

8-1/PA-UPS/Implementation-2025/Part (2)/7404-7523
Government of India
Ministry of Communications
Department of Posts, Dak Bhawan
New Delhi-110001

To

Dated:24.09.2025

1. All Heads of Postal Circles
2. All Heads of Postal Accounts Offices

Subject: Regarding Physical Submission of UPS Requests to Nodal Offices and Physical Submission of 'Form A1' by New Joinees Opting for UPS by 30.09.2025 – Reg.

I am directed to forward herewith a copy of PFRDA/2025/10/SUP-CG-SG/03 dated 16.09.2025 and PFRDA/2025/11/SUP-CG-SG/04 dated 19.09.2025, issued by Pension Fund Regulatory and Development Authority (PFRDA) regarding the guidelines for opting into the Unified Pension Scheme (UPS) for new joinees and also for employees facing technical glitches in submission of option form by 30.09.2025.

2. It is requested that the instructions contained in the aforementioned PFRDA circulars may kindly be circulated among all concerned under your administrative control for information and necessary compliance.

Encl: As Above


(Ram Kishan Sain)

Asst. Chief Accounts Officer(NPS)

Copy to: -

1. Sr. PPS to Secretary (Posts)/Sr. PPS to Director General Postal Services
2. PPS/PS to Member (Service Quality & Marketing)/Member (Infrastructure)/Member (Operations)/ Member (Personnel)/ Member (HRD)/ Member (Financial Services)/ Member (Technology)/AS & FA
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. DDG (Technology)
7. Director RAKNPA Ghaziabad/ GM, CEPT Bengaluru
8. All the DDGs/Directors/ADGs, Dak Bhawan
9. Directors, Postal Training Centers.
10. All Sections of Postal Directorate through the e-office notice board.
11. GM, CEPT, Mysuru, for uploading the letter on the India Post Website.
12. Guard File



पेंशन निधि विनियामक और विकास प्राधिकरण
PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY



Circular

Circular No: PFRDA/2025/10/SUP-CG-SG/03

September 16, 2025

To,

All the stakeholders of NPS and UPS

Subject: Physical submission of UPS requests to nodal offices till 30.09.2025 - reg.

Unified Pension Scheme (UPS) has been notified by Central Government vide notification F. No. FX-1/3/2024-PR, dated 24.01.2025 issued by Dept. of Financial Services, Ministry of Finance. PFRDA (Operationalization of the Unified Pension Scheme under NPS) Regulations, 2025 has also been notified on 19.03.2025. Further, Central Civil Services (Implementation of Unified Pension Scheme under National Pension System) Rules, 2025 have been notified by DoPPW on 02.09.2025.

2. As the due date for exercising the option for UPS is approaching, i.e., **30th September, 2025**, it is hereby brought to the notice of all subscribers that, if due to any reason including unavailability of online system or any technical glitch in the CRA system due to which the subscriber is unable to submit the UPS request online through CRA system by 30th September 2025, the subscriber can submit the duly filled physical form to the concerned nodal office on or before the due date for further processing by the nodal office. The physical forms of UPS are available at <https://www.npscra.nsdl.co.in/ups.php>

3. This circular is issued in exercise of the powers conferred under Section 14 of the Pension Fund Regulatory and Development Authority Act, 2013 and shall be effective immediately.


(Vikas Kumar Singh)
Chief General Manager



पेंशन निधि विनियामक और विकास प्राधिकरण
PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY



Circular

Circular No: PFRDA/2025/11/SUP-CG-SG/04

September 19, 2025

To,

All the stakeholders of NPS and UPS

Subject: Physical submission of 'Form A1' by New Joinees intending to opt for UPS by 30.09.2025 - reg.

The 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. Further, the PFRDA (Operationalization of the Unified Pension Scheme under NPS) Regulations, 2025 were notified on 19.03.2025 and the Central Civil Services (Implementation of Unified Pension Scheme under National Pension System) Rules, 2025 have been notified by DoPPW on 02.09.2025.

2. It has been observed that several New Joinees who entered Central Government service on or after 01.04.2025, and are posted at various locations, may not yet have submitted their form for generation of Permanent Retirement Account Number (PRAN).

3. In view of the impending deadline for exercising the option under the Unified Pension Scheme, i.e., **30th September, 2025**, it is hereby brought to the attention of all concerned that:

All employees who joined Central Government service on or after 01.04.2025 and intend to opt for the Unified Pension Scheme may physically submit the duly filled Form A1 to their respective nodal offices/ or the Head of the training Institute/ or the Head of their current Institute, as applicable, on or before the specified due date. Thereafter, the Head of Institutes, shall be required to forward the same to the cadre controlling authority or the DDO, where the employees shall be posted.

