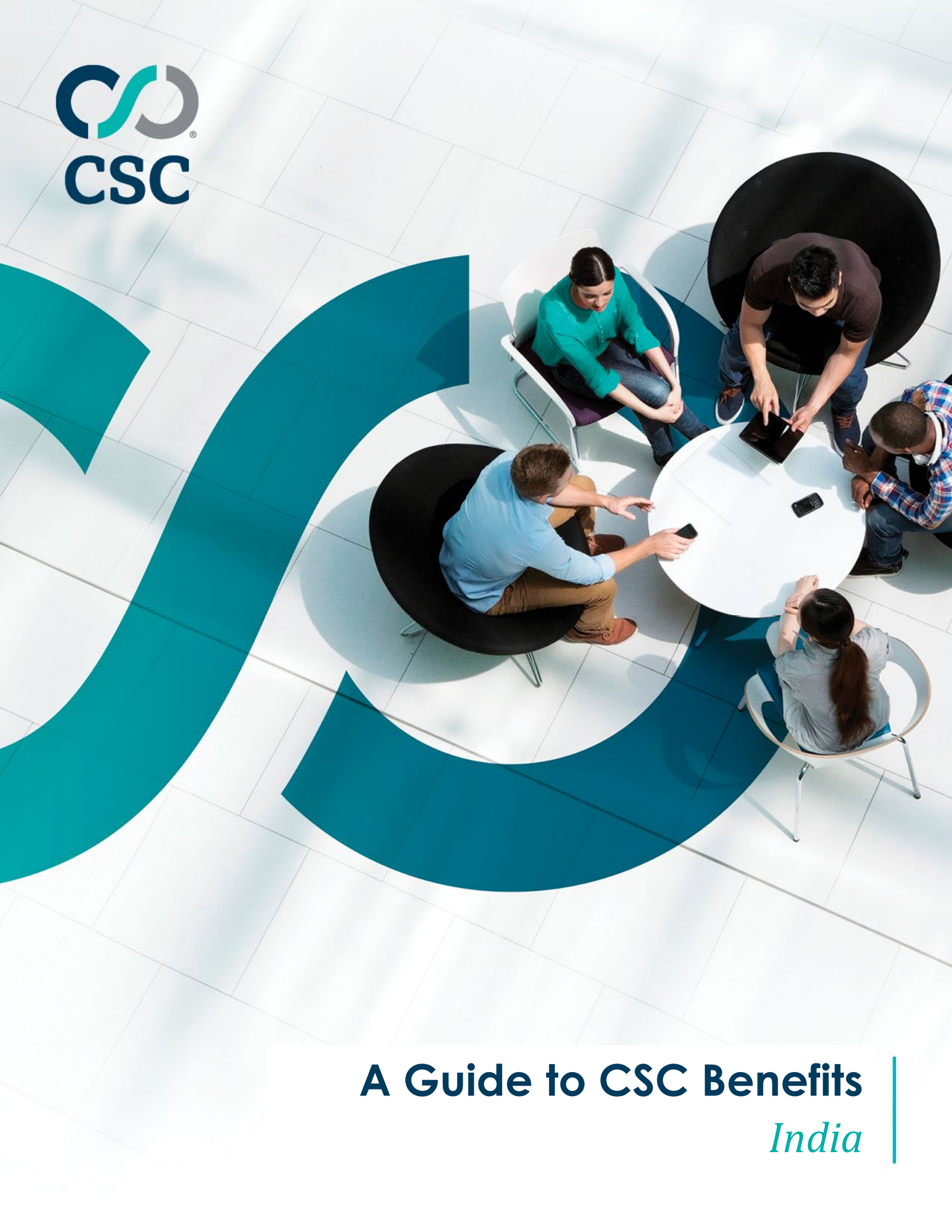

A Guide to CSC Benefits

India

Summary of Benefits, India

At CSC, we believe that our greatest asset is our people—the dedicated individuals whose skills, passion, and creativity contribute to our shared success. As an organisation, we're committed to fostering a supportive and inclusive work environment where every colleague feels valued, respected, and cared for.

Our comprehensive benefits package reflects this commitment. We understand that life is multifaceted, and our offerings aim to address various aspects of your well-being. We're here to support you every step of the way. Our comprehensive benefit offerings are outlined below.

Eligibility

All full-time or part-time colleagues are eligible for benefits.

