



## Overview

On 6 May 2025, India and the UK finalized a landmark Free Trade Agreement (FTA). Alongside the FTA, India and the UK have agreed to negotiate a reciprocal Double Contributions Convention (DCC). The DCC is expected to support business and trade by allowing employees moving between the UK and India, and their employers, to be liable to pay social security contributions in one country at a time.

The DCC is expected to allow employees temporarily working in the other country for up to 3 years to continue paying social security contributions in their home country, preventing the fragmentation of their social security record.

The DCC is likely to come into force along with the UK - India FTA.

## Key benefits

### For Indian employees working in the UK

- Currently, when Indian nationals work in the UK, they contribute to the UK NIC (after 52 weeks exemption, if available) but may not get any benefit if they are in the UK for less than 10 years.
- Under the DCC, exemption is available for Indian nationals who are temporarily in the UK and their employers from paying to UK NIC for a period of 3 years. Such Indian nationals continue to contribute towards the Employees' Provident Fund (EPF) in India and enjoy continuous social security benefit in India.
- However, Indian nationals working in the UK may need to continue paying the UK immigration health surcharge.

### For UK employees working in India

- Currently, when UK nationals work in India, they qualify as 'International Workers' under the EPF Scheme in India. For such International Workers, the employer is required to contribute 24% of gross salary. Full refund of contributions along with interest is available to the individuals on leaving India after attaining 58 years of age.
- Under the DCC, exemption is available for UK nationals who are temporarily in India and their employers from paying to the EPF in India for a period of 3 years. Such UK nationals continue to contribute towards UK NIC and enjoy continuous social security benefit in the UK.
- EPF Scheme allows International Workers from countries with which India has entered into Social Security Agreements to claim full withdrawal on completion of Indian employment (irrespective of the age of individuals). It remains unclear whether such benefit of early withdrawal from the EPF Scheme will be available for the UK nationals who may have contributed to the EPF Scheme in the past.

## Next steps

We will closely monitor the progress of the DCC as it is brought into force by completing the relevant processes in both countries. Once in force, employers and employees can avail the benefits available under the DCC.

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