

s22



Australian Government
Services Australia

India Agreement and foreign pension information 106-04039000

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Background

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This document outlines information about the Agreement including the process of making a claim for Australian payment under the Agreement and coding of Indian payments.

Start date

The Agreement with India started on 1 January 2016.

Claiming and benefits covered

The Indian Agreement allows customers to lodge a claim for payment from either country. It also allows customers to add together specific periods of residence in Australia and periods of coverage in India, to meet the minimum requirements for payment.

Australian payments covered:

- Age Pension

Customers can [claim Australian payments under the Agreement](#) by contacting Services Australia or the Indian authorities.

Indian payments covered:

- Retirement (Age) Pension
- Invalidity (Total and Permanent Disability) Pension
- Survivors' Pension

Customers can [claim a foreign pension](#) by contacting Services Australia or the Indian authorities.

Information on International Agreements

Information on how International Agreements work and general concepts used in agreements is contained in [International Social Security Agreements](#).

The [Resources](#) page has a link to:

- Residence and International program
- Centrelink International Services (CIS)
- Services Australia website

Related links

[International Social Security Agreements](#)

[Claims for Australian payments under International Agreements](#)

[Foreign pension claims](#)

[Foreign pension coding](#)

[Agreement liaisons, NZ CICs and exchange of information](#)

[Comparable Foreign Payment \(CFP\) lump sum arrears debts](#)

Process

This document outlines information about the Agreement including the process of making a claim for Australian payment under the agreement and coding of Indian payments.

General information

Social Security Agreement between Australia and India

Category title	Description
Indian Social Security System	<p>Indian Social Security System + Read more ...</p> <p>In India, the Employees' Provident Funds and Miscellaneous Provisions Act 1952 applies to most industries and establishments, which employ 20 or more people. It is mandatory for employers and employees in covered industries and establishments to pay contributions.</p> <p>The Employees' Provident Fund Organisation (EPFO) administers three schemes:</p> <ul style="list-style-type: none"> • Employees' Provident Fund Scheme (EPF) 1952 • Employees' Pension Scheme (EPS) 1995

	<ul style="list-style-type: none"> Employees' Deposit Linked Insurance Scheme (EDLI) 1976 <p>A covered employee becomes a member of each of the three schemes. Employers contribute to all three schemes and employees contribute only to the Employees' Provident Fund Scheme (EPF).</p> <p>Employees' Provident Fund Scheme (EPF) + Read more ...</p> <p>This scheme provides a lump sum benefit consisting of the insured person's EPF contribution, employer contribution and interest to the insured person on leaving service, retirement or termination. A lump sum is payable to people who retire after age 55 and also to people who permanently depart India to reside in another country.</p> <p>Employees' Pension Scheme (EPS) + Read more ...</p> <p>This scheme provides a monthly retirement pension to employees on reaching 58 years of age, or earlier if the insured person opts for an early retirement between ages 50 and 58 years. Employer contributions stop when the insured person reaches 58 years of age.</p> <p>Employees' Deposit Linked Insurance Scheme (EDLI) + Read more ...</p> <p>EDLI is a life insurance scheme and benefits are paid to the survivor/s if the insured person dies while employed.</p>
History and previous Agreements	<p>History and previous Agreements + Read more ...</p> <p>The Agreement with India started on 1 January 2016. There are no previous versions.</p>
Authorities, Institutions and Liaison Agencies	<p>Contact details for foreign pension authorities are available in the CODES facility.</p> <p>Competent authorities + Read more ...</p> <p>For Australia:</p> <p>Department of Social Services (DSS)</p> <p>For India:</p> <p>Ministry of Overseas Indian Affairs (MOIA)</p> <p>Competent institutions + Read more ...</p> <p>For Australia:</p> <p>Services Australia</p> <p>Note: the Australian Taxation Office (ATO) is responsible for double coverage provisions.</p> <p>For India:</p> <p>Employees' Provident Fund Organisation (EPFO)</p> <p>Liaison agencies + Read more ...</p> <p>For Australia:</p> <p>Centrelink International Services (CIS)</p>