Well-being benefits

Your physical and mental well-being are a priority, and we recognise that a healthy mind and body are essential for overall happiness and productivity. Here's how we demonstrate our commitment:

Medical insurance

CSC provides comprehensive medical insurance coverage to all colleagues, which also extends to up to five immediate family members. Eligible dependents include a spouse, up to two dependent children, and either set of parents or in-laws (a combination of both is not allowed). Coverage is available for dependents up to age 99 and is offered under a floating policy that covers hospitalisation expenses.

Colleagues also have the option to purchase additional top-up coverage during enrolment. Available top-up amounts are ₹3 lakh, ₹5 lakh, and ₹10 lakh. The premium for the selected top-up will be deducted from the colleague's monthly salary in three equal installments.

Group personal accident insurance

At CSC, the safety and well-being of our colleagues is a top priority. To support this, we offer a disability and accident insurance policy that provides coverage of up to twice the colleague's annual salary in the event of a serious accident resulting in disability or injury.

Annual health assessment

Eligible colleagues aged 40 years and above can claim reimbursement of up to INR 5,000 per policy year for an annual preventive health assessment. Through our partnership with eKincare, you can identify the most appropriate diagnostic tests based on your health profile, book tests through the eKincare platform, or choose any diagnostic centre of your preference and submit your claim via the eKincare app for reimbursement, subject to the policy terms.

Health and well-being resources

CSC provides colleagues with many health and well-being strategies to help you care for yourself and your family. Our 24x7x365 confidential employee assistance program (EAP) connects you to licensed counselors and aims to help you find solutions for the everyday challenges of work and home, as well as for more serious issues involving emotional and physical well-being.

There are more than 80 health and well-being champions located in our offices around the world, committed to bringing our health and well-being agenda to life locally and helping you tap into the wealth of available resources.

CSC highlights and encourages self-directed learning focused on mental and physical well-being.

Financial benefits

We're dedicated to offering our colleagues a range of financial benefits aimed at supporting your financial well-being and helping you plan for a secure future. Here's how CSC is committed to helping you achieve your financial goals:

Pension

The Employees' Provident Fund (EPF) is a government-supported retirement savings programme in which both CSC and its colleagues make monthly contributions. These contributions accrue interest over time and can be withdrawn upon retirement or under specific conditions outlined by the Employees' Provident Fund Organization (EPFO), which oversees the fund.

Colleagues also have the option to contribute more than the mandatory 12% through voluntary provident fund contributions.

CSC also offers access to the National Pension Scheme (NPS)—a voluntary, defined contribution plan designed to encourage long-term savings. This scheme is administered by HDFC Bank.

Gratuity

Gratuity is payable to colleagues upon resignation or retirement, in accordance with the provisions of the Payment of Gratuity Act, 1972, unless updated by government regulations.

In the unfortunate event of a colleague's death, gratuity will be disbursed to the designated nominees or legal heirs, as per the guidelines outlined in the Payment of Gratuity Act, 1972.

Shift allowance

Colleagues working night shifts due to business requirements are eligible for additional compensation for the hours worked. Shift schedules are aligned with either Eastern Standard Time (EST) or Pacific Standard Time (PST), and night shift eligibility is defined as follows:

- **PST:** Any regular nine-hour shift ending between 3:00 a.m. and 8:00 a.m.
- **EST:** Any regular nine-hour shift ending between midnight and 3:00 a.m., or starting between 3:00 a.m. and 5:00 a.m.

Happay Meal Card

Eligible colleagues receive monthly meal voucher credits of INR 2,200 on their Happay Card. These prepaid wallet benefits can be used at a wide range of participating outlets—please refer to the Happay Card app for more details. The card is typically issued within four to five weeks from the colleague's date of joining. For first-time login and card activation, new colleagues will receive a notification from alerts@hdfcbank.bank.in. Meal voucher credits are subject to prorated adjustments where applicable, including during periods of international business travel outside India.

Group term life insurance

Provides financial protection for your nominated beneficiaries in the event of your death while employed with CSC. The benefit is paid as a lump sum of two times your annual cost to the company (CTC), helping to provide financial security for your loved ones. Coverage is provided at no cost to eligible colleagues.

CSC Gives Back

Through our CSC Gives Back program, individuals and teams give back into the local and global communities. CSC provides volunteer T-shirts for colleagues and matches colleague donations to charities between $50-$1,000 or equivalent per year, per organisation.

