

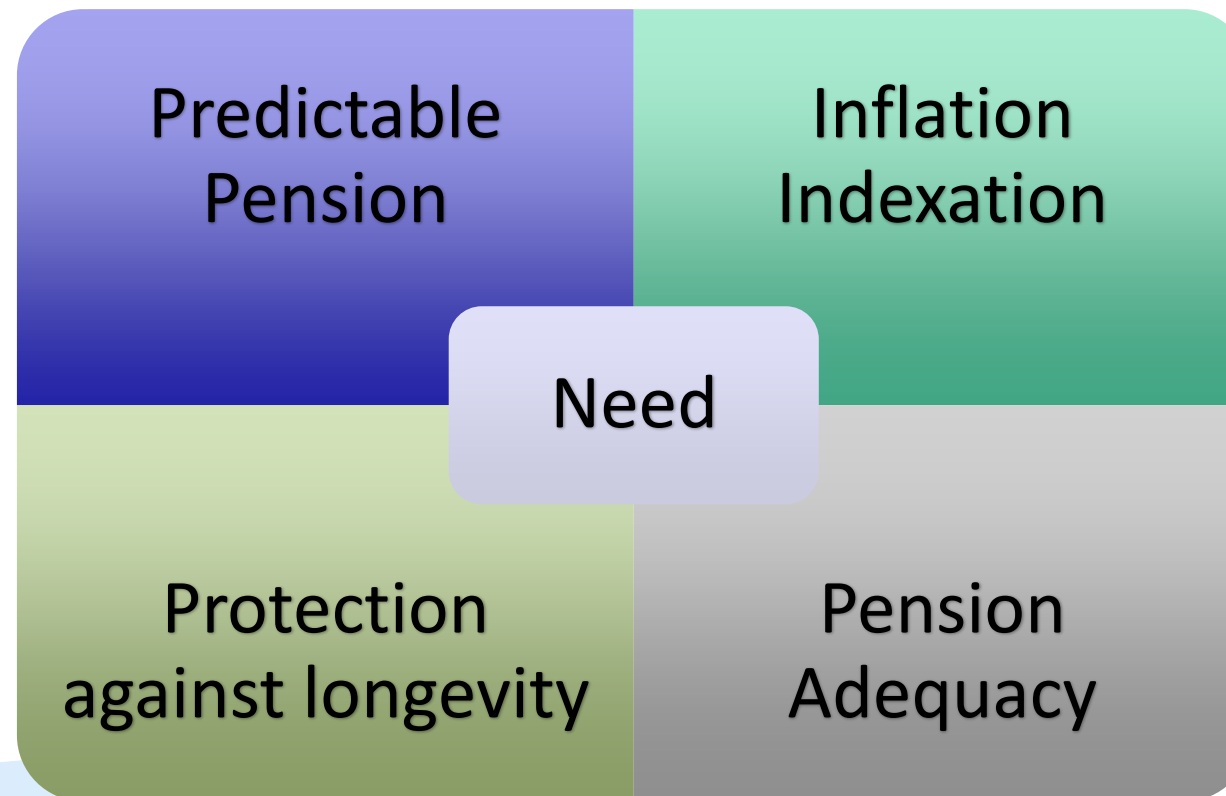
UNIFIED PENSION SCHEME (UPS)

(Presentation dated 31.07.2025)



The information contained in this presentation is for illustrative, informational and educational purposes only. In case of any conflict or ambiguity, the prescriptions as contained in the relevant Act, Regulations and Notifications shall prevail.

- The Government of India, in pursuit of pension reform , introduced NPS for CG employee w.e.f 01/01/2004, it replaced the defined benefit with a defined contribution system to promote long term financial sustainability.
- In the course of NPS implementation, various Central and SG stakeholders noted the need:



- UPS is an **option** under the NPS for CG employees and is effective from **1st April, 2025**. It provides assured pay-out.
- **Applicability:**
 1. An **existing** CG employee covered under NPS, as on April 1st, 2025.
 2. **New recruit** who joins CG service on or after April 1st, 2025.
 3. A **CG** employee covered under NPS **and superannuated or voluntarily retired or retired under FR 56 (J)** on or before March 31, 2025 and is eligible for UPS **or** their legally wedded spouse as on date of superannuation/retirement, in case of demise.
- **Timelines to exercise UPS Option:**
 - 30th September 2025 (existing employees/retirees to claim benefits)
 - **30 days from joining** (new recruits).

Enrolment and availing the benefits – under UPS

- An employee can exercise the option to enroll under UPS in the following manner-
 - (a) New recruit opted UPS, **A1 Form** through online or to DDO.
 - (b) Migration from NPS to UPS, **A2 Form** to be submitted online or to DDO
- Irrevocability:** Option for UPS, once exercised is final and cannot be changed.
- Failing to exercise UPS option within prescribed timelines, shall be deemed to have opted to continue under NPS without UPS option.
 - Once UPS option exercised, NPS corpus of employees, will be transferred to the employee's individual corpus under the UPS.

Contributions, Pool corpus and Implications

- The contribution of employees will be 10% of (basic pay + DA) and matching contribution by employer, will be credited to (*the erstwhile NPS PRAN tagged to UPS*), employee's individual corpus every month.
- An estimated 8.5% contribution (basic pay + DA) by Central Govt in pool corpus on an aggregate basis.
- The UPS, being a 'fund-based' system, relies on the regular and timely accumulation and its investment, for assured payout to the employees.

Benchmark Corpus (BC)

- It is a corpus based on which payout under UPS is calculated
- Transparently visible to subscriber online as well as in the SOT in the CRA system
- Value of Benchmark corpus is based on:
 - ❖ **Timely & regular contribution** (employer and employee in the individual account)
 - ❖ Contributions received prior to 1.4.2025, shall be considered as and when they have been received and be valued on default pattern.
 - ❖ Investment as per NAV of **default pattern**.
 - ❖ In case of missing contributions, NAV of the last day of the month in which contribution was to be received, shall apply

Individual Corpus (IC)

Actual Value of corpus based on:

- **Investment choice** made by subscriber.
- Contribution **as and when received**.
- **Partial withdrawals** will reduce the IC
- Voluntary contributions will be added to the IC
- Contributions for the period before the commencement of the qualifying service under CG shall be added to the IC

- If the **IC < BC**, **admissible payout** shall be proportionately reduced, unless the shortfall is replenished.
- If the **IC > BC**, the **excess will be transferred** to subscriber & full assured payout will be made.

Investment choice to subscriber under UPS

- Investment choice under UPS : Default pattern, 100% G-sec, LC-50 and LC-25.
- Option to change the choice of pension fund once in FY and investment choice **twice** in FY .
- ‘Default pattern’ of investment will prevail in case such option not exercised by subscriber.

UPS benefits shall be available **only** in the following cases:

- in case of an employee superannuating after qualifying service of **ten years**, from the date of superannuation;
- in case of the **Government retiring an employee** under the provisions of FR 56 (j) (which is not a penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965) from the date of such retirement; and
- in case of **voluntary retirement** after a minimum qualifying service period of 25 years, from the date such employee would have superannuated, if the service period had continued to superannuation.
- Notwithstanding enrolment of an employee in the UPS option under NPS, such **option shall cease** to apply in case of a UPS Subscriber who has been **removed or dismissed from service or who has resigned** his services.

Qualifying Service

Qualifying service shall be the completed months for which UPS subscriber has **rendered regular services** under the Central Government, **determined by the Head of Office**, where such subscriber was employed at the time of superannuation or retirement and in terms of Regulation 13 of the PFRDA (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025.

