

मन्जू कुमार

सदस्य (कार्मिक)
डाक सेवा बोर्ड

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भारत सरकार
संचार मंत्रालय
डाक विभाग

डाक भवन, नई दिल्ली-110001

Government of India

Ministry of Communications

Department of Posts

Dak Bhawan, New Delhi-110001

18th September, 2025

D.O.No.8-1/PA-UPS/-Implementation-2025

7256-57

Dear

Department of Posts, in accordance with the Ministry of Finance, Department of Financial Services Notification F. No. FX-1/3/2024-PR dated 24.01.2025 and the PFRDA Regulations dated 19.03.2025, has been implementing the Unified Pension Scheme (UPS) for employees covered under or retired from the National Pension System (NPS).

2. The cut-off date for exercising the option under UPS has been extended up to **30.09.2025**. Further, the Department of Pension & Pensioners' Welfare (DoP&PW), vide O.M. dated 18.06.2025, has extended benefits of OPS in cases of death, invalidation, disability, and retirement/death gratuity to those subscribers opting for UPS. **In addition, a one-time, one-way switch option has been made available to UPS subscribers.** The CCS (Implementation of UPS under NPS) Rules, 2025, have also since been notified.

3. As per the aforementioned rules, in addition to the assured payout or admissible payout as the case may be, a UPS subscriber shall also be entitled to a lump-sum payment equivalent to one-tenth of last drawn basic pay (including non-practicing allowance, if applicable) and dearness allowance thereon, as on the date of superannuation/voluntary retirement/retirement under FR 56(j) (not being a penalty under CCS (CCA) Rules, 1965), for each completed six months of qualifying service.

4. Further, these rules also provide option to UPS subscribers for voluntary retirement from service after completion of 20 years of service. The full-Assured payout under the Unified Pension Scheme is available only after completion of 25 years of qualifying service. However, on opting VRS after completion of 20 years or more service, Assured payout on prorata basis i.e. year of qualifying service divided by 25 of the Assured payout shall be payable to subscriber. The payout shall be payable from the date of superannuation.

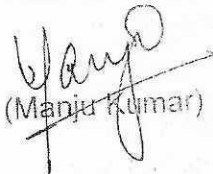
5. The other benefits viz. the Final withdrawal of 60% of Individual Corpus and lump sum benefit of 1/10th of Basic pay and Dearness allowance for each six-monthly period of service, retirement gratuity, leave encashment, CGEGIS benefits can be availed on retirement. **Further, in case of death of subscriber after taking VRS but before start of Assured payout, legally wedded spouse shall be granted family payout from the date of death of the subscriber.**

6. Further, as per the UPS scheme, **past retirees** are also entitled to several benefits: a lump-sum payment of 10% of last drawn basic pay plus DA for every completed six months of service, without affecting the assured payout or admissible payout; a monthly top-up equal to the difference between admissible payout and the representative annuity; family payout @60% of the top-up to the legally wedded spouse as on retirement/superannuation; dearness relief on both admissible and family payouts; and arrears for the past period with simple interest at PPF rates.

7. To facilitate informed decision-making, the Department has also organized Regional UPS Workshops across the country to sensitize DDOs, PAOs, and subscribers. It is reiterated that UPS is a time-bound pension scheme, and employees shall exercise their choice within the stipulated timeline.

8. In view of the above, I request all employees and retirees of the Department of Posts who are covered under NPS and eligible for UPS to be fully aware of the scheme features and make an informed decision **well before the deadline of 30.09.2025**. This information may be given wide publicity among all concerned.

Yours sincerely,


(Manju Kumar)

To

All Employees/Retirees of Department of Posts covered/retired under NPS (through India Post website)

Copy for information to:-

Secretary, Ministry of Personnel, Public Grievances and Pensions, Department of Pension and Pensioners' Welfare, Lok Nayak Bhawan, Khan Market, New Delhi-110003.