



सत्यमेव जयते

कार्यालय प्रधान महालेखाकार (ले० व ह०) हरियाणा,  
लेखा भवन प्लॉट नं. 4 व 5, सैक्टर 33-बी, चंडीगढ़ -160020  
टेलीफोन नं. 2610957, 2613211, 2615382 फैक्स नं. 0172-2603824  
OFFICE OF THE PR. ACCOUNTANT GENERAL (A&E) HARYANA,  
LEKHA BHAWAN, PLOT NOS. 4 & 5, SECTOR 33-B  
CHANDIGARH-160 020  
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EPABX No.: 2610957, 2613211, 2615382 Fax No.:0172-2603824



लोकहितार्थं सत्यनिष्ठा  
Dedicated to Truth in Public Interest

No. WM(A)/DAs/NPS/2025-26/140

Dated :- 14.05.2025

To

1. All DAs/DAOs/Sr. DAOs.
2. All Executive Engineer Concerned.

**Subject: - Implementation of Unified Pension Scheme (UPS) – Option to Shift from NPS to UPS.**

Please find enclosed herewith office order dated 08.05.2025 regarding option to shift from National Pension System (NPS) to Unified Pension Scheme (UPS). Following modes may be adopted for shifting from NPS to UPS:-

1. Online Mode:- The eligible employees can initiate the shifting request independently through the e-NPS portal by accessing the link <https://enps.nsdl.com/eNPS/NationalPensionSystem.html>. Under the Unified Pension Scheme menu, click on NPS to UPS Migration and follow the instructions provided in the Standard Operating Procedure (enclosed). After exercising the option online, it is mandatory to submit the printed acknowledgment to WM(A) section without delay.
2. Offline Mode: - The eligible employee can also fill up his/her one time option form physically in Form A2 (enclosed) and submit the same to WM(A) section latest by 10.06.2025, so that this office can process the transfer request through CRA website in prescribed timeline.

All concerned employees are hereby directed to adhere to the above guidelines and timelines without fail. Non-compliance may lead to forfeiture of the option to shift to the Unified Pension Scheme. The option once exercised shall be final and irrevocable.

**Encl.:- As above.**

Sr. Accounts Officer WM(A)

**OFFICE OF THE  
PRINCIPAL ACCOUNTANT GENERAL (A&E) HARYANA, CHANDIGARH**

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**OFFICE ORDER**

**Subject: Implementation of Unified Pension Scheme (UPS) – Option to Shift from NPS to UPS.**

It is hereby informed that the Unified Pension Scheme (UPS) has been notified by the Government of India vide notification number F. No. FX-1/3/2024-PR, dated 24<sup>th</sup> January 2025 ([https://financialservices.gov.in/beta/sites/default/files/2025-02/Gazette\\_Notification.pdf](https://financialservices.gov.in/beta/sites/default/files/2025-02/Gazette_Notification.pdf)), issued by the Department of Financial Services, Ministry of Finance. Further, the Pension Fund Regulatory and Development Authority (Operationalisation of the Unified Pension Scheme under National Pension System) Regulations, 2025 has also been notified on 19<sup>th</sup> March 2025 (<https://www.pfrda.org.in/MyAuth/Admin/showimg.cshtml?ID=3484>) by the PFRDA.

In compliance with the above, all employees of this office who are covered under the National Pension System (NPS) as on 01.04.2025 are hereby informed that they are eligible to shift from **NPS to UPS** by adopting either of the following modes:

1. **Online Mode:** The eligible employees can initiate the shifting request independently through the e-NPS portal by accessing the link <https://enps.nsdl.com/eNPS/NationalPensionSystem.html>. Under the Unified Pension Scheme menu, click on NPS to UPS Migration and follow the instructions provided in the Standard Operating Procedure (enclosed). After exercising the option online, it is mandatory to submit the printed acknowledgement to Administration-3 section without delay.
2. **Offline Mode:** The eligible employee can also fill up his/her one time option form physically in Form A2 (enclosed) and submit the same to Administration-3 Section latest by 10.06.2025, so that this office can process the transfer request through CRA website in prescribed timeline.

**Timelines for Exercising the UPS Option are as under:**

- **Existing Central Government employee:** Must exercise their option within three months from 01.04.2025.
- **New Employees joining Central Government Services on or after 01.04.2025:** Must exercise their option within thirty days of joining.
- **Subscribers who superannuated/retired on or before 31.03.2025 and wish to claim UPS benefits:** Must exercise their option within three months from 01.04.2025.

All concerned employees are hereby directed to adhere to the above guidelines and timelines without fail. Non-compliance may lead to forfeiture of the option to shift to the Unified Pension Scheme. **The option once exercised shall be final and irrevocable.**

**Encl.:** SOP for Shifting from NPS to UPS & FAQs – UPS.

Digitally signed by  
Sr. Dy. Accountant General (Admn.)  
Date: 08-05-2025  
11:41:42

**No. Admn-III/NPS-UPS/Office Order/2025-26/158****Dated: 07.05.2025**

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**Copy of the above forwarded to the following through Internal office reference for information and necessary action:-**

1. Secretary/P.A. to the Principal Accountant General.
2. P.As. to all Group Officers.
3. Administration-1, WM (A), ITA & Hindi Cell for translation.
4. All Sectional-in-charge.
5. All officials who are covered under National Pension System.
6. All retired employees of this office who are getting pension under NPS.
7. Notice Board.

