



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 action / claims, from Income Tax department.

Table of Contents

Flexible Benefit Plan	4
Salient Features of FBP	4
FBP Amount	5
Total Compensation – Components breakup	5
FBP working mechanism	5
Coverage and Eligibility	6
Definition of Benefits Structure	6
House Rent Allowance (HRA)	8
Taxability on HRA	8
Claim process and policy details	8
Documentary Requirements	10
FBP Components	11
Leave Travel Allowance (LTA)	11
Coverage	11
Limit	11
Claim process and policy details	11
Food Reimbursement	16
Coverage	16
Limit	16
Claim process and policy details	16
HDFC Food Card - Point of Contact	22
Axis Food Card - Point of Contact	22
ICICI Food Card – Point of Contact	24
Superannuation Fund Contribution	24
Coverage	24
Limit:	24
Taxability:	25
Process and policy details	25
Superannuation Transfer/Closure	30
National Pension System (NPS)	30
Coverage	31
Limit	31
Taxability	31
Eligibility	31
Claim process and policy details	31
ICICI POC details	32
Mobile Reimbursement	33
Coverage	33

Limit:	33
Taxability	33
Claim process and policy details	33
Credit Card.....	33
Process of Mapping Credit Card	34
Credit Card Update in MyPay.....	36
Credit Card Transactions Confirmation	38
Credit Card - Bank Contact point	40
Pluxee Multi wallet card	41
Process to register and activate the card	41
Pluxee Multi-wallet Card Update in MyPay	42
Pluxee Customer support team	43
Car Running Expenses	43
Coverage:	43
Limit	43
Taxability	43
Claim process and policy details	43
Car ownership Details:	47
Points to remember for FBP benefit.	48
Reimbursement dates.....	48
Contact Points - Helpdesks	49

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 **except Leave Travel Allowance**.

This document introduces you to the salient features of the plan and 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 5th and 24th 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.

Total Compensation – Components breakup

- Basic Salary: This is the fixed component as per HCM structure
- House Rent Allowance: This is a fixed component as per HCM structure.
- Conveyance Allowance: This is a fixed component as per HCM structure.
- Special Allowance: This is the remaining amount out of Annual Gross Compensation which can be used to define various Flexible Benefit Plan components as detailed below:
 - ✓ Food reimbursement: applicable for all grades
 - ✓ Leave Travel Allowance: applicable for all grades
 - ✓ Mobile Reimbursement: applicable for up to M grades
 - ✓ National Pension Scheme: applicable for all grades
 - ✓ Superannuation contribution: applicable for all grades
 - ✓ Car running and maintenance, driver salary: applicable for SA and above
- Provident Fund / Employee State Insurance: Mandatory social security contribution based on applicability.
- Advance Statutory Bonus: This is a fixed component as per HCM structure for certain grades

Reimbursable components namely mobile reimbursement, leave travel allowance, car maintenance, driver salary follows different payment cycles described in this document.

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 are not a part of the associate's Pay slip. Associates must claim the deducted amount under FBP as mentioned in the reimbursement slip by following the procedure for claiming under each FBP Component mentioned in this document.

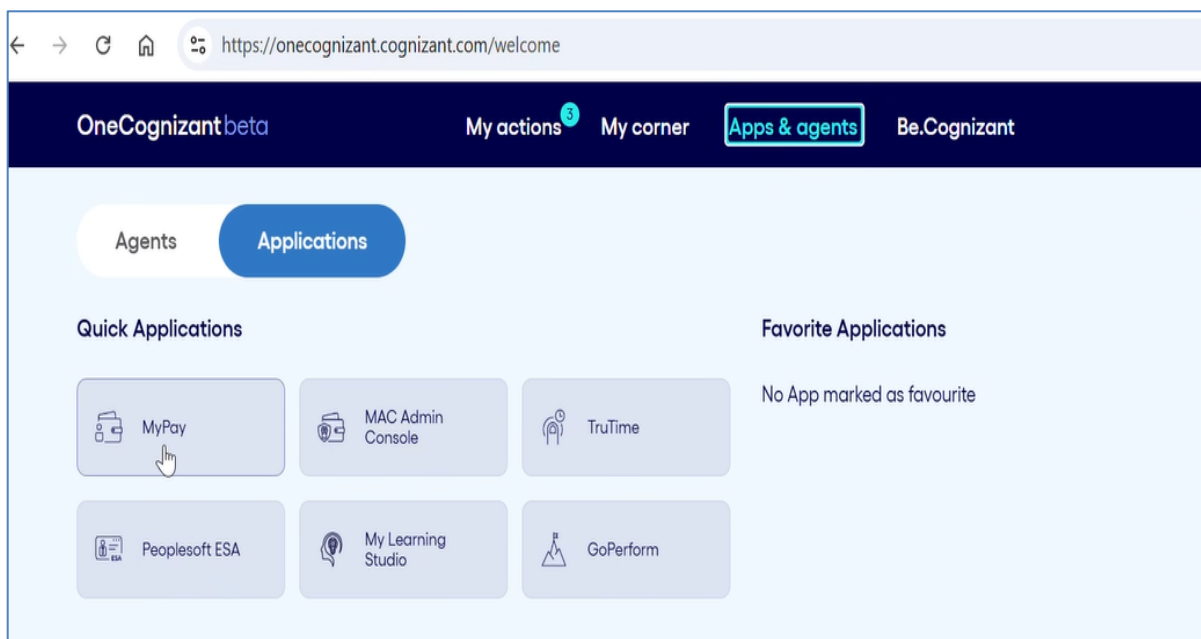
Coverage and Eligibility

Please find the table below for grade wise coverage and eligibility for various FBP components.

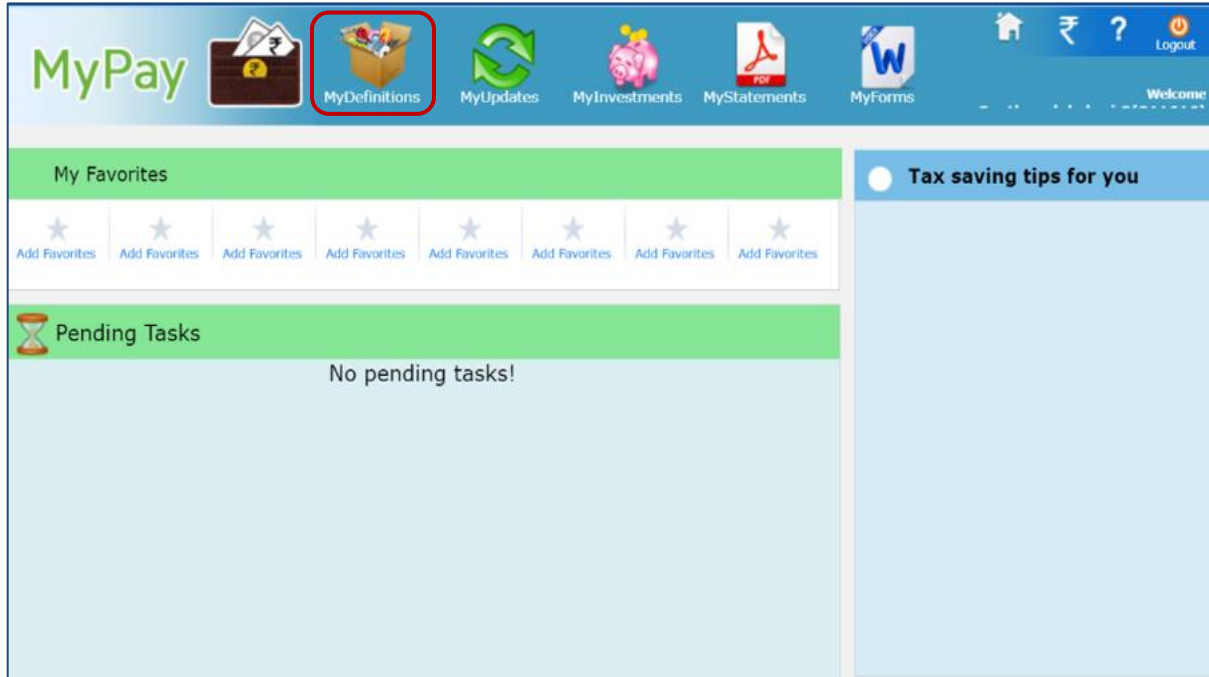
Component	Up to A Level	SA and M	SM and above
1. Food Reimbursement	Yes	Yes	Yes
2. Mobile Reimbursement	Yes	Yes	No
3. Leave Travel Allowance (LTA)	Yes	Yes	Yes
4. Car Running Expenses	No	Yes	Yes
5. Driver Salary	No	Yes	Yes
6. National Pension Scheme	Yes	Yes	Yes
7. Superannuation	Yes	Yes	Yes

Definition of Benefits Structure

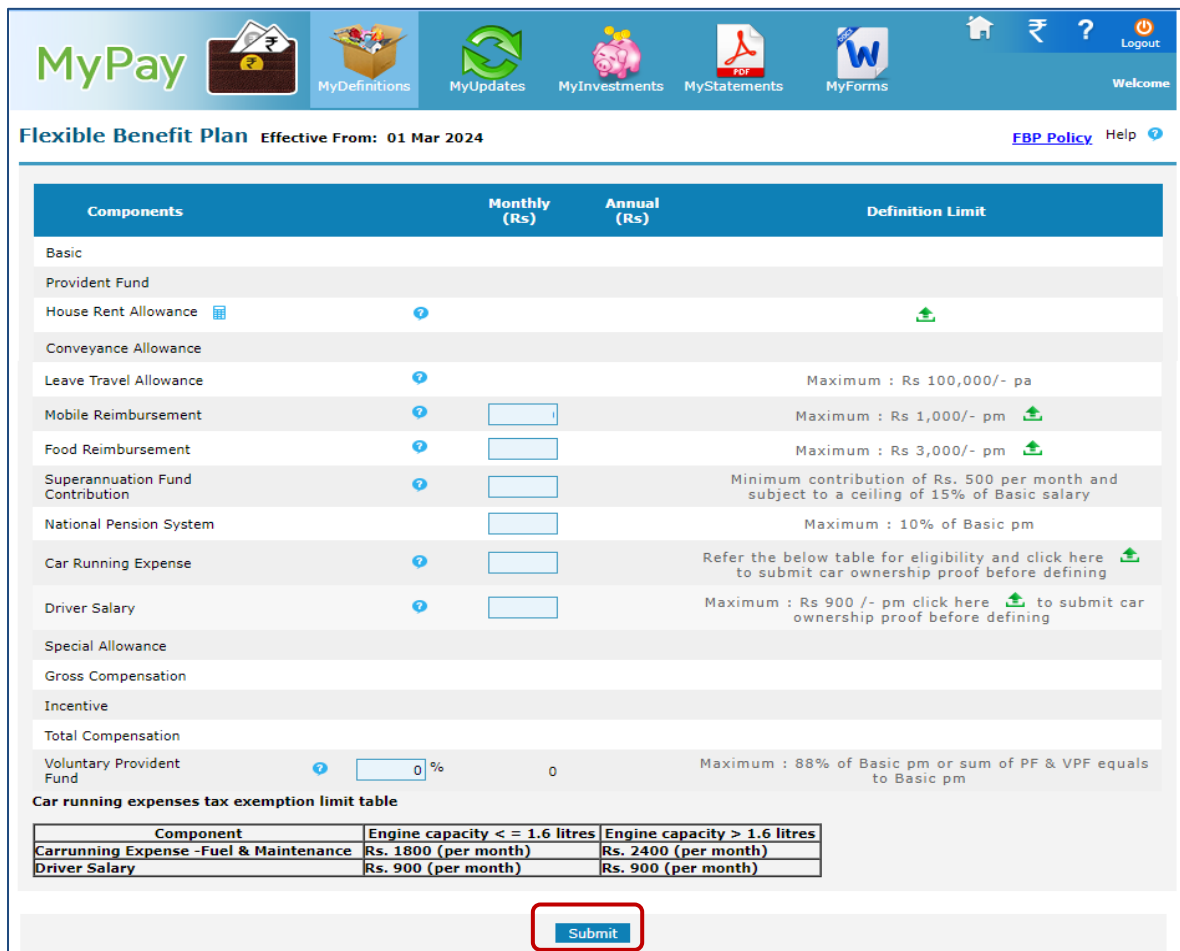
- **Step 1:** Login to <https://onecognizant.cognizant.com> and select **MyPay** application



