



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

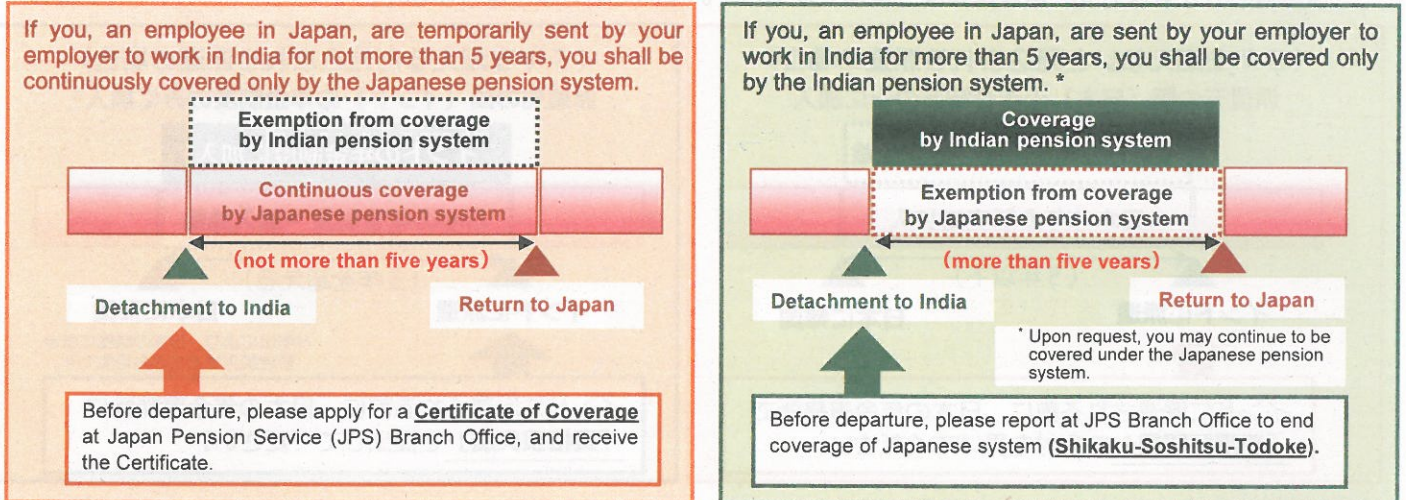
The Agreement between Japan and the Republic of India on Social Security becomes effective on October 1, 2016.

This Agreement covers only pension systems below.

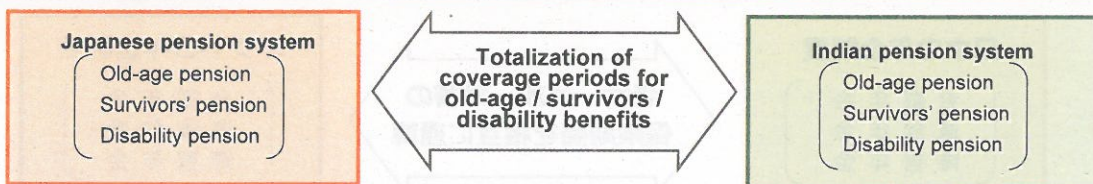
- For Japan, the National Pension and the Employees' Pension Insurance are subject to the Agreement.
- For India, the Employees' Pension Scheme (EPS) and the Employees' Provident Funds Scheme (EPF) are subject to the Agreement.

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.



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



If your coverage periods under the Japanese system is not long enough to meet the qualification requirement for benefits, your Indian EPS periods (periods shall not overlap Japanese periods) can be totalized to fill the gap for the benefits.

Note: The Indian EPF period is not subject to totalization.

If your coverage periods under the Indian EPS is not long enough to meet the qualification requirement for benefits, your Japanese periods (periods shall not overlap Indian EPS periods) can be totalized to fill the gap for the benefits.

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

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