**UNIFIED PENSION SCHEME (UPS) – SUBSCRIBER MIGRATION FORM - Government Sector****[See Regulation 4 ]****Exercise of Option by an eligible Central Government employee presently subscribed to National Pension System (NPS) For being covered under Unified Pension Scheme (UPS)****Protean eGov Technologies Limited (formerly NSDL e- Governance Infrastructure Ltd.)**

I, ..... Son/ Daughter of Mr/Mrs. .... being a subscriber of NPS as on 01/04/2025 with permanent retirement account number (PRAN) ....., having read and fully understood the provisions of Unified Pension Scheme (UPS) as notified by Central Government vide notification F.No. FX-1/3/2024-PR dated 24/01/2025 and PFRDA (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025 as amended from time to time, and being eligible to opt for Unified Pension Scheme, do hereby exercise the option to be covered under Unified Pension Scheme (UPS).

Further, I hereby acknowledge that this option exercised by me shall be final and irrevocable.

I authorize the CRA, NPS Trust or any other entity connected with UPS to collect and share data / details of my necessary personal information for the purpose of the said scheme regulated under the PFRDA Act, 2013 and the relevant regulations notified thereunder.

**Signature / Thumb Impression\* of Applicant**

(\*LTI in case of males and RTI in case of females to be provided. Toe impression in case no hands)

Place : \_\_\_\_\_

Date

D	D	M	M	Y	Y	Y	Y
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**(To be filled and certified by the DDO based on Service records)**

Employment Details (At the time of exercise of UPS option)									
Employee Code/ID									
Date of commencement of qualifying service (Qualifying Service as defined in Regulation 2(k) read with Regulation 13)	<table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y		
Current Month Basic Pay									
Non-Practicing Allowance (NPA), if applicable									
Schedule date for next increment	<table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y		

Signature & Name of DDO	Signature & Name of PAO
DDO Reg. No.	PAO Reg. No.
Date : _____ Place : _____	Date : _____ Place : _____

**Note/Instruction:**

- The duly signed copy of this Form shall be kept DDO in employee's service record and a copy of the same shall be provided to the employee for his record.
- DDO shall input the Head of Office verified data in the Central Record Keeping System and in case of physical submission of form by the subscriber, the DDO shall upload a copy of this duly signed option form. PAO shall authorise and approve the option exercised by the subscriber in the CRA system through their login.

Protean eGov Technologies Limited



**protean**

*Change is growth*

**Standard Operating Procedure  
on  
Shifting from NPS to UPS – Initiation by Subscriber  
(Online Procedure)**

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## Shifting from NPS to UPS – Initiation by Subscriber

### REVISION HISTORY

Sr. No.	Date	Version	Section Number	Description of Change
1	22/3/2025	1.0	-	Initial Version

## Shifting from NPS to UPS – Initiation by Subscriber

### Acronyms and Abbreviations

The following acronyms and abbreviations have been used in this document:

ACRONYM	DESCRIPTION
CRA	Central Recordkeeping Agency
PFDA	Pension Fund Regulatory and Development Authority
UPS	Unified Pension Scheme
NPS	National Pension System
PRAN	Permanent Retirement Account Number
Pr.AO	Principal Accounts Office
PAO	Pay & Accounts Office
DTA	Directorate of Treasuries and Accounts
DTO	District Treasury Office

## Shifting from NPS to UPS – Initiation by Subscriber

### Index

Sr No	Topic
1	Background
2	Shifting from NPS to UPS - Initiation of request by Subscriber



## Shifting from NPS to UPS – Initiation by Subscriber

### Background:

The Unified Pension Scheme (UPS) has been introduced as an option under the National Pension System (NPS) by the Central Government for the Central Government employees covered under NPS so that they may receive an assured payout after their retirement. It is a 'fund-based' payout system which relies on the regular and timely accumulation and investment of applicable contributions (from both the employee and the employer (the Central Government)) for grant of monthly payout to the retiree.

The Unified Pension Scheme shall be made operational from April 1<sup>st</sup>, 2025.

An existing Central Government employee in service as on April 1<sup>st</sup>, 2025, who is covered under NPS, can opt for UPS by shifting their NPS account under UPS.

This document explains the Standard Operating Procedure (SoP) regarding the process to initiate request for shifting from NPS to UPS for eligible Subscribers.

### **The Subscriber can shift from NPS to UPS by the following two methods:**

1. Offline mode - Eligible Subscriber submits **A2 Form** to the respective nodal office. The office would process the shifting through CRA transaction website. Form A2 can be downloaded by clicking on <https://www.npscra.nsdl.co.in/ups.php>
2. Online mode – The eligible Subscriber can initiate the shifting request on their own through the e-NPS portal. Detailed steps for the same are provided below.

## Shifting from NPS to UPS – Initiation by Subscriber

### Online mode: Steps to initiate shifting from NPS to UPS

#### A: Initiation of request by Subscriber

1. The Subscriber needs to go to the link <https://enps.nsdl.com/eNPS/NationalPensionSystem.html> and click on NPS To UPS Migration under the **Unified Pension Scheme** menu.

