



# **UNIFIED PENSION SCHEME (UPS)**

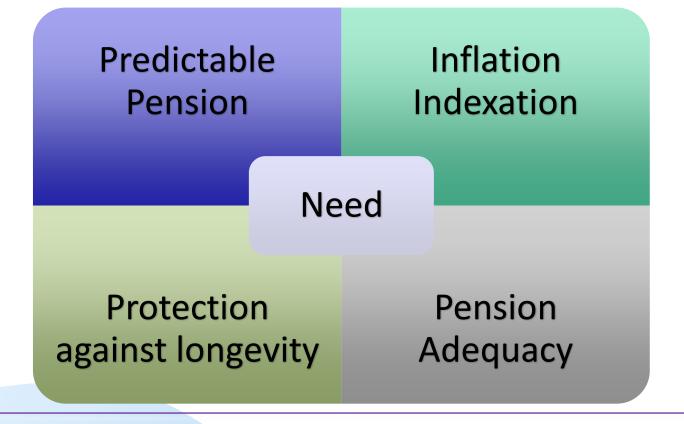
The information contained in this presentation is for illustrative, informational and educational purposes only. In case of any conflict or ambiguity, the prescriptions as contained in the relevant Act, Regulations and Notifications shall prevail.



#### **Genesis - Unified Pension Scheme**



- 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:





## Unified Pension Scheme (UPS) and its applicability



- UPS is an option under the NPS for CG employees and is effective from 1<sup>st</sup> April, 2025.
   It provides assured pay-out.
- Applicability:
- An **existing** CG employee covered under NPS, as on April  $1^{st}$ , 2025.
- New recruit who joins CG service on or after April 1<sup>st</sup>, 2025.
- 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 <u>or</u> their legally wedded spouse as on date of superannuation/retirement, in case of demise.
- 4. One Time One Way Switch facility from UPS to NPS
- Timelines to exercise UPS Option:
- 30<sup>th</sup> November 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, <u>A2 Form</u> to be submitted online or to DDO
- 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.
- One Time One Way Switch from UPS to NPS will be available to UPS Subscribers as per UPS Rules.

# One Time One Way switch facility from UPS to NPS



Govt. introduced One Time One Way switch from UPS to NPS, to provide flexibility to subscribers to exercise their choice:

- (1) UPS subscriber shall have a onetime switch facility option for reverting to NPS at any time during the service of the subscriber, but not later than:
  - (i) twelve months prior to the date of superannuation;
  - (ii) three months prior to the deemed date of voluntary retirement;
  - (iii) at the time of resignation or compulsory retirement under 56(J), which is not a penalty:
- (2). Switch facility not be applicable in cases:
  - a. where departmental/judicial proceedings are pending or contemplated against the subscriber.
  - b. removal or dismissal or compulsory retirement from service as a penalty.
- (3) In case, the switch facility is availed by the subscriber as above:
  - (i) Employer contribution @ 14% (fourteen per cent) for the period covered under UPS.
  - (ii) Future contributions of employer @14%, as per the provisions of the CCS (INPS) Rules, 2021.
  - (iii) Provisions of PFRDA (Exits and Withdrawals under NPS) Regulations, 2015 shall apply.
  - (iv) Subscribers will not be eligible for assured payout and other benefits 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.

## 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.



# **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.



## Eligibility to receive Benefits under UPS



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 20 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=> 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.



### Benefits in case of In service Death



- 1. The CG employees who opt for UPS shall also be eligible for option for availing benefits under UPS or the CCS (Pension) Rules, 2021 or the CSS (Extraordinary Pension) Rules, 2023 in the event of death during service or his discharge on the ground of invalidation or disablement.
- 2. Every CG employee who opts for UPS shall, at the time of joining Govt. service/migration, shall exercise the above option in **Form 1**.
- 3. Where a Govt. servant who did not exercise an option and dies before completion of service of **fifteen years**, his family will be granted family pension in accordance with the provisions of the CCS (Pension) Rules, 2021 or the CCS(Extraordinary Pension) Rules, 2023, as the case may be, as a default option.
- 4. For the purpose of providing these benefits, the Government contribution and returns thereon in the accumulated pension corpus of the Govt. servant shall be transferred to Government account. The remaining accumulated pension corpus shall be paid in lump sum to the nominee or legal heir of the subscriber.



# Benefits in case of Resignation/Removal or Dismissal from Service



In case of a UPS Subscriber who has been **removed or dismissed from service or who has resigned** his services(without utilizing switch option), as per UPS Rules, the entire Individual Corpus shall be paid in lump sum.

