

TA-3-102/1/2025-TA-CGA /e-18259/144
Ministry of Finance
Department of Expenditure
O/o Controller General of accounts
MahalekhaNiyantarak Bhawan
E-Block, GPO Complex,
New Delhi-23

Dated 08-05-2025

Office Memorandum

Subject: Implementation of Unified Pension Scheme (UPS) under Central Govt. Ministries

Reference is invited to this Office OM No. TA-3-102/1/2025-TA-CGA /e-18259/125 dated 15.04.2025 (copy enclosed) vide which instructions for smooth implementation of Unified Pension Scheme has been issued to all PR. CCAs/CCAs/CAs.

Pr CCAs/CCAs/CAs(I/C) are one again requested to bring these instructions in the notice of their PAOs/CDDOs/DDOs for strict compliance. They are also requested to instruct their PAOs to monitor any pending cases lying with the DDOs.



(Sanchita Shukla)
Jt. Controller General of Accounts

To

All Pr. CCAs/CCAs/CAs

Copy to,

Sr. Accounts Officer, GIFMIS, O/o Controller General of Accounts for upload on CGA's site

Ministry of Finance
Department of Expenditure
O/o Controller General of accounts
Mahalekha Nyantrak Bhawan
E-Block, GPO Complex,
New Delhi-23

Dated 15-04-2025

Office Memorandum

Subject: Implementation of Unified Pension Scheme (UPS) under Central Govt. Ministries

Government of India has decided to introduce 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 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 19th March, 2025. The notified Regulations can be assessed at: <https://www.pfrda.org.in/MyAuth/Admin/showimg.cshtml?ID=3484>.

2. 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) on 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	Timeliness to exercise UPS option
1.	Existing Central Government employee	
2.	Subscriber superannuated/retired on or before 31st March 2025(for claiming UPS benefits)	Within three months from 01.04.2025
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 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) under various Ministries/Departments may be directed by the CCAs/CAs (C) to sensitize the respective DDOs for undertaking their assigned roles and responsibilities, for time bound implementation of UPS. Detailed Standard Operating Procedure for processes to be followed in Unified Pension Scheme will be issued by the PFDR. In case of further requirement of information, PAOs/DDOs may contact the Protean CRA officials at sunnyg@proteantech.in or shankeys@proteantech.in.

7. 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 may be 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 CDDO 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 by 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 31 March 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.

(11). 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.

8. Payment to Trustee bank

- i. The procedure for contribution to individual corpus and further payment to the Trustee Bank is similar to that of existing NPS employees as provided under CGA vide OM dated 02.09.2008. The salary bills and the bills for Government contribution (for individual corpus) will be passed by PAOs / CDDOs after exercising the checks prescribed under CGA (R&P) Rules and Civil Accounts Manual. While the amounts payable towards salary will be paid to individuals, the amounts of employees' contributions recovered from the bill will be initially classified under the Head "0071-Contributions and Recoveries towards Pension and Other Retirement Benefits-500-Receipts Awaiting Transfer to other Minor Heads" (RAT).
- ii. Matching Government's contribution (individual corpus) bills duly supported by schedules will also be prepared by DDOs. The amount will be debited to the head "2071-Pension & Other Retirement Benefits-117 DCPS". After passing the bills by the PAO/CDDO, these amounts will also be booked under the Head "0071-Contributions and Recoveries towards Pension and Other Retirement Benefits-500-Receipts Awaiting Transfer to other Minor Heads" (RAT).
- iii. After the bills are passed, the PAO/CDDO will upload the data relating to contributions (both of Employees' and Matching Government's Contributions in r/o of Individual corpus) into NPSCAN and also tally the figures uploaded with that booked under the Head "RAT. After uploading is completed, PAO/CDDO will get Transaction ID and draw the total amount by minus crediting the Head "RAT" mentioned above either by cheque in favour of the Trustee Bank or remit the amount through RTGS/NEFT.
- iv. PAO/CDDO will ensure the amount of contributions booked under RAT is duly tallied with the Subscriber's Contribution File (SCF) being uploaded in the NPSCAN and the same amount is drawn in the Cheque and passed on to the Trustee Bank. **It should be noted that there should be no balance under the Head "0071-Contributions and Recoveries towards Pension and Other Retirement Benefits-500-Receipts Awaiting Transfer to other Minor Heads" at the end of each month.**

9. Principal CCAs/CCAs/CAs are requested to ensure that these instructions are communicated to all concerned PAOs, CDDOs, and DDOs for strict compliance.



(Sanchita Shukla)

Jt. Controller General of Accounts

To: All Pr.CCAs/CCAs/CAs (IC) of Ministries/Departments.

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