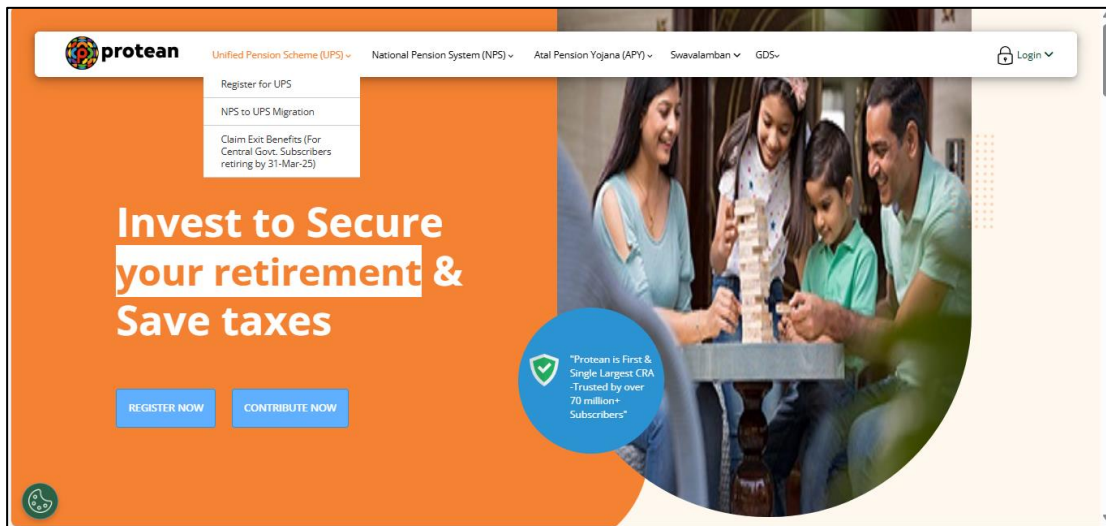


Figure 1

2. The Subscriber needs to provide his/her PRAN and DOB details and enter the captcha and click on verify PRAN.

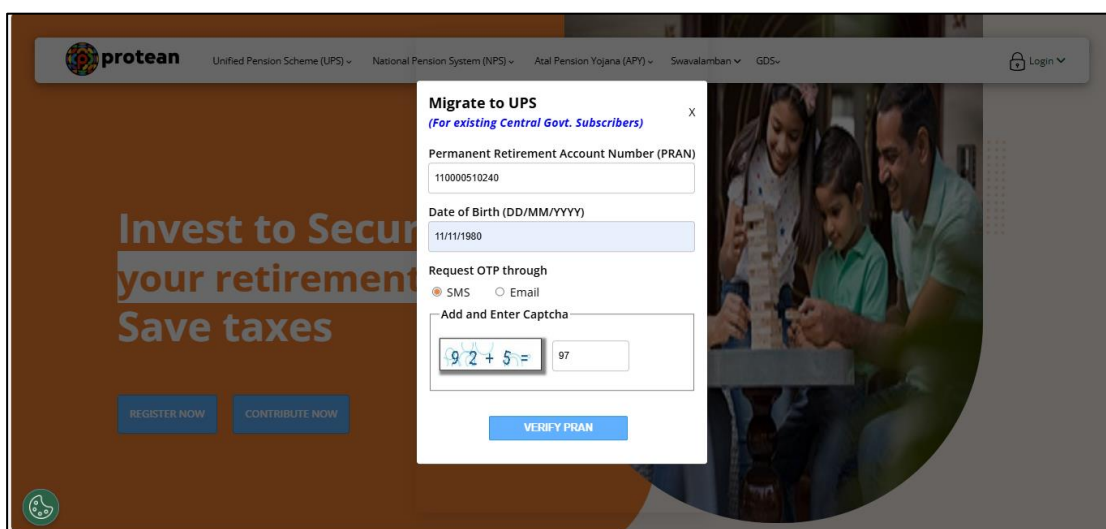
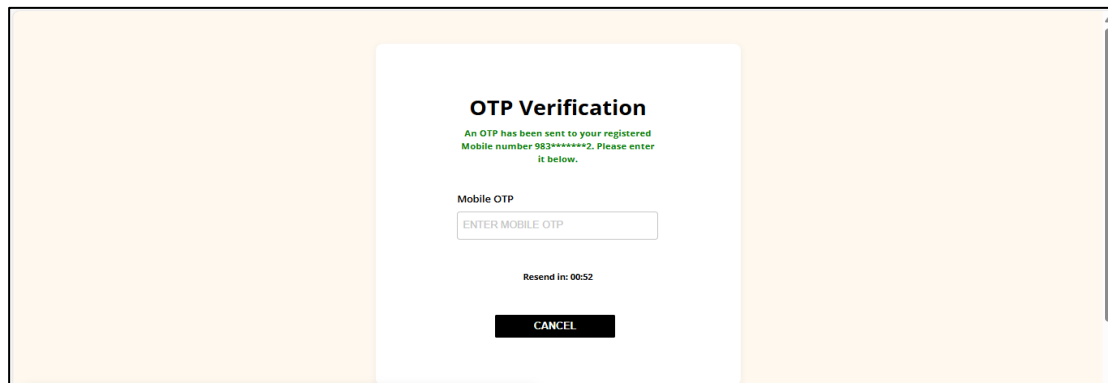


