

THE GAUHATI HIGH COURT
ITANAGAR PERMANENT BENCH AT NAHARLAGUN
Email:itanagar.bench@gmail.com

No.HC(IB)20/2001/Vol-III/

Dated Naharlagun,the 08.09.2025.

/ C I R C U L A R /

It is to inform that the Government of Arunachal Pradesh vide Notification No.DA/X/01/2025-26, dated 30.06.2025 has decided to implement Unified Pension System (UPS), as an option under the National Pension System for the employees of the State Government of Arunachal Pradesh who are covered under the National Pension System.

Therefore, the Officers and Staff of the Gauhati High Court, Itanagar Permanent Bench, Naharlagun who prefer to opt this scheme under National Pension System, may exercised **on or before 11.11.2025** as per Notification dated 30.06.2025 enclosed herein.

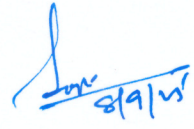
Sd/-
(Lobsang Tenzin)
Registrar

Memo No.HC(IB)20/2001/Vol-III/ 4974-79

Dated Naharlagun, the 08.09.2025.

Copy for information to:-

1. The Joint Registrar-Cum-DDO, Gauhati High Court, Itanagar Permanent Bench, Naharlagun.
2. The Joint Registrar (Admn.), Gauhati High Court, Itanagar Permanent Bench, Naharlagun.
3. The Deputy Registrars, Gauhati High Court, Itanagar Permanent Bench, Naharlagun.
4. The Librarian-Cum-Research Officer, Gauhati High Court, Itanagar Permanent Bench, Naharlagun.
5. The System Analyst, Gauhati High Court, Itanagar Permanent Bench, Naharlagun for uploading in the official website of this Registry.
6. All Officers and staff for necessary information.
7. Office Copy.


(Lobsang Tenzin)
Registrar

cl/m

**GOVERNMENT OF ARUNACHAL PRADESH
DEPARTMENT OF FINANCE, PLANNING &
INVESTMENT ITANAGAR**

No.DA/X/01/2025-26

Dated 30/6/2025

Notification

The Government of Arunachal Pradesh has decided to implement Unified Pension Scheme (UPS), as an option under the National Pension System for the employees of the State Government of Arunachal Pradesh who are covered under the National Pension System.

The Unified Pension Scheme (UPS) shall be applicable to state government employees who are covered under National Pension System and who formally elect to opt this scheme under National Pension System. The option to choose UPS has to be exercised within 3 (three) months from the date of issue of the Notification. It will have the following features, namely:-

2. Eligibility under the scheme

- I. Assured Payout shall be available only in the following cases, namely :-
 - a. in case of an employee superannuating after qualifying service of ten years, from the date of superannuation;
 - b. 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
 - c. in case of voluntary retirement after a minimum qualifying service period of 25 years, from the date such employee would have superannuated, if the service period had continued to superannuation.
- II. Assured Payout shall not be available in case of removal or dismissal from service or resignation of the employee. In such cases, the Unified Pension Scheme option shall not apply.

Benefits under the Scheme

- III. Subject to other conditions stated in this notification, Assured Payout under the scheme shall be as follows, namely :-
 - a. The rate of full assured payout will be @50% of twelve monthly

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- average basic pay, immediately prior to superannuation. Full assured payout is payable after a minimum 25 years of qualifying Service;
- b. In case of lesser qualifying service period, proportionate payout would be admissible;
 - c. A minimum guaranteed payout of Rs 10,000 per month shall be assured in case Superannuation is after ten years or more of qualifying service; and
 - d. In cases of voluntary retirement after a minimum 25 years of qualifying service, assured payment will commence from the date on which the employees would have superannuated, if he had continued in service.
- IV. In case of death of the payout holder after superannuation, family payout @ 60% of the payout admissible to the payout holder, immediately before his demise, will be assured to the legally wedded spouse (spouse legally wedded as on the date of superannuation or on the date of voluntary retirement or retirement under FR 56 (j), as may be applicable).
- V. Dearness Relief will be available on the assured payout and family payout, as the case may be. The Dearness Relief will be worked out in the same manner as Dearness Allowance applicable to serving employees. Dearness Relief will be payable only when payout commences.
- VI. A lump sum payment will be allowed on superannuation @ 10 % of monthly emoluments (basic pay + Dearness Allowance) for every completed six months of qualifying service. This lump sum payment will not affect the quantum of assured payout.
- VII. The corpus under the Unified Pension Scheme option will comprise of two funds, namely :-
- a. An individual corpus with employee contribution and matching State Government contribution; and
 - b. A pool corpus with additional State Government contribution.
- VIII. The contribution of employees will be 10% of (basic pay + Dearness Allowance). The matching State Government contribution will also be 10% of (basic pay + Dearness Allowance). Both will be credited to each employee's individual corpus.
- IX. The state Government shall provide an additional contribution of an estimated 8.5% of (basic pay + Dearness Allowance) of all employees who have chosen the Unified Pension Scheme option, to the pool corpus on an aggregate basis. The additional contribution is for supporting assured payouts under the Unified Pension Scheme option.
- X. The employee can exercise investment choices for the individual corpus alone. Such investment choices shall be regulated by the Pension Fund Regulatory and Development Authority. A 'default pattern' of investment may be defined by Pension Fund Regulatory

and Development Authority from time to time. If an employee does not exercise an investment choice on individual corpus, the 'default pattern' of investment will apply.