	<p>Note: the Australian Taxation Office (ATO) is responsible for double coverage provisions.</p> <p>For India:</p> <p>Head Office, Employees' Provident Fund Organisation (EPFO) in New Delhi.</p>
Exchange of information and liaison forms	<p>See Agreement Country Document Catalogue (ACDC) for samples of forms, foreign documents and translations.</p> <p>Exchange of information + Read more ...</p> <p>Under the Agreement with India, information held about customers may be exchanged between the liaison agencies to determine entitlement to payments under the Agreement and under either country's domestic legislation (Article 19.1).</p> <p>For information on bulk data exchange, see International Data Exchange Program and auto-indexation of foreign pensions.</p> <p>Australian liaison form + Read more ...</p> <p>The following liaison form is completed by Centrelink International Services (CIS) and sent to India:</p> <ul style="list-style-type: none"> • AUS187IN - Australia/Republic of India Agreement on Social Security <p>For help with creating and completing the liaison form, see: Agreement liaisons, NZ CICs and exchange of information.</p> <p>Indian liaison form + Read more ...</p> <p>The following liaison form is completed by India and sent to Centrelink International Services (CIS)</p> <p>LIAISON FORM (INCLUDING INSURANCE PERIOD) - IN/AUS6</p> <p>This form is used in all communication from India.</p> <ul style="list-style-type: none"> • Section 1 - Address of agencies • Section 2/3 - Particulars of the Contributing/Insured Member: these sections provide details of the insured person or another claimant. • Section 4 - Information/document required: this section specifies the information requested by India • Section 5 - Information/document attached: this section specifies the Indian information and other forms and documents that may be sent with the liaison • Section 6 - Periods of contributory service in India after 1 January 2016: this section provides information on insurance periods in India after the start of the Agreement
Medical assessments	<p>Medical assessments + Read more ...</p> <p>For Australia, the Agreement only covers Age Pension so medical information is not needed.</p> <p>However, the Agreement covers Indian Permanent Total Disability Pension. The Administrative Arrangements include provisions, which allow Australia and India to exchange existing medical information and to arrange medical examinations on request.</p>

	<p>Medical examinations may also be undertaken upon request for foreign pension claim purpose. Generally, the liaison agency will contact Services Australia with the request. There is no provision for reimbursement of costs to either country.</p> <p>The customer should contact Services Australia if they receive a direct request from the liaison agency to undertake a medical examination. Advise the customer to go through Services Australia's foreign pension medical assessment process. Where the customer has already undertaken a medical examination based on a direct request from the Agreement partner without consulting Services Australia, the customer should contact the liaison agency to discuss any possible reimbursement options.</p> <p>If a customer is claiming reimbursement of costs based on undertaking a medical examination requested by Services Australia for foreign pension purpose, consider all evidence provided. For example, if incorrect advice was provided to the customer by Services Australia that caused them to seek an independent medical examination which caused the customer to be out of pocket.</p> <p>See Customer compensation and Act of Grace.</p>
<p>Double coverage/Taxation and Healthcare</p>	<p>See general information about early release of superannuation, refunds of contributions, double coverage, taxation and health insurance.</p> <p>Double coverage/certificates of coverage + Read more ...</p> <p>The Agreement with India includes double coverage provisions. Certificates of coverage are used to confirm exceptions.</p> <p>Any enquiries about double coverage or certificates of coverage should be directed to the Australian Taxation Office (ATO) website.</p> <p>Taxation + Read more ...</p> <p>Any queries about taxation of pensions or the requirement to lodge a tax return should be directed to:</p> <ul style="list-style-type: none"> • In the other country - the tax authority in the other country • In Australia - the Australian Taxation Office (ATO) website <p>See general information on taxation, including issuing Australian payment summaries.</p> <p>Tax treaty</p> <p>Australia has a double tax agreement with India, which avoids the need for the customer to pay tax in both countries.</p> <p>A person who is 'resident' in one country (according to the definition in the tax agreement) generally only pays tax on pensions in that country.</p> <p>Tax deductions from income by one country may be allowed as a credit against tax payable for residents of the other country.</p> <p>Tax deduction</p> <p>Indian pensions are not generally taxed at the source.</p> <p>The gross rate of Indian pension, before any deduction, is maintained</p> <p>Indian tax year</p>