Figure 2

## Shifting from NPS to UPS – Initiation by Subscriber

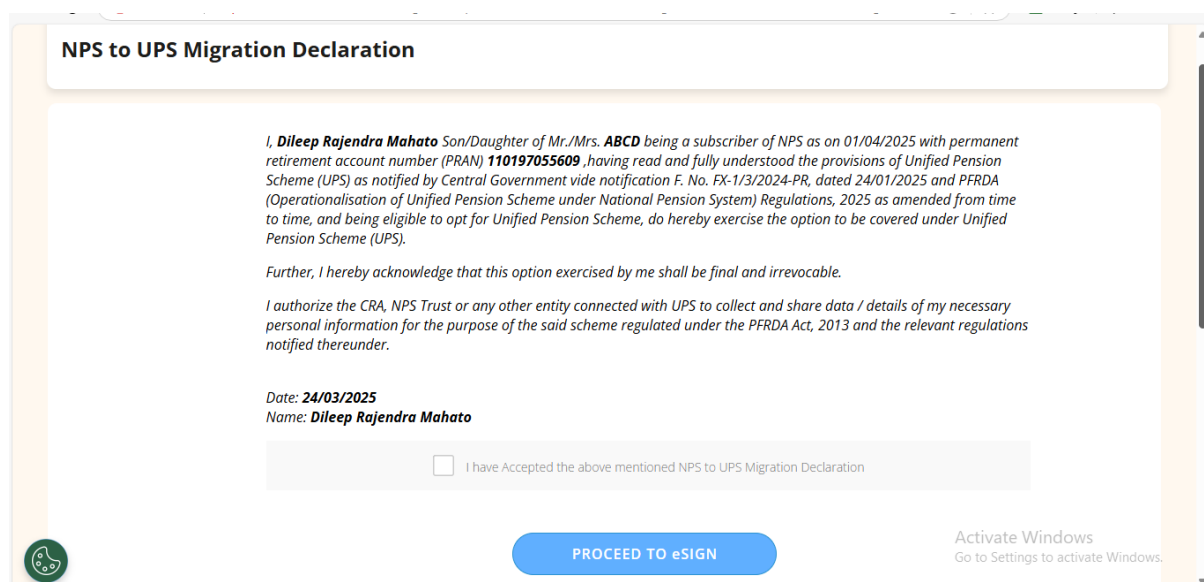
3. A One-time password (**OTP**) will be sent on either mobile number or Email ID of the Subscriber, which has been registered in CRA. The Subscriber will be required to enter the **OTP** in the given box.

**Figure3**



**Figure 3**

4. On submission of OTP, a declaration window will pop-up. The Subscriber is required to read & submit declaration by opting selection of the declaration and then click on **“Proceed to e-Sign”** option. (Refer figure 4 and 5).



**Figure 4**

**Note: The above declaration mentions that the shifting option exercised by the Subscriber is final and irrevocable.**

## Shifting from NPS to UPS – Initiation by Subscriber

**NPS to UPS Migration Declaration**

I, **Dileep Rajendra Mahato** Son/Daughter of Mr./Mrs. **ABCD** being a subscriber of NPS as on 01/04/2025 with permanent retirement account number (PRAN) **110197055609**, having read and fully understood the provisions of Unified Pension Scheme (UPS) as notified by Central Government vide notification F. No. FX-1/3/2024-PR, dated 24/01/2025 and PFRDA (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025 as amended from time to time, and being eligible to opt for Unified Pension Scheme, do hereby exercise the option to be covered under Unified Pension Scheme (UPS).

Further, I hereby acknowledge that this option exercised by me shall be final and irrevocable.

I authorize the CRA, NPS Trust or any other entity connected with UPS to collect and share data / details of my necessary personal information for the purpose of the said scheme regulated under the PFRDA Act, 2013 and the relevant regulations notified thereunder.

Date: **24/03/2025**  
 Name: **Dileep Rajendra Mahato**


☒ I have Accepted the above mentioned NPS to UPS Migration Declaration

**PROCEED TO eSIGN**

Activate Windows  
 Go to Settings to activate Windows.

**Figure 5**

- Subscriber must complete e-Sign verification by submission of Virtual Identification (VID- 16 digit no) /Aadhaar details. On entering the VID/Aadhaar details, the Subscriber needs to select the tab "send OTP".


**protean**

**National Pension System Trust** has requested to Digitally sign the document

Transaction ID: UKC:eSign:2520:20250312153922241 dated 2025-03-12T15:39:27


English
 Play audio
 Stop audio

Please click on the checkbox and enter Aadhaar/Virtual ID

- ☒ I hereby authorize Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited) to -  
 1. Use my Aadhaar / Virtual ID details (as applicable) eSigning the registration document / service requests under **National Pension System (NPS)/Atal Pension Yojana (APY)** for/with **National Pension System Trust** and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder and for no other purpose.
- Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) eSigning the registration document / service requests under **National Pension System (NPS)/Atal Pension Yojana (APY)** for/with **National Pension System Trust**.
- I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGov Technologies Limited and the data will be stored by Protean eGov Technologies Limited till such time as mentioned in guidelines from UIDAI from time to time.