- XI. The investment decisions for the pool corpus built through the additional State Government contribution will solely rest with State Government.
- XII. In respect of employees who have retired before the date of operation of Unified Pension Scheme and who opt for the Unified Pension Scheme option, Pension Fund Regulatory and Development Authority will determine the mechanism for making available the top-up amount.

Explanation: For the purpose of this notification basic pay includes non-practicing allowance granted to medical officer in lieu of private practice.

3. The existing State Government Employees under National Pension System, on the effective date of operationalisation of the Unified Pension Scheme option, as well as the future employees of State Government can choose to either take the Unified Pension Scheme option under the National Pension System or continue with the National Pension System without the Unified Pension Scheme option. In case an employee chooses the Unified Pension Scheme option, all its stipulations and conditions shall be deemed to have been opted for and such option once exercised, shall be final.
4. Once an employee covered under National Pension System, who is in service on the effective date of operationalisation of the Unified Pension Scheme option, exercises the Unified Pension Scheme option, the outstanding National Pension System corpus in the employees Permanent Retirement Account Number shall be transferred to the employee's individual corpus under the Unified Pension Scheme.
5. For each employee covered under National Pension System who has exercised the Unified Pension Scheme option, a 'benchmark corpus' value shall be computed, in such manner as may be determined by the Pension Fund Regulatory and Development Authority, with the following assumptions, namely: -
 - i. regular receipt of applicable contributions for both the employees and the employer for each month of qualifying service;
 - ii. in case of missing contributions, an appropriate value, to be determined by the Pension Fund Regulatory and Development Authority, shall be assigned; and
 - iii. investment of such contributions is made as per the 'default pattern' of investment, as defined by the Pension Fund Regulatory and Development Authority.

6. The value or units in the individual corpus with investment choices of the employee shall be informed to such employee on a periodic basis. Alongside, the value or units of the benchmark corpus corresponding to the employee, computed as per para 5 above will also be informed to the employee.
7. At superannuation or retirement, the qualifying service of the employee under the Unified Pension Scheme option, will be determined by the Head of Office, where he is employed.
8. At superannuation or retirement, the employee under Unified Pension Scheme shall authorise transfer of the value or units in the individual corpus to the pool corpus, equivalent to the value or units of the benchmark corpus for authorisation of Assured Payout. In case the value or units of individual corpus is less than value or units of the benchmark corpus, the employee will have an option to arrange for additional contribution to meet this gap. In case the value or units of individual corpus is more than the value or units of the benchmark corpus, the employee shall authorise transfer of value or units equivalent to the benchmark corpus and the balance amount in the individual corpus will be credited to the employee.
9. In case the values or units transferred by the employee from the individual corpus to the pool corpus, is less than the value or units of the benchmark corpus, payout proportionate to the assured payout shall be authorised.
10. The Unified Pension Scheme, being a 'fund-based' pension system, relies on the regular and timely accumulation and investment of applicable contributions (from both the employee and the employer) for Assured Payout to the employees.
11. For the sake of clarity, it is made clear that any employee who has exercised the Unified Pension Scheme option under National Pension System under this notification, shall not be entitled for and cannot claim, any other policy concession, policy change, financial benefit, any parity with subsequent retirees etc. later including post-retirement.
12. The provisions of Unified Pension Scheme will also be applicable, *mutatis mutandis* to past retirees of National Pension System, who have superannuated before the date of operationalising of Unified Pension Scheme. Such superannuated employees will be paid arrears for the past period along with interest as per Public Provident Fund rates. The monthly top-up amount for such superannuated employees, to be determined by the Pension Fund Regulatory and Development Authority, will be paid after adjusting the withdrawals made by, and annuities paid to, them.
13. The provisions regarding assured payout under the Unified Pension Scheme option for employees facing disciplinary proceedings at the time of superannuation or where disciplinary proceedings are contemplated post-retirement, shall be separately notified.
14. Illustrative examples as to working of payouts of Unified Pension Scheme under different scenarios are given in the Annexure.

15. The regulations for operationalising Unified Pension Scheme shall be as per the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension System Under National Pension System), Regulations, 2025 .
16. This notification shall be effective from the date of issue i.e., 11.08.2025.

