

Corporate Credit Card Usage Guidelines

To facilitate cash flow, the corporate credit card is available to all employees. The limits are defined by the finance team based on parameters such as frequency and duration of travel, nature of work and interactions with external stakeholders. The initial credit limit will be INR 2 lakh for all employees and INR 5 lakhs for MC members.

To enroll for the card, raise a ticket in Guru and submit the requisite proofs in hard copy. If any problem comes up, then you can reach out to Guru.

Broad Guidelines- Trust but Verify

The company trusts its employees to not use the credit card for personal expenses, but we do verify. Monthly statements of your expenses will be available in the expense portal. Expense statements should be submitted on the expense portal under appropriate category by attaching copies of all the bills and should be approved by L+1 as per the Delegation of Authority guidelines.

In case if you separate from the company you will need to clear all the outstanding dues 15 days prior to your last working day. Any outstanding amount if not cleared will be adjusted to your final settlement.

You can view your account in SAP through ihub. You can view open line items in your account through ihub →Self-Service →Reimbursement→ Employee Outstanding Advance Status. In the next screen select “All outstanding in employee vendor account” and then “Execute” *

Card Usage Guidelines

Do's

- Review your credit card statements every month.
- Check message/alerts from bank that need an immediate action.
- Submit your bills on the expense portal as per timelines and select appropriate category while submission.
- Report immediately if you notice any transactions you don't recognize (which could be a sign of fraud) to HDFC/Citi Bank customer care and to GBS Finance team.
- In case of separation or expatriation, settle your expenses 15 days before the last working day.
- Obtain GST compliant tax invoice for your cabs, accommodation etc., with Dr. Reddy's GST No. mentioned on bills. Please ensure that the bill contains the below GST numbers in the state you're opting for service.

State Name	GST Number
Andhra Pradesh	37AAACD7999Q1ZJ
Assam	18AAACD7999Q1ZJ
Bihar	10AAACD7999Q1ZZ
Telangana	36AAACD7999Q1ZL
Himachal Pradesh	02AAACD7999Q1ZW
Chattisgarh	22AAACD7999Q1ZU
Chandigarh	04AAACD7999Q1ZS
New Delhi	07AAACD7999Q1ZM
Gujarat	24AAACD7999Q1ZQ
Haryana	06AAACD7999Q1ZO
Jharkhand	20AAACD7999Q2ZX
Karnataka	29AAACD7999Q1ZG
Kerala	32AAACD7999Q1ZT
Maharashtra	27AAACD7999Q1ZK
Madhya Pradesh	23AAACD7999Q1ZS
Orissa	21AAACD7999Q1ZW
Punjab	03AAACD7999Q1ZU
Puducherry	34AAACD7999Q1ZP

Rajasthan	08AAACD7999Q1ZK
Tamilnadu	33AAACD7999Q1ZR
Uttarakhand	05AAACD7999Q1ZQ
Uttar Pradesh	09AAACD7999Q1ZI
West Bengal	19AAACD7999Q1ZH
Goa	30AAACD7999Q3ZV
Daman	26AAACD7999Q1ZM

Don'ts

- Do not use the card for personal purposes. The card will be blocked immediately in such cases.
- Do not use credit card for fuel purpose at any point of time.
- Do not make any payment to the bank directly.
- Do not use the credit card for foreign currency payments without prior clearance (except while on international travel). Please reach out to your BU Finance team/GBS Finance Team for any clarifications on this.
- Credit cards can be used for international travel related expenses (ex: paying for hotel accommodation, meals, local conveyance etc.) but if payments are to be made against non-travel expenses (Ex: Conference payments, meetings etc.), approval from credit card administrator is mandatory prior to commencement of international trip.
- Applicable only for employees eligible for maintenance expense reimbursement as per actuals - Do not use credit card for maintenance expenses while on travel. The use of credit cards would be allowed only in the base location, and only for maintenance expenses for items covered under policy.
- Do not use the card for making any 3rd party vendor payments wherever such payments are to be made by the company directly (including the purchase of assets for company E.g., Mobile phones, Furniture etc.,)
- Do not give your card to others for usage on your behalf.
- Do not share your PIN No. with anyone.
- Do not use the Corporate Card where the amount is to be claimed through reimbursements. E.g. Joining expenses, relocation expenses, telephone bills etc.

Guidelines on usage of credit card at Lounge Access at Airports within and Outside India

You need to use only the Corporate Card (and not the priority pass) at the lounges in the airports located within India (including the International Lounges located in the airports within India). Usage of lounge facilities are allowed only to the extent of complimentary limits allowed by service provider and charges for any excess usage over and above the complimentary limits need to be borne by employee and in no case, they will be reimbursed by the company.

Priority pass should be used at the lounges in the airports located outside India only. Usage of priority pass for lounge facilities outside India are allowed only to the extent of complimentary limits allowed by service provider and charges for any excess usage over and above the complimentary limits need to be borne by employee and in no case, they will be reimbursed by company.

Any wrong usage of card i.e., usage of priority pass in airports within India or vice versa is not acceptable and charges for such wrong usage will be borne by the employee and in no case such charges are reimbursed by company.

Complimentary limits for both the cards will be calculated from the date of issuance of the card.

Example: If corporate premium card is issued in the month of Sep'21 then Card Holder will be eligible to have complimentary limits mentioned below from Sep'21 to Aug'22 only and new eligibility will start afresh from Sep'22

Complimentary Limits at Airport lounges

Features	Corporate Premium Credit Card
Priority Pass Membership (For HDFC card cardholders ONLY)	6 complimentary access per annum to Priority Pass lounges outside India (Priority pass needs to be swiped at International Lounges located at outside India only and not to be swiped with in India.)
Exclusive Domestic Lounge Access (For HDFC card cardholders ONLY)	20 complimentary domestic lounge access per annum at various airports within India (Only Corporate Premium card needs to be swiped at Domestic Lounges)
Exclusive Domestic and International Lounge Access (For Citi Bank cardholders)	8 complimentary lounge access per annum at various airports within and Outside India.

Employees are hereby advised to check the availability of complimentary access before actual use of lounge facilities.

For more details, please visit respective product page on www.hdfcbank.com / www.online.citibank.co.in.

- **Any lounge visit outside priority pass network will be chargeable as per the discretion of respective lounges and to be borne by employees only.**
- Visit www.prioritypass.com for list of lounge details covered by Priority Pass.

Note:

*Employees with only SAP access will be able to view the statements, other employees can view their transactions in the expense portal.