## Benefits in case of Compulsory Retirement as a Penalty

- In case of a UPS Subscriber who has been compulsory retired as penalty, the subscriber shall be eligible for benefits as per UPS Rules, at a rate not less than two thirds and not more than full admissible payout to him out of the individual corpus under the Unified Pension Scheme.
- Rate to be decided by authority competent to impose such penalty

### **Taxation for UPS**

- Final Withdrawal Tax Free
- Lump Sum Payment Tax Free
- Partial Withdrawal Tax Free
- Excess of IC Over BC upto 60% Tax Free
- Payout Taxed as per Income Slab
- Deductions for Contribution Same as NPS



## Final Withdrawal (FW) under UPS



#### • 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 Withdrawals - UPS



- 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					
		D 1 11	By spouse	By spouse			
		By subscriber	(deceased subscriber already availed	(deceased subscriber not			
Claim Forn	<b></b>	B2	benefits) B4	<mark>availed</mark> benefits) B6			
	_	Upon submission of claim form and		Upon submission of claim			
		its authorization by PAO, payable as		l <del>-</del>			
		, , , , , , , , , , , , , , , , , , , ,		form and its authorization by			
basic pay + D	,	on date of superannuation/retirement, along		PAO, payable as on date of superannuation/retirement,			
months	eu 00	with interest.		along with interest.			
months		with interest.		along with interest.			
Final with	drawal	Not applicable, as already settled	Not applicable, as already settled under	Not applicable, as already			
amount (max	kimum	under NPS.	NPS.	settled under NPS.			
60% of IC o	r BC,						
whichever is lov	wer)						
Monthly T	op-up	Upon submission of claim form and	Upon submission of claim form and its	Upon submission of claim			
,	luding		authorization by PAO, Monthly Family	J			
DR)			Pay-out (60 % of top-up amount payable				
			to subscriber), payable immediately	,			
		with arear and interest.	after demise of subscriber.	payable to subscriber),			
			Adjustment of excess monthly top up				
			paid for subscriber upto the date of				
			commencement of family payout, if any,				
			shall be made	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 subscr	iber who superannuated/retired on o	or <mark>after 01/04/2025</mark>	
	By subscriber	By spouse (deceased subscriber already availed benefits)	By spouse (deceased subscriber not availed benefits)	
Claim Forms	Claim Forms B1		B5	
	Upon submission of claim		Upon submission of claim form and	
	form and its authorization by		its authorization by PAO, payable	
for every completed 06	PAO, payable as on date of		as on date of	
months	superannuation/retirement		superannuation/retirement.	
	Upon submission of claim	Not applicable	Upon submission of claim form and	
	form and its authorization by		its authorization by PAO, payable	
whichever is lower)	whichever is lower) PAO, payable as on date of		as on date of	
	superannuation/retirement.		superannuation/retirement.	
Monthly Admissible Payout	I <del>-</del>	Upon submission of claim form and		
		its authorization by PAO, Monthly		
		Family Pay-out (60 % of monthly		
		payout to subscriber), payable	<del>-                                   </del>	
	<del>*</del>	l	payable immediately after demise	
	under FR 56 (j). In case of		of subscriber.	
	1 2	Adjustment of excess monthly top	<u> </u>	
		up paid for subscriber upto the date		
	superannuation.	1	(including arrears of monthly	
		payout, if any, shall be made	payout payable to subscriber)	
<b>3</b>	Upon submission of claim	1 * *	Upon submission of claim form and	
_	form and its authorization by		its authorization by PAO, payable	
Corpus	PAO, payable as on date of		as on date of superannuation	
	superannuation / retirement.		/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



## **Details of UPS Payout Order**



- 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.



# produce Common Grounds for Rejection of UPO by NPS Trust



<u>Sr</u> No.	Grounds for Rejection	<u>Sr</u> No.	Grounds for Rejection
1.	Joint Account Non-Compliance  • Joint account details missing for married subscribers	5.	<ul> <li>Service Date Discrepancy</li> <li>Qualifying service date before joining date</li> <li>Qualifying Service uploaded without proof</li> </ul>
2.	Dearness Allowance (DA) Issues •DA entered as percentage instead of amount •Incorrect/higher DA percentage without documentary proof	6.	<ul> <li>Bank Account Mismatch</li> <li>Discrepancy between Form and cancelled cheque/bank proof</li> <li>Name Mismatch in KYC details, PRAN Details and Bank Details</li> </ul>
3.	<ul> <li>KYC Documentation Errors</li> <li>Address mismatch between KYC and Form B2</li> <li>Discrepant address entry in CRA system for offline cases</li> </ul>	7.	<ul> <li>Unclear or Incomplete Document Uploads</li> <li>Blurred/merged joint photos</li> <li>Illegible specimen signature</li> <li>Incomplete KYC (e.g., one side of Aadhaar)</li> <li>Blurred/cropped bank documents</li> <li>Only partial Form B2 uploaded</li> </ul>
4.	<ul> <li>Employment Details Inadequate</li> <li>Missing document with DoJ or length of service</li> <li>Incomplete/unsigned Form B2 uploaded</li> <li>Irrelevant documents (ID cards, offer letters) uploaded</li> </ul>		



### 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 joinee 01.04.25) - Existing NPS subscriber of Central Government and - NPS Retirees upto 31.03.3025
Employee Choice	-Mandatory (upto 31st 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
<b>Choice of Pension Fund</b>	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 <sup>th</sup> of (last Basic +DA) for each completed 6
			months of service
Assured Payou	t Amount	NO - Based on accumulated corpus	YES - 50% average of last 12 months Basic Pay
		(40% mandatory annuity purchase)	subject to completion of 25 years of service and
			IC=BC and no final withdrawal.
Minimum l	Payout	NO	Rs 10,000 + DR subject to 10 years of service and
			IC=BC
Dearness Relief on Payout		NO	YES.
Lumpsum/final Withdrawal		Yes - up to 60% of the total corpus	YES, up to 60% of individual corpus with reduction
at superannuation			in payout
Death of employe	ee (receiving	Depends on annuity plan	Spouse will receive 60% of payout received by
payou	t)	purchased	employee
In Servi	ce –	OPS benefit with return of	OPS benefit with return of employee contribution
Death/Invalidation of		employee contribution and growth	and growth
Employee		or	
		NPS Benefit	
Annual Life Certificate		Yes – taken by ASPs from	YES - to be submitted in system (CRA)
		subscribers	