Sd/-
(Manish Kumar Gupta), IAS
Chief Secretary
Govt. of Arunachal Pradesh
Itanagar

Memo No. DA/X/01/2025-26 / 371-452
Copy to:-

Itanagar, Dated 11/08/2025

1. The Commissioner to Governor, Arunachal Pradesh, Itanagar.
2. The Commissioner to the Hon'ble Chief Minister, Arunachal Pradesh, Itanagar.
3. The Under Secretary to the Hon'ble Deputy Chief Minister, Arunachal Pradesh, Itanagar.
4. The PS to the Speaker, Legislative Assembly Arunachal Pradesh, Itanagar.
5. The PS to the Deputy Speaker, Legislative Assembly Arunachal Pradesh, Itanagar.
6. The PS to all the Ministers, Arunachal Pradesh, Itanagar.
7. The Under Secretary to Chief Secretary, Govt. of Arunachal Pradesh, Itanagar.
8. The Director General of Police, PHQ, Govt. of Arunachal Pradesh, Itanagar
9. The Principal Accountant General, Arunachal Pradesh, Itanagar.
10. The Principal Chief Conservator of Forest, Govt. of Arunachal Pradesh, Itanagar.
11. The Resident Commissioner, Govt. of Arunachal Pradesh, Arunachal Bhawan Chanakyapuri, Kautilya Marg, New Delhi-110021.
12. All the Commissioners / Principal Secretaries / Secretaries, Govt. of Arunachal Pradesh, Itanagar.
- ✓ 13. The Registrar, Guwahati High Court Permanent Bench, Arunachal Pradesh, Itanagar, ESS-Sector, Itanagar. *to Hq.*
14. The Director of Accounts & Treasuries, Govt. of Arunachal Pradesh, Itanagar.
15. The Director of Printing, Govt. of Arunachal Pradesh, Naharlagun, for publication in the official Gazette.
16. The Directors, Audit & Pension / Administrative Training Institute / Animal Husbandry & Veterinary / APEDA / Art & Culture / Border Affairs / Department of Tirap, Changlang & Longding Affairs / Civil Aviation / Disaster Management / Economics & Statistics/Fire & Emergency Service / Fisheries / Food & Civil Supplies / Geology & Mining / Health Services / Medical Education (Training &

- Research) / Family Welfare / Horticulture / Higher & Technical Education / Elementary Education / Secondary Education / Indigenous Affairs / Industries / Information & Public Relations / Karmik & Adhyatmik (Chos-Rig) Affairs / Land Management / Panchayati raj / State Planning, Monitoring & Evaluation / Public Libraries / Research / Rural Development / State Council for IT & E-Governance / Skill Development & Entrepreneurship/ Social Justice, Empowerment & Tribal Affairs / Sports / Youth Affairs / Trade & Commerce / Textile & Handicrafts / Town Planning & ULB / Tourism / Transport / Woman & Child Development, Govt. of Arunachal Pradesh, Itanagar / Naharlagun / Nirjuli, for wide circulation to all their sub-ordinate offices.
17. The Chief Estate Officer, Govt. of Arunachal Pradesh, Naharlagun.
 18. The Registrar of Cooperative Societies, Govt. of Arunachal Pradesh, Naharlagun.
 19. The Controller of Legal Metrology & Consumer Affairs, Govt. of Arunachal Pradesh, Naharlagun.
 20. The Deputy Commissioner, Tawang / Bomdila/ Seppa / Lemmi / Koloriang / Yupia / Itanagar / Ziro / Raga / Palin / Daporijo / Likabali / Basar / Aalo / Tato / Pangin/ Yingkiong / Pasighat / Anini / Roing / Tezu / Namsai / Changlang / Khonsa / Hawaii / Longding. Govt. of Arunachal Pradesh.
 21. The Chief Engineer, Hydro Power , Planning & Design / West Zone / East Zone / Monitoring , Govt. of Arunachal Pradesh, Itanagar.
 22. The Chief Engineer Power (Electrical), West Electrical Zone / Central Electrical Zone/ Eastern Electrical Zone/ Transmission , Planning & Monitoring Zone, Govt. of Arunachal Pradesh, Itanagar.
 23. The Chief Engineer, PWD, North West Zone, Tawang / Training & Vigilance / Highway Zone / Survey, Investigation, Design & Planning / Eastern Zone / Western Zone / Central Zone-A / Central Zone -B, Pasighat / Eastern Zone Itanagar, Govt. of Arunachal Pradesh.
 24. The Chief Engineer, RWD , Eastern Zone / Western Zone / D & P, Govt. of Arunachal Pradesh.
 25. The Chief Engineer, WRD, Western Zone / Eastern Zone, Govt. of Arunachal Pradesh, Itanagar.
 26. The Chief Engineer PHE, Design & Planning / Eastern Zone / Sanitation / Western Zone, Itanagar, Govt. of Arunachal Pradesh.
 27. The Deputy Resident Commissioner / Additional Resident Commissioner , Kolkata / Guwahati / Shillong / Tezpur / Mohanbari / Lilabari , Govt. of Arunachal Pradesh.
 28. The Treasury Officer, Tawang / Bomdila / Seppa / Itanagar / Lemmi (Seijosa) / Naharlagun / Ziro / Koloriang / Palin / Raga / Daporijo / Basar / Likabali / Aalo / Mechuka / Yingkiong / Pasighat / Namsai / Anini / Roing / Tezu / Khansa / Changlang / Longding, Govt. of Arunachal Pradesh.
 29. The Sub Treasury Officer, Jang / Lumla / Dirang / Singchung / Sagalee / Ruksin / Kanubari / Deomali / Jairampur / Miao. Govt.

of Arunachal Pradesh.
30. Office Copy.

