To employers in Japan sending workers to India
To people who have coverage periods under the Indian pension system

The Agreement between Japan and the Republic of India on Social Security becomes effective on October 1, 2016.

This Agreement covers only pension systems below.
- For Japan, the National Pension and the Employees' Pension Insurance are subject to the Agreement.
- For India, the Employees' Pension Scheme (EPS) and the Employees' Provident Funds Scheme (EPF) are subject to the Agreement.

1. The Agreement eliminates dual coverage and dual compulsory contribution payments by Japan and India.

   Note: Self-employed persons are not subject to the Agreement because they are not under the dual coverage.

   If you, an employee in Japan, are temporarily sent by your employer to work in India for not more than 5 years, you shall be continuously covered only by the Japanese pension system.

   Exemption from coverage by Indian pension system
   Continuous coverage by Japanese pension system

   Detachment to India → Return to Japan

   Before departure, please apply for a Certificate of Coverage at Japan Pension Service (JPS) Branch Office, and receive the Certificate.

   If you, an employee in Japan, are sent by your employer to work in India for more than 5 years, you shall be covered only by the Indian pension system.

   Coverage by Indian pension system
   Exemption from coverage by Japanese pension system

   Detachment to India → Return to Japan

   Before departure, please report at JPS Branch Office to end coverage of Japanese system (Shikaku-Soshitsu-Todoke).

   Upon request, you may continue to be covered under the Japanese pension system.

2. The Agreement totalizes your Japanese coverage periods and Indian coverage periods.

   Totalization of coverage periods for old-age / survivors / disability benefits

   Japanese pension system
   Old-age pension
   Survivors' pension
   Disability pension

   Old-age pension

3. The Agreement enables you to file an application for the EPS or the EPF benefits at JPS Branch Office, or to file an application for Japanese benefits at competent office in India.

   Indian EPS and EPF are as follows.
   Employees' Pension Scheme (EPS): You can receive old-age benefits when you attain age 58, if you have at least 10 years of EPS coverage periods and retired.
   Employees' Provident Funds Scheme (EPF): You can withdraw the fund as a lump-sum at your retirement. There is no minimum coverage period requirement.

   For more information, please visit the JPS website or contact JPS Branch Office. You can download the application forms on our website.

Japan Pension Service