Qualifying Service to receive Benefits under UPS

Qualifying Service (in terms of Regulation 13 of the PFRDA (Operationalization of Unified Pension Scheme under National Pension System) Regulations, 2025)

- It will commence from:
 - Date of joining the NPS for Central Government employees joining service before 1.4.2025
 - Date of joining UPS for Central Government employees joining service after 1.4.2025
- The end date of Qualifying service shall be the date of superannuation or retirement, as the case may be.
- Qualifying service shall be the completed months for which UPS subscriber has **rendered regular services** under the Central Government.
- This shall be **determined by the Head of Office** where such subscriber was employed at the time of superannuation or retirement and.
- If $Q < 120$ months, no UPS benefits
- If $Q > 120$ months but < 300 months, proportionate assured payouts
- If $Q \geq 300$ months, full assured payouts

Various Benefits available under UPS – (To Subscribers retiring on or after 01.04.2025)

Lump Sum Payment in addition to gratuity

- Lump sum payment equivalent to 10% or 1/10th of last drawn basic pay (incl. NPA, if applicable) + DA for every completed six months of qualifying service.
- This lump sum payment will not affect the quantum of assured payout.
- Will be allowed on the date of superannuation or voluntary retirement or retirement under Fundamental Rules 56(j)
- **Assured Payout** will be @50% of 12 monthly average basic pay, immediately prior to superannuation. Assured payout is payable **after a minimum 25 years** of qualifying service
- In case of lesser qualifying service period, proportionate payout would be admissible
- **Minimum Guaranteed Payout** of Rs. 10,000 per month shall be assured in case superannuation is **after ten years or more** of qualifying service .
- If the $IC > BC$, the excess will be transferred to subscriber
- **Final Withdrawal (FW):** Voluntary withdrawal of up to 60% of corpus in PRAN (IC or BC, whichever is lower) is allowed.
- **Admissible Payout:** assured payout shall be proportionately reduced, **if $IC < BC$** and/or final withdrawal made
- Option to replenish the shortfall in BC is available
- **Family Payout** will be @60% of the payout to legally wedded spouse as on date of superannuation/retirement .
- **Dearness Relief** will be available on the admissible payout and family payout, as the case may be.

Various Benefits available under UPS (To Subscribers retired on or before 31.3.2025)

Lump Sum Payment

- Lump sum payment equivalent to 10% or 1/10th of last drawn basic pay (incl. NPA, if applicable) + DA for every completed six months of qualifying service.
- This lump sum payment will not affect the quantum of assured payout.
- Will be allowed on the date of superannuation or voluntary retirement or retirement under Fundamental Rules 56
- **Monthly Top up**, is payable which is the **Difference of the admissible payout and the applicable representative annuity** amount for such person computed under this regulation.
- **Monthly Top up shall be computed** utilising such percentage of the individual corpus under NPS Tier I annuitized at the time of exit from NPS.
- Computation of **representative annuity amount** for such person shall be based on the annuity rate declared by the Authority
- **Family Payout** will be @60% of the top-up amount admissible to the deceased subscriber, to legally wedded spouse as on date of superannuation/retirement .
- **Dearness Relief** will be available on the admissible payout and family payout, as the case may be.
- **Arrears for the past period will be paid along with simple interest** as per Public Provident Fund rates.

- **Final Withdrawal Percentage:**

- (i) FW can be availed by the UPS Subscriber or the legally wedded spouse, as the case may be.
- (ii) Can withdraw an amount upto sixty percent of the individual corpus or benchmark corpus, whichever is lower
- (iii) As on the date of :
 - ❖ superannuation or
 - ❖ voluntary retirement or
 - ❖ retirement under Fundamental Rules 56 as may be applicable
- (iv) subject to proportionate reduction in the assured payout payable to such UPS Subscriber.

- Partial withdrawal from individual corpus is allowed **after completion of a lock-in period of 3 years from the date of enrolment** under UPS or NPS whichever is earlier, up to a maximum of 3 times in total including the number of partial withdrawals made under NPS.
- Such withdrawals shall be for a **maximum of 25% of the own contributions** (excluding accretion thereon) made by the Subscriber, as on the date of application for withdrawal.
- Such withdrawal request is allowed for causes as mentioned in **Regulation 18** of the PFRDA (Operationalisation of UPS under NPS) Regulations, 2015 and subject to conditions thereof. The grounds for such partial withdrawal are like
 - ❖ for higher education of children,
 - ❖ marriage of Children,
 - ❖ purchase or construction of house,
 - ❖ treatment of illness, medical and incidental expenses arising out of the disability or incapacitation
 - ❖ Skill development
- If the **IC < BC**, on account of partial withdrawal, **admissible payout** shall be proportionately reduced, unless the shortfall is replenished.

What benefits available and When payable under UPS to subscriber/Spouse (Past Retirees)

Type of Benefit	UPS subscriber who superannuated/retired on or before 31/03/2025		
	By subscriber	By spouse (deceased subscriber already availed benefits)	By spouse (deceased subscriber not availed benefits)
Claim Forms	B2	B4	B6
Lumpsum payout (1/10 th of last drawn basic pay + DA) for every completed 06 months	Upon submission of claim form and its authorization by PAO, payable as on date of superannuation/retirement, along with interest.	Not applicable	Upon submission of claim form and its authorization by PAO, payable as on date of superannuation/retirement, along with interest.
Final withdrawal amount (maximum 60% of IC or BC, whichever is lower)	Not applicable, as already settled under NPS.	Not applicable, as already settled under NPS.	Not applicable, as already settled under NPS.
Monthly Top-up amount (including DR)	Upon submission of claim form and its authorization by PAO, payable immediately after date of superannuation/retirement, along with arrear and interest.	Upon submission of claim form and its authorization by PAO, Monthly Family Pay-out (60 % of top-up amount payable to subscriber), payable immediately after demise of subscriber. Adjustment of excess monthly top up paid for subscriber upto the date of commencement of family payout, if any, shall be made	Upon submission of claim form and its authorization by PAO, Monthly Family Pay-out (60 % of top-up amount payable to subscriber), payable immediately after demise of subscriber. Arrears upto date of commencement of Family Payout (including arrears of monthly top up payout payable to subscriber)

What benefits available and When payable under UPS to subscriber/Spouse

Type of Benefit	UPS subscriber who superannuated/retired on or after 01/04/2025		
	By subscriber	By spouse (<i>deceased subscriber already availed benefits</i>)	By spouse (<i>deceased subscriber not availed benefits</i>)
Claim Forms	B1	B3	B5
Lumpsum payout (1/10 th of last drawn basic pay + DA) for every completed 06 months	Upon submission of claim form and its authorization by PAO, payable as on date of superannuation/retirement	Not applicable	Upon submission of claim form and its authorization by PAO, payable as on date of superannuation/retirement.
Final withdrawal amount (maximum 60% of IC or BC, whichever is lower)	Upon submission of claim form and its authorization by PAO, payable as on date of superannuation/retirement.	Not applicable	Upon submission of claim form and its authorization by PAO, payable as on date of superannuation/retirement.
Monthly Admissible Payout	Upon submission of claim form and its authorization by PAO, payable immediately after date of superannuation/retirement under FR 56 (j). In case of voluntary retirement payable from the deemed date of superannuation.	Upon submission of claim form and its authorization by PAO, Monthly Family Pay-out (60 % of monthly payout to subscriber), payable immediately after demise of subscriber. Adjustment of excess monthly top up paid for subscriber upto the date of commencement of family payout, if any, shall be made	Upon submission of claim form and its authorization by PAO, Monthly Family Pay-out (60 % of monthly payout payable to subscriber), payable immediately after demise of subscriber. Arrears upto date of commencement of Family Payout (including arrears of monthly payout payable to subscriber)
Excess, if any, of Individual Corpus vis-a-vis Benchmark Corpus	Upon submission of claim form and its authorization by PAO, payable as on date of superannuation /retirement.	Not applicable	Upon submission of claim form and its authorization by PAO, payable as on date of superannuation /retirement.