## NPS Vs. UPS, an indicative tabulation



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







	S.	Important Documents on	Weblinks
	No.	Unified Pension Scheme (UPS)	
	1	Government of India Notification on UPS	https://financialservices.gov.in/beta/sites/default/files/2
		(Website of Ministry of Finance)	025-02/Gazette_Notification.pdf
	2	PFRDA (Operationalization of UPS as an	https://www.pfrda.org.in//MyAuth/Admin/showimg.cs
		Option under NPS) Regulations, 2025	<u>html?ID=3484</u>
		(Website of PFRDA)	
	3	UPS Calculator	https://npstrust.org.in/ups-calculator
		(Website of NPS Trust)	
	4	FAQs on UPS	https://pfrda.org.in/index1.cshtml?lsid=2441
		(Website of PFRDA)	
	5	Forms (Online & Offline) and SOPs under UPS	https://enps.nsdl.com/eNPS/UPSOnlineMigration.html
		(Website of CRA)	www.npscra.nsdl.co.in/ups.php
L			



### Social Media Weblinks of Important Videos on UPS-Pls Follow



S. No.	Important Vidéos 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:733923216207797 4529
3	Facebook	https://www.facebook.com/share/p/1Af9hfuEpf/
4	YouTube	https://youtu.be/vNipWpflPZc?si=e1nJZriadJxMlo01  1 minute video on UPS: https://www.youtube.com/watch?v=n0lthWXnu0w



# Thank You

धन्यवाद!







# DDO Login and Aadhaar Mapping









### **Instant Reset of IPIN for DDO**





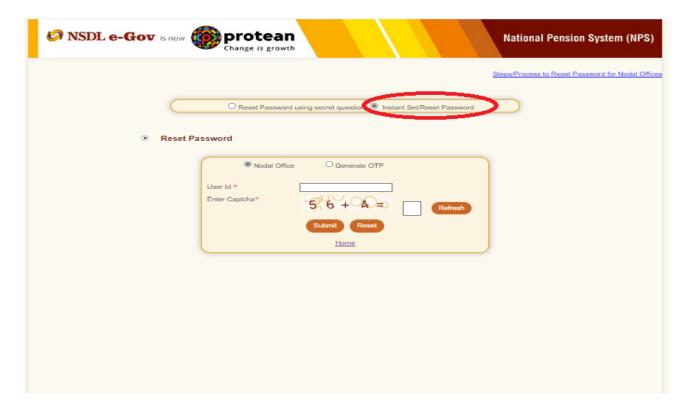
The DDOs are required to access CRA website (<u>www.cra-nsdl.com</u>) and click on the hyperlink "Reset Password" on home page to generate instant I-PIN.





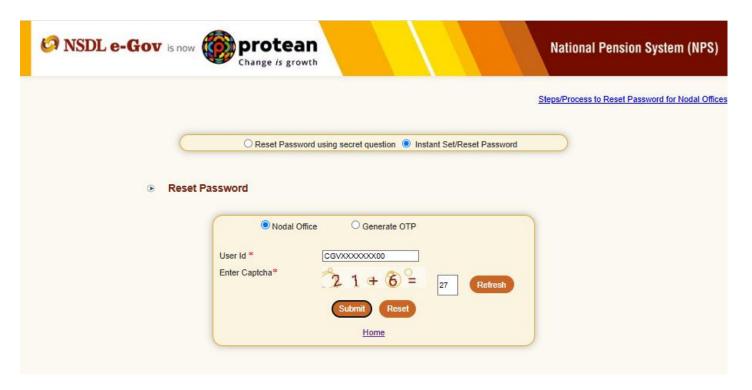
#### <del>Password Reset Process</del>

The User is required to select 'Instant Reset I-PIN' option as shown below



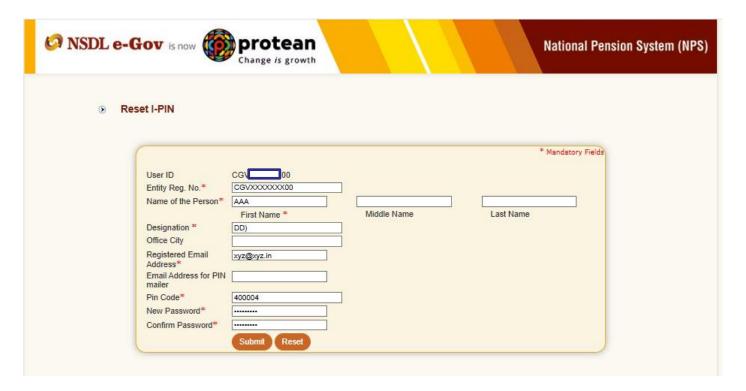


The User is then required to provide the DDO Registration number followed by two zeros (e.g. if DDO Reg is 'ABC012345D' then the User ID would be 'ABC012345D00') and click on 'submit'.



