

File No. 1/3/2024-PR
Government of India
Ministry of Finance
Department of Financial Services
(Pension Reforms Section)

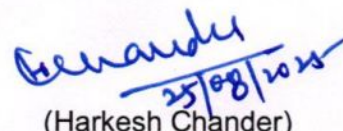
2nd Floor, Jeevan Deep Building
Parliament Street, New Delhi
Dated: the 25th August, 2025

OFFICE MEMORANDUM

Sub.: Unified Pension Scheme (UPS)- Introduction of one-time one-way Switch facility from UPS to NPS- reg.

The undersigned is directed to refer to the Unified Pension Scheme (UPS) notified by the Ministry of Finance vide Notification No. F. No. FX-1/3/2024-PR dated 24th January 2025, for Central Government employees covered under the National Pension System (NPS).

2. It has been decided that a one-time, one-way switch facility from UPS to NPS shall be made available to all Central Government employees who have opted for UPS. This switch facility may be exercised by UPS optees any time not later than one year prior to the date of superannuation or three months prior to the deemed date of retirement in case of voluntary retirement, as applicable. Similar provisions will be made for resignation and cases of Rule 56J, with minor modifications as necessary. If switch facility not exercised as per aforesaid timelines, the employee shall continue under UPS by default.
3. The switch facility will not be allowed in case of removal, dismissal or compulsory retirement as a penalty or for cases where disciplinary proceedings are ongoing or contemplated.
4. Once the switch facility is availed, the provisions of the PFRDA (Exit & Withdrawal under NPS) Regulations, 2015 shall apply. The concerned employee shall cease to be eligible for assured payouts and UPS benefits. The Government's differential contribution (4%) at default investment pattern will be worked out and shall be credited to the individual's NPS corpus at the time of exit.
5. Ministries/Departments are requested to bring the contents of this O.M. to the notice of eligible officers/officials under your administrative control.
6. This issues with the approval of Competent authority.


(Harkesh Chander)

Under Secretary to the Government of India
Tele no. 2374 8760

All Secretaries to the Government of India
(as per Standard List)