retained by the associates and same to be shared once we sent a communication.
- **Step 7:** Below are the required documents to be sent by internal courier to respective location finance.
  - Original bills for Driver Salary and Car Maintenance.
  - Driver Salary receipt duly filled and signed (Driver Salary receipt template available under the [MyForms](https://mypay.cognizant.com) link at <https://mypay.cognizant.com>). Revenue stamp to be affixed and Driver signature on the Revenue Stamp is mandatory.
  - The associate can claim car running only when they are in INDIA
  - Amount defined under Car maintenance can be claimed by submitting maintenance bills or fuel truncations.
  - Amount defined under Driver salary can be claimed only by submitting Driver salary.
- Car must be registered only in the name of the associate and not any other name
- Car should be currently registered in the State of the associate's current location. If the car is registered in any other state; the associate has to submit an NOC and Road Tax receipt from the State of the associates' current location (office).
- Proof of ownership (RC book) needs to be submitted.
- The associate is required to disclose any transfer of ownership of the vehicle, to the company.
- Associates are required to obtain **an ICICI / HDFC/ Axis credit card** and use it to pay for expenses towards *fuel and car maintenance*. Remember, this card will also be used to pay for expenses under the Mobile Reimbursement process.
- Claims would be reimbursed as a part of the reimbursement cycle. Please refer to the table on "**Reimbursement Dates**" for further details.

- **Fuel expenses** – Can only be claimed through Credit card swipes
- **Driver's salary** – Only by Cash (Driver Salary receipt)
- **Car maintenance expenses** – Credit card or cash (Bills should be in the name of associate)

### Car ownership Details:

Category*	Type*	Item*
FBP /Reimbursements	Car Running Expense	Car Ownership - Proof & Registration

- Associates should follow the steps mentioned below to submit their documents of proof for car ownership:
- **Step 1:** Login to <https://mypay.cognizant.com> and navigate to MyUpdates then to Proof of Car Ownership page



- **Step 2:** Fill in the necessary details and upload the scanned copies under “Required Documents” and submit with self-declaration made available as a radio button at the end of the page
- Scanned copy of Car Registration Certificate (in associate's name)
- Scanned copy of Road tax certificate (if car is registered in different state)
- Scanned copy of NOC (if car is registered in different state)

**Proof of Car Ownership**

**Car Details**

Car Registration No	Engine's Capacity	less than or equal to 1.6 litres
Car Registered in same state of work location (Yes / No)	<input type="radio"/> No	<input type="radio"/> Yes
Status: Submitted		

**Required Documents**

Copy of RC Book	Upload	View
No Objection Certificate (NOC)	Upload	View
Road Tax Receipt	Upload	View

**Verification**

I, hereby confirm that the information stated above is true to the best of my knowledge.

**Submit**

- The submission of proof of ownership is mandatory, failing which no further reimbursements would be entertained under this benefit for the future months and appropriate tax deduction would be made from the March month's salary for the reimbursement already paid out
- In case of a new vehicle for which the RC book is not yet delivered, the booking form which has the proof of payment and name of owner can be used as a provisional document for proof of ownership. However, the associate needs to submit a copy of the RC book as soon as it is received. The provisional proof would be accepted only for 3 months from the date of purchase of the vehicle
- **Step 3:** Raise a GSD in <https://gsd.cognizant.com> > Human Resources > India Payroll in case of any assistance required in the process

## Points to remember for FBP benefit.

- Election of the components for the Flexible Benefit Plan can be made only between 5th and 24th of every month:
  - If 5th falls on a weekend or holiday, the system would be available from the next working day.
  - If 24th falls on a weekend or holiday, the system would be available till the previous working day.
- All FBP components are available for redefinition on a monthly basis
- Kindly note that ICICI / HDFC / AXIS credit card to be used are personal cards and associate are required to get in touch with the respective bank officials regarding any issues, including procurement
- If your Date of joining falls on or after 20<sup>th</sup> of every month, you will be able to access MyPay latest by 10<sup>th</sup> of the following month.
- All bills submitted for claim (, Mobile, Car Running Expenses, and LTA) will have to be later than your date of Joining. Any bill, dated prior to the date of Joining of the Associate will not be considered for payment