- **Step 2:** Click the [MyDefinitions](#)



- **Step 3:** Define the desired components and click the [Submit](#) button



Things to Remember

- Allocation/ Reallocation 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. 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 except Leave Travel Allowance.
- 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

House Rent Allowance (HRA)

House Rent Allowance is a fixed component as per HCM structure and cannot be modified. Associates can claim tax exemption for the monthly rental expenses towards their HRA as per the applicable income tax rules under old regime.

Coverage: Associates at all levels

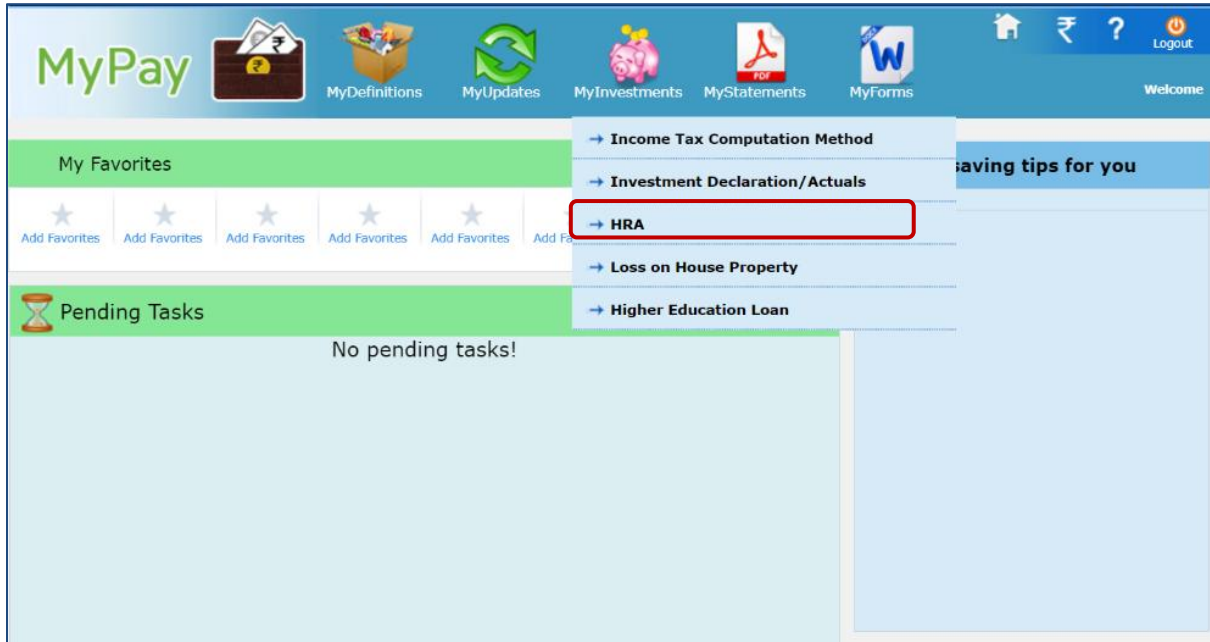
Taxability on HRA

- In accordance with 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 people 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 more than 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 bills 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



- **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)
- **Step 3:** Upload relevant documents through Upload option available

Rent Paid for Residential Accommodation [Guidelines for Investment document submission](#) Help [Add to Favorites](#)

You have declared HRA ₹22755 in FBP.

Rent Payment Details (in ₹)

Payment Mode	Cheque No	Lease Agreement From	Lease Agreement To	Receipt Month	PAN of Landlord	Landlord Name	Action
Cash		<input type="text"/>	<input type="text"/>	Select	<input type="text"/>	<input type="text"/>	

NOTE : Please ensure to click on the Submit for the data to be updated.

Monthly Rent Paid (in ₹)

Month	Apr'23	May'23	Jun'23	Jul'23	Aug'23	Sep'23	Oct'23	Nov'23	Dec'23	Jan'24	Feb'24	Mar'24	Total
Amount Paid	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
City Type	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

NOTE : If your leased accommodation is Chennai, Delhi, Mumbai, Kolkata please select city type as Metro. For any other City please select Non-Metro.

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	<input type="button" value="Upload"/>	<input type="button" value="View"/>	<input type="button" value="Download Format"/>
Lease Agreement or Bank Statement	<input type="button" value="Upload"/>	<input type="button" value="View"/>	

I, XYZ hereby declare that the details provided by me are true and correct. I understand that I will be required to provide any other related information requested by the tax department or Cognizant Technology Solutions as and when the same is called for. I also understand that the tax benefit provided to me will be cancelled if at any time the details submitted by me are found to be incorrect and that I will have to pay back any additional liability/ cost that may arise to Cognizant Technology Solutions due to the cancellation of tax benefits.

Please ensure that you click the **Submit** button failing which the details and the document 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 rent 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.
- In case of HRA investment rejection, please contact the Service now helpdesk by raising a ticket at [SNOW](#) portal.
- If the monthly rent is greater than INR 3000 and less than INR.8,333 any two of the following documents are required:
 - Copy of Lease Agreement
 - Original Rent Receipt
 - Bank statement containing the rent payment via EFT/Cheque needs to be provided.
- If the monthly rent is higher than INR.8,333 any two of the following documents are required apart from PAN number of the Landlord to be updated in MyPay being a mandatory requirement.
 - Copy of Lease Agreement
 - Original Rent Receipt
 - Bank statement containing the rent payment via EFT/Cheque needs to be provided.
- If your monthly rent paid is greater than INR 50,000/- the following documents are required apart from PAN number of the Landlord to be updated in MyPay being a mandatory requirement.
 - Copy of Lease Agreement
 - Original rent receipt for any one month, in the prescribed format with TDS deduction details.
 - Bank statement containing the rent payment via EFT/Cheque needs to be provided.

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.

FBP Components

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

Leave Travel Allowance (LTA)

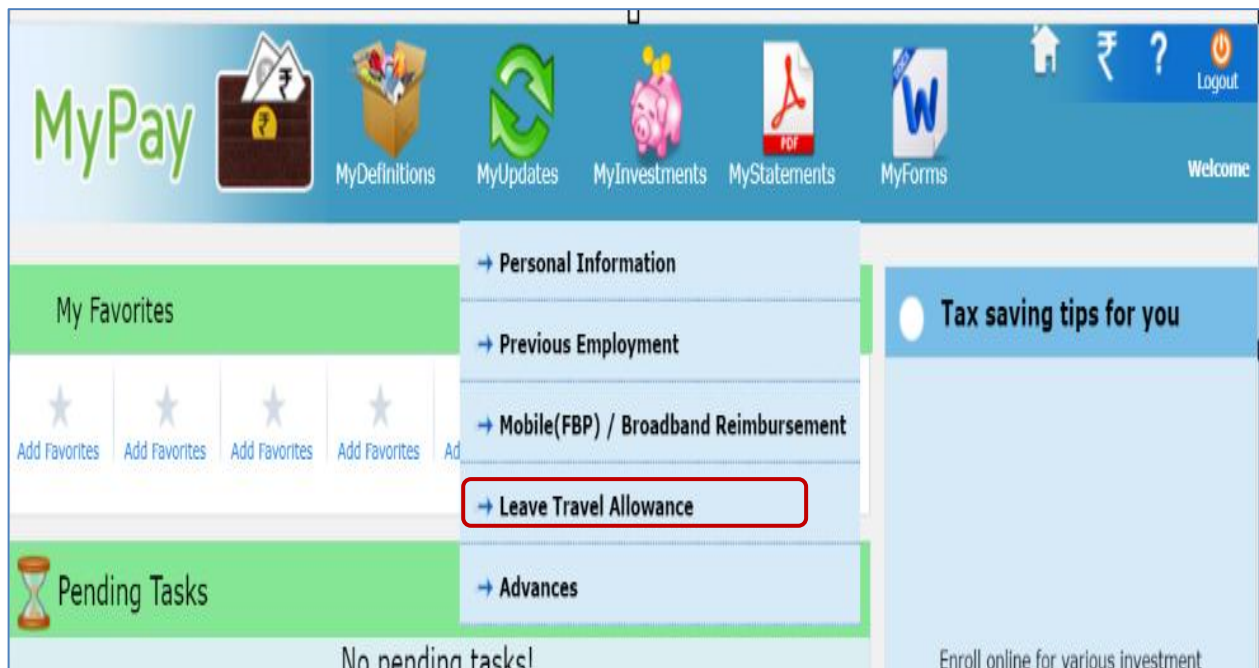
Leave Travel Allowance provides for reimbursing the Associates for their domestic travel thereby enabling them to avail income tax exemptions. The amount reimbursed is subject to pre-defined limits and conditions. Travel outside India is not eligible for claiming LTA benefit. LTA can be defined at the beginning of the financial year. Once defined, the LTA remains constant for the remaining period of the financial year.

Coverage: Associates at all levels

Limit: Up to a maximum of INR 1,00,000 per annum

Claim process and policy details:

- Associates should declare the desired LTA amount in the [MyDefinitions](#) tab in <https://mypay.cognizant.com>
- Once defined the amount will remain constant for the remaining period of the financial year.
- 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

The screenshot shows the 'LTA Claims Sheet' form in the MyPay system. The 'Claim Type' dropdown menu is open, showing 'Taxable' as the selected option. The 'Vacation Leave Period' section includes 'From' and 'To' date fields and a 'Duration Days' field.

