

Date: 27/04.2025

**OFFICE MEMORANDUM**

**Subject: Implementation of Unified Pension Scheme (UPS) in Department of Posts-Reg.**

Government of India has decided to introduce the Unified Pension Scheme as an option under the National Pension System for the employees of the Central Government who are covered under the National Pension System. Unified Pension Scheme (UPS) has been notified by the Central Government vide notification F. No. FX-1/3/2024-PR, dated 24/01/2025 issued by Dept. of Financial Services, Ministry of Finance. Thereafter, PFRDA issued regulations to operationalise the UPS as PFRDA (Operationalization of the Unified Pension Scheme under NPS) Regulations, 2025 notified on 19" March, 2025. The notified Regulations can be assessed at: <https://www.pfrda.org.in//MyAuth/Admin/showimg.cshtml?ID=3484>.

2. As per the above regulations notified by PFRDA, the option to avail benefits under UPS shall be available to the following category of persons:

- (i) an existing Central Government employee in service as on 1st April 2025, who is covered under NPS;
- (ii) new recruit in the Central Government services, who joins service on or after the 1st day of April 2025; and
- (iii) a Central Government employee who was covered under NPS and who has superannuated or voluntarily retired or has retired under Fundamental Rules 56(j) an or before 31st March 2025 and is eligible for UPS or the legally wedded spouse in case of a subscriber who has superannuated or retired and has demised prior to exercising the option for UPS.

**3. Option once exercised shall be final and irrevocable.** The timelines for exercising the UPS option are as given below:

Sr No.	Category of employee/subscriber	Timelines to exercise UPS option
1.	Existing Central Government employee	Within three months from 01.04.2025
2.	Subscriber Superannuated/retired on or before 31 <sup>st</sup> March 2025 (for claiming UPS benefits)	
3.	New employees joining CG services on or after the 1st day of April 2025	Within thirty days of joining

4. The enrollment and claim forms for all these categories of Central Government employees will be available online from 1st April, 2025, on the website of Protean CRA <https://npscra.nsdl.co.in>. The employees also have the option to submit the forms physically.

5. The Drawing and Disbursing Officers (DDOs) are required to login /activate/reset their login credentials in coordination with CRA, so that they can perform the activities

under UPS through CRA system.

6. All Pay & Accounts offices (PAOs) are directed to sensitize the respective DDOs for undertaking their assigned roles and responsibilities, for time bound implementation of UPS. **The detailed Standard Operating Procedure for processes to be followed in Unified Pension Scheme is available at <https://www.npscra.nsdl.co.in/ups.php>** . In case of further requirement of information. PAOs/DDOs may contact the CRA Protean officials at [sunny@proteantech.in](mailto:sunny@proteantech.in) or [shankeys@proteantech.in](mailto:shankeys@proteantech.in).

7. The process of migration to UPS involves verification of subscriber application by DDO and PAO. Therefore, all concerned should process all such applications in a reasonable time-frame. Processing of migration requests may kindly be monitored at an appropriate level.

8. The corpus under Unified Pension Scheme comprise of two funds, namely:-

#### **A. Individual Corpus.-**

i. The monthly contribution of the UPS Subscriber shall be ten percent of the basic pay (including non-practicing allowance, where applicable) and dearness allowance thereon, which shall be credited to the individual Permanent Retirement Account Number (PRAN) of the UPS Subscriber.

ii. The monthly contribution of the UPS Subscriber shall be matched by the Central Government by crediting an equal amount, to the individual PRAN of the UPS subscriber.

iii. The DDOs shall deduct the contribution from the salary of the Central Government employee and send the bill-to-the PAO or Cheque Drawing and Disbursing Officer (CDDO) as the case maybe along with the details of contribution deducted in respect of each UPS Subscriber on or before the twentieth day of each month.

iv. The PAO or the C DDO as the case may be shall, based on the details of contributions in respect of each UPS Subscriber sent by DDO to PAO or CDDO, prepare and upload a Subscriber Contribution File (SCF) and generate transaction ID in the system of the CRA. on or before the twenty fifth day of each month.

v. The PAO or the CDDO as the case may be, shall remit the employee contribution and matching co-contribution the Central Government to the trustee bank through the accredited bank by the last working day of each month.

- Provided that the contribution for the month of March shall be remitted by the PAO or CDDO to the trustee bank through the accredited bank on the first working day of the month of April.
- Provided further that in respect of an employee who has subscribed to NPS as on 31March 2025, and has opted for UPS, the first contribution under UPS of such subscriber shall be credited in the month following exercise of choice by such subscriber.
- Provided further that the first contribution of a newly recruited Central Government Employee shall be credited to the individual PRAN within twenty days from the date of Submission of application or by the last date of the month, in which the



Central Government employee joined, whichever is later.  
**B. Pool Corpus.-**

(I) The Pool Corpus shall comprise of: -

(i) additional Central Government contribution at an estimated eight and half percent of Basic Pay (including non-practising allowance, wherever applicable) plus Dearness Allowance, on aggregate basis of all employees who have chosen the UPS option;

(ii) transfer of balance from the individual corpus of a subscriber as per regulation 19 (3); and

(iii) any other contribution defined by the Central Government.


(II). The Pool Corpus shall be managed by the pension fund(s). in accordance with the instructions of the Central Government as specified under regulation 10 and such other directions as may be issued by the Authority in that behalf.

9. The UPS, being a **'fund-based' system**, relies on the **regular and timely accumulation and investment of applicable contributions (from both the employee and the employer) for assured payout to the employees post superannuation or retirement**, as the case may be. The assurance of timely and regular payout of benefits under UPS shall depend upon adequacy of funds under individual and pool corpus.

10 These PFRDA regulations has been already communicated by Pr PAO Delhi vide their Lr.No.GM(PA&F)/NPS/pr.PAO/UPS dated 26.03.2025 and SOP for migratiuon has been communicated vide Pr. PAO letter dated 15.04.2025.

11. Therefore, it is once again requested to ensure that these instructions are communicated to all concerned for strict compliance to safeguard interest of the subscribers as the matter is being monitored at a higher level. Hence, this may be accorded utmost priority.

This issues with the approval of the Competent Authority.

  
(Saurabh M. Deshmukh)  
Director (Accounts)

To

1. All Chief Postmasters General
2. All General Managers (PA &F)
3. All Directors of Accounts (Postal)

Copy to (for information): -

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2. PPS/PS to Member (Service Quality & Marketing)/Member (Infrastructure)/Member (Operations)/ Member (Personnel)/ Member (HRD)/ Member (Financial Services)/ Member (Technology)
3. CGM, BD Directorate/Parcel Directorate/PLI Directorate/CEPT Bengaluru
4. Addl. Director General, APS Bhawan, New Delhi
5. Sr. DDG (Vigilance) & CVO/Sr. DDG (PAF)

6. Director RAKNPA Ghaziabad/ GM, CEPT Bengaluru
7. All the DDGs/Directors/ADGs , Dak Bhawan
8. Director, Postal Training Centers.
9. All Sections of Postal Directorate.
10. GM, CEPT, Mysuru, for uploading the OM on India Post Website.
11. Guard File