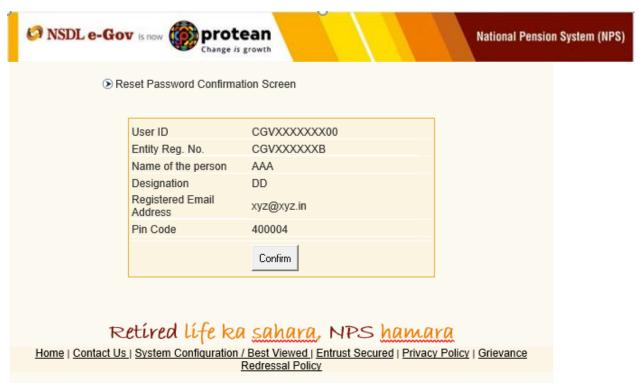


On submission of User ID, the User is required to provide some basic information like DDO registration number, name of the person, designation, etc.



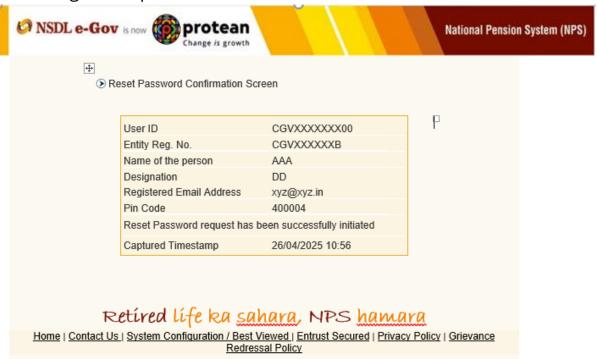


After submission of the details, CRA system will display a confirmation screen which the User is required to confirm.





Once the request is confirmed, an Acknowledgement number is generated. The print of the Acknowledgement needs to be taken and the same needs to be submitted to the associated Nodal Office for authorizing the request of reset of IPIN.









## **Aadhaar Linking for DDO**





# <del>Aadhaar Linking Process</del>

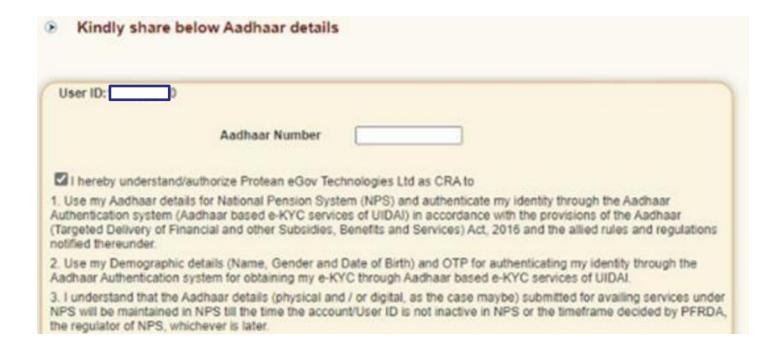
The DDOs are required to login into CRA website (<u>www.cra-nsdl.com</u>) with existing User ID and Password and enter Captcha and Submit.





# **Aadhaar Linking Process**

The CRA System shall prompt for the Aadhaar number as displayed below. The User will enter the Aadhaar number, check the declaration box and click on submit.





# <del>Aadhaar Linking Process</del>

System will validate the Aadhaar number and ask for additional details (in case the same Aadhaar is not linked to the same User ID) as displayed below





# <del>Aadhaar Linking Process</del>

The User shall enter the Name, Date of Birth, Mobile Number and Gender as recorded in Aadhaar. It is mandatory to upload at least one or all of the following documents (as per the requirement of the approving office) with maximum size of 5MB.

- > Appointment letter
- > Authority letter
- ➤ Identity Card

On submission of details, an OTP shall be delivered to Aadhaar registered mobile number and the user needs to enter the OTP as displayed below





# **Aadhaar Linking Process**

On submission of OTP and successful data verification, Acknowledgement number shall be generated and request shall be submitted for authorization

User ID: 01	
Your request has been submitted successfully.	
Acknowledgement Number : 1000000009	
Entity Reg. No. 2	
Entity Name.	
Date of Request Submission :2024-02-23 18:25:48	
Request Status P	
Authorizing Nodal office: C	

Once submitted the message will be displayed that "Your request has been submitted successfully". Further, this request has to be authorized by the respective oversight office



# **Process of Migration to UPS**

**Request Initiation by Subscriber (Online Mode)** 

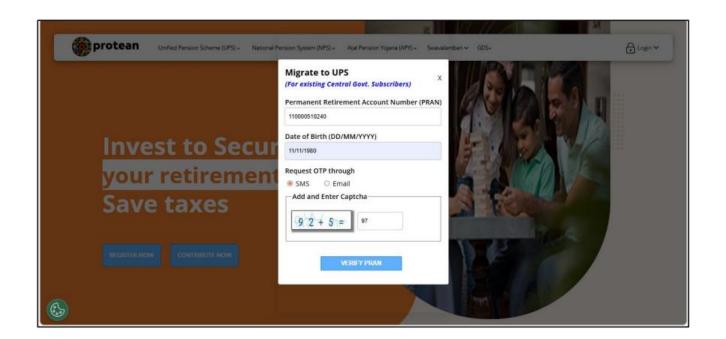


The Subscriber needs to go to the link <a href="https://enps.nsdl.com/eNPS/NationalPensionSystem.html">https://enps.nsdl.com/eNPS/NationalPensionSystem.html</a> and click on NPS To UPS Migration under the Unified Pension Scheme menu.