- **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.

The screenshot shows the 'LTA Claims Sheet' form with 'Non-Taxable' selected in the 'Claim Type' dropdown. The 'Upload' and 'View' buttons are highlighted. Below the form, there is a table for travel details and a 'Details of persons travelled' section.

Travel Date	From	To	Amount	Travel Type	No. of Proofs	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select	<input type="text"/>	-
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select	<input type="text"/>	-
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select	<input type="text"/>	+

Details of persons travelled:		
Name	Age	Relationship
<input type="text"/>	<input type="text"/>	Self
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Total Amount:Rs.0

- **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.

MyPay | Tools | Approvals | Reports | Admin | ECM Reports | WorkQ Admin

MyDefinitions | MyUpdates | MyInvestments | MyStatements | MyForms

Leave Travel Allowance Current Block (Jan 2022 - Dec 2025) | Help | Add to Favorites

LTA Claims Sheet

Vacation Leave Period

Claim Type : From To [Upload](#) [View](#)

Vacation Leave Screen shot from HCM

Duration Days:

Travel Date	From	To	Amount	Travel Type	No. of Proofs	
<input type="text" value="01-01-2022"/>	<input type="text" value="CHENNAI"/>	<input type="text" value="Coimbatore"/>	<input type="text"/>	<input type="text" value="Select"/>	<input type="text"/>	-
<input type="text" value="01-11-2022"/>	<input type="text" value="Coimbatore"/>	<input type="text" value="CHENNAI"/>	<input type="text"/>	<input type="text" value="Select"/>	<input type="text"/>	-
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Select"/>	<input type="text"/>	+ -

- **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.

MyPay | Tools | Approvals | Reports | Admin | ECM Reports | WorkQ Admin

MyDefinitions | MyUpdates | MyInvestments | MyStatements | MyForms

Leave Travel Allowance Current Block (Jan 2022 - Dec 2025) | Help | Add to Favorites

LTA Claims Sheet

Vacation Leave Period

Claim Type : From To [Upload](#) [View](#)

Vacation Leave Screen shot from HCM

Duration Days:

Travel Date	From	To	Amount	Travel Type	No. of Proofs	
<input type="text" value="01-01-2022"/>	<input type="text" value="CHENNAI"/>	<input type="text" value="Coimbatore"/>	<input type="text"/>	<input type="text" value="Select"/>	<input type="text"/>	-
<input type="text" value="01-11-2022"/>	<input type="text" value="Coimbatore"/>	<input type="text" value="CHENNAI"/>	<input type="text"/>	<input type="text" value="Select"/>	<input type="text"/>	-
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Select"/>	<input type="text"/>	+ -

Details of persons travelled:

Name	Age	Relationship	
<input type="text"/>	<input type="text"/>	<input type="text" value="Self"/>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	-
<input type="text"/>	<input type="text"/>	<input type="text"/>	+ -

Total Amount:Rs.0

[Submit](#)

- **Step 7:** Mandatory Documents to be uploaded in MyPay under the upload option provided in claim page and claims need to be supported by the valid 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.
- Associates accumulate a monthly amount as per their definition for LTA under FBP
- The amount defined under LTA accumulates on a monthly basis. For example-If you declare INR 30,000 in FBP definition system, you will accumulate 30,000/12 i.e. INR 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 1st January 2026 and ends by 31st December 2029)
- 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. (supporting documents of Age proof, Bank statement & IT Return to be uploaded for claiming sibling)
- 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** Personal leave availed without earned leave will not be considered for LTA claim. The leave records should be updated with earned leave for the period on the leave system.
- Bills can be uploaded any time during the block period and travel should be in a round trip.
- Local conveyance (i.e. Residence to Airport / Bus Stand, Airport / Bus Stand 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 1st January 2026 and ends by 31st December 2029). Accumulation can also be carried forward to the next year within the block of four years. However, associates can claim only one travel (round trip) 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.
- In case if LTA documents submitted has been sent back/rejected, please contact the service now helpdesk by raising ticket in [SNOW](#) portal.
- **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 'LTA Claims Sheet' interface in the MyPay system. The top navigation bar includes 'Tools', 'Approvals', 'Reports', 'Admin', 'ECM Reports', and 'WorkQ Admin'. The main header displays 'MyPay' and various service icons like 'MyDefinitions', 'MyUpdates', 'MyInvestments', 'MyStatements', and 'MyForms'. The page title is 'Leave Travel Allowance Current Block (Jan 2022 - Dec 2025)'. On the left, there is a sidebar with 'Claims', 'Claims History', and 'Print Cover Page'. The main content area is titled 'LTA Claims Sheet' and contains a 'Vacation Leave Period' section with a 'Claim Type' dropdown set to 'Taxable', 'From' and 'To' date pickers, and a 'Duration Days' field. Below this is a table with columns: 'Travel Date', 'From', 'To', 'Amount', 'Travel Type', and 'No. of Proofs'. The 'Amount' field in the first row of the table is highlighted with a red box. At the bottom, it shows 'Total Amount:Rs.0' and a 'Submit' button.

- **Step 9:** The mandatory requirement of 3 days of earned leave is not applicable for claiming LTA as a Taxable Allowance and 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**”.

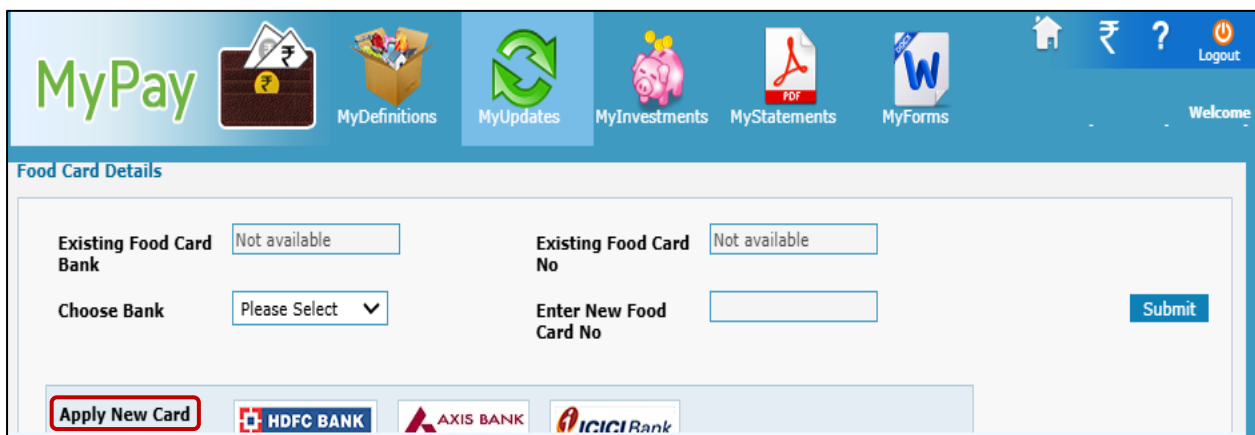
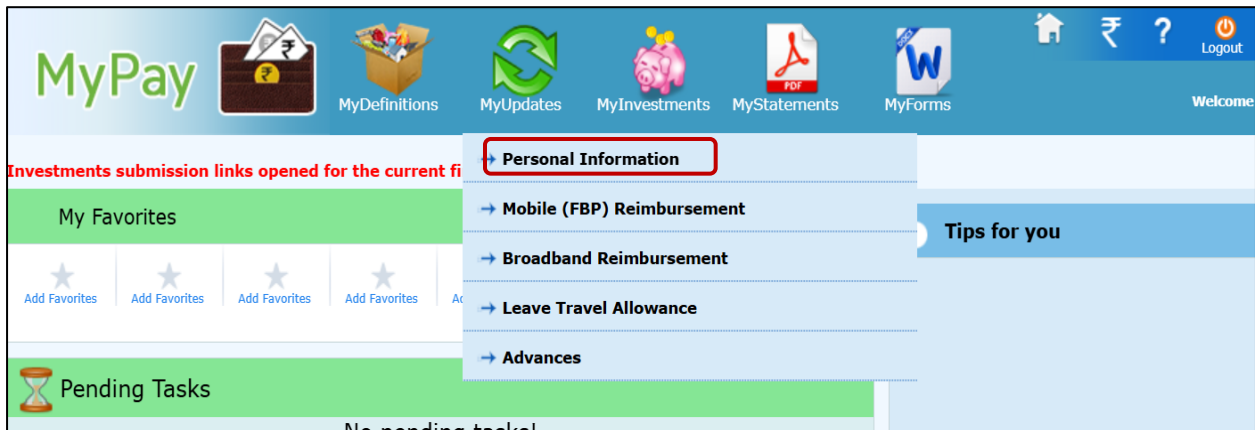
Coverage : Associates at all levels.

Limit : Up to a maximum of INR 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).




HDFC Food Card:

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

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


HDFC BANK


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 hollisted by calling at our [24*7 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.

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.

<p>*First Name (Characters should not exceed 12)</p> <input style="width: 95%;" type="text"/> <p>*Date of Birth</p> <input style="width: 95%;" type="text"/> <p>*Gender</p> <p><input type="radio"/> Male <input type="radio"/> Female</p> <p>*Mobile Number</p> <p>+91 <input style="width: 95%;" type="text"/></p> <p>*PAN Number</p> <input style="width: 95%;" type="text"/> <p>*Residence Address (as per the KYC document uploaded)</p> <p>*Address 1 (Characters should not exceed 30)</p> <input style="width: 95%;" type="text"/> <p>*Address 3 (Characters should not exceed 30)</p> <input style="width: 95%;" type="text"/> <p>*State</p> <p>Select ▼</p> <p>*Pin Code</p> <input style="width: 95%;" type="text"/> <p>*Card Delivery Address</p> <p><input type="radio"/> Residence <input type="radio"/> Office</p> <p>*Emp id</p> <input style="width: 95%;" type="text"/> <p>*Is your Salary from CTS getting credited to HDFC account?</p> <p><input type="radio"/> Yes <input type="radio"/> No</p> <p><input type="checkbox"/> I agree to HDFC Bank's data privacy notice.</p>	<p>*Last Name (Characters should not exceed 12)</p> <input style="width: 95%;" type="text"/> <p>*Mother's Maiden Name</p> <input style="width: 95%;" type="text"/> <p>Landline number</p> <p>91 <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 50px;" type="text"/></p> <p>*Email ID</p> <input style="width: 95%;" type="text"/> <p>*Confirm PAN Number</p> <input style="width: 95%;" type="text"/> <p>*Address 2 (Characters should not exceed 30)</p> <input style="width: 95%;" type="text"/> <p>*Address 4 (Characters should not exceed 30)</p> <input style="width: 95%;" type="text"/> <p>*City</p> <p>Select ▼</p> <p>Country</p> <p>India</p>
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Generate OTP

OTP will be sent to your official Email ID and Mobile Number.

