



सत्यमेव जयते

## कर्मचारी भविष्य निधि संगठन

Employees Provident Fund Organisation  
(श्रम एवं रोजगार मंत्रालय, भारत सरकार)  
(MINISTRY OF LABOUR & EMPLOYMENT, GOVERNMENT OF INDIA)



मुख्य कार्यालय/Head Office  
प्लेट ए, ग्राउंडफ्लोर, ब्लॉक-II, ईस्टकिदवईनगर, नईदिल्ली-110023  
Plate A, Ground Floor, Block II, East Kidwai Nagar, New Delhi-110023  
Website: www.epfindia.gov.in, www.epfindia.nic.in

No. IWD/Payment toIW/Japan/2025/E-1020722

49

Dated: 18.03.2026

To,

18 MAR 2026

All Additional CPFCs (HQs)/ACCs (Zones)  
All Regional P.F. Commissioners-I/OIC Regional Offices

**Sub: Payment to the Overseas Bank Accounts of International Workers & their beneficiaries belonging to SSA countries-regarding.**

Madam/Sir,

The procedure to facilitate payment to the overseas bank accounts of International Workers and their beneficiaries was laid down vide the circular No. IWU/8(2)2009/Banking Agreement/19453 dated 20.10.2014.

2. Recently some references have been received from stakeholders stating the practical hardships faced by IWs & their employers such as requirement to submit Form 15 CB (Tax Determination Certificate) and filing of Form 15 CA by employers leading to potential issues related to income tax & auditing.

3. In order to remove such hardships by aligning the procedure for payment to the overseas bank accounts of International Workers and their beneficiaries with extant rule position/ legislations, the following simplified and consolidated procedure for enhanced Ease of Doing Business for employers & improved Ease of Living for employees is laid down:

- i. The facility of payment to overseas bank account of International workers is only for those countries with which India has signed Social Security Agreement (SSA).
- ii. The claim of International workers shall be settled in concerned Regional office. However, the dealing assistants in the field offices, while settling International Worker's claims will enter the overseas bank account details in the database of claim settlement module of the application software so that the funds can be transferred from their respective link branch to the bank accounts mentioned in the **Annexure-1**.

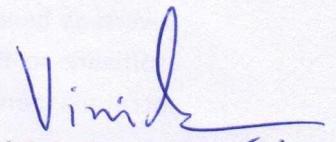
- iii. Benefits payable to International Workers of SSA countries shall be paid at his/her choice of country (i.e. in India or in their home country or third country), as per relevant provisions in the bilateral SSA signed with respective country.
- iv. The Foreign bank account of the International Workers can be verified by copy of Bank Account Passbook/ Bank Statement attested by the employer or the Competent Institution/Liaison Agency under that bilateral SSA.
- v. The concerned Regional Offices will complete the necessary documentation as per the format in **Annexure-2** for onward transmission to Regional Office, Delhi (North).
- vi. As per Section 195 of Income Tax Act, EPFO is the remitter and therefore having statutory responsibility for filing of Form 15 CA & also for submission of Tax Determination Certificate (Form 15 CB). Regional Office, Delhi (North) will facilitate & act as the Nodal Office for filing of Form 15 CA and Form 15 CB. All the concerned ROs settling the claim of IWs will provide necessary information to the RO, Delhi (North) for filling of above-mentioned Forms.
- vii. A dedicated Chartered Accountant for this work will be hired by RO, Delhi (North) following GFR provisions.
- viii. The respective RO's settling the claim for IWs shall ensure that there is no error in the tax deductions. Further for any procedural deficiencies in such tax deductions, the respective RO shall be responsible for assisting RO, Delhi (North) for appropriate corrections through the Chartered Accountant.
- ix. Separate control registers for such payments shall be maintained in the concerned ROs as well as Regional Office, Delhi (North). The control registers maintained in the concerned ROs shall be reconciled with the control register in RO, Delhi (North) on monthly basis.

4. In addition, the instructions issued earlier vide Circular No. IWU/7/(25)/2017/Payment of PF and Withdrawal Benefits/34140 dated 23.03.2017 regarding payment of Provident Fund and withdrawal benefit under Pension scheme on the date of leaving service to International Workers (IW) are being re-iterated.

5. All concerned may please ensure the strict compliance.

(This issues with the approval of CPFC)

Encl: As above

  
(Vipin Kumar Sharma)

Additional Central P.F. Commissioner (ICSSD)

Copy to:

1. Web Admin for Web-portal

**Annexure 1**

SR NO	ACCOUNT NUMBER	NAME OF ACCOUNT
1.	33890977940	EPFO (EPF Scheme Payment to foreign Nationals)
2.	33890981130	EPFO (EPS payment to Foreign Nationals)
3.	33890982474	EPFO (EDLI Payment to foreign Nationals)

(To be Completed by the applicant)

FORM A2

(For payments other than imports and remittances covering intermediary trade)

AD Code No. \_\_\_\_\_

Form No. \_\_\_\_\_

(To be filled in by the Authorised Dealer)

Currency \_\_\_\_\_ Amount \_\_\_\_\_ Equivalent to Rs. \_\_\_\_\_

(To be completed by the Authorised Dealer)

Application for Remittance Abroad

I/We \_\_\_\_\_  
(Name of Applicant remitter)

PAN No. \_\_\_\_\_  
(For remittance exceeding USD 25,000 and for all Capital Account transactions)