Work-life balance

At CSC, we value work-life balance and our colleagues' diverse needs. We foster a supportive environment where taking time off is encouraged, whether for personal health, family, mental well-being, or recharging. Here's how we demonstrate that commitment:

Annual leave

Full-time colleagues are entitled to 24 days of annual leave per year, with up to 30 days of unused leave eligible for carryover into the following year. Effective 2027, colleagues will continue to receive 24 days of annual leave and may carry forward up to 50% of their annual leave entitlement, capped at 12 days, with the maximum allowable leave balance increasing from 30 days to 45 days.

Public holidays

Colleagues are entitled to 10 paid public holidays.

Sick leave

Colleagues are entitled to four days (32 hours) of sick leave each year, front-loaded on 1 January and prorated for new hires. Any unused sick leave expires at the end of the calendar year.

Other applicable leaves

In India, CSC provides colleagues with time off during key events such as:

- **Maternity:** Colleagues who have completed at least 80 days of service in the preceding 12 months are eligible for paid maternity leave of up to 26 weeks, as per the Maternity Benefit Act, 1961. Additional paid leave may be granted for medical conditions related to pregnancy, childbirth, premature delivery, miscarriage, or medical termination of pregnancy (MTP), in accordance with the Act.
- **Adoption:** Colleagues are entitled to up to 12 weeks of paid leave for the adoption of a child under 3 months of age, starting from the date of adoption.
- **Paternity:** Colleagues are eligible for 10 days of paid paternity leave from the date of birth of their child, which may be availed in one go or in two instalments within two months of the child's birth.

For a complete list of available leave types, please visit CSC Central.

Recognition and rewards

Outstanding performance is celebrated through peer recognition aligned with Our Values, milestone tenure awards, and incentives for referring top talent. We believe that acknowledging these efforts boosts morale and fosters a supportive and thriving workplace culture. Join us in celebrating the exceptional contributions that drive our success:

LOV Badges

Our Values are at the core of who we are and the standards we aspire to live by each day. Colleagues regularly "show some LOV" by taking the time to recognise each other for Living Our Values (LOV).

Service awards

We deeply value the dedication and commitment of our colleagues. Our service award program recognises and celebrates the milestones achieved by our team members for each five-year milestone reached.

Colleague referral awards

Good people know good people. As a result, a financial award is provided to colleagues who refer external candidates who are subsequently hired and remain with CSC for at least six months.

Career growth

Career growth is a top priority at CSC. We believe investing in your professional development benefits both you and the organisation. We take pride in the talent we hire and want to promote and allow our colleagues to grow. Your next career opportunity is right here! Here's how we foster career growth.

Internal learning
Colleagues are provided with many resources to become more knowledgeable in their current role or take on new roles with the company. Self-directed resources are available, such as career self-assessments, thousands of courses through Open Sesame, other internally curated content, podcasts, mentoring programs, webinars, and more.

Continuing education program (CEP)
CSC offers reimbursement for certain educational courses, with preapproval from your leader. Colleagues with at least six months of service can seek financial assistance up to $5,250 (or equivalent) per calendar year for relevant learning.

For full policy details on our continuing education program, please visit our CSC Central site.

We pay for performance
We believe that both what we do and how we do it are equally important. Therefore, our performance evaluations are balanced, with 50% based on achieving goals and 50% on how well we align with our core values.

Merit increases
Leaders work together with their team members to set goals at the beginning of employment and each calendar year, in alignment with our line of sight. Throughout the year, leaders have continuous conversations with their team members to discuss progress toward achieving goals and career growth. Most colleagues are eligible for a discretionary merit increase based on consistent and sustained performance in the first quarter of each calendar year.

Success Sharing bonus
This is a taxable bonus that may be paid to eligible colleagues at the company's discretion in the first quarter of each year. The distribution amount, if any, is generally determined by the company's profit and growth in the preceding fiscal period. Colleagues hired in the last quarter of the calendar year (1 October through 31 December) are not eligible for Success Sharing paid for that year.

Note: Success Sharing does not apply to those covered under other incentive compensation programs.

Your voice is important
Colleague feedback is invaluable to us**.** Fostering an open dialogue and actively seeking input from our colleagues leads to better decision-making and a more inclusive work environment. Here's how we demonstrate our commitment:

- Colleagues are formally asked for feedback through an onboarding survey, and later a new hire survey in their first year of employment. Companywide surveys are also conducted once or twice per year.

- CSC has an open-door policy, encouraging colleagues to have regular conversations with their leaders and to work together with others to innovate, continuously improve, increase colleague satisfaction, and maintain a culture of trust.