India–UK & Northern Ireland Social Security Agreement (2026)

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India has signed a **Social Security Agreement (SSA)** with the United Kingdom of Great Britain and Northern Ireland **to avoid double social security contributions for employees** on temporary assignments in each other's country.

Key Provisions of the Agreement

Exemption from double social security contributions for up to 36 months (3 years).

Employees will contribute only to their home country's social security system during temporary postings.

A Certificate of Coverage (CoC) must be obtained from the competent authority (in India, EPFO) to claim exemption.

The agreement operates on the principle of reciprocity for workers of both countries.

It will come into force along with the broader India–UK Comprehensive Economic and Trade Agreement (CETA/FTA) framework.

What are Social Security Contributions?

Social security contributions are mandatory payments made by employers and employees to fund:

Pension benefits

Disability and survivor benefits

Health insurance

Unemployment benefits

In India, social security is mainly administered by the Employees' Provident Fund Organisation (EPFO) under the Ministry of Labour & Employment.

In the UK, contributions are known as National Insurance Contributions (NICs).

Need for the Agreement

Earlier, Indian professionals in the UK had to contribute to both EPF (India) and NIC (UK).

Many short-term employees could not qualify for UK pension benefits despite contributing.

This resulted in financial burden and reduced competitiveness for Indian service providers.

Significance for India

Boosts mobility of skilled professionals, especially in IT, finance, engineering, and consultancy sectors.

Reduces cost for Indian companies sending employees abroad.

Strengthens bilateral economic ties under the India–UK trade partnership.

Improves ease of doing business in cross-border services

Additional Facts

India has signed similar **Social Security Agreements (SSAs)** with countries like Germany, France, Belgium, Switzerland, Denmark, South Korea, and the Netherlands.

SSAs generally include two major principles:

Avoidance of double contribution

Totalisation of benefits (combining contribution periods in both countries for pension eligibility)

EPFO was established under the **Employees' Provident Funds and Miscellaneous Provisions Act, 1952.**