VID/Aadhaar:

SEND OTP
 CANCEL

NSDL e-Gov is now
 
**protean**
 Go to Settings to activate Windows.

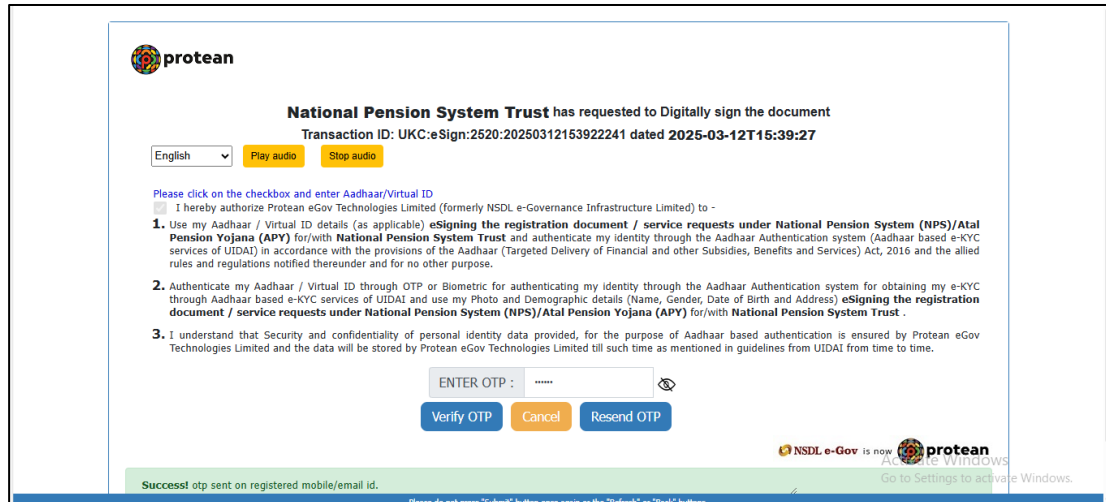
[Click Here to generate Virtual ID, Download Instructions to generate Virtual ID in lieu of Aadhaar.](#)

Please do not press "Submit" button once again or the "Refresh" or "Back" buttons.

**Figure 6**

## Shifting from NPS to UPS – Initiation by Subscriber

6. OTP will be sent to the Subscriber on his/her mobile number registered with Aadhaar. The Subscriber needs to enter OTP and click on **verify OTP**.



**protean**

**National Pension System Trust** has requested to Digitally sign the document  
Transaction ID: UKC:eSign:2520:20250312153922241 dated 2025-03-12T15:39:27

English Play audio Stop audio

Please click on the checkbox and enter Aadhaar/Virtual ID  
I hereby authorize Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited) to -

1. Use my Aadhaar / Virtual ID details (as applicable) **eSigning the registration document / service requests under National Pension System (NPS)/Atal Pension Yojana (APY) for/with National Pension System Trust** and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder and for no other purpose.
2. Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) **eSigning the registration document / service requests under National Pension System (NPS)/Atal Pension Yojana (APY) for/with National Pension System Trust**.
3. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGov Technologies Limited and the data will be stored by Protean eGov Technologies Limited till such time as mentioned in guidelines from UIDAI from time to time.

ENTER OTP :

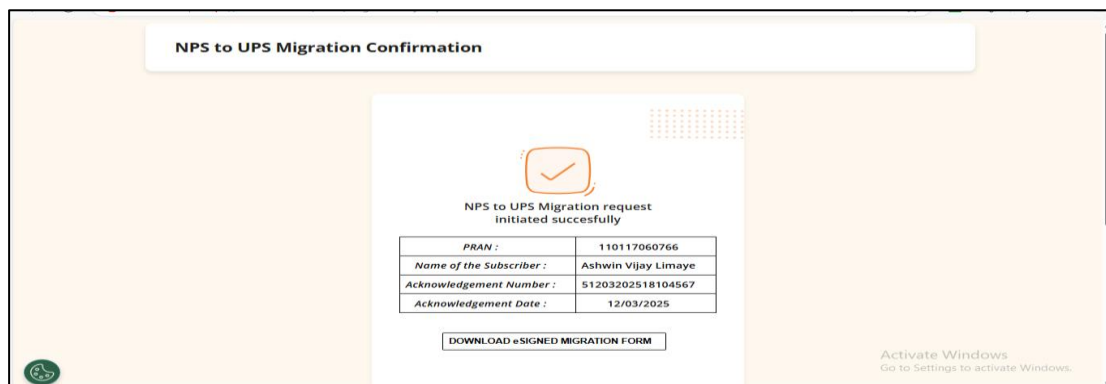
Verify OTP Cancel Resend OTP

**NSDL e-Gov** is now **protean**  
Activate Windows  
Go to Settings to activate Windows.

Success otp sent on registered mobile/email id.

Figure 7

7. On successful verification, shifting request will get captured successfully and acknowledgement number will be generated (as shown in figure 8).



**NPS to UPS Migration Confirmation**

NPS to UPS Migration request initiated successfully

PRAN :	110117060766
Name of the Subscriber :	Ashwin Vijay Limaye
Acknowledgement Number :	51203202518104567
Acknowledgement Date :	12/03/2025

[DOWNLOAD e-SIGNED MIGRATION FORM](#)

Activate Windows  
Go to Settings to activate Windows.