	<p>Indian tax year is from 1 April to 31 March.</p> <p>Health Insurance/Medicare + Read more ...</p> <p>Australia does not have a Reciprocal Health Care Agreement (RHCA) with India.</p> <p>See general information on health insurance and Medicare coverage.</p> <p>Any queries about:</p> <ul style="list-style-type: none"> • Health insurance coverage in the other country - tell the customer to contact the health insurance authority in the other country • Medicare coverage - direct them to Medicare <p>Indian pensioners do not usually have a health insurance deduction taken out of their payments.</p>
<p>Additional information</p>	<p>Languages + Read more ...</p> <p>The official languages of India are Hindi and English.</p> <p>There is no national language in India. Article 343(1) of the Constitution of India has stipulated the usage of Hindi and English to be the two official languages of communication for the national government. Additionally, the constitution recognises 22 regional languages, known as scheduled languages. They are Assamese, Bengali, Bodo, Dogri, Gujarati, Hindi, Kannada, Kashmiri, Konkani, Maithili, Malayalam, Manipuri, Marathi, Nepali, Odia, Punjabi, Sanskrit, Santali, Sindhi, Tamil, Telugu and Urdu.</p> <p>See Hindi naming conventions and pronunciation.</p> <p>Address and contact details + Read more ...</p> <p>Telephone country code is +91.</p> <p>Street address</p> <p>Title FirstName Surname [Addressee]</p> <p>4, Amrita Shergill Road [Premise number, street]</p> <p>New Delhi [Locality]</p> <p>110003 [Postcode]</p> <p>INDIA</p> <p>Address with multiple localities</p> <p>Title FirstName Surname [Addressee]</p> <p>32/1, 2nd Main Road [Premise number, street]</p> <p>8th Block [Sub-location 2]</p> <p>Jayanagar [Sub-location]</p> <p>Bangalore [Locality}</p>

	<p>Karnataka 560082 [Province/district and postcode]</p> <p>INDIA</p> <p>Address with a building</p> <p>Title FirstName Surname [Addressee]</p> <p>Flat 408, Tagore Road Hostel [Door number, building name]</p> <p>Tagore Road [Street]</p> <p>New Delhi 110002 [Locality and postcode]</p> <p>INDIA</p> <p>Rural address</p> <p>Title FirstName Surname [Addressee]</p> <p>Bukkapatnam Village [Village]</p> <p>BUKKAPATNAM [Locality]</p> <p>Pennukonda Taluk [Sub-province]</p> <p>Anantpur District 515144 [District and postcode]</p> <p>INDIA</p> <p>Rural address via post office</p> <p>Title FirstName Surname [Addressee]</p> <p>Village Manjari, Post Office Kulasu, Tehsil Jyotolsun [Village + post office + sub-locality]</p> <p>District Pauri Garhwal [District]</p> <p>Uttarakhand 248312 [Province and postcode]</p> <p>INDIA</p> <p>Post Office Box address</p> <p>Title FirstName Surname [Addressee]</p> <p>Post Box No. 4380 [P.O. Box, number]</p> <p>Kalkaji Post Office [Name of post office]</p> <p>New Delhi 110013 [Locality and postcode]</p> <p>INDIA</p> <p>Note:</p>
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	<ul style="list-style-type: none"> Indian addresses often include landmarks such as “opposite the post office” or “near the blind school” to help delivery Address formats can also vary from one city to another Where the address provided is too long for the Centrelink system, ensure complete street details are recorded on Address Lines 1 and 2. The sub-location and district (and postcode) are to be recorded on Address Line 3 as a minimum <p>Same-sex relationships + Read more ...</p> <p>India does not recognise registered marriage or civil unions for same-sex couples. Same-sex couples though can attain rights and benefits as a live-in couple as per a Supreme Court of India judgement in August 2022.</p>
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Australian payments

