PensionHunter

# Worked in India, living in Canada

A one page note from PensionHunter for consular staff and the people they serve.

## Where the pension record sits in India

EPFO Unified Member Portal (UAN)

Source: epfindia.gov.in, verified 7 June 2026. https://www.epfindia.gov.in/

## The route from abroad

The member portal asks for one thing: an activated Universal Account Number, and EPFO allots that number through the employer or generates it from Aadhaar. Aadhaar is the problem. UIDAI requires 182 days in India in the preceding twelve months for residents and for resident foreign nationals including OCI cardholders, and a foreign national's Aadhaar runs only as long as the visa behind it. A former employee who left India two decades ago has no live Aadhaar, often no UAN at all because the number only began in 2014, and no Indian bank account to receive a settlement. Nothing is paid without an application. Source: epfindia.gov.in, uidai.gov.in and pib.gov.in, read 4 October 2026.

## A deadline we hold for India

EPFO classifies an account as inoperative when no contribution has been received for three years after retirement or permanent migration abroad; interest runs only to age 58.

Source: epfindia.gov.in, read 4 October 2026. https://www.epfindia.gov.in

Every deadline we hold for India: https://pensionhunter.ai/deadlines/india

## Check your own working life for free

Tell us where you worked. The free check shows which countries may hold a pension for you, and which can be ruled out and why. No sign in, no charge.

**Run the free check:**

https://pensionhunter.ai/pension-checker?country=india&utm_source=consulate&utm_medium=print&utm_campaign=in-ca

No. We identify where a pension is likely held and the official route to it, and we name each source with the date we read it. We do not give financial, tax or legal advice.

Made from our own data, as read up to 4 October 2026. The PensionHunter Team, hello@pensionhunter.ai