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

MyPay MyDefinitions MyUpdates MyInvestments MyStatements MyForms Welcome

Food Card Details

Existing Food Card Bank: Not available

Existing Food Card No: Not available

Choose Bank: Please Select

Enter New Food Card No: [Input Field]

Submit

Apply New Card:

- **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.

MyPay MyDefinitions MyUpdates MyInvestments MyStatements MyForms Welcome

Food Card Details

Existing Food Card Bank: Not available

Existing Food Card No: Not available

Choose Bank: Please Select

Enter New Food Card No: [Input Field]

Submit

Apply New Card:

Choose Bank dropdown menu options: Please Select, ICICI Bank, HDFC Bank, Axis Bank

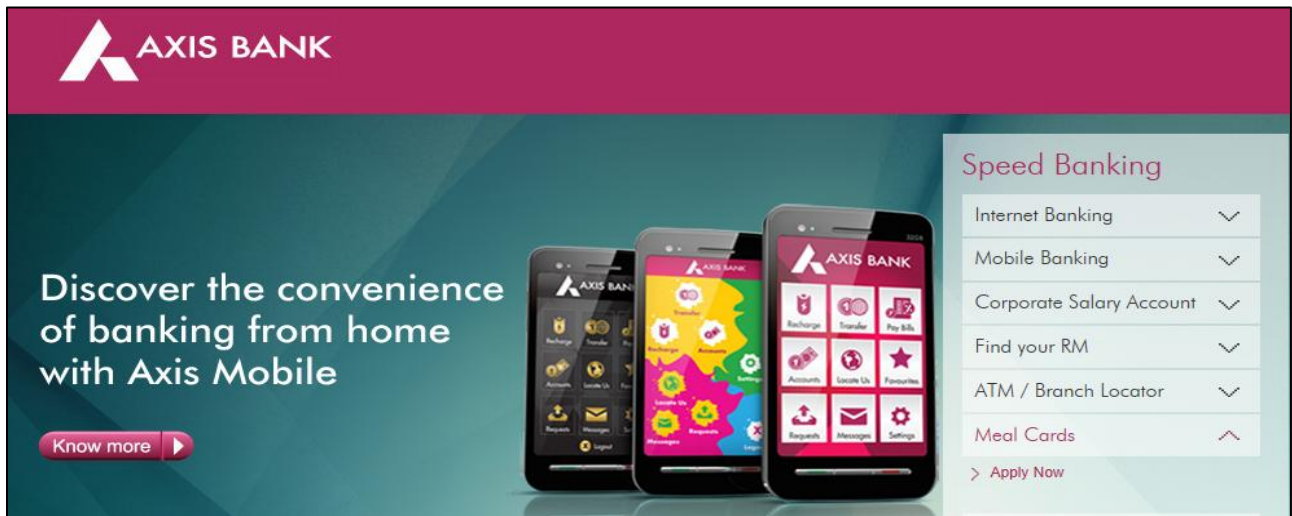
- **Step 4 :** Upon clicking submit you will be asked for confirmation on the availability of the existing card details if any. Please confirm accordingly so that the details are updated in MyPay



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.

Apply Now

<input type="text" value="Name of the Corporate"/>	<input type="text" value="Name"/>
<input type="text" value="Email"/>	<input type="text" value="Address"/>
<input type="text" value="Select State"/>	<input type="text" value="Select City"/>
<input type="text" value="Select Nearest Branch"/>	<input type="text" value="Pin Code"/>
<input type="text" value="+91"/>	<input type="text" value="Designation"/>



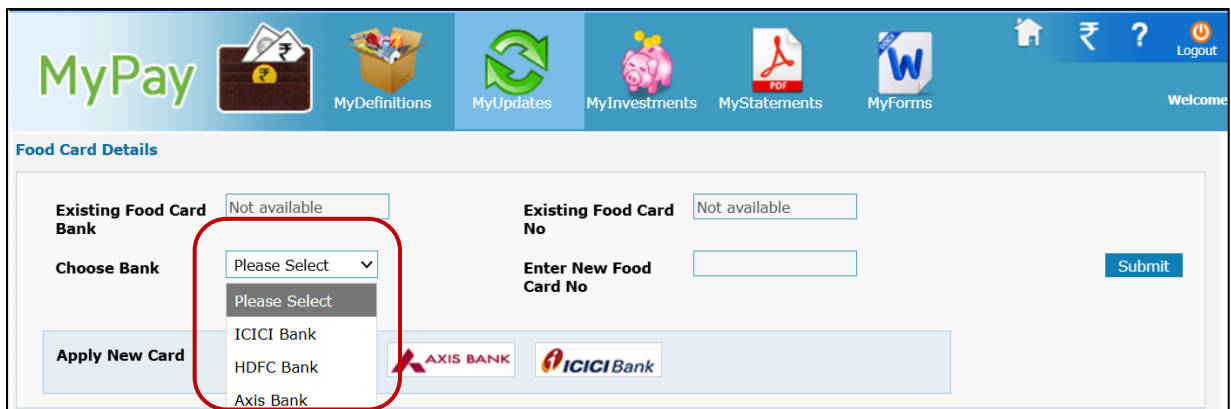
Type the text shown in the image (Code is not case sensitive)

SUBMIT

- **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 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 not listed by associates due to loss or damage.
 - Food cards expired due to validity.
 - Food card balance is likely to exceed or exceeds INR 10,000 for cases Non-KYC (where the bank does not have the KYC of the associate on record) and INR 1,00,000 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 must 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 (24th 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 INR 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.
 - Food reimbursement > If food reimbursement amounts defined under my definitions page is not loaded > please contact the Service now helpdesk by raising a ticket at [SNOW](#) portal.
 - Under new regime > Food reimbursement is not eligible for tax benefit.
 - The maximum amount that can be maintained in the Food Card is (According to RBI Regulations):
 1. INR 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. INR 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 Food plus card” and update required details.

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

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

AXIS Bank KYC Procedure

The associate needs to submit the KYC documents while applying for food cards.

HDFC Food Card - Point of Contact

HDFC Bank

Any queries related to HDFC prepaid food card, please write to 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	Sathishkumar Selvam	sathishkumar.selvam@hdfcbank.com
Level 2	Oliver Clement Paul	Oliverclementpaul.l@hdfcbank.com

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

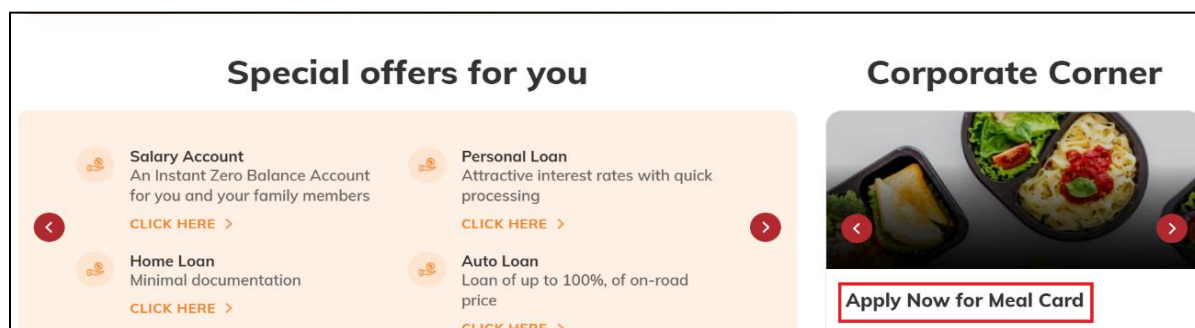
Axis Food Card - Point of Contact

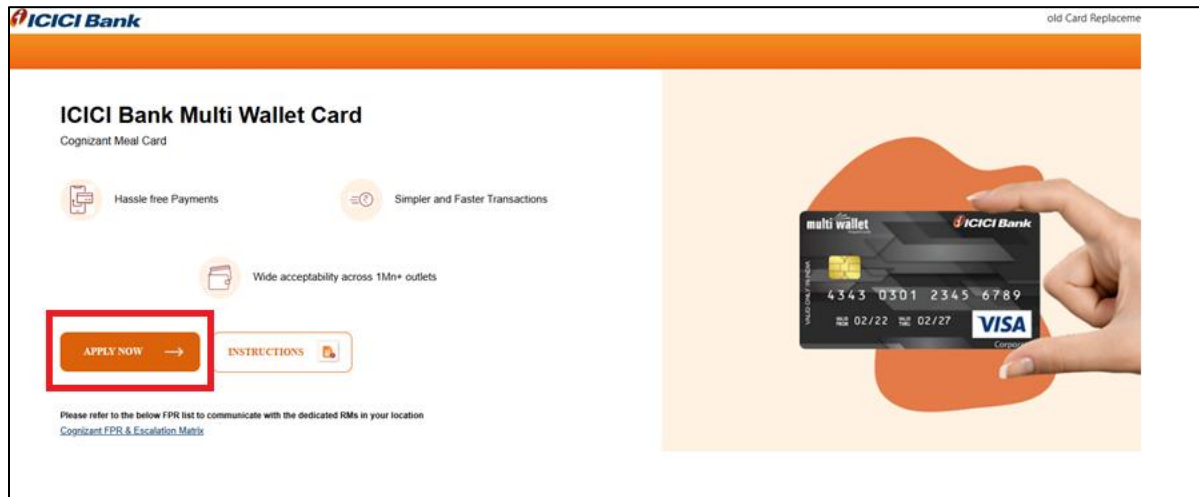
Escalation	Name	Email ID
Level 1	M Ramaguruparan	M.Ramaguruparan@axisbank.com
Level 2	Irshad Ahmed	Irshad.Ahmed@axisbank.com

ICICI Food Card:

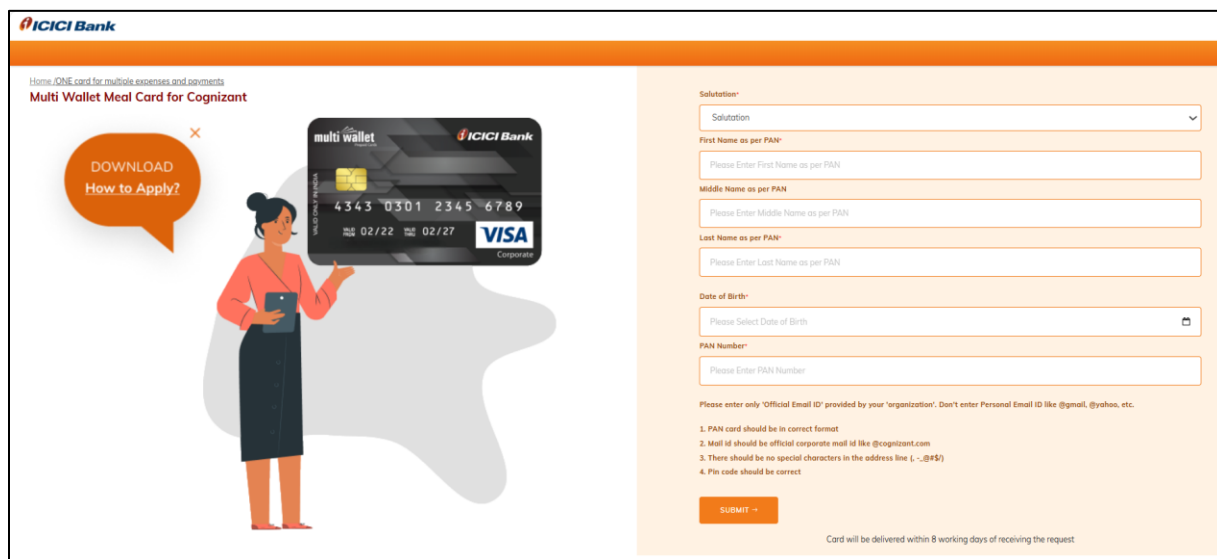
Associates can procure an ICICI Food Card by following the process mentioned below:

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

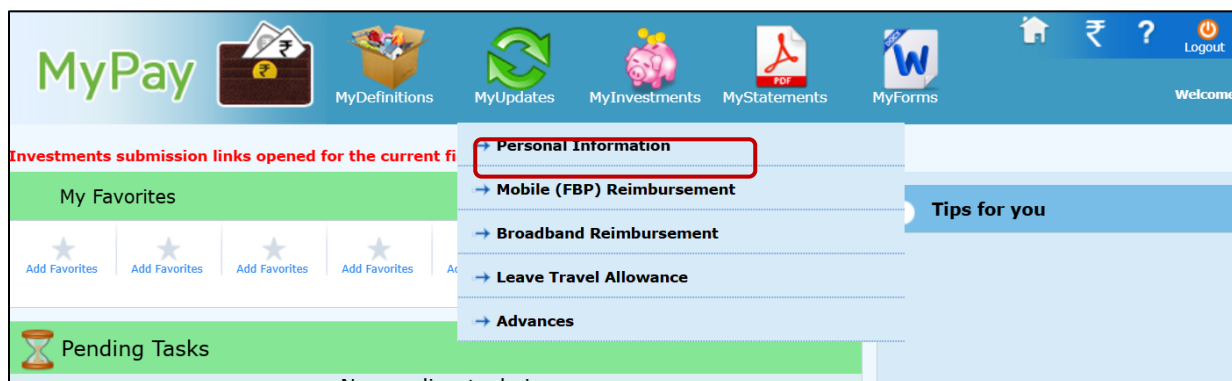




- **Step 2:** Fill in all the required details and click on the Submit button.



- **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 confirmation on the availability of the existing card details if any. Please confirm accordingly so that the details are updated in MyPay.



ICICI Bank KYC Procedure

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

ICICI Food Card – Point of Contact

ICICI Bank

Escalation	Name	Email ID
Level 1	Anitha G	anitha.gunasekaran@ext.icicibank.com
Level 2	Mohan D	mohan.d@ext.icicibank.com

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 funds 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 INR 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.

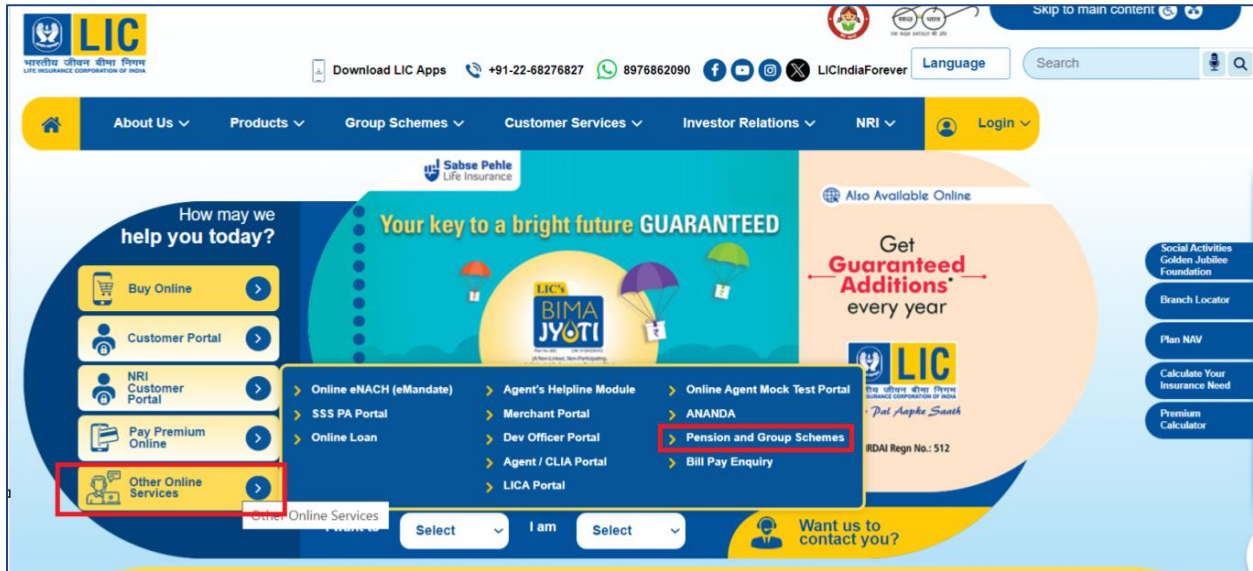
Process and policy details:

- 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 for assistance in the claim process at time of separation.
- For new joiners, transfer-in of superannuation funds should be initiated by the associate through their previous employer and the associate needs to request 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 INR 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) 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 helpdesk by raising a ticket at **SNOW** portal.

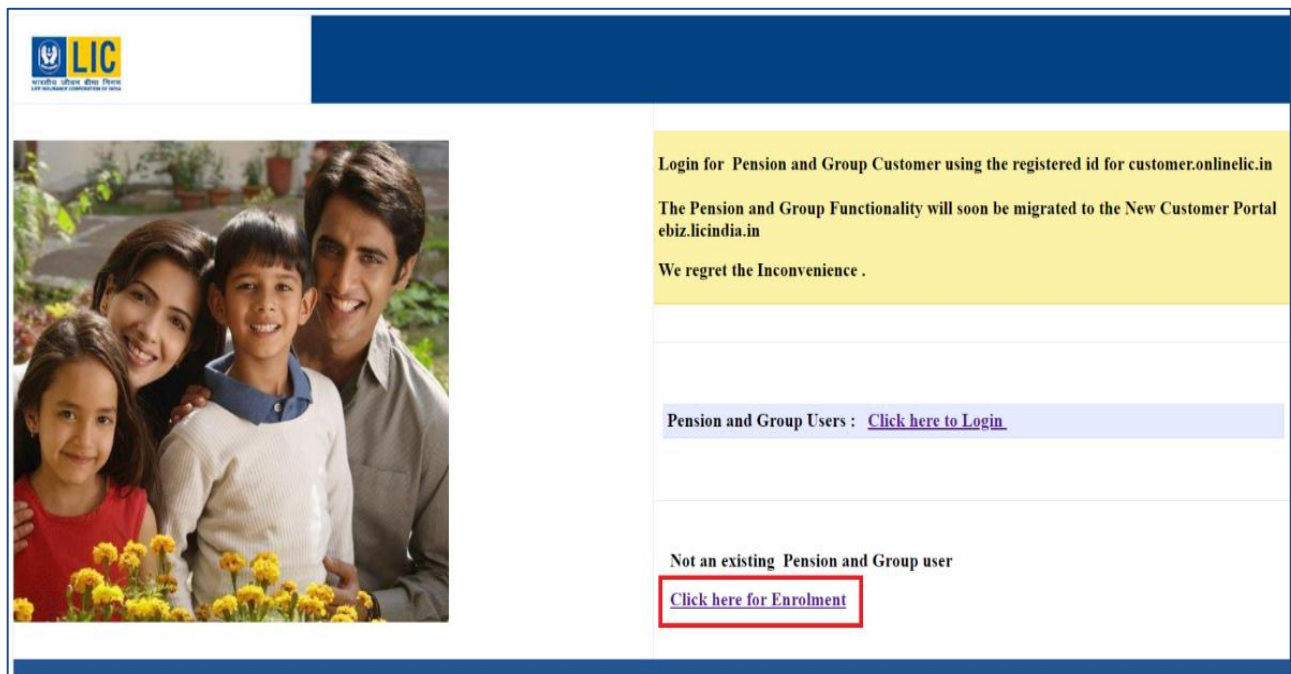
Category*	Type*	Item*
FBP /Reimbursements	Superannuation Fund	Policy Related
FBP /Reimbursements	Superannuation Fund	Superannuation closure
FBP /Reimbursements	Superannuation Fund	Superannuation transfer

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



Select the New User Creation Tab as shown below.



The screenshot shows the 'NEW REGISTRATION' section for 'For Enrollment of New Group Policy'. It includes a 'Policy No.' input field, radio buttons for 'Member' (selected) and 'Master Policy Holder', and a 'Proceed' button. Below this is a section for 'For Enrollment of new Annuity Number' with an 'Enter Annuity No:' field and another 'Proceed' button. A red text note at the bottom states: 'Please ensure password (in 2nd window) contains atleast one numeric character Also please note that it should be greater than 8 digits'. The footer contains copyright information for LIC and browser compatibility details.

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

Select member from the option

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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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+

The screenshot shows the 'NEW REGISTRATION' section for 'Please Authenticate Yourself for User-Id Creation:'. It features a form with fields for 'Group Business Unit: CHENNAI', 'Customer Name: COGNIZANT TECHNOLOGY SOLUTIONS INDIA LIMITED', 'LIC ID', and 'Date Of Birth' (with a date picker). A 'Proceed' button is located below the form. A blue link 'Return to Main Page' is positioned below the form. A red text note at the bottom states: 'Please ensure password (in 2nd window) contains atleast one numeric character Also please note that it should be greater than 8 digits'. The footer contains copyright information for LIC and browser compatibility details.

