

TA-3-102/1/2025-TA-CGA /e-18259/347
Ministry of Finance
Department of Expenditure
O/o Controller General of accounts
Mahalekha Niyantarak Bhawan
E-Block, GPO Complex, New Delhi-110023

Dated 23-09-2025

OFFICE MEMORANDUM

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

Reference is invited to the Department of Financial Services OM No. 1/3/2024-PR dated 25.08.2025 regarding one -time one-way switch facility from UPS to 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. Pr. CCAs/CCAs/CAs of all the 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 the Competent authority.



(Sanchita Shukla)

Jt. Controller General of Accounts

To

All Pr.CCAs/CCAs/CAs (IC) of Ministries/Departments

Copy to: Sr.AO (ITD) for uploading this OM on CGA's website