Generic Process followed in processing and release of UPS benefits

1. Submission of claim form by Subscriber/legally wedded spouse as on date of superannuation/retirement of subscriber
2. Certification of employee's Pay and Qualifying service by DDO based on certification by HOO
3. Determination of IC and BC - Generated in the CRA system based on the subscriber data available in CRA system.
4. Up to 31.03.2025, NPS Tier-I balance equals BC, if invested in 'Default Option' and no partial withdrawals or voluntary contributions are made.
5. If employee has exercised choice of PF/Investment after 01.04.2019, BC, will be calculated as if the contributions in PRAN were made under NPS default pattern. In such a case if the IC is less than BC, proportionate payout would be admissible.
6. Calculation of Lumpsum based on last pay and completed 6 months of service.
7. Calculation of Assured Payout based last 12 months Average Basic Pay and qualifying months divided by 300. If resultant is less than 10,000 the same should be ignored and considered as 10,000. Thereafter, IC/BC to be applied for deriving admissible payout.
8. Calculation of Admissible Payout based on percentage of corpus withdrawn from NPS Tier-I after superannuation and reduction of assured payout by the same percentage of withdrawals made after superannuation.
9. Replenishing the current value of amount withdrawn from NPS Tier-I after superannuation to be eligible for higher Admissible Payout or Assured Payout.
10. Calculation of DR on admissible payout
11. Calculation of top up amount based on calculated payout (assured or admissible) reduced by the representative annuity amount derived from corpus annuitized with the representative annuity rate declared by Authority.
12. Calculation of arrears for lumpsum and top up and calculation of simple interest on arrears at PPF applicable rates upto the previous month of submission of claim forms.
13. UPS Order issuance by PAO to NPS Trust and employee
14. Release of payments by NPS Trust to employees

- The benefits payable to a UPS Subscriber will be recorded by the respective PAO in a **UPS Payout Order** as provided in Form B1, B2, B3, B4, B5 or B6(as applicable), and will be sent to the National Pension System Trust through CRA system for authorisation of release of benefits.
- A copy of such UPS Payout Order will also be sent to the UPS Subscriber or the legally wedded spouse as on date of superannuation/retirement (as applicable).
- The UPS Payout Order shall include the following details:
 - ❖ details of UPS Subscriber including particulars of legally wedded spouse as on date of superannuation/retirement of such subscriber as appearing in the service records
 - ❖ the period of qualifying service determined by the Head of Office,
 - ❖ Details of joint bank account of the UPS Subscriber and legally wedded spouse as on date of superannuation/retirement;
 - ❖ final withdrawal percentage (up to a max 60%) of IC or BC whichever is lower.
 - ❖ Top-up amount (Monthly family pay-out - 60 % of top-up amount payable to subscriber)
- **Details of benefits applicable under UPS lumpsum payment;**
 - ❖ value of individual corpus and benchmark corpus as computed by the CRA in its system;
 - ❖ assured payout
 - ❖ admissible payout;
 - ❖ family payout;
 - ❖ applicable dearness relief.
- the date of commencement of admissible payout to subscriber; and
- such other details as may be determined for facilitating payments.

<u>Sr No.</u>	<u>Grounds for Rejection</u>	<u>Sr No.</u>	<u>Grounds for Rejection</u>
1.	Joint Account Non-Compliance <ul style="list-style-type: none"> Joint account details missing for married subscribers 	5.	Service Date Discrepancy <ul style="list-style-type: none"> Qualifying service date before joining date Qualifying Service uploaded without proof
2.	Dearness Allowance (DA) Issues <ul style="list-style-type: none"> DA entered as percentage instead of amount Incorrect/higher DA percentage without documentary proof 	6.	Bank Account Mismatch <ul style="list-style-type: none"> Discrepancy between Form and cancelled cheque/bank proof Name Mismatch in KYC details, PRAN Details and Bank Details
3.	KYC Documentation Errors <ul style="list-style-type: none"> Address mismatch between KYC and Form B2 Discrepant address entry in CRA system for offline cases 	7.	Unclear or Incomplete Document Uploads <ul style="list-style-type: none"> Blurred/merged joint photos Illegible specimen signature Incomplete KYC (e.g., one side of Aadhaar) Blurred/cropped bank documents Only partial Form B2 uploaded
4.	Employment Details Inadequate <ul style="list-style-type: none"> Missing document with date of joining or length of service Incomplete/unsigned Form B2 uploaded Irrelevant documents (ID cards, offer letters) uploaded 		

NPS Vs. UPS, an indicative tabulation

Parameter	National Pension System(NPS)	Unified Pension Scheme (UPS)
Eligible employees	Central Govt. employees wef 01.01.2004	- Central Govt. (new joiner 01.04.25) - Existing NPS subscriber of Central Government and - NPS Retirees upto 31.03.2025
Employee Choice	-Mandatory (upto 31 st March 2025) -Choice between NPS and UPS	Choice between NPS and UPS to be exercised
Contribution to PRAN	10% employee +14% employer of Basic + DA	10% employee +10% Government (Basic + DA)
Pool Corpus	NA	- Contribution of 8.5% of Basic + DA - Transfer of IC at superannuation
Choice of Pension Fund	YES (Once in a year)	SAME as NPS
Choice of Investments Pattern	YES (Two times in a year)	SAME as NPS
Partial withdrawal	YES (after 3 years, max. 3 times. 25% of self)	SAME as NPS
Voluntary contribution	YES	YES
Taxation	EEE status	Tax exemption as available to NPS (as per CBDT OM Dated 02.07.2025)

NPS Vs. UPS, an indicative tabulation

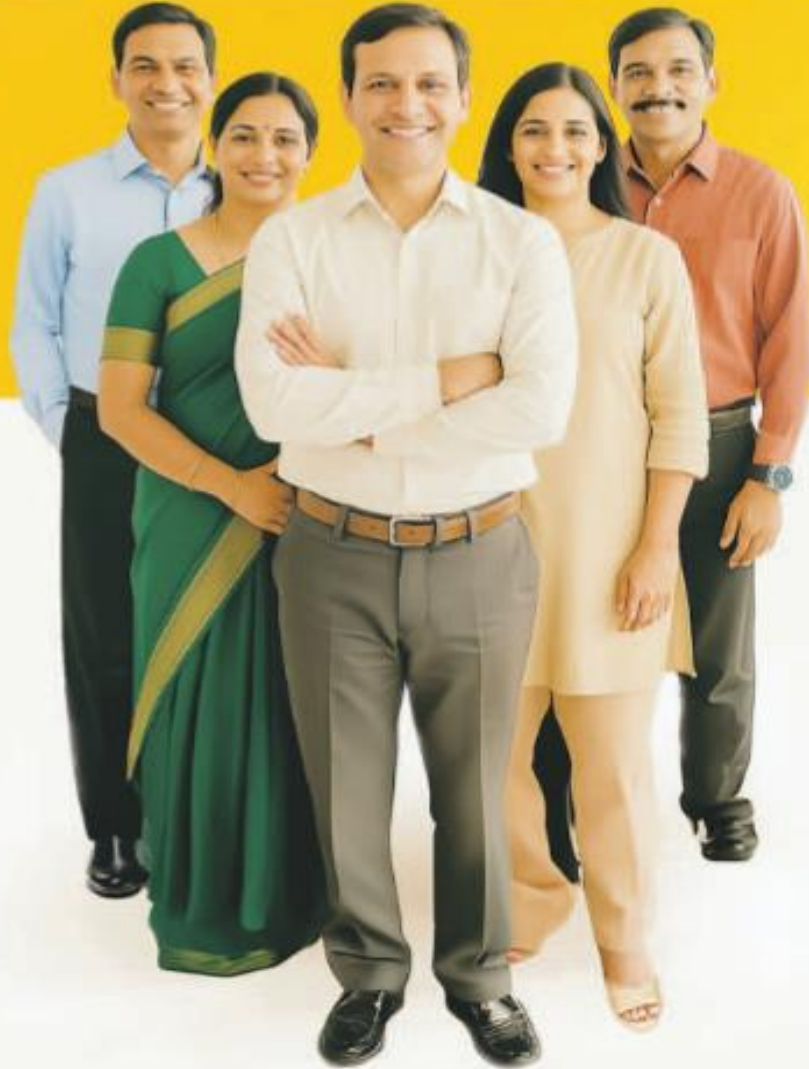
Parameter	National Pension System(NPS)	Unified Pension Scheme (UPS)
Lumpsum Payment	NO	1/10 th of (last Basic +DA) for each completed 6 months of service
Assured Payout Amount	NO - Based on accumulated corpus (40% mandatory annuity purchase)	YES - 50% average of last 12 months Basic Pay subject to completion of 25 years of service and IC=BC and no final withdrawal.
Minimum Payout	NO	Rs 10,000 + DR subject to 10 years of service and IC=BC
Dearness Relief on Payout	NO	YES.
Lumpsum/final Withdrawal at superannuation	Yes - up to 60% of the total corpus	YES, up to 60% of individual corpus with reduction in payout
Death of employee (receiving payout)	Depends on annuity plan purchased	Spouse will receive 60% of payout received by employee
In Service - Death/Invalidation of Employee	OPS benefit with return of employee contribution and growth or NPS Benefit	OPS benefit with return of employee contribution and growth
Annual Life Certificate	Yes - taken by ASPs from subscribers	YES - to be submitted in system (CRA)