Rules for Australian payments

Category title	Description
Australian payments	<p>Payments covered under the Agreement + Read more ...</p> <p>For Australia, the Agreement with India (Article 2.1(a)(i)) covers:</p> <ul style="list-style-type: none"> Age Pension
Australian claim forms and processes	<p>See Agreement Country Document Catalogue (ACDC) for samples of forms, foreign documents and translations.</p> <p>In Australia + Read more ...</p> <p>Claims for Australian payments under International Agreements use the same methods and processes as domestic claims.</p> <p>In India + Read more ...</p> <p>Forms to claim an Australian payment in India can be obtained by:</p> <ul style="list-style-type: none"> downloading the relevant form from the Services Australia website. See Resources contacting Centrelink International Services (CIS) contacting the Indian authorities <p>Australian forms needed</p> <p>The customer is to complete and provide the following:</p> <ul style="list-style-type: none"> AUS140IN - Australian Pension Claim – Social Security Agreement between Australia and India Mod(iA)IN - Income and Assets - Indian <p>Forms can be lodged at any office of the Indian Employees’ Provident Fund Organisation (EPFO).</p> <p>Under Section 6 of the Administrative Arrangements, the Indian liaison agency will:</p>

	<ul style="list-style-type: none"> • accept all forms/documents and date stamp the AUS140 form • verify the customer's identity and personal details, and • send the form(s) and any supporting documentation to Services Australia with a liaison form specifying periods of coverage completed after 1 January 2016 in India (Article 13.1) and information regarding Indian pensions <p>See Exchange of information and liaison forms.</p>
Lodgement rules and start day	<p>All claims for Australian payments under International Agreements are assessed by Centrelink International Services (CIS).</p> <p>Residence rules for claims + Read more ...</p> <p>If a person is not an Australian resident and in Australia on the date the claim is made, they may use the Agreement to meet the residence rules for claims if, on that date, they:</p> <ul style="list-style-type: none"> • are an Australian resident or a resident of India (Article 12(a)), and • are physically present in Australia or India (Article 12(b)), and • have a minimum of 12 months Australian working life residence accrued after 16 November 1995 <p>Claim lodgement + Read more ...</p> <p>Claims under the Indian Agreement</p> <p>Claims for Australian payment under the Indian Agreement may not be lodged in other Australian Agreement countries.</p> <p>See the Claim lodgement matrix.</p> <p>Accepting other Agreement claims</p> <p>India will not accept claims for Australian benefits under other Australian Agreements.</p> <p>Claim lodgement consideration</p> <p>There are no specific considerations under the Indian Agreement.</p> <p>Date the claim is 'made' and start day + Read more ...</p> <p>The normal rules for working out the date a claim is 'made' and the start day apply to claims under the Agreement with India. However, the Agreement also allows:</p> <ul style="list-style-type: none"> • the date of lodgement of a claim for an Australian payment in India to be used as the date of lodgement in Australia (Article 17.2), or • the date of lodgement of a claim for Indian Retirement Pension to be used as the date of lodgement of a claim for Australian Age Pension if: <ul style="list-style-type: none"> ○ the customer declares periods of residence in Australia on the Indian claim, and ○ the Australian claim is received by Centrelink International Services (CIS) within 12 months of the date of lodgement of the Indian claim (Article 17.3) <p>See:</p> <ul style="list-style-type: none"> • For coding help: <ul style="list-style-type: none"> ○ Claims for Australian payments under International Agreements and

