

How Indians Can Claim a Refund of German Pension Contributions After Leaving Germany

A clear, beginner-friendly guide to the *Beitragserstattung* — the refund of German statutory pension contributions for non-EU citizens who have permanently returned home.

Who this is for: Indian citizens who worked in Germany, paid into the statutory pension system, and have now permanently moved back to India.

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1. What is a German Pension Contribution Refund (Beitragsersatzung)?

If you worked in Germany, part of your salary was automatically paid into the German state pension system. In some cases, you can get a portion of that money back after you leave. This is called the *Beitragsersatzung* (contribution refund).

The German statutory pension system in brief

Germany has a mandatory state pension scheme called the *gesetzliche Rentenversicherung*, managed by the *Deutsche Rentenversicherung* (DRV). If you were employed in Germany, contributing to it was generally not optional — the money was deducted from your gross salary every month.

In 2026 the total pension contribution rate is **18.6%** of your gross salary, and this is split equally between you and your employer:

- **Your share (the employee):** 9.3% — deducted directly from your pay.
- **Your employer's share:** 9.3% — paid on top of your salary by the company.

Important: only YOUR contributions can be refunded

A refund only returns the part of the contributions **you** personally paid (your employee share). The portion your **employer** paid is **not** refundable — it stays with the German system. This is the single most misunderstood point about the refund, so keep it in mind throughout this guide.

What a refund actually does

Receiving a refund **closes your German pension account**. All the pension rights you built up are cancelled. You cannot later claim a German pension based on those years. Think of it as cashing out and walking away, not as a temporary withdrawal.

2. Who Can Apply?

The refund is mainly designed for non-EU citizens (like Indian nationals) who leave Germany for good before they have earned a full pension entitlement. You generally need to meet **all** of the conditions below:

- **You are an Indian citizen who has permanently left Germany.** You have given up your German residence and moved back to India for good.
- **You have fewer than 60 contribution months** (less than the 5-year minimum waiting period, the *allgemeine Wartezeit*). Reaching 60 months changes everything — see the warning below.
- **You are no longer subject to compulsory German pension insurance.** You are not currently employed in Germany in a way that requires pension contributions.
- **At least 24 months have passed** since your last compulsory pension contribution. This is a mandatory waiting period (the *Wartefrist*).
- **You are residing outside Germany and outside the EU/EEA** at the time you apply. Living in India satisfies this.

The 60-month line is critical

If you have **60 or more** contribution months, you have met the minimum pension waiting period and you generally **can no longer get a refund**. Instead, you keep a future entitlement to a (small) German pension that you can claim later from India when you reach German retirement age. A refund is for people who stopped *below* that 60-month threshold.

3. Important Note for Students

Many Indians first came to Germany as students, and there is a lot of confusion about how the 60 months are counted. Here is the key point:

The 60 months count only the months you actually paid pension contributions

The clock does **not** start on the day you first arrived in Germany or the day you enrolled at university. It starts only from the months in which pension contributions were actually deducted.

For a typical student, pension contributions usually begin once they take up work that is subject to social-security contributions, such as:

- A **working-student job** (*Werkstudent*) where pension contributions were due.
- A **part-time job** that exceeded the mini-job threshold and was subject to social security.
- A **paid internship** (*Pflichtpraktikum* or voluntary internship) that was subject to social-security contributions.

So a student who lived in Germany for, say, 6 years but only paid pension contributions during 30 months of working-student employment is counted as having **30 contribution months** — not 72. Months spent purely studying, or working only in mini-jobs without pension contributions, generally do not count toward the 60.

How to know your exact number

You do not have to guess. Your *Versicherungsverlauf* (insurance record) from the Deutsche Rentenversicherung lists every month for which contributions were paid. Requesting this record is the safest way to confirm whether you are below 60 months.

4. Documents Typically Required

Exact requirements can vary by case, but applicants who have returned home are usually asked for the following:

- **The completed application form** — for people living abroad this is form **V0901** (see Section 6 for why this differs from V0900).
- **A copy of your passport** (identity verification).
- **Proof of your current residence in India** (for example an official address document).
- **Your German pension insurance number** (*Rentenversicherungsnummer / Versicherungsnummer*).
- **Bank account details** for receiving the refund (so the DRV knows where to send the money).
- **Any other standard documents** the Deutsche Rentenversicherung requests, such as your insurance record or employment confirmations.

Identity confirmation from abroad

When applying from outside Germany, your identity and signature usually need to be confirmed by an official body — for example a German embassy or consulate. The V0901 form and its instructions explain this step.

5. The Application Process, Step by Step

1

Leave Germany permanently

Give up your German residence and move back to India. Your eligibility is based on living outside Germany and the EU/EEA.