Weblinks of Important Documents of UPS

S. No.	Important Documents on Unified Pension Scheme (UPS)	Weblinks
1	Government of India Notification on UPS (Website of Ministry of Finance)	https://financialservices.gov.in/beta/sites/default/files/2025-02/Gazette_Notification.pdf
2	PFRDA (Operationalization of UPS as an Option under NPS) Regulations, 2025 (Website of PFRDA)	https://www.pfrda.org.in//MyAuth/Admin/showimg.cshtml?ID=3484
3	UPS Calculator (Website of NPS Trust)	https://npstrust.org.in/ups-calculator
4	FAQs on UPS (Website of PFRDA)	https://pfrda.org.in/index1.cshtml?lsid=2441
5	Forms (Online & Offline) and SOPs under UPS (Website of CRA)	https://enps.nsdl.com/eNPS/UPSONlineMigration.html www.npscra.nsdl.co.in/ups.php

Social Media Weblinks of Important Videos on UPS- Pls Follow

S. No.	Important Videos on Unified Pension Scheme (UPS)	Weblinks
1	Instagram	https://x.com/PFRDAOfficial/status/1933466227843678382
2	Linkedin	https://www.linkedin.com/feed/update/urn:li:activity:7339232162077974529
3	Facebook	https://www.facebook.com/share/p/1Af9hfuEpf/
4	YouTube	<p>1 minute video on UPS:</p> https://youtu.be/vNipWpflPZc?si=e1nJZriadJxMlo01 https://www.youtube.com/watch?v=n0lthWXnu0w



GUARANTEED PENSION FOR CENTRAL GOVERNMENT EMPLOYEES. OPT FOR UNIFIED PENSION SCHEME TODAY.

The Unified Pension Scheme (UPS) Offers You A Lot More For Your Retirement.*

Assured Payout @50%
of last 12 months average basic pay

Dearness Relief

Minimum Guaranteed
Payout of ₹10,000

Gratuity

Payment to Spouse
60% of assured payout

One Time
Lumpsum Payment

Withdrawal
upto 60% of corpus

Income Tax Benefits
as available in NPS

To apply online: npscra.nsdl.co.in/ups.php#RUSU
To apply physically, download the form at: npscra.nsdl.co.in/ups.php#5

—APPLY BEFORE—
30TH SEPTEMBER 2025



ALL CENTRAL GOVERNMENT EMPLOYEES OPT FOR UNIFIED PENSION SCHEME (UPS)



**Lumpsum
Payment**



Assured Payout@50%
of last 12 months average basic pay



**Dearness
Relief**



Minimum Guaranteed
Payout of 10,000



Payment to spouse
60% of assured payout

UPS offers all the income tax
benefits available under NPS.

HOW TO REGISTER

Online: www.npscra.nsdl.co.in/ups.php#RUSU
Offline: Download and submit the form via your
DDO www.npscra.nsdl.co.in/ups.php#5

APPLY BEFORE

30th September 2025



ATTENTION: CENTRAL GOVERNMENT EMPLOYEES

OPT FOR UNIFIED PENSION SCHEME (UPS)



Unified Pension Scheme (UPS) Offers Assured Monthly Retirement Plan*



Assured Payout @50%
of last 12 months average basic pay



Minimum Guaranteed
Payout of ₹10,000



Dearness Relief



Gratuity



Payment to Spouse
60% of assured payout



One Time
Lumpsum Payment



Withdrawal
upto 60% of corpus



Income Tax Benefits
as available in NPS

To apply online: npscra.nsdl.co.in/ups.php#RUSU

To apply physically, download the form at: npscra.nsdl.co.in/ups.php#5

APPLY BEFORE
30th September 2025



ALL CENTRAL GOVERNMENT EMPLOYEES OPT FOR UNIFIED PENSION SCHEME (UPS)



**Lumpsum
Payment**



Assured Payout@50%
of last 12 months average basic pay



**Dearness
Relief**



Minimum Guaranteed
Payout of 10,000



Payment to spouse
60% of assured payout

UPS offers all the income tax benefits available under NPS.

HOW TO REGISTER

Online: www.npscra.nsdl.co.in/ups.php#RUSU
Offline: Download and submit the form via your
DDO www.npscra.nsdl.co.in/ups.php#5

APPLY BEFORE
30th September 2025



Scan this QR Code
to know more

Thank You

धन्यवाद!

Process of Migration to UPS

Request Initiation by Subscriber (Online Mode)

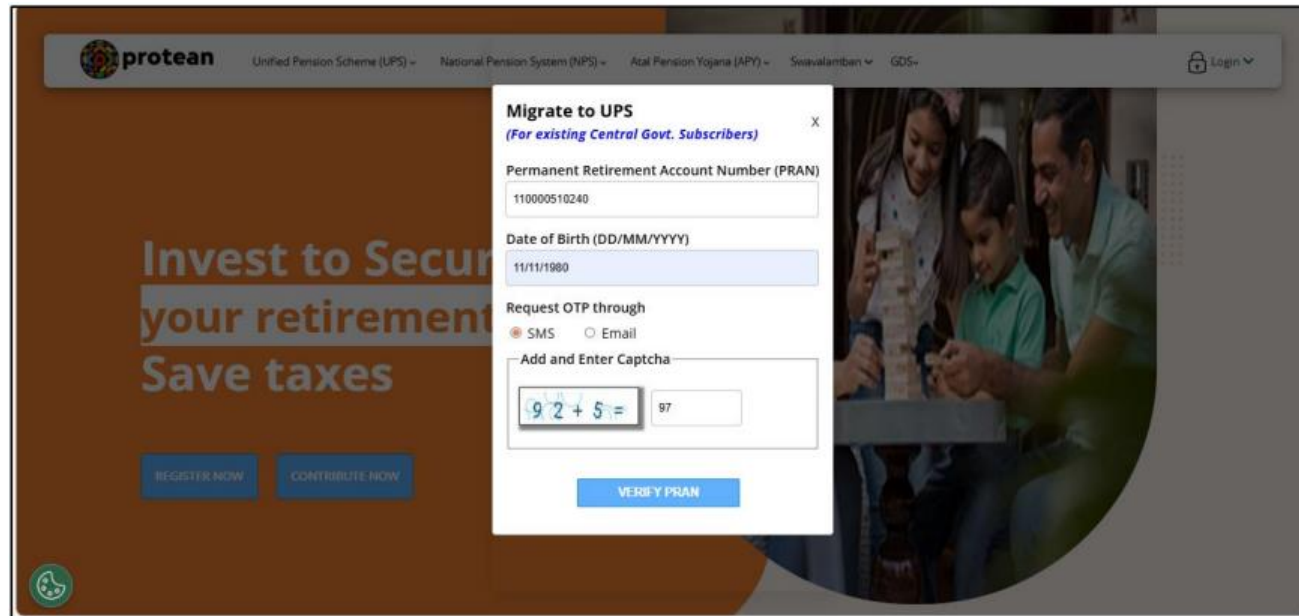
Process of Shifting to UPS

The Subscriber needs to go to the link <https://enps.nsdl.com/eNPS/NationalPensionSystem.html> and click on **NPS To UPS Migration** under the **Unified Pension Scheme** menu.