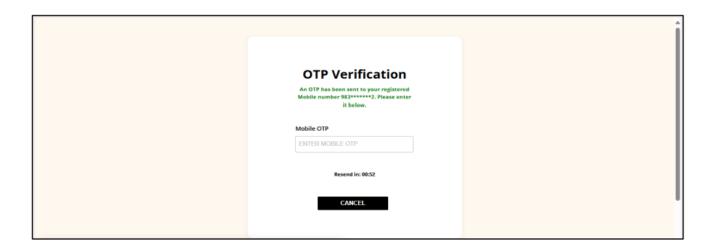


The Subscriber needs to provide his/her **PRAN** and **DOB** details and enter the captcha and click on verify PRAN.



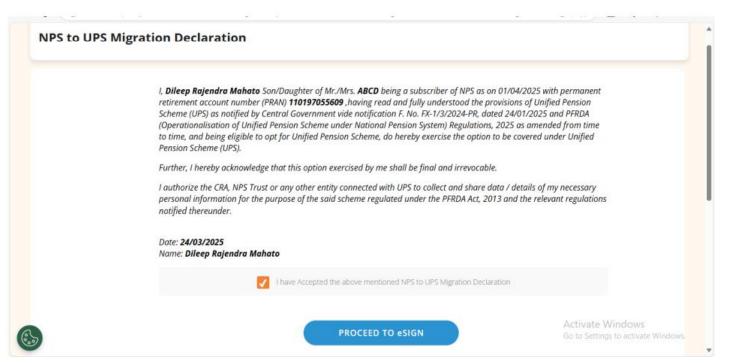


A One-time password (OTP) will be sent on either mobile number or Email ID of the Subscriber, which has been registered in CRA. The Subscriber will be required to enter the OTP in the given box.



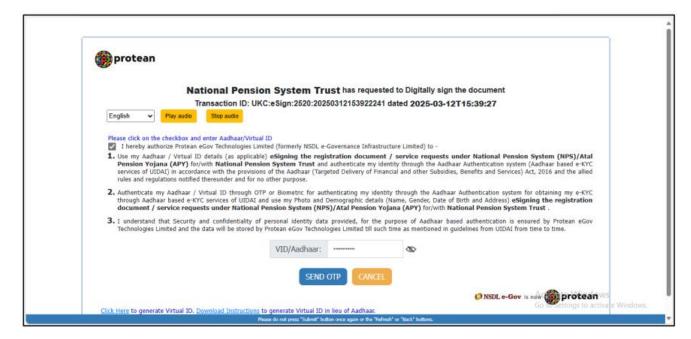


On submission of OTP, declaration to be provided by Subscriber and click on "Proceed to e-Sign" option.



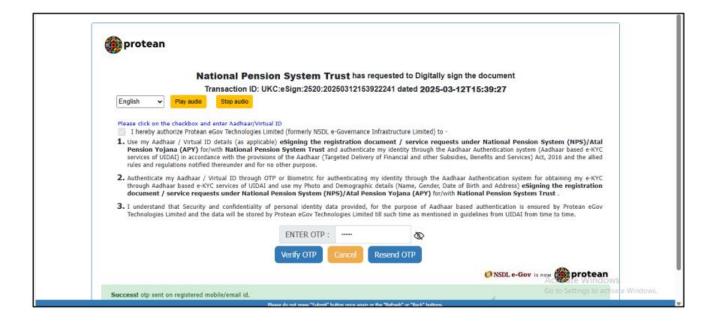


Subscriber must complete e-Sign verification by submission of Virtual Identification (VID- 16 digit no) /Aadhaar details. On entering the VID/Aadhaar details, the Subscriber needs to select the tab "send OTP".





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.





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



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 <u>Form A2 – UPS Subscriber Migration form - Government Sector</u> and provide it to DDO for request initiation in CRA.

	1
UNIFIED PENSION SCHEME (UPS) - SUBSCRIBER MIGRATION FORM - Government Sector [See Regulation 4]	(To be filled and certified by the Employment Details (At the
Exercise of Option by an eligible Central Government employee presently subscribed to National Pension System (NPS) For	Employee Code/ID
being covered under Unified Pension Scheme (UPS)	
Protean eGov Technologies Limited (formerly NSDL e- Governance Infrastructure Ltd.)	Date of commencement of qualifying service (Qualifying Service as defined in Regulation 2(k) read with Regulation13)
	Current Month Basic Pay
I,	Non-Practicing Allowance (NPA), if applicable
subscriber of NPS as on 01/04/2025 with permanent retirement account number (PRAN)	Schedule date for next increment
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).	Signature & Name of DDO
I authorize the CRA, NPS Trust or any other entity connected with UPS to collect and share data / details of my necessary	DDO Reg. No.  Date: Place:
personal information for the purpose of the said scheme regulated under the PFRDA Act, 2013 and the relevant regulations	
notified thereunder.	Note/Instruction:
normed discounter.	
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  Date	The duly signed copy of this Form shall be kept DDO provided to the employee for his record.  DDO shall input the Head of Office verified data in the Coof form by the subscriber, the DDO shall upload a copy the option exercised by the subscriber in the CRA system.