4. A copy of the Form A1 is annexed to this circular for reference.


(Vikas Kumar Singh)
Chief General Manager

Annexure: Form A1

Form A1

UNIFIED PENSION SCHEME (UPS) – SUBSCRIBER REGISTRATION FORM - Government Sector																		
Exercise of Option to be covered under Unified Pension Scheme (UPS) and to avail its Benefits																		
Name of CRA														Paste recent photograph of 3.5 cm x 2.5 cm size / passport size (Do not sign across / staple / clip)				
Print my PRAN in Hindi		Yes		No		If yes, please submit details as per Annexure I												
Select your category [Please tick (√)]						Central Government												
To, National Pension System Trust Dear Sir/Madam,																		
I.....Son/Daughter of Mr /Mrs.....having joined Central Government service on..... and having read and fully understood the provisions of the Unified Pension Scheme (UPS) as notified by the 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 hereby request that an UPS account be opened in my name as per the particulars given below:																		
* indicates mandatory fields. Please fill the form in English and BLOCK letters (Refer general guidelines at instructions page.)																		
1. PERSONAL DETAILS: (Refer Sr. No. 1 of the instructions)														Use Annexure II if name exceeds the space provided below				
Salutation*		Shri		Smt		Kumari												
Applicant Name*																		
Father's Name																		
Mother's Name																		
Orphan Status*		Yes		No														
Either Father's or Mother's name is mandatory* Select the name to appear on PRAN Card*														Father's Name		Mother's Name		
Date of Birth*		d	d	m	m	y	y	y	y									
Place of Birth*																		
Country of Birth*																		
PAN*		Nationality*																
Applicant Gender*		Male		Female		Transgender		Marital Status*		Unmarried		Married						
Legally wedded Spouse Gender (if married) *		Male		Female		Transgender		Legally wedded Spouse DOB (if married) *										
Legally wedded Spouse Name (if married)*																		
Income Range (per annum) *		Below 1 lac		1 lac to 5 lac		5 lac to 10 lac		10 lac to 25 lac		25 lac to 1 Cr		Above 1 Cr						
Please Tick if Applicable		Politically exposed person		Related to Politically exposed person		(Refer instruction no. 1)												
2. PROOF OF IDENTITY and ADDRESS (POI / POA)* (Any one of the following to be submitted)																		
Passport		Passport Expiry Date																
Driving License		Driving License Expiry Date																
Government ID Card		Voter ID Card																
CKYC Number																		
National Population Register																		
Proof of possession of Aadhaar		Provide last Four Digits. Redact or black-out first 8 digits of the Aadhaar number on submitted copy (Refer Sr. No. 2 of the instruction)																
3. ADDRESS DETAILS*																		
Line 1																		
Line 2		V I L L A G E / C I T Y																

[illegible]

I have understood the information requirement of the Form (read along with the FATCA / CRS Instructions and Terms & Conditions) and hereby confirm that the information provided by me/us on this Form is true, correct and complete and hereby accept the same.												Signature / Thumb Impression* of Applicant (refer instructions)			
8. DECLARATION BY APPLICANT* (Refer Sr no. 6 of the instructions)															
I have read and understood the terms and conditions of the Unified Pension Scheme (UPS). The information and documents furnished by me are true and correct, to the best of my knowledge. Any changes in the information furnished by me shall be informed to CRA / NPS Trust. I understand that I shall be fully liable for submission of any false or incorrect information or documents. 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. Declaration under the Prevention of Money Laundering Act, 2002 I hereby declare that the contribution paid by me/on my behalf has been derived from legally declared and assessed sources of income. I understand that NPS Trust has the right to peruse my financial profile or share the information, with other government authorities. I further agree that NPS Trust has the right to close my PRAN in case I am found violating the provisions of any law relating to prevention of money laundering.												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)			
Date				Place											
9. DECLARATION BY NODAL OFFICER (All * Mark fields are Mandatory)															
Employment Details (At the time of exercise of UPS option)															
Date of joining*				Date of Superannuation*											
Date of commencement of qualifying service*															
Employee Code/ID*															
Post (Optional)															
Group (Optional)		A	B (Gazetted)	B (non-Gazetted)	C	D	E	other							
Service(Optional)		IAS	IPS	IFS	Group A	Group B	other								
Basic Pay*															
Pay Scale (Optional)															
Name of the office*															
Department*															
Ministry*															
DDO Registration Number*						PAO / CDDO / PrAO Registration Number*									

*Qualifying Service as defined in Regulation 2(k) read with Regulation 13 of PFRDA (Operationalisation of Unified Pension Scheme under NPS) Regulations, 2025.