Process of Shifting to UPS

The Subscriber needs to provide his/her **PRAN** and **DOB** details and enter the captcha and click on verify PRAN.

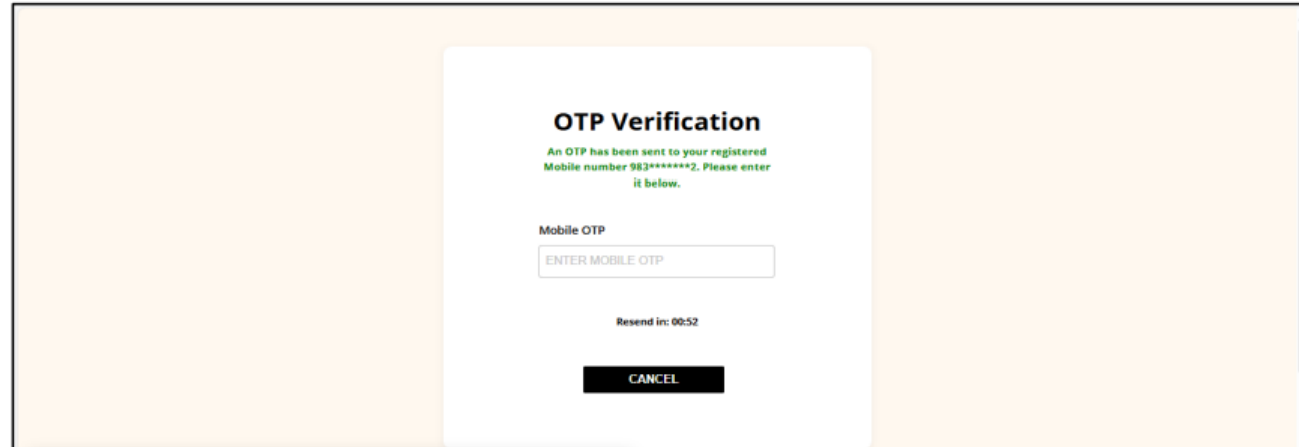


The screenshot displays the Protean website interface. At the top, the Protean logo and navigation links for various pension schemes (UPS, NPS, APY, Swavalamban, GDS) are visible. A 'Login' button is in the top right corner. The main banner features the text 'Invest to Secure your retirement' and 'Save taxes', with 'REGISTER NOW' and 'CONTRIBUTE NOW' buttons below. A modal window titled 'Migrate to UPS (For existing Central Govt. Subscribers)' is open. It contains the following fields and options:

- Permanent Retirement Account Number (PRAN):** 110000510240
- Date of Birth (DD/MM/YYYY):** 11/11/1980
- Request OTP through:** ☒ SMS ☐ Email
- Add and Enter Captcha:** A captcha image showing '9 2 + 5 =' and an input field containing '97'.
- VERIFY PRAN** button at the bottom.

Process of Shifting to UPS

A One-time password (OTP) will be sent on either mobile number or Email ID of the Subscriber, which has been registered in CRA. The Subscriber will be required to enter the OTP in the given box.

A screenshot of a web application showing an OTP verification screen. The screen has a light orange background. In the center, there is a white card with the following text: **OTP Verification**, followed by a green message: "An OTP has been sent to your registered Mobile number 982*****2. Please enter it below." Below this is a label "Mobile OTP" and a text input field with the placeholder "ENTER MOBILE OTP". Under the input field, it says "Resend in: 00:52". At the bottom of the card is a black button with the text "CANCEL".

OTP Verification

An OTP has been sent to your registered
Mobile number 982*****2. Please enter
it below.

Mobile OTP

ENTER MOBILE OTP

Resend in: 00:52

CANCEL

Process of Shifting to UPS

On submission of OTP, declaration to be provided by Subscriber and click on “Proceed to e-Sign” option.

NPS to UPS Migration Declaration

I, **Dileep Rajendra Mahato** Son/Daughter of Mr./Mrs. **ABCD** being a subscriber of NPS as on 01/04/2025 with permanent retirement account number (PRAN) **110197055609**, having read and fully understood the provisions of Unified Pension Scheme (UPS) as notified by 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 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.

Date: **24/03/2025**
Name: **Dileep Rajendra Mahato**

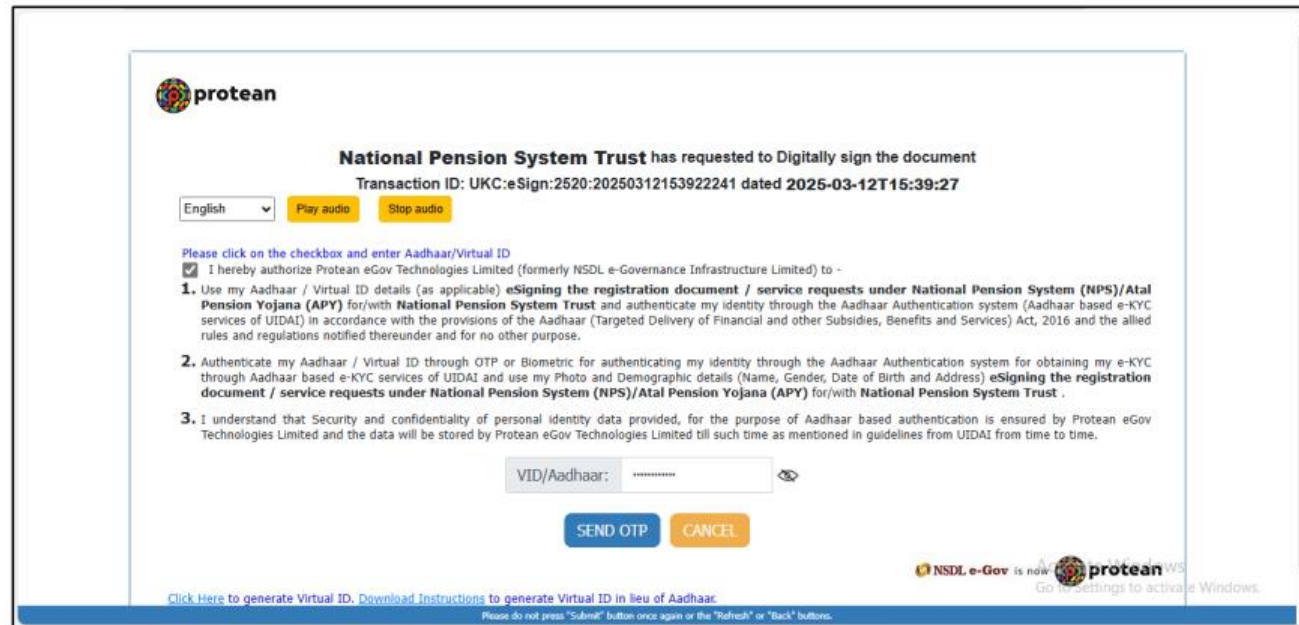
☒ I have Accepted the above mentioned NPS to UPS Migration Declaration

PROCEED TO eSIGN

Activate Windows
Go to Settings to activate Windows.