	<ul style="list-style-type: none"> ○ Start Day (CLK) ● For lodgement rules overview: <ul style="list-style-type: none"> ○ Australian Working Life Residence (AWLR) - India Agreement A summary of residence periods under the Indian Agreement can be viewed on the s47E(d) screen
Qualification/Totalisation	<p>Totalisation of Qualifying Periods + Read more ...</p> <p>The Agreement allows:</p> <ul style="list-style-type: none"> ● totalisation of periods of qualifying Australian residence and periods of EPS insurance in India after 1 January 2016 to meet any minimum periods to qualify for an Australian pension, for example, 10 years for Age Pension (Article 13.1) ● the total of any non-continuous periods of insurance in India to be considered as continuous to meet any continuous residence requirement to claim an Australian pension (Article 13.2) <p>Note:</p> <ul style="list-style-type: none"> ● Overlapping Australian residence periods and Indian periods of coverage are only counted once (Article 13.3) ● Adjoining periods of Australian qualifying residence and periods of insurance in India, with a break of up to 3 months in between, can also be considered to be continuous (Policy) <p>See Resources in International Social Security Agreements for examples of totalisation.</p> <p>Indian periods of coverage + Read more ...</p> <p>Indian periods of coverage:</p> <ul style="list-style-type: none"> ● means a period of insurance, for instance, a period during which contributions were paid, or any equivalent period, as defined such in the Indian legislation ● where equivalent periods may include deemed periods, such as for child rearing or military service ● where both actual and deemed periods may be used when totalisation for Australian qualification purposes, as long as they are certified, accrued after the date of commencement of this Agreement, and don't overlap ● must be certified by the Indian Competent Institution <p>Minimum Working Life Residence (WLR) to totalise + Read more ...</p> <p>To be able to use the totalisation provisions, a person must always have at least 12 months Australian Working Life Residence (WLR) of which:</p> <ul style="list-style-type: none"> ● 6 months must be continuous accrued after 16 November 1995 and ● before the person reaches Indian retirement age (currently 58 years for males and females) (Article 13.4) <p>Note: unlike WLR for rate, this period cannot be rounded.</p> <p>See Australian Working Life Residence (AWLR) - India Agreement for totalisation rules overview under the Indian Agreement.</p>

	<p>A summary of residence periods under the Indian Agreement can be viewed on the s47E(d) screen.</p> <p>Ongoing residence requirements + Read more ...</p> <p>Customers residing in India do not meet the ongoing residence requirement for DSP.</p>
Rate calculation	<p>The rate of payment may be affected by the Agreement with New Zealand.</p> <p>Outside Australia + Read more ...</p> <p>Unlike most other agreements, the Agreement with India refers to the Australian legislation to decide the income assessed and the maximum rate that is used. However, the Agreement states the rate calculation process for a person outside Australia who is paid under the Agreement (Article 14.1). Additional child amounts are specifically excluded from the proportional rate (Article 14.6).</p> <p>This means customers paid under the Agreement who are outside Australia have:</p> <ul style="list-style-type: none"> a proportional rate according to their Australian Working Life Residence (WLR) <p>The Indian Agreement does not include the proportionalisation of any Indian pension in the income test (Randisi Concession).</p> <p>Note:</p> <ul style="list-style-type: none"> The Rate Limiter/Limited Rate does not apply The Agreement specifies the proportional rate, which is the customer's Australian Working Life Residence (WLR) after 16 November 1995 over a denominator of 540 months <p>Non-proportional rate extension</p> <p>Customers paid under the Agreement and temporarily outside Australia, cannot have their non-proportional portability rate extended if they are unable to return to Australia.</p> <p>Returns to Australia</p> <p>The proportional rate continues to apply for the first 26 weeks of a temporary return to Australia (Article 14.2).</p> <ul style="list-style-type: none"> For returns to Australia before 9 June 2018, manually code the Temporary Return to Aust Ind on the Residence Savings (RSS) screen. <p>Inside Australia + Read more ...</p> <p>Customers in Australia under the Agreement are generally paid a direct deduction rate (Article 14.3).</p> <p>The Agreement does not include a comparison rate in Australia.</p> <p>Departures from Australia:</p> <p>The inside Australia rate continues to be paid for the first 26 weeks of a temporary departure from Australia (Article 14.4).</p>
Portability	<p>Portability + Read more ...</p>