Address \_\_\_\_\_  
\_\_\_\_\_

Mobile No. \_\_\_\_\_

Authorize \_\_\_\_\_  
(Name of AD branch)

To debit my saving Bank/Current/RFC/EEFC A/c No. \_\_\_\_\_ together with their charges and

a) issue a draft : Beneficiary's Name \_\_\_\_\_  
Address \_\_\_\_\_

b) Effect the foreign exchange remittance directly \_\_\_\_\_

1) Beneficiary's Name \_\_\_\_\_

2) Beneficiary Address \_\_\_\_\_

3) Name & Address of the bank \_\_\_\_\_

4) Swift Code \_\_\_\_\_

5) Account No. \_\_\_\_\_

c) Issue travelers cheques for \_\_\_\_\_

d) Issue foreign Currency notes for \_\_\_\_\_

Amount (Specify currency) \_\_\_\_\_

(Strike out whichever is not applicable) for the purpose/s indicated below

Sr. No.	Whether under LRS (Yes/No)	Purpose Code	Description
		As per the Annex	

(Remitter Should put a tick ( ) against an appropriate code in case of doubt/ difficulty, the AD bank should be consulted)

**Declaration  
(Under FEMA 1999)**

1. # I..... (Name), hereby declare that the total amount of foreign exchange purchased from or remitted through, all source in india during the financial year including this application is within the overall limit of the Librerilised Remittance Scheme Prescribed by the Reserve Bank of India and certify that the source of funds for making the said remittance belongs to me and the foreign exchange will not be used for prohibited purposes.

**Details of the remittances made/ transactions effected under the Liberalised Remittance Scheme in the current financial year (April-March).....**

<b>Sl. No.</b>	<b>Date</b>	<b>Amount</b>	<b>Name and address of AD branch/FFMC through which the transaction has been effected</b>

2. # the total amount of foreign exchange purchased from or remitted through, all source in india during this calender year including this application is with USD \_\_\_\_\_ (USD \_\_\_\_\_) the annua limit prescribed by Reserve Bank of India for the said purpose.

3. # Foreign exchange purchased from you is for the purpose indicated above  
# (Strike out whichever is not applicable)

Signature of the applicant

(Name)

Date :

**Certificate by the Authorised Dealer**

This is to certify that the remittance is not being made by/ to ineligible entries and that the remittance is in conformity with the instructions issued by the Reserve Bank from time to time under the Scheme.

Name and designation of the authorised official:

Stamp and seal

Signature :

Date :

Place :

**भारतीय स्टेट बैंक**  
**STATE BANK OF INDIA**

EMBASSY SECTION  
I-Division, New Delhi Main Branch,  
11, Sansad Marg, New Delhi-110001

DATE :

20 :  
#

OUR TT NO. : NDMB / TS / FEX /

Please mark the following remittance :

#	TRANSMIT THE MESSAGE TO	
32A	VALUE DATE YY MM DD	
50	APPLICATIONS NAME AND ADDRESS	
59	BENEFICIARY'S NAME AND ADDRESS A/c No.	
57a	BENEFICIARY'S A/c No. AND BANK Swift IBAN	
70	PURPOSE OF REMITTANCE	
71A	FOREIGN BANKS'S CHARGES TO BE BORNE BY	<input type="checkbox"/> (OUR) APPLICANT : <input type="checkbox"/> SHA <input type="checkbox"/> BENEFICIARY
72	FOREIGN BANKS TO ADVISE BENEFICIARY BY	<input type="checkbox"/> TELEBEN : <input type="checkbox"/> PHONBEN
72	METHOD OF PAYMENT TO BENEFICIARY	<input type="checkbox"/> BENONLY : <input type="checkbox"/> CHEQUE : <input type="checkbox"/> HOLD**

I/We request you to make the above payment by wire/SWIFT entirely at my/our risk and on my/our responsibility and the distinct understanding that no liability whatsoever is to attach to the Bank for any loss injury of damage or resulting from delay in transactions delivery or no-delivery of the telegraphic /SWIFT message or for any mistake, commission of offer in the transmission of delivery there of in deciphering the message from any cause whatsoever or from the misinterpretation when received "USD-US Dollars GBP - pound Sterling JPY - Japanese Yarn "  
\*\*beneficiary will call to collect payment

\_\_\_\_\_  
SIGNATURE OF THE APPLICANT

For Bank;s Use only				
RATE (PROV/FIRM) :		#	TRANSMIT MESSEGE TO (RECEIVER)	
FWD CONTRACT IN ANY :				
CREDIT	Rs.	52a	APPLICANT'S BANK IF INVOLVED	Fill only if other than SBI
LOA/USD/MFC/ BR. CLG. GEN A/c CORRESP. A/c	Ps.	53a	COVER INSTRUCTIONS SENT TO	
EXCHANGE		64a	COVER PAID TO RECEIVING BANK'S A/c AT	
CHARGE (P&T)		56a	BENEFICIARY'S BANK TO BE PAID THROUGH	
TOTAL (IN WORDS :)		72	ANY OTHER INSTRUCTIONS	

CASH/TRANSFER SCROLL :  
CASH OFFICER/  
PASSING OFFICER

PLEASE TRANSMIT THE ABOVE TT MESSAGE THROUGH SWIFT

Entd. in TT Register :  
Checked TT Register :  
Posted in Ledger :  
Checked in Ledger :

ASSTT. GENERAL MANAGRER

#NOTE : THIS INFORMATION IS MANDATORY

Entd.	Verified	Approved	SWIFT reference & Date