Digitally signed by R. K. Sharma, IAS
RAJENDRA KUMAR SHARMA
I/c Commissioner (Finance)
Date: 08-08-2025 13:21:47
Govt. of Arunachal Pradesh
Itanagar

ANNEXURE

ANNEXURE REFERRED TO IN PARAGRAPH 14 OF THE NOTIFICATION OF THE DEPARTMENT OF FINANCE, PLANNING AND INVESTMENT, GOVERNMENT OF ARUNACHAL PRADESH VIDE NOTIFICATION NO. DA/X/01/2025-26 DATED- THE 11th August, 2025

A. Illustrative Examples of Admissible Monthly Assured Payout

A set of different scenarios have been considered with the following set of assumptions, namely:-

- (i) The 12 monthly average basic pay before superannuation of an employee is Rs 45,000 (denoted as P).
- (ii) The employee has a qualifying service (based on the number of months of contribution) of 25 years (300 months) or more (denoted as Q).
- (iii) All contributions of the employee have been credited regularly and there are no missing credits.
- (iv) The employee has opted for 'default pattern' of investment.
- (v) The employee did not make any partial withdrawals

Scenario 1: The employee fulfils all conditions (i) to (v).

- The value of the individual corpus of the employee at retirement is Rs 50,00,000 (10,000 units) (denoted as IC).
- The value of the benchmark corpus in this case should also be Rs 50,00,000 (10,000 units) (denoted as BC).
- The assured payout of the employee will be

$$= \left(\frac{P}{2}\right) \times \left(\frac{Q}{300}\right) \times \left(\frac{IC}{BC}\right) \text{ with the condition that;}$$

(i) if Q exceeds 300, it will be taken as 300.

(ii) if $(P/2) \times Q/300$ is less than 10,000, it will be taken as 10,000.

$$= \left(\frac{45,000}{2}\right) \times \left(\frac{300}{300}\right) \times \left(\frac{50,00,000}{50,00,000}\right) = \text{Rs 22,500 plus applicable Dearness Relief (DR).}$$

NOTE:- In this case assured payout equals full assured payout

Scenario 2: The employee fulfils the conditions (i) and (iii) to (v). The employee has a qualifying service (based on the number of months of contribution) of 15 years (180 months).

- The value of the individual corpus of the employee at retirement is Rs 30,00,000 (8,000 units) (denoted as IC).
- The value of the benchmark corpus will be Rs 30,00,000 (8,000 units) (denoted as BC).
- The assured payout of the employee will be

$$= \left(\frac{P}{2}\right) \times \left(\frac{Q}{300}\right) \times \left(\frac{IC}{BC}\right) \text{ with the condition that}$$

(i) if Q exceeds 300, it will be taken as 300.

(ii) if $(P/2) \times Q/300$ is less than 10,000, it will be taken as 10,000.

$$= \left(\frac{45,000}{2}\right) \times \left(\frac{180}{300}\right) \times \left(\frac{30,00,000}{30,00,000}\right) = \text{Rs 13,500 plus applicable Dearness Relief (DR).}$$

Scenario 3: The employee fulfils the conditions (i) and (iii) to (v). The employee has a qualifying service (based on the number of months of contribution) of 10 years (120 months).

- The value of the individual corpus of the employee at retirement is Rs 25,00,000 (10,000 units) (denoted as IC).
- The value of the benchmark corpus will be Rs 25,00,000 (10,000 units) (denoted as BC).

- The assured payout of the employee will be

$$\left(\frac{P}{2}\right) \times \left(\frac{Q}{300}\right) \times \left(\frac{IC}{BC}\right) \text{ with the condition that;}$$

- (i) if Q exceeds 300, it will be taken as 300
- (ii) if $(P/2) \times Q/300$ is less than 10,000, it will be taken as 10,000.

$$= \left(\frac{45,000}{2}\right) \times \left(\frac{120}{300}\right) \times \left(\frac{25,00,000}{25,00,000}\right) = \text{Rs } 9,000$$

which will be raised to the minimum assured payout of Rs 10,000 plus applicable Dearness Relief (DR), as the full value of the bench mark corpus has been deposited from the individual corpus to the pool corpus.

Scenario 3 (a): The employee fulfils the conditions (i), (iii) and (iv). The employee made partial withdrawals. The employee has a qualifying service (based on the number of months of contribution) of 10 years (120 months).