Process of Shifting to UPS

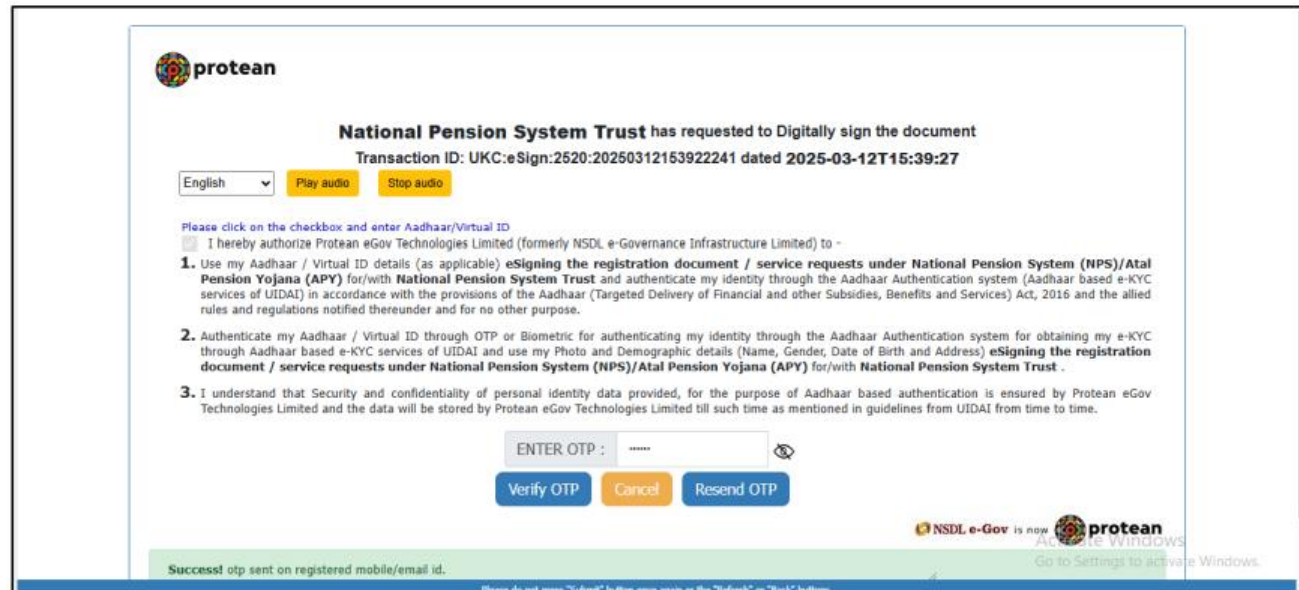
Subscriber must complete e-Sign verification by submission of Virtual Identification (VID- 16 digit no) /Aadhaar details. On entering the VID/Aadhaar details, the Subscriber needs to select the tab “send OTP”.



The screenshot displays a web interface for digital signing. At the top, the Protean logo is visible. The main heading states: "National Pension System Trust has requested to Digitally sign the document". Below this, the Transaction ID is shown: "UKC:eSign:2520:20250312153922241 dated 2025-03-12T15:39:27". There is a language dropdown set to "English" and buttons for "Play audio" and "Stop audio". A checkbox is checked, indicating authorization of Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited). The document text includes three numbered points regarding the use of Aadhaar/Virtual ID for e-signing the registration document under the National Pension System (NPS)/Atal Pension Yojana (APY). Below the text is a field for "VID/Aadhaar:" with a masked input and an eye icon. At the bottom of the form are "SEND OTP" and "CANCEL" buttons. A footer note says "Click Here to generate Virtual ID. Download Instructions to generate Virtual ID in lieu of Aadhaar." and a small disclaimer at the very bottom states "Please do not press 'Submit' button once again or the 'Refresh' or 'Back' buttons."

Process of Shifting to UPS

OTP will be sent to the Subscriber on his/her mobile number registered with Aadhaar. The Subscriber needs to enter OTP and click on verify OTP.



The screenshot shows a web interface for the National Pension System Trust. At the top, the Protean logo is visible. The main heading states: "National Pension System Trust has requested to Digitally sign the document". Below this, the Transaction ID is displayed: "Transaction ID: UKC:eSign:2520:20250312153922241 dated 2025-03-12T15:39:27". There is a language dropdown menu set to "English" and two buttons: "Play audio" and "Stop audio". A checkbox is present with the text: "I hereby authorize Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited) to -". Below the checkbox, there are three numbered steps: 1. Use my Aadhaar / Virtual ID details (as applicable) eSigning the registration document / service requests under National Pension System (NPS)/Atal Pension Yojana (APY) for/with National Pension System Trust and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder and for no other purpose. 2. Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) eSigning the registration document / service requests under National Pension System (NPS)/Atal Pension Yojana (APY) for/with National Pension System Trust. 3. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGov Technologies Limited and the data will be stored by Protean eGov Technologies Limited till such time as mentioned in guidelines from UIDAI from time to time. Below the steps, there is a text input field labeled "ENTER OTP :" with a masked input field and a "Verify OTP" button. There are also "Cancel" and "Resend OTP" buttons. At the bottom, there is a green success message: "Success! otp sent on registered mobile/email id." and a footer with the Protean logo and text: "NSDL e-Gov is now protean".

Process of Shifting to UPS

On successful verification, shifting request will get captured successfully and acknowledgement number will be generated



The screenshot shows a web page titled "NPS to UPS Migration Confirmation". It features a central white box with a green checkmark icon and the text "NPS to UPS Migration request initiated successfully". Below this is a table with migration details. At the bottom of the white box is a button labeled "DOWNLOAD e-SIGNED MIGRATION FORM". The background is light orange with a faint QR code in the top right corner. A Windows watermark is visible in the bottom right corner.

PRAN :	110117060766
Name of the Subscriber :	Ashwin Vijay Limaye
Acknowledgement Number :	51203202518104567
Acknowledgement Date :	12/03/2025

DOWNLOAD e-SIGNED MIGRATION FORM

The Subscriber can download e-Signed Subscriber shifting form (Migration form) from NPS to UPS for future reference.

Process of Migration to UPS

Request by Subscriber (Offline Mode)

Process of Shifting to UPS (offline Mode)

Subscriber shall download and fill the [Form A2 – UPS Subscriber Migration form - Government Sector](#) and provide it to DDO for request initiation in CRA.

Ver 1.0 Mar2025 **FORM A2**

UNIFIED PENSION SCHEME (UPS) – SUBSCRIBER MIGRATION FORM - Government Sector
[See Regulation 4]
Exercise of Option by an eligible Central Government employee presently subscribed to National Pension System (NPS) For being covered under Unified Pension Scheme (UPS)
Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Ltd.)

I, Son/ Daughter of Mr/Mrs. being a subscriber of NPS as on 01/04/2025 with permanent retirement account number (PRAN), having read and fully understood the provisions of Unified Pension Scheme (UPS) as notified by 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 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.

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)

Place : _____ Date

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(To be filled and certified by the DDO based on Service records)

Employment Details (At the time of exercise of UPS option)											
Employee Code/ID											
Date of commencement of qualifying service (Qualifying Service as defined in Regulation 2(k) read with Regulation 13)	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>										
Current Month Basic Pay											
Non-Practicing Allowance (NPA), if applicable											
Schedule date for next increment	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>										

Signature & Name of DDO		Signature & Name of PAO	
DDO Reg. No.		PAO Reg. No.	
Date :	Place :	Date :	Place :

Note/Instruction:

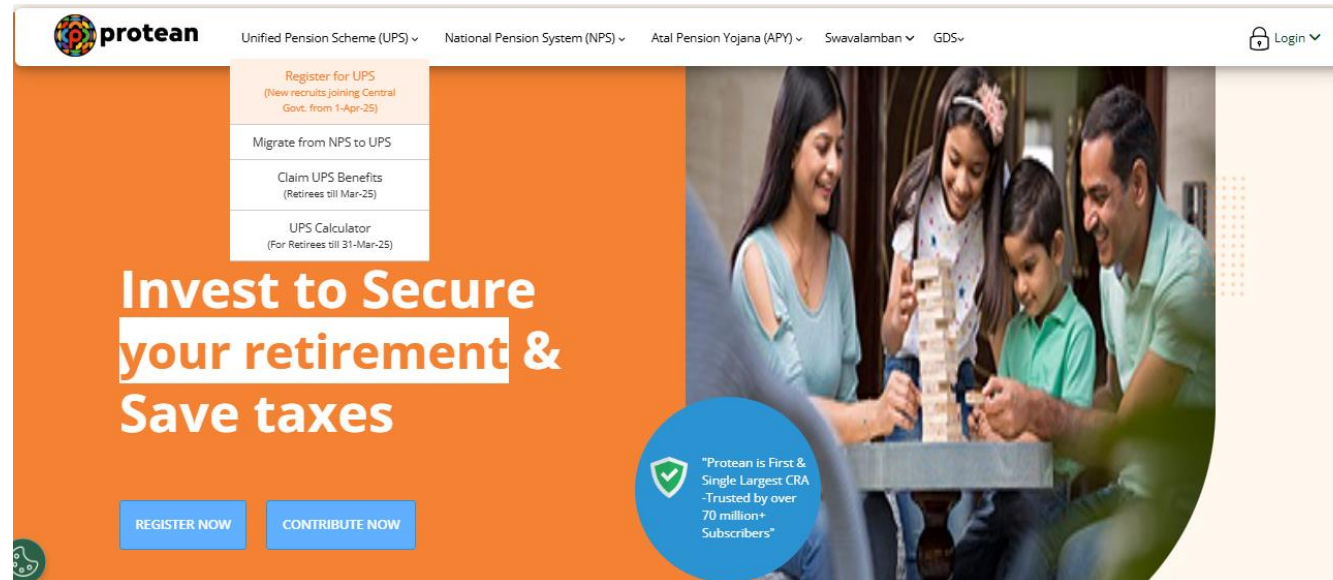
- The duly signed copy of this Form shall be kept DDO in employee's service record and a copy of the same shall be provided to the employee for his record.
- DDO shall input the Head of Office verified data in the Central Record Keeping System and in case of physical submission of form by the subscriber, the DDO shall upload a copy of this duly signed option form. PAO shall authorise and approve the option exercised by the subscriber in the CRA system through their login.

Subscriber Registration in UPS

PRAN Generation (New recruits joining Central Govt. from 1-Apr-25)


Subscriber Registration for UPS

The Subscriber needs to go to the link <https://enps.nsdl.com/eNPS/NationalPensionSystem.html> and click on **Registration for UPS** under the **Unified Pension Scheme** menu.



Subscriber Registration for UPS

Subscriber shall click on Register Now option.

**Government** Subscribers - Opting for UPS

- New recruits joining Central Govt. from 1-Apr-25
- Open Pension Account and get benefit of assured payout
- Easy and multiple registration options (Aadhaar, Digilocker etc.)

REGISTER NOW**SEE DOCUMENTS**

Details to be provided and click on begin registration

- DOB
- PAN
- Mobile
- Email ID



Initiate Process of UPS

Registration

(New recruits joining Central Govt. from 1-Apr-25)

Date of Birth (DD/MM/YYYY)

DD/MM/YYYY

Permanent Account Number (PAN)

PERMANENT ACCOUNT NUMBER

Mobile Number

MOBILE NUMBER

Email ID

EMAIL ID

I give my consent to download my KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of my identity and address from the database of CKYCR Registry. I understand that my KYC Record includes my KYC Records /Personal information such as my name, address, date of birth, PAN number etc.

BEGIN REGISTRATION

Subscriber Registration for UPS

Subscriber shall provide Aadhaar Number to get the OTP.
Subscriber to provide DDO name/ Reg Number. PAO and ministry details will be auto Populated.

< New Subscriber Registration

Your session will expire in 17:28

Register with

☒ Aadhaar
☐ Document with Digilocker

Select Option

☒ Aadhaar Number
☐ Aadhaar Virtual ID
☐ Aadhaar Offline XML

Category **Associated drawing and disbursement office (DDO)**

CENTRAL GOVERNMENT

Nodal Office details

DDO Name	PAO/DTO Name	PRAO/DTA Name	Ministry
DDO FOR SLA MONITORING	CCDO, CENTRAL WATER COMMISSION	PR. AO, MINISTRY OF WATER RESOURC	GOVT. OF INDIA - WATER RESOURCES


Aadhaar Number

Activate Windows
Go to Settings to activate Windows.

OTP Verification


An OTP has been sent to your registered Mobile number 988*****4 & registered Email ID *****@****.in. Please enter both below.

Mobile OTP



Email OTP

Resend in 01:16



ACK ID Generated

11205035

"Congratulations"



You have successfully completed your KYC formalities online. You are one step closer to financially secure your retired life. "The ACK ID has been sent to your verified email ID and Mobile Number".

CONTINUE

Subscriber Registration for UPS

Subscriber to verify the details

Verify Details

Full Name Dileep Rajendra Mahato	DOB 08/06/1987	Gender Male	Address RAJENDRA NIWAS ROOM NO.2, NEAR JAMUNABAI COMPOUND, DAVDI ROAD, GOLAWALLI, DOMBIVLI EAST, Thane - 421203	 
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☒ Father's name ☐ Mother's name ☐ I am an orphan

Your session will expire in 18:39

Subscriber Title

SHRI

--SELECT--
SHRI
SMT
KUMARI

I would like to print my Father's Name on PRAN Card

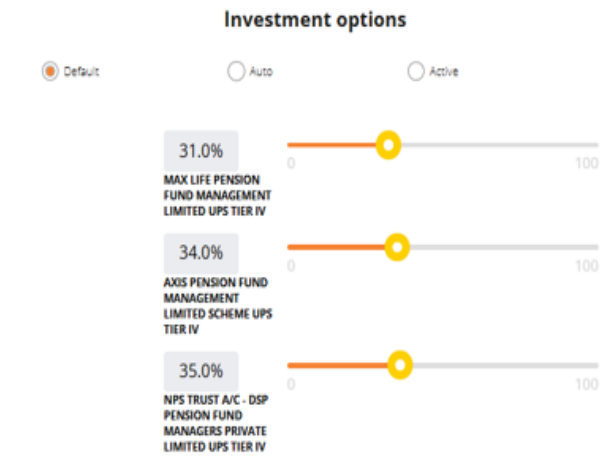
GYANKUMAR

☒ Go paperless : Email my Annual Statements

Confirm

Activate Windows
Go to Settings to activate Windows.

Investment option to be selected



Subscriber Registration for UPS

Bank details to be provided

< Bank Details

Your session will expire in 18:10

Bank IFSC Code
HDFC000542

Bank Name
HDFC BANK

Bank Account Number

Your account details are safe with us

Re-enter Bank Account Number
50100126081159 ✓

Select Account Type

☒ SAVING ACCOUNT ☐ CURRENT ACCOUNT

💡 This account will be linked to your investments and will be the default account for all withdrawals

☒ I hereby declare that my UPS Bank account is my salary Bank account and atleast one salary has been credited

