

No. - 57/03/2022-P&PW(B)/8361(1)
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: Provision of one- time, one- way Switch option from Unified Pension Scheme to National Pension System for Central Government employees opted for Unified Pension Scheme -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 to govern the service related matters of Central Government civil employees covered under the Unified Pension Scheme (UPS).

(2). Rule 11 of these rules provides for one time and one way switch facility to Central Government employees covered under National Pension System (NPS) and who have opted for Unified Pension Scheme. The rule provides that a subscriber governed under these rules, who has exercised an option for enrollment under the Unified Pension Scheme under the National Pension System shall have a onetime switch facility option for reverting to the National Pension System at any time during the service of the subscriber, but not later than:

- (a) twelve months prior to the date of superannuation;
- (b) three months prior to the deemed date of voluntary retirement;
- (c) at the time of resignation or compulsory retirement under Fundamental Rule 56(j), which is not a penalty:

(3). Switch facility cannot be exercised in cases where departmental or judicial proceedings are pending or contemplated against the subscriber.

(4). Further, no switch facility to National Pension System shall be available in the cases of removal or dismissal or compulsory retirement from service as a penalty.

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(5). If no option is exercised by the subscriber for switching over to the NPS within the stipulated time, the subscriber shall continue to be governed under the provisions of the UPS.

(6). In case, the switch facility is availed by the subscriber as per sub-rule (1), -

(a) The subscriber shall be eligible for the Central Government contribution at the rate of fourteen per cent. as available under the NPS. The additional four per cent. contribution for the period during which subscriber was under UPS(before the switch facility becomes effective) shall be computed on the default investment pattern, as notified by the Authority, and credited to the NPS Account of the subscriber;

(b) Future contributions of the Central Government, after the switch facility become effective, will be credited to the NPS account of the subscriber, at the rate of fourteen per cent. as per the provisions of the CCS (Implementation of NPS) Rules, 2021, in the following month in which switch facility has been exercised. The subscriber may also exercise investment choices for such future contributions;

(c) Provisions of the PFRDA (Exits and Withdrawals under the National Pension System) Regulations, 2015 shall apply in respect of such subscribers. Such subscribers will not be eligible for assured payout and other benefits under the Unified Pension Scheme.

(7). All Ministries/Departments are requested that the above provisions regarding one time switch facility under UPS for Central Government employees may be brought to the notice of the personnel dealing with the UPS/ NPS matters of employees 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)