	<p>Payments under the Agreement</p> <p>Under the Agreement, provided the customer remains qualified, Australian Age Pension is payable indefinitely in Australia or India so long as the person remains a resident of either Australia or India (Article 5.1).</p> <p>Third country portability under the Agreement</p> <p>There is no portability to a third country for a customer paid under the Agreement. See Portability of payments.</p>
Transfers to/from Agreement	<p>Transfers to the Indian Agreement + Read more ...</p> <p>If necessary, a customer who receives an autonomous payment that stops being payable due to portability reasons can transfer to the Agreement to continue payment if:</p> <ul style="list-style-type: none"> the payment is covered by the Agreement, and the customer is able to meet the lodgement provisions of the Agreement <p>If transferred to the Agreement, all Agreement rules apply to the customer, including portability and rate of payment.</p> <p>See Transfer to international social security agreements.</p> <p>Transfers to autonomous + Read more ...</p> <p>A person who has sufficient Australian qualifying residence (or an exemption) can transfer from the Agreement to autonomous only if they are an Australian resident and in Australia.</p> <p>On return to Australia, system processing will automatically transfer from the Agreement to autonomous if the person is an Australian resident who has only used the Agreement to extend their portability while outside Australia.</p> <p>Former resident provisions may affect customers who transfer to autonomous if they leave Australia again within two years of becoming an Australian resident.</p>
Paying customers in India	<p>Australian payments to overseas bank account + Read more ...</p> <p>Australian payments may be issued to customers outside of Australia. If the customer intends to be outside of Australia:</p> <ul style="list-style-type: none"> long-term (12 months or longer), their Australian payment may be issued to an overseas bank account. See Overseas Bank Account Details (OBAD) for payment requirements by country for less than 12 months, payment will generally continue to their normal Australian bank account every 2 weeks <p>See Delivery of payments to Centrelink customers outside Australia.</p>

Indian payments

Rules for Indian payments

Category title	Description
Indian payments	Payments covered under the Agreement + Read more ...

	<p>For India, the Agreement covers all legislation concerning old-age and survivors' pensions and the Permanent Total Disability pension for employed persons. The relevant Indian legislation is the Employees' Provident Funds and Miscellaneous Provisions Act 1952.</p> <p>Main payments + Read more ...</p> <p>Employees' Pension Scheme (EPS) 1995:</p> <ul style="list-style-type: none"> • Retirement Pension (AGE) • Survivors' Pensions (SUR) • Permanent Total Disability Pension (INV) <p>Note: payments for employees in the State of Jammu and Kashmir, agricultural workers, self-employed workers and Government employees are not covered by the Agreement.</p> <p>Other known payments + Read more ...</p> <p>The following known payments are paid by the Indian authorities but are not covered under the Agreement:</p> <p>Employees' Provident Fund Scheme (EPF) 1952</p> <ul style="list-style-type: none"> • Lump sum payments <p>Employees' Deposit Linked Insurance Scheme (EDLI) 1976</p> <ul style="list-style-type: none"> • Life insurance based lump sum payments <p>For help with:</p> <ul style="list-style-type: none"> • Assessment of Indian pensions, see Assessment • Coding of Indian pensions, see Eligibility and Coding
Comparable Foreign Payment (CFP)	<p>Requirement to claim CFP + Read more ...</p> <p>The requirement to claim Indian pension applies to Indian AGE.</p> <p>Customers may voluntarily claim INV or SUR pensions.</p> <p>See Foreign pension claims.</p> <p>Eligibility for Indian payments + Read more ...</p> <p>Eligibility and coding of foreign pensions tab has detailed information on Indian payments that are subject to CFP legislation.</p>
Indian claim forms and processes	<p>See Agreement Country Document Catalogue (ACDC) for samples of forms, foreign documents and translations.</p> <p>In Australia + Read more ...</p> <p>Claim pack are available for AGE, INV and SUR.</p> <p>Claim packs are issued through the s47E(d) claim a foreign pension. See Assisting customers to</p>

Specific requirements for Indian claims:

The claim pack has the following:

s47E(d)

The customer is to complete and provide the following:

AGE/INV/SUR claims:

- Applicants must submit three copies of FORM 10D and three passport-size photographs.

SUR only:

- Death Certificate for the insured person.

Requests for additional information

If information provided with the claim for Indian pension is incomplete, India will send requests for information in Hindi direct to customers.

Receipt of foreign pension claim by Services Australia

Under the Administrative Arrangements, Indian forms can be lodged in Australia at any service centre. See [Processing a foreign pension claim](#).

- All foreign pension claims and supporting documents **must be scanned**, and
- The original foreign claim form and copies of supporting documents **must be sent in paper form** to Centrelink International Services (CIS). See [Processing a foreign pension claim](#)

Centrelink International Services (CIS) only:

CIS will complete the following or arrange for the following to be completed as necessary and attach the documents to the foreign pension claim to send to the agreement country. See [Agreement Liaison Detail \(ALD\)](#) for method of transmission.