Enter LIC id that has been displayed in MyPay > MyStatements

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

Return to Main Page

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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+

NEW REGISTRATION
NEW USER REGISTRATION

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

**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+, Firefox 3.0+, Chrome 3.0+, Safari 3.0+

Welcome

LIC Help | eServices FAQ | About Us | Contact Us | Home | Logout

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

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 enroll 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

 Registration Form

Step-2

 Print/Save Form

Step-3

 Upload Form / Check Status

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

Welcome LIC Help | eServices FAQ | About Us | Contact Us | Home | Logout

» 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

Sr.No	Unit Name	Policy Number	Type of Scheme
1	CHENNAI	IN303R	

Please Click on the Policy Number to view your Contributions.

Click Policy No

Enrol New Group Policy

Policy No:

Welcome LIC Help | eServices FAQ | About Us | Contact Us | Home | Logout

» 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"

[Back To Enrolled Policy List](#)

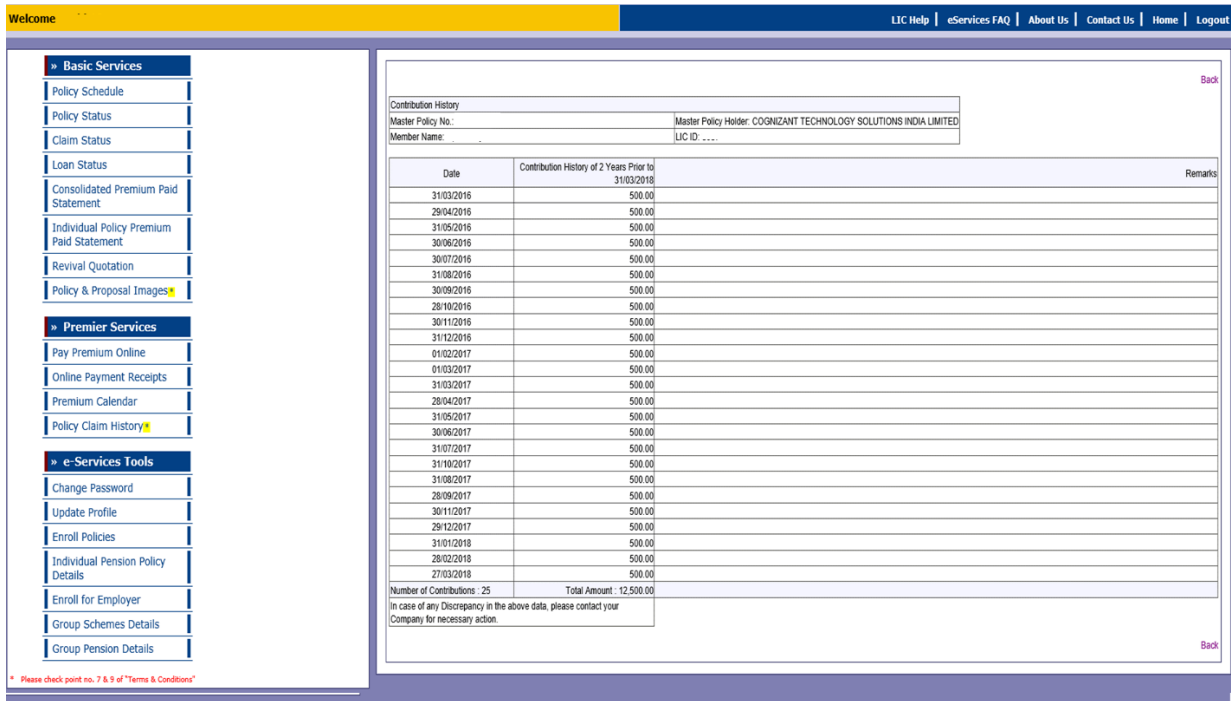
Your Policy Details are as follows:

Master Policy No.:		Master Policy-holder:	COGNIZANT TECHNOLOGY SOLUTIONS INDIA LIMITED
Contact Details:			
Servicing Group Business Unit of LIC:	CHENNAI		
Telephone:	2860 4201102/05/00/63/2054/4127/4839/2105/4263/2106		
E-mail:			
Your Accumulation Details are as follows:			
Member's Name:		LIC ID:	
Accumulated Value:	20,064.87	Accumulated as on:	31/03/2018
	Date	Contributions Received After 31/03/2018	Remarks
	27/04/2018	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.

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

Click Contribution History for previous 2 years detail.



Contribution History

Master Policy No: _____ Master Policy Holder: COGNIZANT TECHNOLOGY SOLUTIONS INDIA LIMITED
 Member Name: _____ LIC ID: _____

Date	Contribution History of 2 Years Prior to 31/03/2018	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	
01/02/2017	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.

Superannuation Transfer/Closure

- Please contact the Service now helpdesk by raising a ticket at [SNOW](#) portal.

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

- **E-mail :** 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 employer. The scheme is administered and controlled by the Pension Fund Regulatory & Development Authority –PFRDA (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 INR 500 and a maximum of 10% basic per month for Old Regime and 14% basic per month for New Regime.

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 INR 500 subjects to a maximum of 10% of your basic salary for Old Regime and 14% for New Regime.
- 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.
- NPS > Please contact the Service now helpdesk by raising a ticket at [SNOW](#) portal.

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	Esha Banerjee	7044030851	esha.banerjee@icicibank.com
Coimbatore	Chelladurai	9677222564	chelladurai.c@icicibank.com
Kolkata	Biswajit Mukherjee	8584048807	biswajit.mukherjee@icicibank.com
Gurgaon	Gajraj Singh	8527294977	gajraj.singh@icicibank.com
Cochin	Sreenath	8129501287	sreenath.r@icicibank.com
Noida	Sakshi Jain	8130491037	s.dharmend@icicibank.com
Chennai	Thamarai S Selvan	9381503444	selvan.thamarai@icicibank.com
Chennai	Vijay R	8657961386	vijay.r1@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	Naveen S	9381763693	naveen.s4@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	Naveen S	9381763693	naveen.s4@icicibank.com
Coimbatore	Naveen S	9381763693	naveen.s4@icicibank.com
Kolkata	Naveen S	9381763693	naveen.s4@icicibank.com
Gurgaon	Naveen S	9381763693	naveen.s4@icicibank.com
Cochin	Naveen S	9381763693	naveen.s4@icicibank.com
Noida	Naveen S	9381763693	naveen.s4@icicibank.com
Hyderabad	Naveen S	9381763693	naveen.s4@icicibank.com
Pune	Naveen S	9381763693	naveen.s4@icicibank.com
MUMBAI(Vikhroli)	Naveen S	9381763693	naveen.s4@icicibank.com
NAVI MUMBAI	Naveen S	9381763693	naveen.s4@icicibank.com
NAVI MUMBAI	Naveen S	9381763693	naveen.s4@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)	INR 500	INR 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 in <https://MyPay.Cognizant.com>
- Associates should follow the below steps to claim 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 must:
 - Provide consent to the bank for sharing the reimbursable spend details with Cognizant (Please refer to the **Card Mapping Process** given below)
 - Update the credit card number in Mypay.- MyUpdate – Personal information
- **Step 3:** Bank would share information on the reimbursable spending which would load 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 affected if the transactions are not confirmed as Official by the Associates** (Please refer below **“Credit Card Transaction Confirmation Process”**)
- Mobile reimbursement > In case of any eligible missing credit card transactions please contact the Service now helpdesk by raising a ticket at [SNOW](#) portal.

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 to share the details of reimbursable expenses with Cognizant. This process is referred to as the process of “mapping the credit card” for reimbursement purposes.

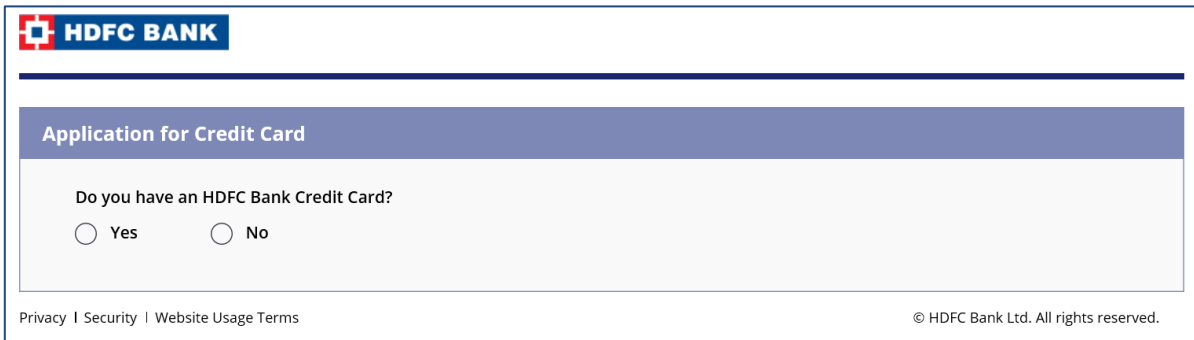
- In the event of getting a new card owing to reasons like expiry/card loss, the associate has to do the credit card mapping procedure once again in MyPay to avail the benefit.

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:** Login to https://leads.hdfcbank.com/applications/webforms/apply/cogni_cc/cognizant_cc.azpx
- **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**.



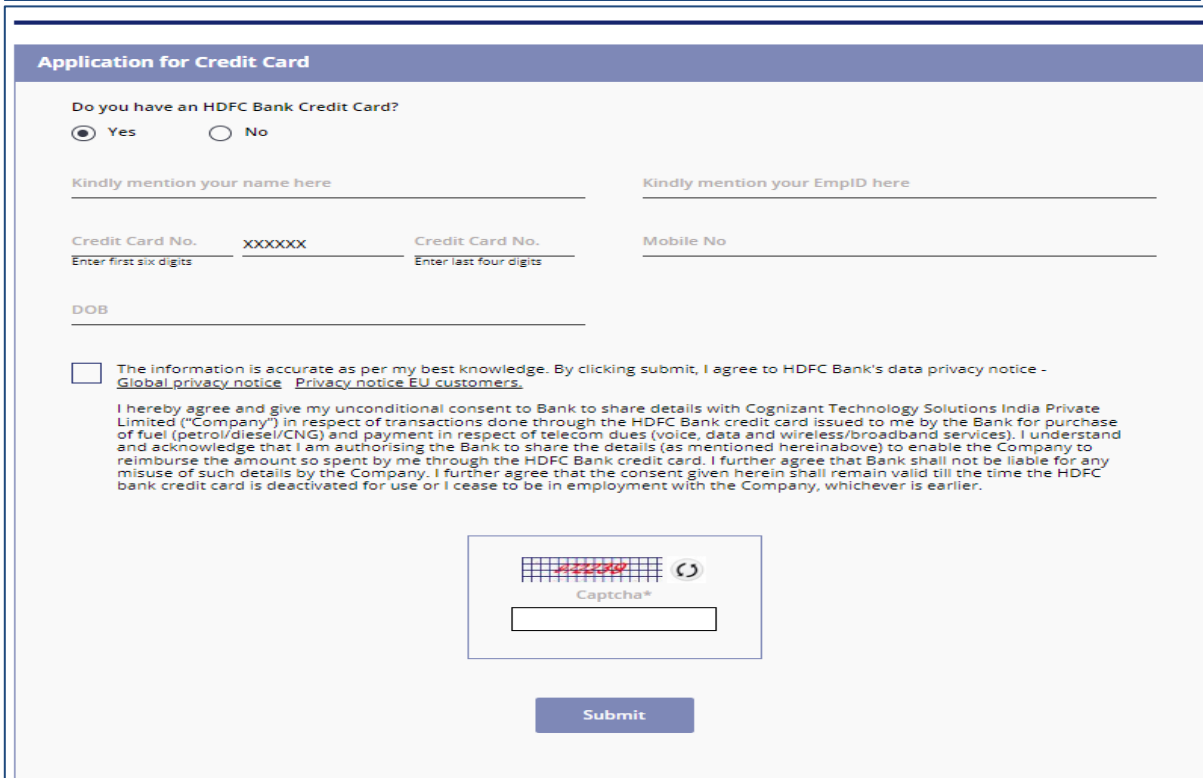
HDFC BANK

Application for Credit Card

Do you have an HDFC Bank Credit Card?