Figure 8

**The Subscriber can download e-Signed Subscriber shifting form (Migration form) from NPS to UPS for future reference.**

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## Frequently Asked Questions (FAQs) - Unified Pension Scheme (UPS)

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### 1. What is Unified Pension Scheme (UPS)?

The Unified Pension Scheme (UPS) is introduced by the Central Government as an option under the National Pension System (NPS) for Central Government employees with effect from 1st April 2025. The UPS provides assured pay-out based on the prescribed conditions.

### 2. Whether existing central government employee is eligible to opt for UPS?

Yes, an existing Central Government employee in service as of 1 April 2025, who are covered under National Pension System (NPS) is eligible to opt for UPS.

### 3. Whether newly recruited Central government employee is eligible to opt for UPS?

Yes, a newly recruited Central Government employees joining service on or after 1 April 2025 is eligible to opt for UPS.

### 4. Whether Central government employee retired prior to 31 March 2025 is eligible to opt for UPS?

Yes, a Central Government employee who was covered under NPS retired on or before 31<sup>st</sup> March 2025 and who meets prescribed conditions i.e.

- (i) who has superannuated after minimum 10 years of qualifying service or
- (ii) has retired under Fundamental Rules 56(j) (which is not treated as penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965), on or before 31st March 2025, or
- (iii) the legally wedded spouse of deceased subscriber eligible under UPS.

### 5. What are the forms to be filled by eligible Central Government employee to opt for UPS?

Name of Form	Eligibility to opt UPS
Form A1	Newly recruited Central Government employees joining service on or after 1 April 2025
Form A2	Exercise of Option by an eligible Central Government employee presently subscribed to National Pension System (NPS) for being covered under Unified Pension Scheme (UPS)

### 6. From where the forms for enrollment under UPS can be obtained?

The forms A1, A2, along with the instructions and list of documents to be attached, can be downloaded from the website of the Protean CRA at, [www.npscra.nsdl.co.in/ups.php](http://www.npscra.nsdl.co.in/ups.php)

**7. What are timelines to exercise the option of UPS under NPS by an eligible existing (as on 31.03.2025) Central Govt employee?**

Option has to be exercised within three (03) months from 1st April 2025, or within such extended timelines if any, allowed by the Central Government.

**8. What are timelines to exercise the option of UPS under NPS by an eligible retired (as on 31.03.2025) Central Govt employee?**

Option has to be exercised within three (03) months from 1st April 2025, or within such extended timelines if any, allowed by the Central Government.

**9. What are timelines to exercise the option of UPS under NPS by the legally wedded spouse in case of a subscriber who has superannuated or retired and has demised prior to exercising the option for UPS.?**

Option has to be exercised within three (3) months from 1st April 2025, or within such extended timelines if any, allowed by the Central Government,

**10. What are timelines to exercise the option of UPS under NPS by new recruit to the Central Govt services joining on or after 1st April 2025?**

Option has to be exercised within thirty (30) days from the date of joining Central Government services or within such extended timelines, if any, allowed by the Central Government,

**11. Can the option of UPS be changed subsequently?**

No, once exercised, the option to choose UPS is final and irrevocable.

**12. What happens if the employee fails to opt for UPS within the specified time period?**

An eligible person, who does not exercise the UPS option under NPS within the timelines laid down shall be deemed to have opted to continue under NPS without UPS option.

**13. What is Permanent Retirement Account Number (PRAN) under UPS?**

PRAN is a Permanent Retirement Account Number allocated to subscriber opening/opting for UPS, and under which all the transactions are recorded by the CRA system.

**14. Where the option form/ account opening forms under UPS is to be submitted by the subscriber?**

The form can be submitted online or physically to the Head of Office / DDO where the subscriber is employed.

**15. Whether there is online process for enrolment under UPS?**

Yes, subscriber can submit their request for enrolment online by filing required forms through CRA website.

**16. What is qualifying service under UPS?**

Qualifying service shall be the completed months for which UPS subscriber has rendered regular services under the Central Government, determined by the Head of Office, in terms of Regulation 13 of the PFRDA (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025.

**17. How the subscriber can obtain the status of his/her application?**

The Subscriber can obtain the status of his/her application from CRA and respective Nodal Office.

**18. Will UPS subscribers still be able to open/maintain/hold voluntary NPS Tier-I/II accounts?**

Yes, subscribers of UPS can voluntarily maintain NPS Tier-I and Tier-II accounts under "All Citizen Model" along with UPS as a separate account within same PRAN number.

**FAQs related to Contributions under UPS**

**19. What will happen to my existing corpus on migration from NPS to UPS?**

On migration from NPS to UPS, the corpus of the subscriber will get transferred to the PRAN tagged to UPS.

**20. On migration from NPS to UPS, whether new PRAN will be issued?**

On migration from NPS to UPS, the subscriber shall be identified by the erstwhile PRAN tagged to UPS.

**21. What is Individual Corpus and Benchmark Corpus?**

Individual Corpus means the value of corpus available in the PRAN of a subscriber under UPS.

Benchmark Corpus is a notional value computed by CRA for comparison with individual corpus. It is based on NAV of the default investment. (For more details, Regulation 12 and Illustrations in Schedules to the Regulations, may be referred).