All claims:

- **AUS187IN** - Australia/Republic of India Agreement on Social Security

For help with creating and completing the liaison form, see: [Agreement liaisons, NZ CICs and exchange of information](#).

INV only:

- Copy of existing Australian medical information

In India + Read more ...

Enquiries about claims for Indian payments in India should be directed to the [Indian social security authorities](#).

Payment method and Indexation (CPI)	<p>Payment method + Read more ...</p> <p>Indian payments may be paid by direct deposit in Australia.</p> <p>Any queries about the non-payment of Indian pension should be directed to the Indian pension authorities.</p> <p>Frequency + Read more ...</p> <p>Customers receive 12 regular monthly payments. There are no bonus payments.</p> <p>Other benefits or private pensions are normally paid monthly or annually.</p> <p>Currency + Read more ...</p> <p>Indian pensions must be recorded in the source currency - Indian Rupees (INR). Official statements provide the foreign currency amounts.</p> <p>Amounts recorded in source currency on the s47E(d) screen must not be changed to the Australian dollar amount.</p> <p>Note: payments into Australia are made in Australian dollars.</p> <p>Indexation (CPI) + Read more ...</p> <p>Indian pensions are only irregularly increased for Consumer Price Index (CPI or cost of living) changes, subject to economic factors.</p> <p>For information on bulk exchanges and auto adjusted CPI increases, see International Data Exchange Program and auto-indexation of foreign pensions.</p>
Assessment	<p>The assessment and coding of Indian pensions may be affected by the Agreement with New Zealand.</p> <p>Agreement pensions (AGE/INV/SUR) are generally: + Read more ...</p> <ul style="list-style-type: none"> • directly deducted (Article 14.3) and ignored in the income test (Section 8(8)(zc) Social Security Act 1991) for customers under the Indian agreement who are in Australia • ordinary income (not proportionalised) for customers paid: <ul style="list-style-type: none"> ○ under the Indian Agreement who are outside Australia (Article 14.1) ○ autonomously who are inside or outside Australia (Article 14.3) ○ under an agreement other than India or New Zealand who are inside or outside Australia <p>See Rate Calculation for when a direct deduction or proportional rate is applied.</p> <p>Note:</p> <ul style="list-style-type: none"> • In some cases, customers may receive a refund of contributions under the Employees' Pension Scheme (EPS) or a final settlement under the Employees' Provident Fund (EPF) scheme. See Assessable lump sums in assessable ordinary income payments below • Each member of a couple is deemed to receive half of the total amount received by the couple (Article 14.5) <p>The following payments are assessed as ordinary income: + Read more ...</p> <ul style="list-style-type: none"> • Assessable lump sums India may pay a:

	<ul style="list-style-type: none"> ○ lump sum being for a refund of contributions under the Employees' Pension Scheme (EPS), or ○ payout of a small pension under the Employees' Provident Fund (EPF) scheme, or ○ a lump sum in the event of the death of the member prior to final settlement. The EPF benefit will be paid to the eligible survivor/s as part of the Employees' Deposit Linked Insurance Scheme (EDLI) 1976 <p>Foreign non-remunerative lump sums are assessed as ordinary income for 12 months from date of receipt (s1073 Social Security Act 1991). See Treatment of lump sums.</p> <p>s47E(d)</p> <p>Exempt payments + Read more ...</p> <p>There are no exempt payments under the Agreement with India.</p>
Arrears debts and embargo	<p>The assessment and coding of Indian pensions may be affected by the Agreement with New Zealand.</p> <p>Arrears debts and embargo + Read more ...</p> <p>The Agreement does not include embargo provisions.</p> <p>Arrears debts for customers and their partners are raised under s1228A Social Security Act 1991 and recovered by normal methods under the Act. See Comparable foreign payment lump sum arrears debts.</p> <p>s47E(d)</p> <p>s47E(d)</p>
Life certificates, notices and documents	<p>See Agreement Country Document Catalogue (ACDC) for samples of forms, foreign documents and translations.</p> <p>Life certificates + Read more ...</p> <p>Life certificates are issued to Indian pensioners annually. Indian pension recipients must return the life certificate to the Indian Employees' Provident Fund Organisation (EPFO) by November each year to make sure continuity of payment.</p> <p>Indian Life Certificates can be certified by an officer of Services Australia.</p> <p>For information about helping customers with life certificates, see Assisting customers to maintain an existing foreign pension.</p> <p>Notices and Documents + Read more ...</p> <p>Customers in Australia are sent notices at grant. It is currently not known if an annual statement is issued.</p>