SAVE

FATCA Details

FATCA Details

☒ I pay tax of India ☒ I am not US person

FATCA 1

Country of Tax residency
INDIA

Tax Identification Number
AIHPT9111G

City
DOMBIVLI EAST, THANE

Address of Tax residency
PLEASE ENTER ADDRESS OF TAX RES

Validity
DDMMYYYY

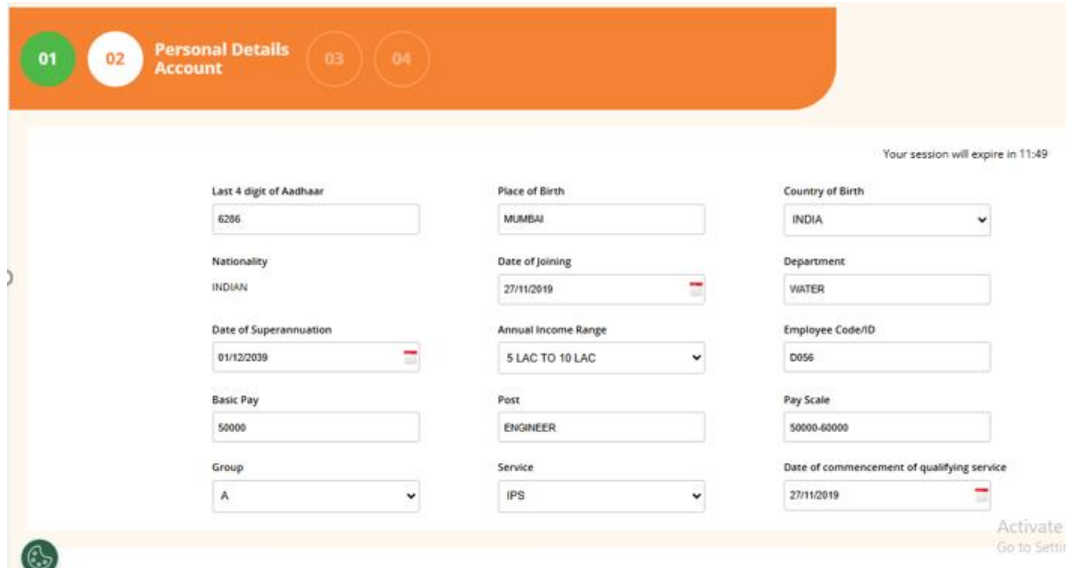
Zip Code
PLEASE ENTER FATCA ZIP CODE

TIN Number issuing Country
INDIA

State
MAHARASHTRA

Subscriber Registration for UPS

Personal details to be provided

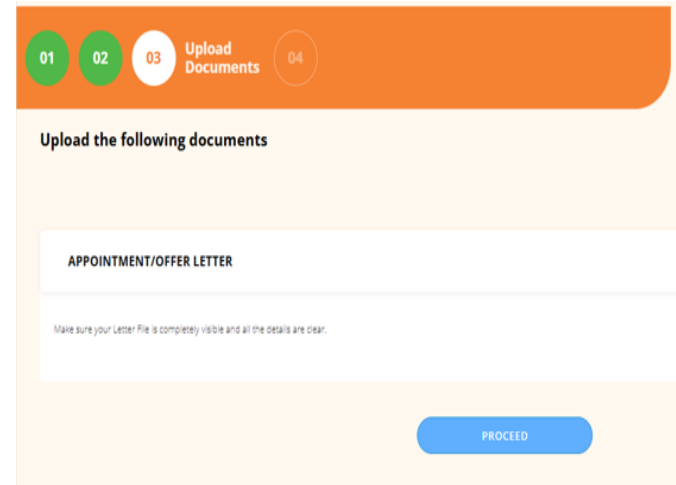


The screenshot shows the 'Personal Details Account' registration form. The form is divided into four steps: 01 (selected), 02, 03, and 04. The form fields are as follows:

Field	Value
Last 4 digit of Aadhaar	6286
Nationality	INDIAN
Date of Superannuation	01/12/2039
Basic Pay	50000
Group	A
Place of Birth	MUMBAI
Date of joining	27/11/2019
Annual Income Range	5 LAC TO 10 LAC
Post	ENGINEER
Service	IPS
Country of Birth	INDIA
Department	VIATER
Employee Code/ID	D056
Pay Scale	50000-60000
Date of commencement of qualifying service	27/11/2019

At the bottom right, there is a link to 'Activate Go to Setting'.

Mandatory upload of Appointment letter

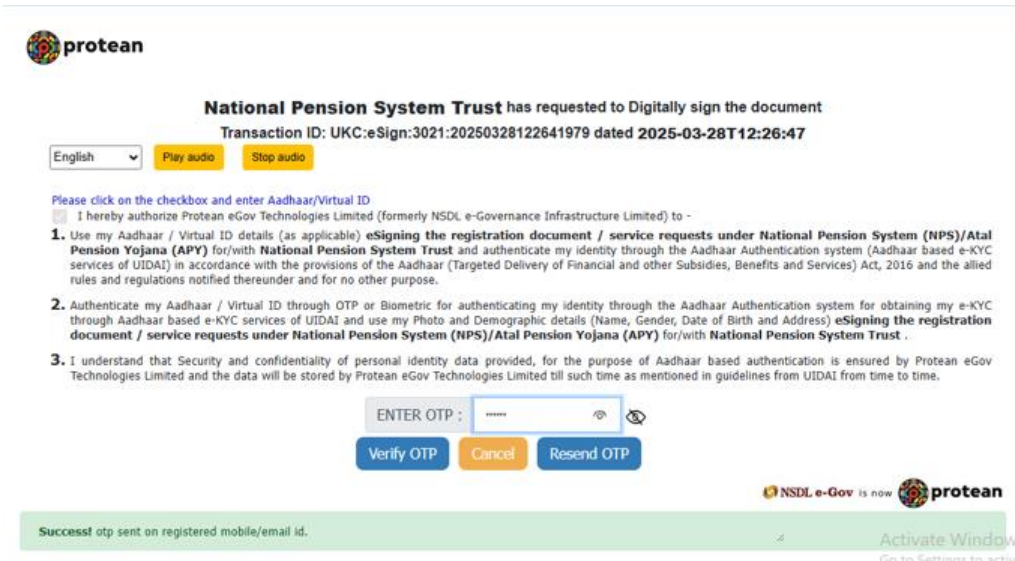


The screenshot shows the 'Upload Documents' section. The form is divided into four steps: 01, 02, 03 (selected), and 04. The form fields are as follows:

Field	Value
Upload the following documents	
APPOINTMENT/OFFER LETTER	
Make sure your Letter File is completely visible and all the details are clear.	
PROCEED	

Subscriber Registration for UPS

eSign to be done



protean

National Pension System Trust has requested to Digitally sign the document
Transaction ID: UKC:eSign:3021:20250328122641979 dated 2025-03-28T12:26:47

English Play audio Stop audio

Please click on the checkbox and enter Aadhaar/Virtual ID

☐ I hereby authorize Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited) to -

1. Use my Aadhaar / Virtual ID details (as applicable) **eSigning the registration document / service requests under National Pension System (NPS)/Atal Pension Yojana (APY)** for/with **National Pension System Trust** and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder and for no other purpose.
2. Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) **eSigning the registration document / service requests under National Pension System (NPS)/Atal Pension Yojana (APY)** for/with **National Pension System Trust**.
3. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGov Technologies Limited and the data will be stored by Protean eGov Technologies Limited till such time as mentioned in guidelines from UIDAI from time to time.

ENTER OTP : 👁 🔒

Verify OTP Cancel Resend OTP

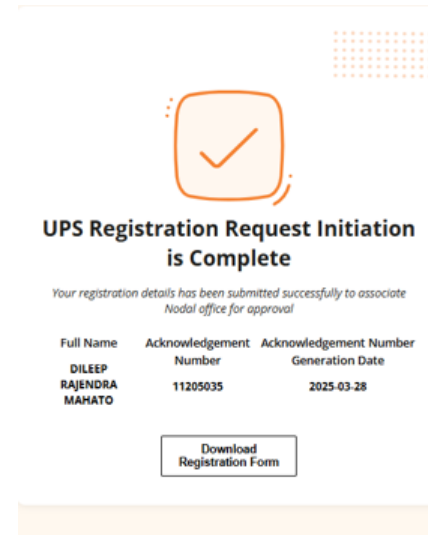
NSDL e-Gov is now **protean**

Success! otp sent on registered mobile/email id.

Activate Windows
Go to Settings to activate Windows.

Generation of ACK ID

SMS will be sent to Subscriber



UPS Registration Request Initiation is Complete

Your registration details has been submitted successfully to associate Nodal office for approval

Full Name	Acknowledgement Number	Acknowledgement Number Generation Date
DILEEP RAJENDRA MAHATO	11205035	2025-03-28

Download Registration Form

Subscriber shall provide the ACK ID to DDO for verification in CRA