**FAQs related to Investment of Contributions**

**22. Can an employee select the pension fund and investment pattern under UPS?**

Yes, employees can choose from registered pension funds and investment patterns, including default patterns defined by PFRDA.

**23. What happens if an employee does not choose a pension fund?**

In such cases, the employee will be assigned the default pension fund and investment pattern defined by PFRDA.



**24. What are the options of investment choices for individual corpus other than default pattern?**

- i. Option to invest hundred percent of the funds in Government securities (Scheme G); or
- ii. Option of any one of the following Life Cycle based schemes:
  - (a) Conservative Life Cycle Fund with maximum exposure to equity capped at twenty- five percent. LC-25; or
  - (b) Moderate Life Cycle Fund with maximum exposure to equity capped at fifty percent. LC-50.

**25. How many times the choice of pension fund and investment choice can be exercised in a financial year?**

UPS Subscriber shall have an option to change

- o The choice of pension fund once in a financial year and
- o Investment choice twice in a financial year.

**26. Will the subscriber be informed of corpus value updates?**

Yes, CRA will provide details of the individual corpus and benchmark corpus in the PRAN account statement periodically.

**FAQs related to Benefits under UPS**

**27. How is the assured payout calculated under UPS?**

- The rate of full **assured payout** will be @50% of 12 monthly average basic pay, immediately prior to superannuation, payable after a minimum 25 years of qualifying service.
- In case of lesser qualifying service period, proportionate payout would be admissible.

**28. When will the payout commence in case of voluntary retirement?**

In cases of **voluntary retirement** after a minimum 25 years of qualifying service, assured payout will commence from the date on which the employee would have superannuated if he had continued in service.

**29. What is the amount of minimum guaranteed payout under UPS?**

A minimum guaranteed payout of Rs. 10,000 per month is guaranteed after completing 10 years of service.

**30. Will the assured payout under UPS reduce in case of reduction in qualifying service?**

Yes, in case of Qualifying service period of ten years or more, but less than twenty-five years, proportionate payout shall be payable.

**31. What is Admissible Payout?**

The assured payout so proportionately reduced shall be payable as admissible payout. The formula for calculating admissible payout is as under:

Admissible Payout = Assured Payout x IC/BC x (1-FW%), where, IC= value of Individual Corpus, BC= value of Benchmark Corpus, with condition of IC ≤ BC

FW= Final withdrawal in percentage points (maximum upto sixty percent of IC or BC, whichever is lower).

### 32. What is Family Payout under UPS?

Upon demise of a UPS Subscriber who was receiving admissible payout or top-up amount, as the case may be, the legally wedded spouse of such deceased subscriber shall receive for life, family pay out of *sixty percent* of the amount of the admissible payout or top-up amount drawn by the subscriber immediately prior to the demise.

### 33. What are the benefits available under UPS, to superannuated or retired employees covered under National Pension System on or before 31st March 2025?

Employee who complies with the requirements under regulation 4 and regulation 19 shall be eligible to receive the following benefits –

- a) lumpsum payment;
- b) monthly top-up amounts payable immediately after the date of superannuation or retirement;
- c) applicable dearness relief; and
- d) simple interest as per applicable Public Provident Fund rates on arrears with respect to above benefits for the past period from the month after superannuation up to the month preceding the submission of claim forms.

Further, *no interest* shall be payable for the period beyond the last date of submission of option or claim as per clause (ii) of regulation 3.

The benefits specified under sub-regulation (1) *shall be in addition* to the benefits availed or accrued to such employee under NPS including annuity, if any under NPS.

### 34. How the monthly top-up amount is calculated for employees already retired on or before 31st March 2025 and receiving annuity under NPS?

Such employees will receive monthly top-up amount, which will be calculated as follows:

Monthly top-up = (Admissible Payout + Dearness Relief on Admissible Payout)- Representative Annuity amount

### 35. What is Representative Annuity rate & amount?

Representative Annuity rates for the period from January 2014 to March 2025 are provided under Schedule VI of PFRDA (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025.

Representative annuity amount= (IC) x (1-FW%) \*(Representative Annuity Rate)/ (12\*100) where {IC ≤ BC}.

**36. Who are eligible to receive assured payouts under UPS?**

Assured Payout shall be available only in the following cases, namely: -

- (a) in case of an employee superannuating **after qualifying service of 10 years**, from the date of superannuation;
- (b) in case of the Government retiring an employee under the provisions of FR 56 (j) (which is not a penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965) from the **date of such retirement**; and
- (c) in case of voluntary retirement after a **minimum qualifying service period of 25 years**, from the date such employee would have superannuated, if the service period had continued to superannuation.

**37. Who can claim family payout under UPS?**

Only the legally wedded spouse of the deceased UPS subscriber whose name appears as such in the service records as on the date of superannuation or voluntary retirement or retirement under Fundamental Rules 56(j), as may be applicable, and who is surviving the deceased subscriber is eligible for claiming family payout under UPS.

**38. Whether the spouse of the subscriber married after the date of superannuation, is eligible for family payout?**

No, only the legally wedded spouse as on the date of superannuation is eligible for family payout.

**39. Is there any provision for lump-sum payment under UPS?**

Yes, a lump-sum amount equivalent to one-tenth of the last drawn basic pay (plus NPA and DA) is paid for every completed 6-month period of qualifying service.