Eligibility and coding of foreign pensions

Eligibility criteria for Retirement pension (under the Employees' Pension Scheme) (AGE)

Table 1

Eligibility criteria	Description
Claim limitations	Australia or India only.
Qualifying age	58 years (for males and females)
Qualifying periods	<p>Domestic minimum: 10 years (120 months) Indian periods of coverage</p> <p>or</p> <p>Agreement totalisation: Minimum of 12 months Indian periods of coverage, which can be totalised with Australian Working Life Residence (WLR) to meet the domestic minimum above.</p> <p>Note: Australian WLR for totalisation must be accrued after 1 January 2016 and before the person reaches 58 years of age.</p>
Expiry	<p>A person can remain employed while receiving an EPS retirement pension. However, employment must stop if the insured person opts for an early retirement pension (between 50 and 58 years of age).</p> <p>In the event of the death of the insured person after retirement, the EPS monthly pension will be provided to survivor/s.</p>
Compatibility	Can receive with SUR.

Agreement pension coding

Table 2: This table contains coding of Indian Agreement pensions on the **s47E(d)** screen.

s47E(d)

s47E(d)

References

This page has links to policy and legislation.

Policy

[Guide to Social Security Law, 10.32, Agreement with India](#)

[Guide to Social Security Law, 10.1, General Principles of Agreements](#)

Legislation

Links to the Federal Register of Legislation go to a 'Series' page. Select the 'Latest' version.

[Social Security \(International Agreements\) Act 1999, Schedule 31, India](#)

[Social Security Act 1991](#)

- section 8, Income test definitions

- subsection 8, 'Excluded amounts - general' and then to 'a payment made to the person' (paragraph j)
- section 8(8)(zc), Income test
- section 1228A, Comparable foreign payment debt recovery

Resources

A summary of residence periods under the Indian Agreement can be viewed on the **s47E(d)** screen.

Indian Agreement AWLR requirement	Definition
The Social Security (International Agreements) Act 1999 definition of AWLR	<p>A person's period of AWLR at a particular time is the number of months in the period, or the aggregate of the periods, during the person's working life during which the person has, up to that time, been an Australian resident.</p> <p>A person's working life is the period beginning when the person turns 16 and ending when the person reaches pension age.</p>
AWLR as defined in the Indian Agreement	<p>The Indian Agreement modifies the above definition of AWLR so that only periods accrued after 16 November 1995 can be used for Agreement purposes.</p> <p>The Agreement states that a 'period of Australian working life residence' means a period defined as such in the legislation of Australia and accrued on or after 16 November 1995.</p> <p>The Indian pension scheme commenced on 16 November 1995, so this date is used to ensure reciprocity.</p>
AWLR for Australian pension claim lodgement purposes	For Australian pension claim lodgement purposes, a minimum AWLR period of 12 months (accrued after 16 November 1995) is required where the person needs to use the provisions of the Agreement.
AWLR for Australian pension totalisation purposes	To totalise for an Australian pension, a person must have a minimum AWLR period of 12 months (of which 6 months must be continuous), accrued after 16 November 1995 and before the person reaches Indian retirement age (currently 58 years of age for men and women).
AWLR for Indian pension totalisation purposes	To totalise for an Indian pension, only periods of AWLR accrued after 1 January 2016 and before the person reaches Indian retirement age (currently at age 58 years) will count.

Intranet links

[Centrelink International Services \(CIS\)](#)

[Residence and International program](#)

Contact details

[Centrelink International Services \(CIS\) - contact details for staff](#)

[Centrelink International Services \(CIS\) - contact details for customers](#)

[Australian Taxation Office \(ATO\)](#)

Services Australia website

[Medicare phone numbers](#)

[Services Australia](#)