- The value of the individual corpus of the employee at retirement is Rs 22,00,000 (8,800 units) (denoted as IC).
- The value of the benchmark corpus will be Rs 25,00,000 (10,000 units) (denoted as BC).
- The assured payout of the employee will be

$$\left(\frac{P}{2}\right) \times \left(\frac{Q}{300}\right) \times \left(\frac{IC}{BC}\right) \text{ with the condition that;}$$

- (i) if Q exceeds 300, it will be taken as 300
- (ii) if $(P/2) \times Q/300$ is less than 10,000, it will be taken as 10,000.

$$= \left(\frac{45,000}{2}\right) \times \left(\frac{120}{300}\right) \times \left(\frac{22,00,000}{25,00,000}\right) = \text{Rs } 8,800$$

In this case assured payout will be Rs. 8800 plus applicable Dearness Relief (DR), as full corpus has not been deposited from the individual corpus to the pool corpus

Scenario 4: The employee fulfils the conditions (i), (ii), (iv) and (v). All contributions of the employee have not been credited regularly and there are some missing credits which has not been made good/ arranged to be made good by the employee.

- The value of the individual corpus of the employee at retirement is Rs 45,00,000 (9,000 units) (denoted as IC).
- The value of the benchmark corpus is Rs 50,00,000 (10,000 units) (denoted as BC). The benchmark corpus has been worked out considering an average contribution for the missing credits.
- The assured payout of the employee will be

$$\left(\frac{P}{2}\right) \times \left(\frac{Q}{300}\right) \times \left(\frac{IC}{BC}\right) \text{ with the condition that;}$$

- (i) if Q exceeds 300, it will be taken as 300
- (ii) if $(P/2) \times Q/300$ is less than 10,000, it will be taken as 10,000.

$$= \left(\frac{45,000}{2}\right) \times \left(\frac{300}{300}\right) \times \left(\frac{45,00,000}{50,00,000}\right) = \text{Rs } 20,250 \text{ plus applicable Dearness Relief (DR)}$$

Scenario 5: The employee fulfils the conditions (i) to (iv). The employee made partial withdrawals, the value of which, vis-à-vis the benchmark corpus, has not been recouped by the employee before retirement.

- The value of the individual corpus of the employee at retirement is Rs 40,00,000 (8,000 units) (denoted as IC).
- The value of the benchmark corpus is Rs 50,00,000 (10,000 units) (denoted as BC). The benchmark corpus will be worked out considering no partial withdrawals.
- The assured payout of the employee will be

$$\left(\frac{P}{2}\right) \times \left(\frac{Q}{300}\right) \times \left(\frac{IC}{BC}\right) \text{ with the condition that;}$$

- (i) if Q exceeds 300, it will be taken as 300

(ii) if $(P/2) \times Q/300$ is less than 10,000, it will be taken as 10,000.

$$= \left(\frac{45,000}{2} \right) \times \left(\frac{300}{300} \right) \times \left(\frac{40,00,000}{50,00,000} \right) = \text{Rs } 18,000 \text{ plus applicable Dearness Relief (DR)}$$

Scenario 6: The employee fulfils the conditions (i), (ii), (iii) and (v). The employee opted for investment choices in the individual corpus and the value of the individual corpus is higher than benchmark corpus

- The value of the individual corpus of the employee at retirement is Rs 55,00,000 (11,000 units) (denoted as IC).
- The value of the benchmark corpus is Rs 50,00,000 (10,000 units) (denoted as BC). The benchmark corpus has been worked out based on 'default pattern' of investment.
- The assured payout of the employee will be

$$\left(\frac{P}{2} \right) \times \left(\frac{Q}{300} \right) \times \left(\frac{IC}{BC} \right) \text{ with the condition that ;}$$

(i) if Q exceeds 300, it will be taken as 300

(ii) if $(P/2) \times Q/300$ is less than 10,000, it will be taken as 10,000.

$$= \left(\frac{45,000}{2} \right) \times \left(\frac{300}{300} \right) \times \left(\frac{50,00,000}{50,00,000} \right) = \text{Rs } 22,500 \text{ plus applicable Dearness Relief (DR)}$$

In this case, the employee will get a credit of the excess value of individual corpus vis-à-vis benchmark corpus (i.e. Rs 5,00,000) in his designated bank account at retirement.

Scenario 7: The employee fulfils the conditions (i), (ii), (iii) and (v). The employee opted for investment choices in the individual corpus and the value of the individual corpus is lower than benchmark corpus.

(a) If the employee does not recoup the individual corpus:

- The value of the individual corpus of the employee at retirement is Rs 45,00,000 (9,000 units) (denoted as IC); as the employee did not recoup the value of the individual corpus vis-à-vis the benchmark corpus, owing to the investment choices exercised by the employee.
- The value of the benchmark corpus is Rs 50,00,000 (10,000 units) (denoted as BC). The benchmark corpus has been worked out based on 'default pattern' of investment.
- The assured payout of the employee will be

$$\left(\frac{P}{2} \right) \times \left(\frac{Q}{300} \right) \times \left(\frac{IC}{BC} \right) \text{ with the condition that;}$$

(i) if Q exceeds 300, it will be taken as 300

(ii) if $(P/2) \times Q/300$ is less than 10,000, it will be taken as 10,000.

$$= \left(\frac{45,000}{2} \right) \times \left(\frac{300}{300} \right) \times \left(\frac{45,00,000}{50,00,000} \right) = \text{Rs } 20,250 \text{ plus applicable Dearness Relief (DR)}$$