	(To be filled and certified by the DDO based on Service records)					
	Employment De	etails (At the t	ime of exercise of Ul	PS option)		
Employee Code/II	)					
	ement of qualifying service ined in Regulation 2(k) read with	D D M M Y Y Y				
Current Month Ba	sic Pay					
Non-Practicing Al	lowance (NPA), if applicable					
Schedule date for r	next increment	D D M	M Y Y Y	Y		
	-8		PAO Reg. No.	-		
	Signature & Name of DDO		PAO Reg. No.	Signature & Name of PAO		
DDO Reg. No.						
DDO Reg. No. Date :	Place :		Date:	Place:		



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

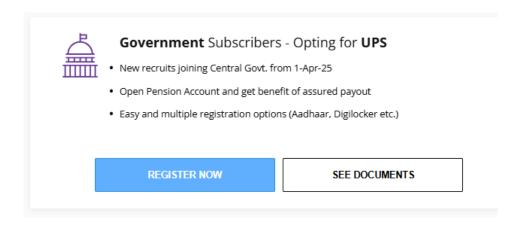


The Subscriber needs to go to the link <a href="https://enps.nsdl.com/eNPS/NationalPensionSystem.html">https://enps.nsdl.com/eNPS/NationalPensionSystem.html</a> and click on **Registration for UPS** under the **Unified Pension Scheme menu**.





Subscriber shall click on Register Now option.



Details to be provided and click on begin registration

- DOB
- PAN
- Mobile
- Email ID



Χ

Initiate Process of UPS

(New recruits joining Central Govt. from 1-

Registration

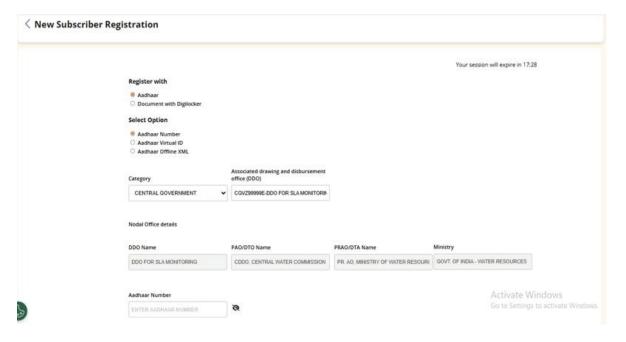
Apr-25)

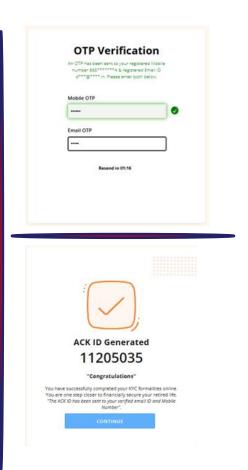
I give my consent to download my KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of my identity and address from the database of CKYCR Registry. I understand that my KYC Record includes my KYC Records /Personal information such as my name, address, date of birth,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

BEGIN REGISTRATION



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







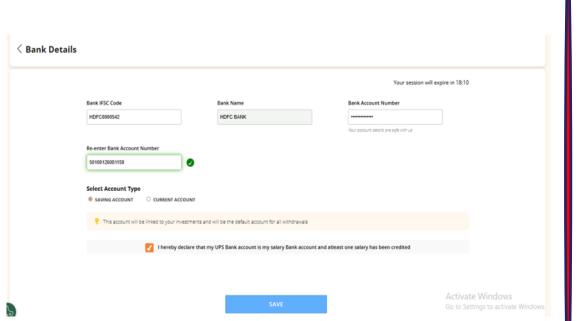
# Verify Details Full Name DB Gender Address Dikeep Rajendra Mahato DB:06/1987 Male RAJENDRA NINAS BOOM NO.2, NEAR JAMINABAN COMPOUND, BACT PAND COMPOUND, BACT PAND COMPOUND, BACT PAND COMPOUND PAND

