



## 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.

# Our offices

## Ahmedabad

22nd Floor, B Wing, Privilon  
Ambli BRT Road, Behind Iskcon Temple  
Off SG Highway  
Ahmedabad - 380 059  
Tel: + 91 79 6608 3800

8th Floor, Building No. 14A  
Block 14, Zone 1  
Brigade International Financial Centre  
GIFT City SEZ  
Gandhinagar - 382355, Gujarat  
Tel +91 79 6608 3800

## Bengaluru

12th & 13th Floor  
"UB City", Canberra Block  
No.24 Vittal Mallya Road  
Bengaluru - 560 001  
Tel: + 91 80 6727 5000

Ground & 1st Floor  
# 11, 'A' wing  
Divyasree Chambers  
Langford Town  
Bengaluru - 560 025  
Tel: + 91 80 6727 5000

3rd & 4th Floor  
MARKSQUARE  
#61, St. Mark's Road  
Shantala Nagar  
Bengaluru - 560 001  
Tel: + 91 80 6727 5000

1st & 8th Floor, Tower A  
Prestige Shantiniketan  
Mahadevapura Post  
Whitefield, Bengaluru - 560 048  
Tel: + 91 80 6727 5000

## Bhubaneswar

8th Floor, O-Hub, Tower A  
Chandaka SEZ, Bhubaneswar  
Odisha - 751024  
Tel: + 91 674 274 4490

## Chandigarh

Elante offices, Unit No. B-613 & 614  
6th Floor, Plot No- 178-178A  
Industrial & Business Park, Phase-I  
Chandigarh - 160 002  
Tel: + 91 172 6717800

## Chennai

6th & 7th Floor, A Block,  
Tidel Park, No.4, Rajiv Gandhi Salai  
Taramani, Chennai - 600 113  
Tel: + 91 44 6654 8100

## Delhi NCR

Aikyam  
Ground Floor  
67, Institutional Area  
Sector 44, Gurugram - 122 003  
Haryana  
Tel: + 91 124 443 4000

3rd & 6th Floor, Worldmark-1  
IGI Airport Hospitality District  
Aerocity, New Delhi - 110 037  
Tel: + 91 11 4731 8000

4th & 5th Floor, Plot No 2B  
Tower 2, Sector 126  
Gautam Budh Nagar, U.P.  
Noida - 201 304  
Tel: + 91 120 671 7000

## Hyderabad

THE SKYVIEW 10  
18th Floor, "SOUTH LOBBY"  
Survey No 83/1, Raidurgam  
Hyderabad - 500 032  
Tel: + 91 40 6736 2000

## Jaipur

9th floor, Jewel of India  
Horizon Tower, JLN Marg  
Opp Jaipur Stock Exchange  
Jaipur, Rajasthan - 302018

## Kochi

9th Floor, ABAD Nucleus  
NH-49, Maradu PO  
Kochi - 682 304  
Tel: + 91 484 433 4000

## Kolkata

22 Camac Street  
3rd Floor, Block 'C'  
Kolkata - 700 016  
Tel: +91 33 6615 3400

6th floor, Sector V,  
Building Omega, Bengal Intelligent  
Park, Salt Lake Electronics Complex,  
Bidhan Nagar  
Kolkata - 700 091  
Tel: +91 33 6615 3400

## Mumbai

14th Floor, The Ruby  
29 Senapati Bapat Marg  
Dadar (W), Mumbai - 400 028  
Tel: + 91 22 6192 0000

5th Floor, Block B-2  
Nirlon Knowledge Park  
Off. Western Express Highway  
Goregaon (E)  
Mumbai - 400 063  
Tel: + 91 22 6192 0000

3rd Floor, Unit No.301Building  
No.1, Mindspace-GigaplexIT Park,  
MIDC, Plot No. IT-5  
Airoli Knowledge Park  
Airoli West,  
Navi Mumbai - 400 708  
Tel: + 91 22 6192 0003

Altimus, 18th Floor  
Pandurang Budhkar Marg  
Worli, Mumbai - 400 018  
Tel: +91 22 6192 0503

## Pune

C-401, 4th Floor  
Panchshil Tech Park, Yerwada  
(Near Don Bosco School)  
Pune - 411 006  
Tel: + 91 20 4912 6000

10th Floor, Smartworks  
M-Agile, Pan Card Club Road  
Baner, Pune - 411 045  
Tel: + 91 20 4912 6800

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