2

Wait out the 24-month period

Count 24 calendar months from your **last** compulsory pension contribution. You cannot validly receive a refund before this period ends.

3

Gather your documents

Collect your passport copy, proof of Indian residence, pension insurance number, and bank details (see Section 4). If you are unsure of your contribution months, request your insurance record first.

4

Complete the application form

Fill in form V0901 (the version for residents abroad, available in German/English). Have your identity and signature confirmed by a German embassy or consulate if required.

5

Submit the application

Send the completed form and documents to the Deutsche Rentenversicherung, by post or via the route stated on the form. Keep copies of everything.

6

Processing and payment

The DRV reviews your application, may request missing documents, and then pays the refund to your bank account. Processing commonly takes several weeks to a few months depending on your case.

Do not apply too early

Submitting before the 24-month waiting period has fully passed is one of the most common mistakes. An early application cannot be approved, because eligibility can only be checked once the waiting period is over.

6. How to Find the Official Form

The Deutsche Rentenversicherung uses two different refund forms depending on where you live. Choosing the right one matters:

Form	Full German title	Who it is for
V0901	<i>Antrag auf Beitragserstattung bei Aufenthalt im Ausland</i>	People living abroad (e.g. back in India). Available in a German/English bilingual version. This is the right form for this guide's readers.
V0900	<i>Antrag auf Beitragserstattung bei Aufenthalt im Inland</i>	People still residing inside Germany . Not the right form once you have moved back to India.

How to find form V0901

- Search Google for "**Deutsche Rentenversicherung V0901 PDF**" or "**V0901 Antrag auf Beitragserstattung Ausland**".
- Or visit the official Deutsche Rentenversicherung website ([deutsche-rentenversicherung.de](https://www.deutsche-rentenversicherung.de)) and search for "**V0901**".
- Look specifically for the **German/English** version, which is easier to fill in.

Always download the latest version

Form numbers, layouts, and download links can change over time. Never rely on an old copy found on a random website — always download the most recent version directly from the official Deutsche Rentenversicherung website before you apply.

7. Example Calculation

This simplified example shows how a refund is estimated. It is for illustration only — your real figures will differ.

Scenario: Priya worked as a working student and then in a junior role in Germany for a total of **30 contribution months**. Her average gross salary during that time was about **€2,500 per month**.

Item	Monthly	Over 30 months
Gross salary	€2,500	€75,000
Employee pension share (9.3%) — refundable	€232.50	≈ €6,975
Employer pension share (9.3%) — not refundable	€232.50	€6,975 (kept by system)
Total paid into pension (18.6%)	€465.00	€13,950

In this example, Priya could expect a refund of roughly **€6,975** — her own employee contributions over 30 months. The matching €6,975 paid by her employer is **not** returned.

Why the refund is "only half" of what was paid

Because the 18.6% is split evenly, your employee share is roughly half of the total that went into the pension on your behalf. A refund returns your half, not the employer's half.

8. Common Mistakes to Avoid

Mistake	What to do instead
Applying before the 24-month waiting period has passed.	Count 24 calendar months from your last contribution, then apply.
Assuming the employer's contributions are refunded.	Expect only your own (employee) share back — roughly half of the total paid.
Misunderstanding the 60-month rule — counting years in Germany or study time.	Count only months with actual pension contributions. Check your insurance record.
Losing your pension insurance records after leaving Germany.	Save your insurance number, payslips, and any DRV letters before and after you move.
Using the wrong form (V0900 instead of V0901).	Use V0901 once you live abroad; V0900 is for residents inside Germany.

9. Frequently Asked Questions

Q. Can I apply from India?

A. Yes. The refund for residents abroad is designed exactly for this situation. You use form V0901 and typically have your identity confirmed at a German embassy or consulate.

Q. Can I return to Germany to work later?

A. You can return, but be aware that once you take the refund your old pension account is closed and those years are gone. If you work in Germany again, you would start building a fresh pension record from scratch.

Q. What happens if I have reached 60 contribution months?

A. Then you have met the minimum 5-year waiting period and generally cannot get a refund. Instead you keep an entitlement to a German pension, which you can claim later from India when you reach German retirement age.

Q. How long does processing usually take?

A. It varies by case, but applicants commonly wait several weeks to a few months from a complete submission to payment. Responding quickly to any document requests helps avoid delays.

10. Disclaimer

Please read carefully

Pension refund eligibility depends on your individual circumstances and on the German pension regulations in force at the time you apply. Rules, form numbers, contribution rates, and procedures can change. Before applying, always verify the current requirements directly with the **Deutsche Rentenversicherung** or a qualified professional.

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