Subscriber to verify the details

#### Investment option to be selected

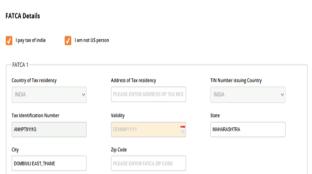






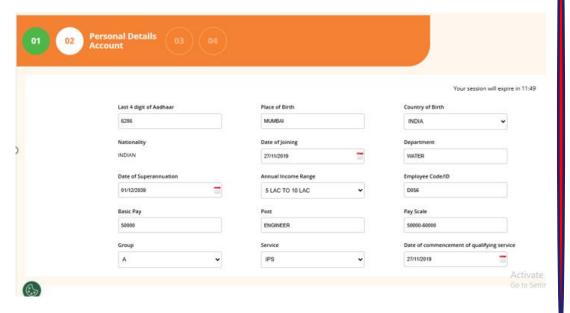
Bank details to be provided

#### **FATCA Details**

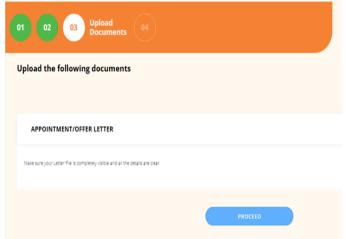




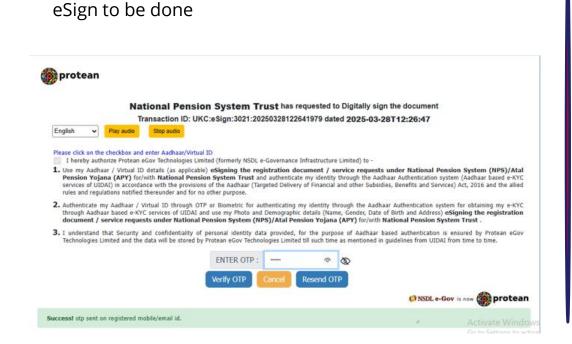
#### Personal details to be provided



Mandatory upload of Appointment letter

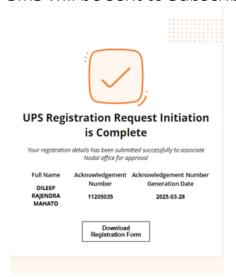






Generation of ACK ID

SMS will be sent to Subscriber



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



**Request Verification by DDO & Authorization by PAO** 



If Subscriber provides UPS Migration Forms (Form A2) to DDO then DDO to initiate request by loging into <a href="https://www.cra-nsdl.com">www.cra-nsdl.com</a>

DDO user (henceforth known as maker) is required to login into the CRA system (https://cransdl.com/CRA/) using the User ID and password.



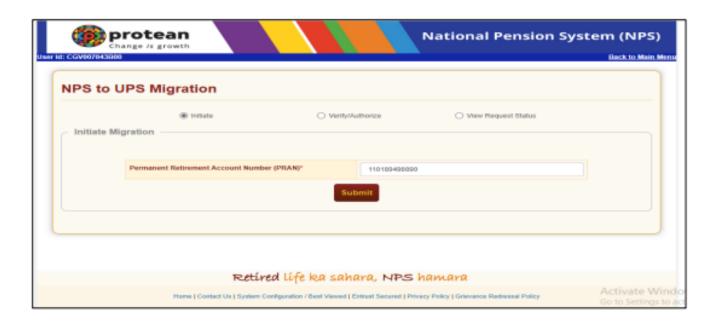


The maker needs to click "Unified Pension Scheme" menu and click on option "migration to UPS."





The maker needs to select 'Initiate' option and enter PRAN and click on 'Submit' button.





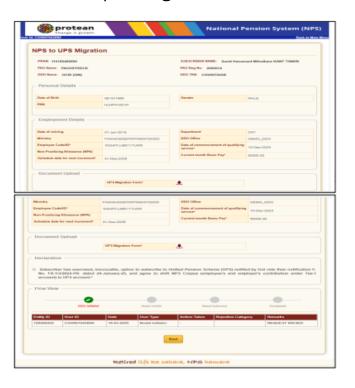
On clicking 'Submit' button, personal details and certain employment details of the subscriber already registered in the CRA system will be populated in the screen.



It is the responsibility of the DDO to verify the eligibility of the Subscriber to migrate to UPS and also ensure that the details entered are as per the service records.



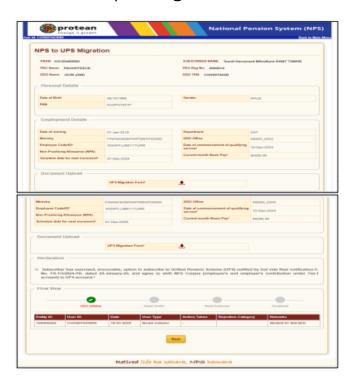
Once the maker clicks on submit, acknowledgement number will be generated and will be displayed on the screen with the status as 'The request for NPS to UPS migration is raised and pending for verification



Under request status view option, status of request initiated by DDO can be viewed either on the basis of date range or PRAN/Acknowledgement no. The Status screen of the request initiated by DDO is as follows



Once the maker clicks on submit, acknowledgement number will be generated and will be displayed on the screen with the status as 'The request for NPS to UPS migration is raised and pending for verification



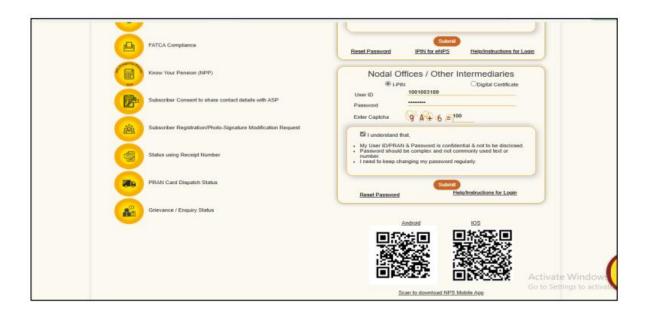
Under request status view option, status of request initiated by DDO can be viewed either on the basis of date range or PRAN/Acknowledgement no. The Status screen of the request initiated by DDO is as follows



**Request verification by PAO** 

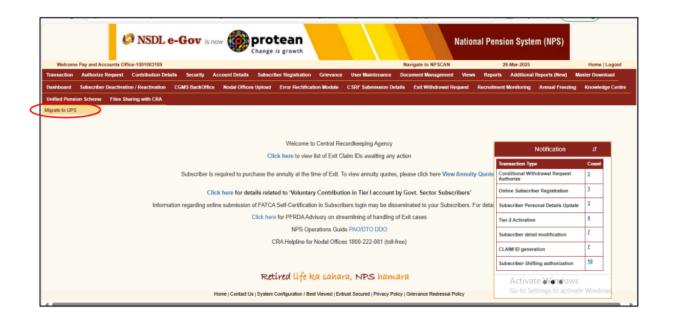


PAO user (henceforth known as verifier) is required to login into the CRA system (https://cra-nsdl.com/CRA/) using the User ID and password.



