

No. - 57/03/2022-P&PW(B)/8361(7)

Government of India

Ministry of Personnel, Public Grievances and Pensions

Department of Pension and Pensioners' Welfare

Lok Nayak Bhavan, Khan Market,
New Delhi, Dated the 29th October, 2025

OFFICE MEMORANDUM

Subject: Entitlement for family on death of a Central Government servant opted for Unified Pension Scheme under the National Pension System -reg.

The undersigned is directed to say that Department of Pension and Pensioners' Welfare has notified the Central Civil Services (Implementation of Unified Pension Scheme under the National Pension System) Rules, 2025 and the Central Civil Services (Payment of Gratuity under National Pension System) Rules, 2021 which are applicable from the date of its publication in the Official Gazette, to govern service related matters and for grant of gratuity respectively to Central Government civil employees opted for Unified Pension Scheme (UPS) under the National Pension System (NPS).

(2). Rule 19 of the Central Civil Services (Implementation of Unified Pension Scheme under the National Pension System) Rules, 2025 provides for the entitlement of family members on death of a Central Government opted for UPS under NPS. As per rule 19, on death of a Subscriber, who had exercised option or in whose case the default option under rule 10 of the CCS(Implementation of UPS under NPS) Rules, 2025 is for availing benefits under the Central Civil Services (Pension) Rules, 2021 or the Central Civil Services (Extraordinary Pension) Rules, 2023, further action will be taken by the Head of Office for disbursement of benefits in accordance with the Central Civil Services (Pension) Rules. However, if the death is attributable to Government service, further action will be taken by the Head of Office for disbursement of benefits in accordance with the Central Civil Services (Extraordinary Pension) Rules subject to fulfillment of all the conditions for grant of benefits under those rules.

(3). If on death of the Subscriber, benefits are payable to the family under the Central Civil Services (Extraordinary Pension) Rules or the Central Civil Services (Pension) Rules, the government contribution and returns thereon in the individual corpus under the Unified Pension Scheme of the subscriber shall be transferred to government account. The remaining amount in the individual corpus shall be paid in lump sum to the legally wedded spouse as on the date of death of the subscriber. If the subscriber has no legally wedded spouse, the remaining amount in the individual corpus shall be paid to the legal heir(s) of the subscriber.

contd.

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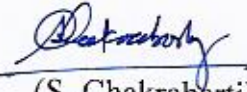
(4). In the case of death of a Subscriber who had exercised option or in whose case the default option under rule 10 of the CCS(Implementation of UPS under NPS) Rules, 2025 is for availing benefits under the Unified Pension Scheme, such benefits would be granted in accordance with the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025.

(5). In the event of death of Government employees opted for UPS under NPS during service, and in whose case benefits under Unified Pension Scheme have been availed, family member of such deceased Government employee would also be eligible for death gratuity in accordance with rule 22 of the Central Civil Services (Payment of Gratuity under NPS) Rules, 2021. The rates provided in the rules for death gratuity is as under:

Sl. No.	Length of qualifying service	Rate of death gratuity
(i)	Less than one year	Two times of emoluments.
(ii)	One year or more but less than five years	Six times of emoluments
(iii)	Five years or more but less than eleven years	Twelve times of emoluments
(iv)	Eleven years or more but less than twenty years	Twenty times of emoluments
(v)	Twenty years or more	Half of emoluments for every completed six monthly period of qualifying service subject to a maximum of thirty three times of emoluments.

The maximum amount of death gratuity payable under this rule shall in no case exceed twenty five lakh rupees.

(6). All Ministries/Departments are requested that the above provisions regarding entitlement in respect to Central Government employees opted for UPS under NPS may be brought to the notice of the Government servants covered under UPS and personnel dealing with the UPS / NPS matters in the Ministry/Department and attached/subordinate offices thereunder, for strict implementation.


(S. Chakrabarti)

Under Secretary to the Government of India

To

All Ministries/Departments/Organisations,
(As per standard list)