Yes No

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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. Credit Card No. Mobile No

Enter first six digits Enter last four digits

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](#).

I hereby agree and give my unconditional consent to Bank to share details with Cognizant Technology Solutions India Private Limited ("Company") in respect of transactions done through the HDFC Bank credit card issued to me by the Bank for purchase of fuel (petrol/diesel/CNG) and payment in respect of telecom dues (voice, data and wireless/broadband services). I understand and acknowledge that I am authorising the Bank to share the details (as mentioned hereinabove) to enable the Company to reimburse the amount so spent by me through the HDFC Bank credit card. I further agree that Bank shall not be liable for any misuse of such details by the Company. I further agree that the consent given herein shall remain valid till the time the HDFC bank credit card is deactivated for use or I cease to be in employment with the Company, whichever is earlier.

Captcha*

Submit

- **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 on the webpage to make an application for a new HDFC Bank credit card within 3 business weeks.

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
- Upon completion of the application procedure, the credit card will be delivered by the bank to your work location in business weeks
- The associate must send mail (format given below) to customers care for mapping their cards under COG promo code.

The mail must be sent from their registered mail id to Cognizant@axisbank.com

Mail Format:

*Subject: * Sharing Details with Cognizant Technology Solutions

Dear Sir/ Madam,

Ref. Axis Bank Customer ID: xxxxxxxx
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

- ICICI bank credit card can be applied online by using the link mentioned below under Special offers. <https://www.icicibank.com/personal-banking/cards/credit-card>
- The associate has to send 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 with a cc to selvan.thamarai@icicibank.com and vijay.r1@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 to you sharing the details of spends made on the captioned credit card with Cognizant Technology Solutions.

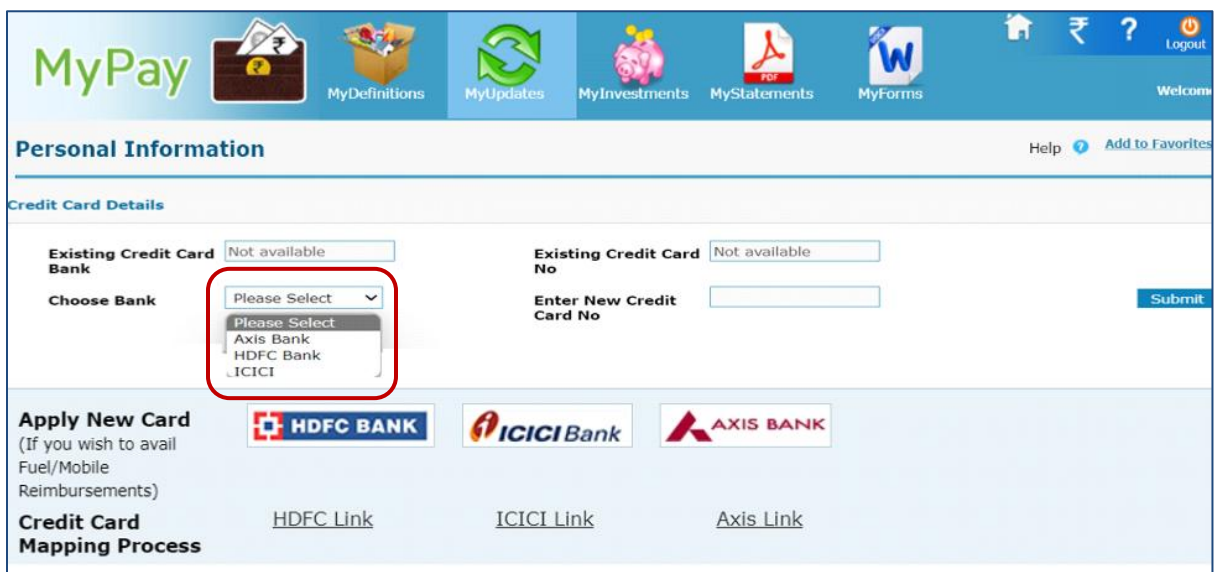
Regards
(Associate Name)

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.



- **Step 3:** Upon clicking submit you will be asked for 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 expenses will 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 would be included in 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

The screenshot shows the MyPay portal interface. The top navigation bar includes 'MyPay', 'MyDefinitions', 'MyUpdates', 'MyInvestments', 'MyStatements', and 'MyForms'. The 'MyUpdates' tab is active. Below the navigation bar, the 'Car Running Reimbursement' section is displayed. A dropdown menu is open, showing options: 'Personal Information', 'Car Running Reimbursement', 'Mobile (FBP) Reimbursement', 'Broadband Reimbursement', 'Proof of Car Ownership', 'Leave Travel Allowance', and 'Advances'. The 'Car Running Reimbursement' and 'Mobile (FBP) Reimbursement' options are highlighted with red boxes. Below the dropdown, a table shows reimbursement details. The table has columns for 'Submitted', 'Paid', and 'Balance'. The rows include 'Fuel Expenses', 'Car Maintenance', and 'Driver Salary', all with values of 0.00. A 'Total' row shows 0.00 for all columns. A message 'Page has been frozen for pa' is visible in the top right corner of the table area.

	Submitted	Paid	Balance
Fuel Expenses	0.00	0.00	0.00
Car Maintenance	0.00	0.00	0.00
Driver Salary	0.00	0.00	0.00
Total	0.00	0.00	0.00

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

MyPay MyDefinitions MyUpdates MyInvestments MyStatements MyForms

Car Running Reimbursement

Help

	Eligibility (till last payroll including March previous FY)	Submitted	Paid	Balance
	(A)	(B)	(C)	(A-C)
Fuel Expenses		31990.79	21600.00	
Car Maintenance	21600.00	0.00	0.00	0.00
Driver Salary	0.00	0.00	0.00	0.00
Total	21600.00	31990.79	21600.00	0.00

Transaction Date: 09/30/23 | Category: Fuel / Car Maintenance | Merchant Name: VIJAYA AUTO SERVICE CHENNAI IND | Amount: 1010.00 | Official:

MyPay MyDefinitions MyUpdates MyInvestments MyStatements MyForms

Mobile / Broadband Reimbursement

Help Add to Favorites

	Eligibility	Submitted	Paid	Balance
	(A)	(B)	(C)	(A-C)
Mobile Reimbursement [Part of FBP] (till last payroll including March previous FY)	12000.00	13500.25	12000.00	0.00
Broadband Reimbursement	-NA-	14965.56	13599.74	-NA-
Total	12000.00	28465.81	25599.74	0.00

Transaction Date: 10/01/23 | Category: --Select-- | Merchant Name: BBPSBILLPAY PAYNOW IND | Amount: 1.00 | Mobile Exps [Part of FBP]: | Broadband:

Transaction Date: 07/07/23 | Category: --Select-- | Merchant Name: Airtel | Amount: 666.00 | Mobile Exps [Part of FBP]: | Broadband:

- 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 must be in the name of the associate.
- Pixel cards are not eligible for reimbursement process for broadband, fuel, Mobile and Sim reimbursement process.
- If any credit card numbers are less than 16 digits, then add zero in prefix to get 16 digits.
- If the claimed amount is less than the amount defined, the excess will be carried forward to the next month.
- Expenses swiped will be paid only to the extent of accumulation 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.

- 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 purposes.

Credit Card - Bank Contact point

HDFC Bank

Level of Contact	Location	Name	Email id
1st level	For All Locations	Mr Vasanth Priyan	vasanthapriyan.r@hdfcbank.com
2nd Level	For All Locations	Mr. Vilayasseril Vinod Thomas	vilayasserilvinod.thomas@hdfcbank.com

Axis Bank

Corporate Salary Manager (CSM) - 1st Level Point of Contact			
Location	Name	Mobile	E Mail ID
Bangalore	Nitesh Pandey	9902706293	Nitesh.Pandey@axisbank.com
Mysore	Vasudev Nayak	9845677996	Vasudev.Nayak@axisbank.com
Chennai	Irshad Ahmed	9840385766	Irshad.Ahmed@axisbank.com
Coimbatore	Thirunavukarasu S	8098607993	thirunavukarasu.s@axisbank.com
Delhi	Navraj Parihar	9953928062	navraj.parihar@axisbank.com
Mangalore	Pradeepa Patel	9902808833	Pradeepa.Patel@axisbank.com
Hyderabad	Dandapani Sahu	9000553439	Dandapani.Sahu@axisbank.com
Cochin	Sajith Chandran	9387825221	Sajith.Chandran@axisbank.com
Kolkata	Ashiquer Rahman	9831140263	Ashiquer.Rahman@axisbank.com
Mumbai	Jayprakash Yadav	8097044445	jayprakash.yadav@axisbank.com
Pune	Amit Khaitan	9051031555	Amit.Khaitan@axisbank.com

ICICI Bank

LEVEL 1			
Location	Name	Contact No	Email ID
Bangalore	Esha Banerjee	7044030851	esha.banerjee@icicibank.com
Coimbatore	Chelladurai	9677222564	chelladurai.c@icicibank.com
Kolkata	Biswajit Mukherjee	8584048807	biswajit.mukherjee@icicibank.com
Gurgaon	Gajraj Singh	8527294977	gajraj.singh@icicibank.com
Cochin	Sreenatha	8129501287	sreenath.r@icicibank.com
Noida	Sakshi Jain	8130491037	s.dharmend@icicibank.com
Chennai	Thamarai S Selvan	9381503444	selvan.thamarai@icicibank.com
Chennai	Vijay R	8657961386	vijay.r1@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	Naveen S	9381763693	naveen.s4@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