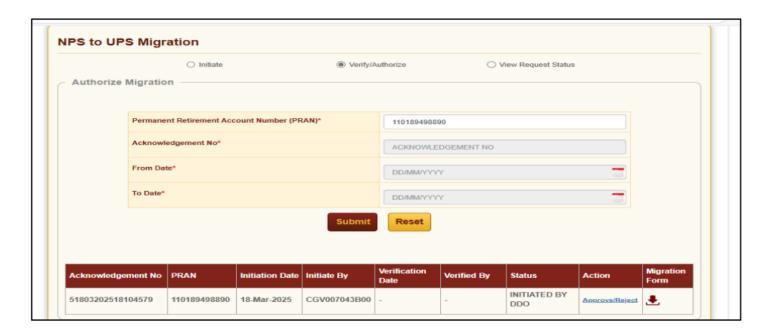


The verifier needs to select "Unified Pension Scheme" menu and click on option "migration to UPS."



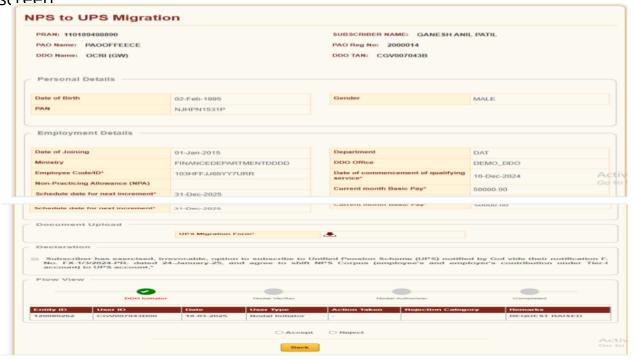


The verifier is required to select verify options and enter PRAN/ Acknowledgement details and click on submit button.





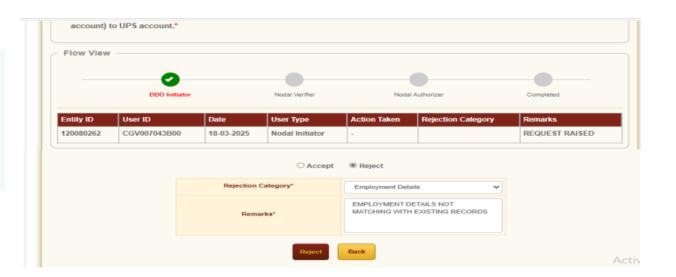
On submission, the search records will be displayed on the screen. Once the verifier clicks on "Approve/Reject" link, all the details of a request will be displayed on the screen





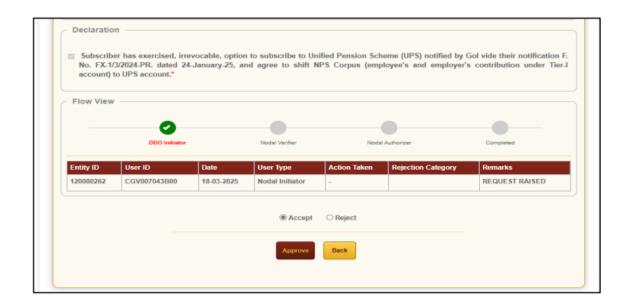
The verifier can view the A2 form uploaded by the maker (DDO). Verifier needs to verify the employment details.

In case of Rejection, the verifier needs to select the rejection category as "employment details" and provides remarks and click on reject button



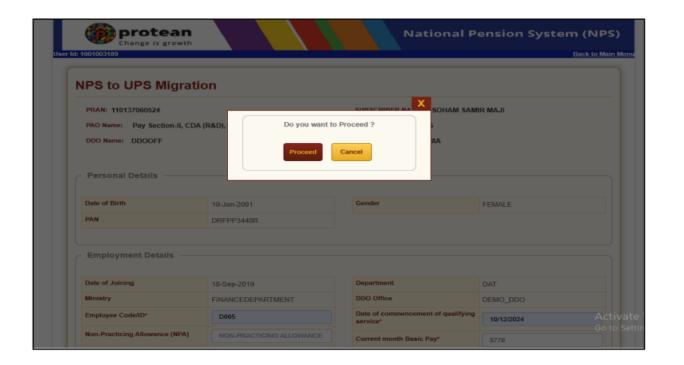


In case, the details are correct, the verifier needs to select 'Accept' option and click on Approve button.





On selecting the Approve button, the confirmation screen would appear where verifier has to select either proceed or cancel button.





By clicking on "Proceed' option, the request will get verified and the status will be updated as 'The request for NPS to UPS migration is pending for authorisation'

