(a) the period from the month in which the day of attainment of age 20 occurs through the month preceding the month in which the day of attainment of age 60 occurs, except the period before April 1, 1961;

(b) periods of contribution under the legislation of Japan which do not coincide with the period referred to in subparagraph (a) of this paragraph; and

(c) periods of coverage under the legislation of India which do not coincide with periods referred to in subparagraph (b) of this paragraph, in case the month in which the day of recognition of disability occurs or the month preceding the month in which the day following the day of death occurs is before the period referred to in subparagraph (a) of this paragraph.

5. With regard to the calculation of the amount of benefits under the Japanese pension systems for employees in accordance with paragraphs 2 and 3 of this Article, if the person entitled to the benefits possesses periods of coverage under two or more such pension systems, the periods of contribution under the pension system from which such benefits will be paid referred to in paragraph 2 of this Article or the periods of coverage under the Japanese pension systems for employees referred to in paragraph 3 of this Article shall be the sum of the periods of coverage under all such pension systems.

However, when the sum of the periods of coverage equals or exceeds the specified period determined by the legislation of Japan within the meaning of paragraph 3 of this Article, the method of calculation stipulated in paragraph 3 of this Article and this paragraph shall not apply.

6. With regard to the Additional Pension for Spouses which is included in the Old-age Employees' Pension and any other benefits that may be granted as a fixed sum in cases where the periods of coverage under the Japanese pension systems for employees equal or exceed the specified period determined by the legislation of Japan, if the requirements for receiving such benefits are fulfilled by virtue of paragraph 1 of Article 13, the amount to be granted shall be calculated according to the proportion of those periods of coverage under the Japanese pension systems for employees from which such benefits will be paid to that specified period.

Chapter 2
Provisions concerning Indian Benefits

Article 16
Totalization

Notwithstanding the provisions of the legislation of India for the acquisition, retention or recovery of the right to old-age, survivors' and disability benefits, the periods of coverage under the legislation of Japan concerning such benefits are totalized, when necessary and to the extent that they do not overlap, with the periods of coverage under the legislation of India.

Article 17
Calculation of the Amount of Benefits

1. If a person is entitled to an old-age, survivors' or disability benefit under the legislation of India without necessarily proceeding to totalization, the competent institution of India shall determine the benefit entitlement directly on the basis of periods of coverage in India and only under the legislation of India.

2. If a person is entitled to an old-age, survivors' or disability benefit by virtue of the legislation of India, with his right being created solely by taking the totalization of the periods of coverage into account pursuant to Article 16, the following rules apply:

(a) the competent institution of India shall calculate the theoretical amount of the benefit due as if all the periods of coverage completed according to the two Contracting States' legislations were exclusively completed under the legislation of India; and

(b) the competent institution of India shall then calculate the amount due, on the basis of the amount specified under (a), in proportion to the duration of the periods of coverage under the legislation of India, in relation to the duration of all the periods of coverage accounted under (a).

Chapter 3
Common Provision

Article 18
Lump-sum Payments

A person specified in Article 3 may claim the following benefits;