

## **Comprehensive Economic Cooperation Agreement – EPF Exemption**

### **Exemption for Singapore Citizens Contributing to India's Employees' Provident Fund Organisation**

#### **For Singapore Citizens starting work in India**

As per the India-Singapore Comprehensive Economic Cooperation Agreement signed in 2005, Singapore Citizens working in India do not need to contribute to India's Employees' Provident Fund (EPF). On 14 March 2017, the Employees' Provident Fund Organisation (EPFO) issued a [circular](#) to inform and remind all the EPF offices in India of the exemption.

To qualify for the exemption, Singapore citizens should provide their employers with a copy of their Singapore passport in case of potential checks by India EPFO. No form or registration with the EPFO is required for the exemption.

#### **For Employers with Singapore Citizens working in India**

Based on the Singapore Government's understanding with the EPFO, companies with Singapore Citizens working in India are exempted from contributing to the Employee Provident Fund. Singapore Citizens should also be automatically exempted and there is no need for Singapore Citizens to submit any form to apply for the exemption.

Employers should retain a copy of your employees' proof of citizenship - a scan of the Singapore passport - in case of potential checks by the EPFO.

## **Withdrawal of EPF contribution for Singapore Citizens who have contributed to EPF**

Singapore Citizens who have contributed to the EPF after the signing of the India-Singapore Comprehensive Economic Cooperation Agreement in 2005 may submit a Claim Form to the EPFO to withdraw your contributions.

The claim form titled "Composite Claim Form (Non-AADHAR) - Form No. 19 (PF FinalSettlement)/10C (Pension Withdrawal Benefits/31 (PF Part Withdrawal)" can be found at

[https://epfindia.gov.in/site\\_docs/PDFs/Downloads\\_PDFs/Form\\_CCF\\_nonaadhaar.pdf](https://epfindia.gov.in/site_docs/PDFs/Downloads_PDFs/Form_CCF_nonaadhaar.pdf)

Singapore Citizens who would like the withdrawn funds to be credited to their personal accounts should submit the Claim Form together with the following:

- a copy of a "cancelled" cheque of your local bank account for which the withdrawal amount is to be credited into;
- and a copy of your Singapore passport with attestation. Singapore Citizens may also choose to have the funds credited through their employers. The same processes as the above will apply.

## **Submission of Claim Forms**

Singapore Citizens or their employers should submit the Claim Form to the EPF office where the employer is registered. To identify which regional office to submit the form to, please go to

[https://www.epfindia.gov.in/site\\_en/Contact\\_us.php](https://www.epfindia.gov.in/site_en/Contact_us.php)