(b) If the employee partially recoups the individual corpus:

- The value of the individual corpus of the employee at retirement is Rs 45,00,000 (9,000 units) (denoted as IC); the employee recouped partially the individual corpus by Rs 2,50,000, so the corpus now stands at Rs.47,50,000 (9,500 Units).
- The value of the benchmark corpus is Rs 50,00,000 (10,000 units) (denoted as BC). The benchmark corpus has been worked out based on 'default pattern' of investment.
- The assured payout of the employee will be

$$\left(\frac{P}{2} \right) \times \left(\frac{Q}{300} \right) \times \left(\frac{IC}{BC} \right) \text{ with the condition that;}$$

(i) if Q exceeds 300, it will be taken as 300

(ii) if $(P/2) \times Q/300$ is less than 10,000, it will be taken as 10,000.

$$= \left(\frac{45,000}{2} \right) \times \left(\frac{300}{300} \right) \times \left(\frac{47,50,000}{50,00,000} \right) = \text{Rs } 21,375 \text{ plus applicable Dearness Relief (DR)}$$

B. Illustrative examples of Lump Sum Payment on superannuation or VR after 25 years of qualifying service and retirement under FR 56(j)

The Basic Pay at the time of retirement and Dearness Allowance have been assumed as under:

Basic pay as on the date of superannuation or VR or retirement under FR 56(j)	Rs. 45,000
Dearness Allowance thereon @ 53%	Rs. 23,850
Total emoluments	Rs. 68,850

$$\text{Lump sum amount} = \frac{1}{10} \times 68,850 \times L = 6,885 \times L$$

Where L = number of six-monthly completed years of service based on the number of months for contribution to individual's pension corpus

Amount of Lump Sum, depending upon the length of qualifying service:

1/10 of emoluments (Rs)	Length of qualifying service (number of months of contribution) L	Number of completed 6 months	Amount of Lump sum (Rs)
6,885	10 years (120 months)	20	1,37,700
	15 years (180 months)	30	2,06,550
	20 years (240 months)	40	2,75,400
	25 years (300 months)	50	3,44,250
	30 years (360 months)	60	4,13,100
	35 years (420 months)	70	4,81,950

NOTE: No lump sum will be payable, if the service length is less than 10 years (less than 120 months of contribution), as Unified Pension Scheme is not applicable in such a case.

UNIFIED PENSION SCHEME (UPS) – SUBSCRIBER REGISTRATION FORM - Government Sector**Exercise of Option to be covered under Unified Pension Scheme (UPS) and to avail its Benefits****Protean eGov Technologies Limited (formerly NSDL e- Governance Infrastructure Ltd.)**

Print my PRAN in Hindi

☐

Yes

☐

No

If yes, please submit details as per Annexure I

Select your category [Please tick (✓)]

☐

Central Government

Paste recent photograph of 3.5 cm x 2.5 cm size / passport size (Do not sign across / staple / clip)

To,
National Pension System Trust
Dear Sir/Madam,

I, _____ Son/Daughter of Mr/Mrs. _____ having joined Central Government service on _____ and having read and fully understood the provisions of the Unified Pension Scheme (UPS) as notified by the 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). Further, I hereby acknowledge that this option exercised by me, shall be final and irrevocable. I hereby request that an UPS account be opened in my name as per the particulars given below:

* indicates mandatory fields. Please fill the form in English and BLOCK letters (Refer general guidelines at instructions page.)

1. PERSONAL DETAILS: (Refer Sr. No. 1 of the instructions)*Use Annexure II if name exceeds the space provided below*

Salutation*

☐

Shri

☐

Smt.

☐

Kumari

Applicant Name*

First

Middle

Last

Father's Name

First

Middle

Last

Mother's Name

First

Middle

Last

Orphan Status*

☐

Yes

☐

No

Either Father's or Mother's name is mandatory*

Select the name to appear on PRAN Card* ☐ Father's Name ☐ Mother's Name

Date of Birth*

dd

mm

yy

Place of Birth*

Country of Birth*

PAN*

Nationality*

Applicant Gender*

☐

Male

☐

Female

☐

Transgender

Marital Status*

☐

Unmarried

☐

Married

Legally wedded Spouse Gender (if married)*

☐

Male

☐

Female

☐

Transgender

Legally wedded Spouse DOB (if married)*

dd

mm

yy

Legally wedded Spouse Name (if married)*

Income Range (per annum)*

☐

Below 1 lac

☐

1 lac to 5 lac

☐

5 lac to 10 lac

☐

10 lac to 25 lac

☐

25 lac to 1 Cr

☐

Above 1 Cr

Please Tick if Applicable

☐

Politically exposed person

☐

Related to Politically exposed person

(Refer instruction no. 1)

2. PROOF OF IDENTITY and ADDRESS (POI / POA)* (Any one of the following to be submitted)

Passport

Passport Expiry Date

dd

mm

yy

Driving License

Driving License Expiry Date

dd

mm

yy

Government ID Card

Voter ID Card

CKYC Number

National Population Register

Proof of possession of Aadhaar

Provide last Four Digits. Redact or black-out first 8 digits of the Aadhaar number on submitted copy (Refer Sr. No. 2 of the instruction)

3. ADDRESS DETAILS*

Line 1

Line 2

Village / City

District

State/U.T.