**40. Is there any option to withdraw an amount under UPS at the time of retirement and to what extent?**

Yes, UPS Subscriber shall have an option of final withdrawal for an amount not exceeding sixty percent (60%) of the individual corpus or benchmark corpus, whichever is lower, available in the PRAN tagged to UPS as on the date of superannuation or voluntary retirement or retirement, subject to proportionate reduction in the assured payout payable to such UPS Subscriber.

**41. What and how much is final withdrawal percentage?**

UPS Subscriber shall also have an option to withdraw an amount not exceeding sixty percentage of the individual corpus or benchmark corpus, whichever is lower, available in the PRAN tagged to UPS as on the date of superannuation or voluntary retirement or retirement under Fundamental Rules 56(j), as may be applicable subject to proportionate reduction in the assured payout payable to such UPS Subscriber.

**42. How the final withdrawal amount shall be calculated in case Individual Corpus is more than the benchmark corpus?**

Final withdrawal of up to 60% of the individual corpus or benchmark corpus (whichever is lower) is allowed as on date of Superannuation or Voluntary retirement or retirement under 56(j).

**43. When will final withdrawal be admissible?**

Such final withdrawal shall be admissible on the date of superannuation or voluntary retirement or retirement under Fundamental Rules 56(j).

**44. How is Dearness Relief applied under UPS?**

Dearness Relief as declared by the Central Government from time to time, will be applicable on admissible payout and family payout. Dearness Relief shall be payable only when admissible payout commences.

**45. Whether benefits under UPS are receivable if the employee has been removed or dismissed or has resigned from the service?**

No, Assured Payout shall not be available in case of removal or dismissal from service or resignation of the employee. In such cases, the Unified Pension Scheme option shall not apply.

**46. Can a subscriber make partial withdrawals during the service period?**

Yes, partial withdrawals up to 25% of self-contribution (excluding returns) are allowed after completion of lock-in period of three years from the date of enrolment under UPS or NPS whichever is earlier, for specified purposes.

**47. What purposes are allowed for partial withdrawal under UPS?**

Higher education of children, marriage of children, purchase/construction of residential house, medical emergencies, disability-related expenses, and skill development.

**48. How many times can partial withdrawals be made under UPS?**

A maximum of three times, including withdrawals made under NPS before opting for UPS.

**49. Is there any option to replenish the partial withdrawal made under UPS?**

Yes, the subscriber has the option to replenish the partially withdrawn amount before retirement.

**FAQs related to operational issues on Payment of Benefits under UPS**

**50. How are UPS benefits claimed after retirement/death of the subscriber?**

The subscriber or legally wedded spouse of the subscriber, as the case may be, must submit the relevant application forms to the Head of Office or DDO. The forms can be downloaded from the website of the Protean CRA at, [www.npscra.nsdl.co.in/ups.php](http://www.npscra.nsdl.co.in/ups.php)

To be Submitted by	Form No.	Conditions to apply
Subscriber	B1	who superannuated or retired on or after 1st April 2025
Subscriber	B2	who superannuated or retired on or before 1st April 2025

In case of Death of the subscriber		
Spouse of the deceased subscriber	B3	who superannuated or retired on or after 1st April 2025 and eligible for UPS benefits and subscriber had already availed benefits under UPS
Spouse of the deceased subscriber	B4	who superannuated or retired on or before 31st March 2025 and eligible for UPS benefits and subscriber had already availed benefits under UPS
Spouse of the deceased subscriber	B5	who superannuated or retired on or after 1st April 2025 and eligible for UPS benefits and subscriber had not availed benefits under UPS
Spouse of the deceased subscriber	B6	Who superannuated or retired on or before 31st March 2025 and eligible for UPS benefits and subscriber had not availed benefits under UPS

#### 51. What is UPS Payout Order (UPO)?

The UPS Payout order contains the details of the benefits payable to a UPS Subscriber.

#### 52. Who will authorize UPS payout order?

The UPO shall be authorized by the respective PAO and sent to the National Pension System Trust through CRA.

A copy of such UPS Payout Order shall simultaneously be made available to the UPS Subscriber or the legally wedded spouse, as the case may be.

- a) Upon receipt of UPS Payout Order by National Pension System Trust together with option of final withdrawal if any by the UPS subscriber, the National Pension System Trust shall authorize the release of UPS benefits as specified under these regulations and authorize the transfer of the balance in the individual corpus to pool corpus.
- b) The National Pension System Trust shall ensure payment of monthly payout from the Pool Corpus to the bank account of the UPS subscriber and periodic release of applicable dearness relief. For this purpose, CRA shall intimate to the pension fund to effect redemption from the Pool Corpus for payment of such payout to the subscriber.

#### Disclaimer:

This FAQ document is intended solely for informational and reference purposes based on the PFRDA (Operationalisation of UPS under NPS) Regulations, 2025. While every effort has been made to ensure the accuracy of the information provided, it should not be treated as a legal interpretation or a substitute for official regulations, circulars, or notifications issued by the Pension Fund Regulatory and Development Authority (PFRDA) or the Government of India. Users are advised to consult the relevant statutory documents and seek professional guidance, if required, for any specific queries or decisions.