It is certified that Shri./Smt./Kumari.....is employed in this office and the details provided in this subscriber registration form have been verified as per service record. The given address and officially valid documents (OVDs) of KYC are verified by this office. Also, it is further certified that he/she has read entries/entries have been read over him/her by us and got confirmed by him/her.

Name of DDO		Name of PAO	
Signature of DDO		Signature of PAO	
DDO Code No. (As per record in CRA System)		PAO Code No. (As per record in CRA System)	
Seal of DDO		Seal of PAO	
Date		Date	
Place		Place	

ACKNOWLEDGEMENT

[illegible]

INSTRUCTIONS FOR FILLING THE SUBSCRIBER REGISTRATION FORM

General guidelines

- (a) Please fill in legible handwriting to avoid errors. Do not overwrite. Corrections should be countersigned by the applicant. Applications incomplete in any aspect (or) if mandatory fields are left blank (or) with unclear photograph (or) not accompanied by required documents (or) not authenticated by the Nodal Office are liable to be rejected.
- (b) Copies of documents submitted by the applicant should be self-attested.
- (c) Applicant is advised to retain the acknowledgement slip signed / stamped by the designated nodal officer where they submit the application.

SI	Item No	Item Details	Instructions
1	1	Fathers Name, Mother's Name	(a) If the name has more than 30 digits, fill Annexure II for the same. (b) If the applicant is an Orphan, he/she may leave the fields blank. However, an official document to support the status to be submitted.
		Politically Exposed Person	Politically Exposed Person's (PEPs) are individuals who are or have been entrusted with prominent public functions such as heads of state or of the government, senior politicians, senior government, judicial or military officials, senior executives of state-owned corporations, important political party officials
2	2	Proof of Identity	If the applicant is submitting Aadhaar as proof of Identity, the first 8 digits of the Aadhaar number should be redacted / masked on the submitted copy.
3	5	Bank Details	For UPS account opening through physical form (FORM A1) bank details and documentary proof are mandatory. Please submit a cancelled cheque / copy of bank passbook / bank statement / bank certificate / letter from Bank containing applicant's Name, Bank Name, Bank Account Number and IFS Code.
4	6	Selection of Pension Fund (PF) & Investment Choice	Government employee/subscribers can exercise choice of Pension Funds and allocate their investments either in Asset Class 'G' under 'Active Choice' or in Life Cycle Funds - LC 50 or LC 25 under 'Auto Choice'. If no choice is provided, the contributions will be distributed among the default Pension Funds and investment pattern selected by the Government.

5	7&8	FATCA & CRS Declaration / Signature by Applicant	Clarification / Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India: • Jurisdiction(s) of Tax Residence: Since US taxes the global income of its citizen, every US citizen of whatever nationality, is also a resident for tax purpose in USA. • Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a “Functional equivalent”), the same may be reported. Examples of that type of number for individual include, a social security/insurance number, citizen/personal identification/services code/number and resident registration number). • In case applicant is declaring US person status as ‘No’ but his/her Country of Birth is US, document evidencing Relinquishment of Citizenship should be provided or reasons for not having relinquishment certificate is to be provided. • In case applicant is declaring US person status as ‘Yes’, provide PAN and 'father name' in addition to details required under section 9 of form. • In case the applicant is unable to affix signature, Left Thumb Impression in case of male and Right Thumb Impression in case of female should be affixed and in case there is no hands, toe impression of the applicant to be provided. The thumb / toe impression should be attested by two persons, one of whom should be the designated nodal officer attesting the same under his/her official seal and stamp.
<u>General Information for Subscribers</u> a) The Subscriber can obtain the status of his/her application from CRA and respective Nodal Office. b) Subscribers are advised to retain the acknowledgement slip signed/ stamped by the designated respective nodal office where they submit the application. c) For more information / clarifications, contact CRA: Website: Call: Address of CRA.			

Annexures - Subscriber Registration Form for Government Sector applicants <i>(Tick and fill applicable annexures below)</i>	
Annexure I - Print PRAN Card in Hindi (Fill the details in Devanagari script)	
Applicant's First Name	
Middle Name	
Last Name	
Father / Mother's First Name	
Middle Name	
Last Name	
Annexure II - If Alphabets of name exceeded the space provided on page 1 of the application form	
Applicant's First Name	
Middle Name	
Last Name	
Father's First Name	
Middle Name	
Last Name	
Mother's First Name	
Middle Name	
Last Name	