Country

PIN Code

4. CONTACT DETAILS*

Mobile*

9

1

Telephone with STD code

Email ID*

6. BANK DETAILS* (Proof to be submitted - Refer Sr. No. 3 of the instructions)

Account Type

☐

Saving A/c

☐

Current A/c

Bank A/c Number

Bank Name

IFS Code

I hereby declare that, the bank account detail provided are salary bank account.

6. SELECTION OF PENSION FUND (PF) AND INVESTMENT CHOICE* (Refer Sr. no. 4 of the instructions)

Please Tick (✓) one

☐

Default Pattern (Pension Funds and Investment Pattern as determined by the Authority)

☐

I would like to choose my Pension Fund and Investment choice (Please select below)

Pension Fund (Please Tick (✓) one)

Investment Choice (Please Tick (✓) one)

☐ Aditya Birla Sunlife Pension Mgmt Ltd☐ Axis Pension Fund Management Limited☐ DSP Pension Fund Managers Private Ltd☐ HDFC Pension Fund Mgmt Ltd☐ ICICI Prudential Pension Funds Mgmt Co Ltd☐ Kotak Mahindra Pension Fund Ltd☐ LIC Pension Fund Limited☐ TATA Pension Management Private Limited☐ SBI Pension Funds Private Limited☐ UTI Pension Fund Limited☐ Active Choice (i.e. 100% in Govt Securities)

Or

☐ Auto Choice☐ Conservative (LC25)☐ Moderate (LC50)

If no Pattern is chosen, the contributions will be invested as per default Pattern

7. FATCA* (Foreign Account Tax Compliance Act) & CRS DECLARATION (Refer Sr no: 5 of the instruction):

☐ I am a tax resident of India and not resident of any other country ☐ I am a tax resident of the country/ies mentioned below

US Person Yes ☐ No ☐

Particulars		Country (1)	Country (2)	Country (3)
Country/countries of Tax Residency				
Address in the jurisdiction for Tax Residence	Address Line 1			
	City/Town/Village			
	State			
	ZIP/Post Code			
Tax Identification Number (TIN)/Functional equivalent Number				
TIN/ Functional equivalent Number Issuing Country				
Validity of documentary evidence provided (Wherever applicable)		ddmmyyyy	ddmmyyyy	ddmmyyyy

I have understood the information requirement of the Form (read along with the FATCA / CRS Instructions and Terms & Conditions) and hereby confirm that the information provided by me/us on this Form is true, correct and complete and hereby accept the same.

Signature / Thumb Impression* of Applicant (refer instructions)

8. DECLARATION BY APPLICANT* (Refer Sr no: 6 of the instructions):

I have read and understood the terms and conditions of the Unified Pension Scheme (UPS). The information and documents furnished by me are true and correct, to the best of my knowledge. Any changes in the information furnished by me shall be informed to CRA / NPS Trust. I understand that I shall be fully liable for submission of any false or incorrect information or documents.

I authorize the CRA, NPS Trust or any other entity connected with UPS to collect and share data/ details of my necessary personal information for the purpose of the said scheme regulated under the PFRDA Act, 2013 and the relevant regulations notified thereunder.

Declaration under the Prevention of Money Laundering Act, 2002

I hereby declare that the contribution paid by me/on my behalf has been derived from legally declared and assessed sources of income. I understand that NPS Trust has the right to peruse my financial profile or share the information, with other government authorities. I further agree that NPS Trust has the right to close my PRAN in case I am found violating the provisions of any law relating to prevention of money laundering.

Date: Place:

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)

9. DECLARATION BY NODAL OFFICER (All * Mark field are Mandatory)

Employment Details (At the time of exercise of UPS option)	
Date of Joining*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Date of Superannuation* <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Date of Commencement of qualifying service*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Employee Code/ID*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Post (Optional)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Group (Optional)	<input type="checkbox"/> A <input type="checkbox"/> B (Gazetted) <input type="checkbox"/> B (Non-Gazette) <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/> Other
Service (Optional)	<input type="checkbox"/> IAS <input type="checkbox"/> IPS <input type="checkbox"/> IFS <input type="checkbox"/> Group A <input type="checkbox"/> Group B <input type="checkbox"/> Other
Basic Pay*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Pay Scale (Optional)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Name of the office*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Department*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Ministry*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
DDO Registration Number*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> PAO / CDDO / PrAO Registration Number* <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

*Qualifying Service as defined in Regulation 2(k) read with Regulation 13 of PFRDA (Operationalisation of Unified Pension Scheme under NPS) Regulation, 2025

It is certified that Shri./Smt./Kumari _____ is employed in this office and the details provided in this subscriber registration form have been verified as per service record. The given address and officially valid documents (OVDs) of KYC are verified by this office. Also, it is further certified that he/she has read entries/entries have been read over him/her by us and got confirmed by him/her.

