

8-1/PA-UPS/Implementation-2025/Part (2)/7535-7663
Government of India
Ministry of Communications
Department of Posts, Dak Bhawan
New Delhi-110001

To

Dated: 25.09.2025

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

Madam/Sir,

This is with reference to the DO dated 22.09.2025 received from Secretary, Department of Financial Services, regarding the implementation of the Unified Pension Scheme (UPS) in Central Government Ministries/Departments.

2. In this regard, it has been communicated that since June 2025, several significant clarifications and policy enhancements have been issued to strengthen and streamline the UPS framework, including the Notification dated 02.09.2025 on the Central Civil Services (Implementation of UPS under NPS) Rules, 2025. These clarifications cover aspects such as:

- (i) Gratuity, tax exemptions, treatment of death/disability cases.
- (ii) A one-time, one-way switch facility for all UPS optees.
- (iii) Another opportunity to opt for UPS by 30.09.2025 for Central Government employees who joined service between 01.04.2025 and 31.08.2025.
- (iv) Other operational matters.

3. The above clarifications and policy enhancements were already communicated to all Circles from time to time for further dissemination.

4. However, the recent developments in the UPS are summarized and a brief **one-pager** outlining of these developments as received from Department of Financial Services, Ministry of Finance is enclosed herewith for ready reference.

5. In view of the above, in order to enable eligible subscribers to take an informed decision before the deadline of **30.09.2025**, the above communication may be disseminated among all eligible employees/retirees under your jurisdiction.

This may kindly be accorded **top priority**.

Encl: As above (One-pager on recent developments under UPS)


(Saurabh M. Deshmukh)
Director(Accounts)

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. Director RAKNPA Ghaziabad/ GM, CEPT Bengaluru
7. All the DDGs/Directors/ADGs, Dak Bhawan
8. Directors, Postal Training Centers.
09. All Sections of Postal Directorate through the e-office notice board.
10. GM, CEPT, Mysuru, for uploading the letter on the India Post Website.
11. Guard File

Recent Developments under UPS

The following key clarifications and policy enhancements have been issued by the Government to facilitate smooth implementation of the Unified Pension Scheme (UPS) for Central Government employees:

- One-time, one-way switch facility for UPS subscribers to opt back to the NPS;
- Option for benefits under the CCS (Pension) Rules or PFRDA (Operationalization of UPS under NPS) Regulations, 2025 in the event of death or disability or invalidation of Government servant during service;
- Benefits of Retirement gratuity and Death gratuity under UPS;
- Tax benefits to UPS subscribers notified under the Income Tax Act, 2025, including exemption of lump sum benefits received at superannuation;
- Grant of benefits under UPS in cases where departmental or judicial proceedings are pending on the date of retirement;
- Provision for voluntary retirement after 20 years of qualifying service, with pro rata assured payout under UPS;
- Benefits payable on absorption in an autonomous body/PSU;
- One-time option to migrate to UPS till 30.09.2025 for Central Government employees, who joined on or after 01.04.2025 and up to 31.08.2025, and who had initially opted for the NPS.

All eligible officials may be apprised of the above developments to enable informed decision making before the cut off date.