

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

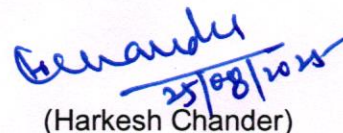
2nd Floor, Jeevan Deep Building
Parliament Street, New Delhi
Dated: the 25th August, 2025

OFFICE MEMORANDUM

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

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

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


(Harkesh Chander)

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

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

To:-

- 1) Ministry of Agriculture and Farmers Welfare, Department of Agricultural Research and Education (DARE)
- 2) Ministry of Agriculture and Farmers Welfare, Department of Agriculture and Farmers Welfare
- 3) Ministry of Ayush
- 4) Ministry of Chemicals and Fertilizers, Department of Chemicals and Petrochemicals
- 5) Ministry of Chemicals and Fertilizers, Department of Fertilizers
- 6) Ministry of Chemicals and Fertilizers, Department of Pharmaceuticals
- 7) Ministry of Civil Aviation
- 8) Ministry of Coal
- 9) Ministry of Commerce and Industry, Department of Commerce
- 10) Ministry of Commerce and Industry, Department of Promotion of Industry and Internal Trade
- 11) Ministry of Communications, Department of Posts
- 12) Ministry of Communications, Department of Telecommunications (DOT)
- 13) Ministry of Consumer Affairs, Food and Public Distribution, Department of Consumer Affairs
- 14) Ministry of Consumer Affairs, Food and Public Distribution, Department of Food and Public Distribution
- 15) Ministry of Cooperation
- 16) Ministry of Corporate Affairs
- 17) Ministry of Culture
- 18) Ministry of Defence, Department of Defence
- 19) Ministry of Defence, Department of Defence Production
- 20) Ministry of Defence, Department of Defence Research & Development
- 21) Ministry of Defence, Department of Ex-Servicemen Welfare
- 22) Ministry of Defence, Department of Military Affairs
- 23) Ministry of Development of North Eastern Region
- 24) Ministry of Earth Sciences
- 25) Ministry of Education, Department of Higher Education
- 26) Ministry of Education, Department of School Education and Literacy
- 27) Ministry of Electronics and Information Technology
- 28) Ministry of Environment, Forest and Climate Change
- 29) Ministry of External Affairs
- 30) Ministry of Finance, Department of Economic Affairs
- 31) Ministry of Finance, Department of Expenditure
- 32) Ministry of Finance, Department of Investment and Public Asset Management
- 33) Ministry of Finance, Department of Revenue
- 34) Ministry of Fisheries, Animal Husbandry & Dairying, Department of Animal Husbandry and Dairying
- 35) Ministry of Fisheries, Animal Husbandry & Dairying, Department of Fisheries
- 36) Ministry of Food Processing Industries
- 37) Ministry of Health and Family Welfare, Department of Health and Family Welfare
- 38) Ministry of Health and Family Welfare, Department of Health Research
- 39) Ministry of Heavy Industries
- 40) Ministry of Home Affairs, Department of Border Management
- 41) Ministry of Home Affairs, Department of Home
- 42) Ministry of Home Affairs, Department of Official Language
- 43) Ministry of Housing and Urban Affairs
- 44) Ministry of Information and Broadcasting
- 45) Ministry of Jal Shakti, Department of Drinking water and Sanitation

- 46) Ministry of Jal Shakti, Department of Water Resources, River Development and Ganga Rejuvenation
- 47) Ministry of Labour and Employment
- 48) Ministry of Law and Justice, Department of Justice
- 49) Ministry of Law and Justice, Department of Legal Affairs
- 50) Ministry of Law and Justice, Legislative Department
- 51) Ministry of Micro, Small and Medium Enterprises
- 52) Ministry of Mines
- 53) Ministry of Minority Affairs
- 54) Ministry of New and Renewable Energy
- 55) Ministry of Panchayati Raj
- 56) Ministry of Parliamentary Affairs
- 57) Ministry of Personnel, Public Grievances and Pensions, Department of Administrative Reforms and Public Grievances (DARPG)
- 58) Ministry of Personnel, Public Grievances and Pensions, Department of Pension & Pensioner's Welfare
- 59) Ministry of Personnel, Public Grievances and Pensions, Department of Personnel and Training
- 60) Ministry of Petroleum and Natural Gas
- 61) Ministry of Planning
- 62) Ministry of Ports, Shipping and Waterways
- 63) Ministry of Power
- 64) Ministry of Railways
- 65) Ministry of Road Transport and Highways
- 66) Ministry of Rural Development, Department of Land Resources (DLR)
- 67) Ministry of Rural Development, Department of Rural Development (DRD)
- 68) Ministry of Science and Technology, Department of Bio Technology
- 69) Ministry of Science and Technology, Department of Science and Technology (DST)
- 70) Ministry of Science and Technology, Department of Scientific and Industrial Research (DSIR)
- 71) Ministry of Skill Development and Entrepreneurship
- 72) Ministry of Social Justice and Empowerment, Department of Empowerment of Persons with Disabilities
- 73) Ministry of Social Justice and Empowerment, Department of Social Justice and Empowerment
- 74) Ministry of Statistics and Programme Implementation
- 75) Ministry of Steel
- 76) Ministry of Textiles
- 77) Ministry of Tourism
- 78) Ministry of Tribal Affairs
- 79) Ministry of Women and Child Development
- 80) Ministry of Youth Affairs and Sports, Department of Sports
- 81) Ministry of Youth Affairs and Sports, Department of Youth Affairs
- 82) Department of Atomic Energy
- 83) Department of Space
- 84) NITI Aayog
- 85) Cabinet Secretariat
- 86) President's Secretariat
- 87) Prime Minister's Office
- 88) Election Commission of India
- 89) Union Public Service Commission