## Reimbursement dates

Component	Deadline for submission of claim/confirmation of transactions	Date of Reimbursement
Leave Travel Allowance (LTA)-Non Taxable	Bills submitted/received on or before 20 <sup>th</sup> of every month	Within ten days from the date of final approval
Leave Travel Allowance (LTA)-Taxable	Reports submitted on or before 20 <sup>th</sup> of every month	Paid on the last working day of the same month along with salary
Car Running Expenses (Through MyPay)	Bills submitted/received in the current week (Before cut-off date)	Within ten days from the date of final approval
Car Running Expenses (Through Credit Card)	Transactions confirmed as official in MyPay during the month on or before 20 <sup>th</sup> of every month	21 <sup>st</sup> of the following month
Mobile Reimbursement(Through Credit Card)	Transactions confirmed as official in MyPay during the month on or before 20 <sup>th</sup> of every month	21 <sup>st</sup> of the following month
Food reimbursement	Definition made during the current month	Loaded into food card on the last working day of the month on which salary is processed.



Though the election mode is available on monthly basis, it is recommended that the associate makes an election on a yearly basis to have a better plan of his / her salary.

## **Contact Points – Helpdesks**

### **Only for Policy Related Clarifications**

- Associates can raise GSD requests in <https://gsd.cognizant.com> ➔ Human Resources ➔ India Payroll with the below CTIs:

Category*	Type*	Item*
FBP /Reimbursements	Car Running Expense	Policy Related - Driver's Salary
FBP /Reimbursements	Car Running Expense	Policy Related – Fuel
FBP /Reimbursements	Car Running Expense	Policy Related – Maintenance
FBP /Reimbursements	Car Running Expense	Procedure for Credit card mapping
FBP /Reimbursements	Food Card	Policy Related
FBP /Reimbursements	LTA	Policy Related
FBP /Reimbursements	LTA	Reimbursement method
FBP /Reimbursements	Mobile Reimbursement	Policy Related
FBP /Reimbursements	Mobile Reimbursement	Procedure for Credit card mapping
FBP /Reimbursements	Superannuation Fund	Policy Related

### **Salary / Reimbursement Credit/ Tax Related Queries / Approval of FBP bills / Credit card transactions confirmation**

- Call GSD Helpdesk (**VNET 56666**, Please dial 3 followed by 2 for Payroll Voice Support) or
- Associates can also raise GSD request using the link <https://gsd.cognizant.com> ➔ Human Resources ➔ India Payroll

Category*	Type*	Item*
FBP /Reimbursements	Car Running Expense	Car Maintenance, Insurance, Driver's Salary
FBP /Reimbursements	Car Running Expense	Credit status
FBP /Reimbursements	Car Running Expense	Missing credit card Transactions
FBP /Reimbursements	Credit Card mapping	Bank POC not responding
FBP /Reimbursements	Food Card	Amount not credited/loaded in Food card
FBP /Reimbursements	Food Card	Food Card Issue
FBP /Reimbursements	Leave travel allowance	Unclaimed amount
FBP /Reimbursements	LTA	Claiming Process
FBP /Reimbursements	LTA	Credit Status
FBP /Reimbursements	LTA	Document Submission /
FBP /Reimbursements	Mobile Reimbursement	Credit status

<b>FBP /Reimbursements</b>	Mobile Reimbursement	Missing credit card Transactions
<b>FBP /Reimbursements</b>	Mobile Reimbursement	Payment Issues
<b>FBP /Reimbursements</b>	NPS	Enrolling
<b>FBP /Reimbursements</b>	NPS	Status
<b>FBP /Reimbursements</b>	Superannuation Fund	Enrolling and login
<b>Tax Exemption</b>	80C	Query
<b>Tax Exemption</b>	Higher education loan	Query
<b>Tax Exemption</b>	House rental allowance	Query
<b>Tax Exemption</b>	Loss on House property	Query

## Proof of Car Ownership – Submission and Approval

- Associates can raise a GSD with the following CTI in <https://gsd.cognizant.com> → Human Resources → India Payroll

Category*	Type*	Item*
<b>FBP /Reimbursements</b>	Car Running Expense	Car Ownership - Proof & Registration

## Finance Point of Contacts for Claims Submission

### (For All Reimbursable FBP Components)

Considering the current situation, please upload Car Maintenance, Driver Salary and LTA documents in MyPay under respective claim page and original receipts can be submitted once you received a communication from respective team.