ACKNOWLEDGEMENT

[illegible]

d	d	m	m	y	y	y	y
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General guidelines

- | Sl. No. | Item No. | Item Details | Instructions |
|---------|----------|---|---|
| 1 | 1 | Fathers Name, Mother's Name

Politically Exposed Person | (a) If the name has more than 30 digits, fill Annexure II for the same.
(b) If the applicant is an Orphan, he/she may leave the fields blank. However, an official document to support the status to be submitted.

Politically Exposed Person's (PEPs) are individuals who are or have been entrusted with prominent public functions such as heads of state or of the government, senior politicians, senior government, judicial or military officials, senior executives of state-owned corporations, important political party officials. |
| 2 | 2 | Proof of Identity | If the applicant is submitting Aadhaar as proof of Identity, the first 8 digits of the Aadhaar number should be redacted / masked on the submitted copy. |
| 3 | 5 | Bank Details | For UPS account opening through physical form (FORM A1) bank details and documentary proof are mandatory. Please submit a cancelled cheque / copy of bank passbook / bank statement / bank certificate / letter from Bank containing applicant's Name, Bank Name, Bank Account Number and IFS Code. |
| 4 | 6 | Selection of Pension Fund (PF) & Investment Choice | Government employee/subscribers can exercise choice of Pension Funds and allocate their investments either in Asset Class 'G' under 'Active Choice' or in Life Cycle Funds - LC 50 or LC 25 under 'Auto Choice'.

If no choice is provided, the contributions will be distributed among the default Pension Funds and investment pattern selected by the Government. |
| 5 | 7 & 8 | FATCA & CRS Declaration / Signature by Applicant | Clarification / Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India:
<ul style="list-style-type: none"> • Jurisdiction(s) of Tax Residence : Since US taxes the global income of its citizen, every US citizen of whatever nationality, is also a resident for tax purpose in USA. • Tax Identification Number (TIN) : TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/insurance number, citizen/personal identification/services code/number and resident registration number). • In case applicant is declaring US person status as 'No' but his/her Country of Birth is US, document evidencing Relinquishment of Citizenship should be provided or reasons for not having relinquishment certificate is to be provided. • In case applicant is declaring US person status as 'Yes', provide PAN and 'father name' in addition to details required under section 9 of form. • In case the applicant is unable to affix signature, Left Thumb Impression in case of male and Right Thumb Impression in case of female should be affixed and in case there is no hands, toe impression of the applicant to be provided. The thumb / toe impression should be attested by two persons, one of whom should be the designated nodal officer attesting the same under his/her official seal and stamp. |

- a) The Subscriber can obtain the status of his/her application from CRA and respective Nodal Office.
- b) Subscribers are advised to retain the acknowledgement slip signed/ stamped by the designated respective nodal office where they submit the application.
- c) For more information / clarifications, contact CRA:

1st Floor, Times Tower, Kamala Mills Compound, Senapati Bapat Marg,
Lower Parel (W), Mumbai - 400013

Annexure I - Print PRAN Card In Hindi (Fill the details in Devnagri script)

[illegible]

Annexure II - If Alphabets of name exceeded the space provided on page 1 of the application form.

[illegible]

UNIFIED PENSION SCHEME (UPS) – SUBSCRIBER MIGRATION FORM - Government Sector

[See Regulation 4]

Exercise of Option by an eligible Central Government employee presently subscribed to National Pension System (NPS) For being covered under Unified Pension Scheme (UPS)**Protean eGov Technologies Limited (formerly NSDL e- Governance Infrastructure Ltd.)**

I, Son/ Daughter of Mr/Mrs. being a subscriber of NPS as on 01/04/2025 with permanent retirement account number (PRAN), 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).

Further, I hereby acknowledge that this option exercised by me shall be final and irrevocable.

I authorize the CRA, NPS Trust or any other entity connected with UPS to collect and share data / details of my necessary personal information for the purpose of the said scheme regulated under the PFRDA Act, 2013 and the relevant regulations notified thereunder.

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

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

(To be filled and certified by the DDO based on Service records)**Employment Details (At the time of exercise of UPS option)**

Employee Code/ID									
Date of commencement of qualifying service (Qualifying Service as defined in Regulation 2(k) read with Regulation 13)	<table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y		
Current Month Basic Pay									
Non-Practicing Allowance (NPA), if applicable									
Schedule date for next increment	<table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y		

Signature & Name of DDO	Signature & Name of PAO
DDO Reg. No.	PAO Reg. No.
Date : _____ Place : _____	Date : _____ Place : _____

Note/Instruction:

- The duly signed copy of this Form shall be kept DDO in employee's service record and a copy of the same shall be provided to the employee for his record.
- DDO shall input the Head of Office verified data in the Central Record Keeping System and in case of physical submission of form by the subscriber, the DDO shall upload a copy of this duly signed option form. PAO shall authorise and approve the option exercised by the subscriber in the CRA system through their login.