LEVEL 3			
Location	Name	Contact No	Email ID
Bangalore	Naveen S	9381763693	naveen.s4@icicibank.com
Coimbatore	Naveen S	9381763693	naveen.s4@icicibank.com
Kolkata	Naveen S	9381763693	naveen.s4@icicibank.com
Gurgaon	Naveen S	9381763693	naveen.s4@icicibank.com
Cochin	Naveen S	9381763693	naveen.s4@icicibank.com
Noida	Naveen S	9381763693	naveen.s4@icicibank.com
Hyderabad	Naveen S	9381763693	naveen.s4@icicibank.com
Pune	Naveen S	9381763693	naveen.s4@icicibank.com
MUMBAI(Vikhroli)	Naveen S	9381763693	naveen.s4@icicibank.com
NAVI MUMBAI	Naveen S	9381763693	naveen.s4@icicibank.com

Pluxee Multi wallet card

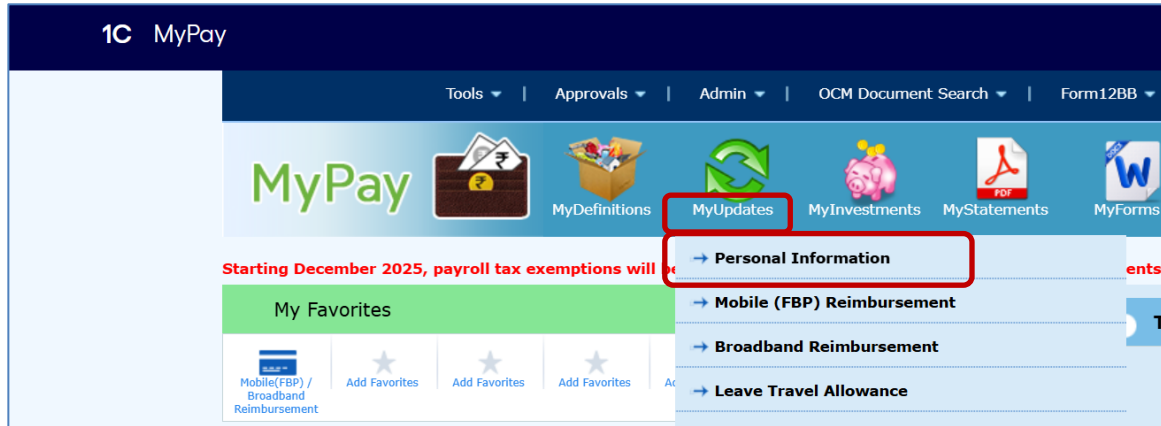
The Pluxee Multi wallet card is an optional facility where associates can use them for reimbursement of eligible Fuel, Mobile and Broadband expenses under the Flexible Benefit Plan (FBP).

Process to register and activate the card

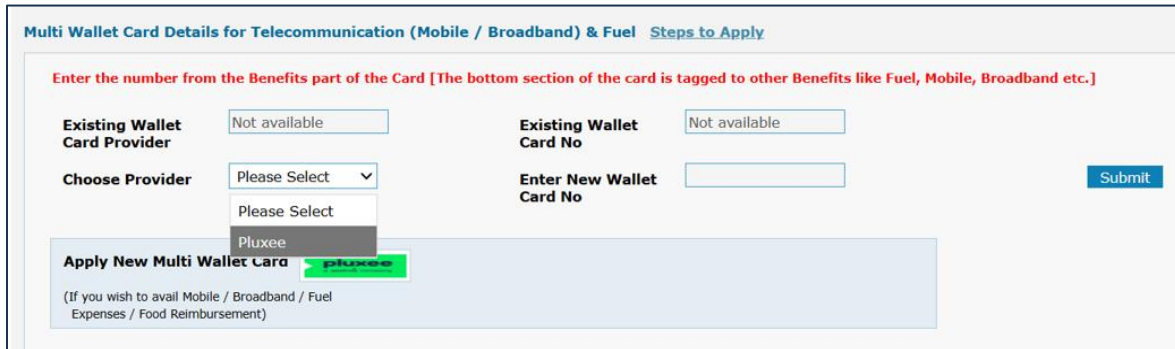
- Pluxee multi wallet cards can be applied online by using the link mentioned below, <https://consumers.pluxee.in/cognizant>
- Click on "Join now" option in bottom of the page.
- On providing the required details welcome mail for activation will be received within 48 hours and Pluxee multi wallet card will be delivered to the given address.
- Welcome email received from DoNotReply@notifications.pluxee.in will contain step by step instructions for activating the Pluxee card.
- Click the card activation link mentioned in the welcome mailer and complete the KYC to activate the card.

Pluxee Multi-wallet Card Update in MyPay

- **Step 1:** Pluxee Multi-wallet card details must be updated after receiving the card. Click the [Personal Information](#) link under the MyUpdates tab in <https://mypay.cognizant.com>



- **Step 2:** Scroll down until Multi wallet card details for Telecommunication (Mobile/Broadband) & Fuel section appear.
- **Step 3:** From the Choose Provider drop-down menu, select Pluxee, enter the new wallet card number, and click the Submit button.



- **Step 4:** Upon entering the details and submitting, a message text "Your wallet card details have been successfully updated." will be displayed as shown below.



Important Note:

- Please note that Pluxee multi wallet should be loaded with funds by the associate before any transactions are initiated. For additional details please refer to Pluxee FAQ available in MyPay > MyUpdates > Personal Information > Multi Wallet Card details for Telecommunication (Mobile/Broadband) & Fuel **Steps to Apply**
- For Pluxee multi wallet card usage mapping process in not required.
- Pluxee Transactions confirmation process will be the same as followed for Credit card Transaction confirmation.
- Transactions made using both **Pluxee multi wallet card** and **credit card** will be captured in the system and can be submitted for reimbursement, as per Flexible Benefit Plan (FBP) eligibility.

Pluxee Customer support team

Please reach to below mentioned Pluxee support team for any queries,

- Customer Support – 022 6919 6919/022 50216919
- Write to Pluxee: consumer@care.pluxee.in

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 purposes.

Coverage: For SA and above grade only

Limit: Car running expenses 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
Car running & Fuel Expenditure	INR 1800 (per month)	INR 2400 (per month)
Driver Salary	INR 900 (per month)	INR 900 (per month)

Taxability

Not taxable in the hands of the associate

Claim process and policy details

Associates must declare the amount under MyDefinitions 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 expenses either through the prescribed credit card or through MyPay claim by producing original bills.
- Associates should reimburse Driver's Salary expense only through MyPay by producing the Driver Salary receipt duly filled and signed (Driver Signature on revenue stamp) Driver Salary receipt template available under the MyForms 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 INR 900 (For cases associate defined the amount under Driver Salary component) 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 amount accumulated as of the date of processing even if the amount of the bill is higher than the accumulated amount. The difference 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 steps below 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 spending 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 Reimbursement

The screenshot shows the MyPay portal interface. At the top, there are navigation icons for MyDefinitions, MyUpdates, MyInvestments, MyStatements, and MyForms. The main heading is "Car Running Reimbursement". A dropdown menu is open, with "Car Running Reimbursement" selected and highlighted by a red box. Other options in the menu include Personal Information, Mobile (FBP) Reimbursement, Broadband Reimbursement, Proof of Car Ownership, Leave Travel Allowance, and Advances. Below the menu, there is a table with columns for Submitted, Paid, and Balance. The table data is as follows:

	Submitted (B)	Paid (C)	Balance (A-C)
Fuel Expenses	0.00	0.00	0.00
Car Maintenance	0.00	0.00	0.00
Driver Salary	0.00	0.00	0.00
Total	0.00	0.00	0.00

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

MyPay MyDefinitions MyUpdates MyInvestments MyStatements MyForms

Car Running Reimbursement

	Eligibility (till last payroll including March previous FY)	Submitted	Paid	Balance
	(A)	(B)	(C)	(A-C)
Fuel Expenses	21600.00	31990.79	21600.00	0.00
Car Maintenance		0.00	0.00	
Driver Salary	0.00	0.00	0.00	0.00
Total	21600.00	31990.79	21600.00	0.00

Reimbursement Type: Fuel Expenses | 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
Car Mainten: ▾	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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-- Car Maintenance Driver Salary	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Total Amount : 0

- **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.

- **Step 6** : Associate can upload scanned copy of Car Maintenance/Insurance claim for Car maintenance claim and Fuel expenses can be claimed only through Credit card swipes.
- **Step 7**: Below are the required documents to be uploaded in My Pay.
 - 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 transaction.
 - Amount defined under Driver salary can be claimed only by submitting Driver salary receipt for each month.
 - Car must be registered only in the name of the associate and not by 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.
 - In case of any car maintenance/driver salary claims rejected please contact the Service now helpdesk by raising a ticket at [SNOW](#) portal.
- 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

The screenshot shows the MyPay portal navigation menu. Under the 'Car Running Reimbursement' section, the 'Proof of Car Ownership' option is highlighted with a red rectangular box. Other options in the menu include Personal Information, Car Running Reimbursement, Mobile (FBP) Reimbursement, Broadband Reimbursement, Leave Travel Allowance, and Advances. A table on the right side of the page shows financial data with columns for 'Submitted', 'Paid', and 'Balance'.

- **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)

The screenshot displays the 'Proof of Car Ownership' form. It includes a 'Car Details' section with fields for 'Car Registration No', 'Engine's Capacity' (a dropdown menu), and 'Car Registered in same state of work location (Yes / No)'. Below this is a 'Required Documents' section with three rows: 'Copy of RC Book', 'No Objection Certificate (NOC)', and 'Road Tax Receipt', each with 'Upload' and 'View' buttons. At the bottom, there is a 'Self-Declaration' section with a radio button and the text: 'I, Jayarani J hereby confirm that the information stated above is true and correct to the best of my knowledge.' A 'Submit' button is located at the very bottom of the form.

- 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 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

Points to remember for FBP benefit.

- Selection of the components under 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 cards to be used are personal cards and associates 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 20th of every month, you will be able to access MyPay latest by 10th 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 th of every month	Within ten days from the date of final approval
Leave Travel Allowance (LTA)-Taxable	Reports submitted on or before 20 th 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 th of every month	21 st of the following month
Mobile Reimbursement (Through Credit Card)	Transactions confirmed as official in MyPay during the month on or before 20 th of every month	21 st 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 except Leave Travel Allowance, it is recommended that the Associates make a selection on a yearly basis to have a better plan of their salary.

Contact Points - Helpdesks

For any policy related information, queries related to Salary, reimbursement, tax, approval of FBP bills, Credit card transactions confirmation and Proof of Car Ownership (Submission and Approval) please contact support below:

- Call Helpdesk (1-800-572-0473), Please dial 3 followed by 2 for Payroll Voice Support) or
- Please contact the Service now helpdesk by raising a ticket at [SNOW](#) portal.