

## फॉर्मेट 1

(नियम 17 देखें)

## चिकित्सा प्रमाणपत्र

प्रमाणित किया जाता है कि मैंने/(हमने)..... (सरकारी सेवक/अभिदाता का नाम) पुत्र/पुत्री श्री ..... की सावधानीपूर्वक जांच की जो कि ..... में ..... (पदनाम) पद पर कार्यरत हैं।

मेरे/(हमारे) मतानुसार श्री..... विभाग में ..... (यहां रोग या कारण का उल्लेख करें) के परिणामस्वरूप आगे किसी भी प्रकार की सेवा करने के लिए पूर्णतः और स्थायी रूप से असमर्थ हो गए हैं।

(यदि असमर्थता पूर्ण और स्थायी प्रतीत नहीं होती है तो प्रमाणपत्र में तदनुसार परिवर्तन किया जाए और निम्नलिखित वाक्य जोड़ दिया जाए।)

“मेरे/हमारे मतानुसार श्री ..... इससे पूर्व किए जा रहे कार्य से कम परिश्रमी कार्य की भावी सेवा के लिए योग्य है/ ..... मास के विश्राम के पश्चात् इससे पूर्व किए जा रहे कार्य से कम परिश्रमी कार्य की भावी सेवा के लिए योग्य हो जाएंगे।”

स्थान

तारीख

चिकित्सा प्राधिकारी का मुहर सहित हस्ताक्षर

[फा. सं. 57/01/2025-पी&amp;पीडब्ल्यू(बी)]

ध्रुवज्योति सेनगुप्ता, संयुक्त सचिव

## MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS

(Department of Pension and Pensioners' Welfare)

## NOTIFICATION

New Delhi, the 2nd September, 2025

**G.S.R. 599(E).**—In exercise of the powers conferred by the proviso to article 309 and clause (5) of article 148 of the Constitution and after consultation with the Comptroller and Auditor-General of India in relation to persons serving in the Indian Audit and Accounts Department, the President hereby makes the following rules regulating the methods of implementation of the Unified Pension Scheme as an option under the National Pension System for the employees of the Central Government who are covered under the National Pension System, namely:

## -CHAPTER I

## PRELIMINARY

**1. Short title and commencement.** - (1) These rules may be called the Central Civil Services (Implementation of the Unified Pension Scheme under the National Pension System) Rules, 2025.

(2) They shall come into force on the date of their publication in the Official Gazette.

2. **Application.** - Save as otherwise provided in these rules, these rules shall apply to the government servants, including civilian government servants in the Defence Services, appointed substantively to civil services and posts in connection with the affairs of the Union on or after the 1<sup>st</sup> day of January, 2004 and opts for the Unified Pension Scheme as an option under the National Pension System, but shall not apply to,-

- (a) Railway servants;
- (b) persons in casual and daily rated employment;
- (c) persons paid from contingencies;
- (d) members of the All India Services;
- (e) persons locally recruited for services in diplomatic, consular or other Indian establishments in foreign countries;
- (f) persons employed on contract;
- (g) persons whose terms and conditions of service are regulated by or under the provisions of the Constitution or any other law for the time being in force;
- (h) persons to whom the Central Civil Services (Pension) Rules, 2021 apply in accordance with any special or general order issued by the government; and
- (i) persons to whom the Central Civil Services (Implementation of National Pension System) Rules, 2021 apply and who have not opted for Unified Pension Scheme.

3. **Definitions.** - (1) In these rules, unless the context otherwise requires, -

- (a) "accredited bank" in relation to a ministry or department or Union territory, means the Reserve Bank or any bank which is appointed to transact business of the government pertaining to that ministry or department or Union territory and is officially recognised for transfer of funds to the Trustee Bank;
- (b) "Act" means the Pension Fund Regulatory and Development Authority Act, 2013 (23 of 2013);
- (c) "admissible payout" means the amount payable to a UPS subscriber for life, in such proportion and in such manner as specified under the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025;
- (d) "Authority" means the Pension Fund Regulatory and Development Authority established under sub-section (1) of section 3 of the Pension Fund Regulatory and Development Authority Act, 2013 (23 of 2013);
- (e) "Benchmark Corpus" means a corpus as specified under the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025;
- (f) "central recordkeeping agency" means an agency registered under section 27 of the Pension Fund Regulatory and Development Authority Act, 2013 (23 of 2013) to perform the functions of recordkeeping, accounting, administration and customer service for subscribers to schemes;
- (g) "Cheque Drawing and Disbursing Officer" means a drawing and disbursing officer functioning under a ministry or department (including the Central Public Works department, Forest department and departments in which the provisions of the Central Public Works Account Code are authorised to be followed) or a Union territory, who is authorised to withdraw money for specified types of payments against an assignment account opened in his favour in a specified branch of an accredited bank;
- (h) "default pattern" means such choice of pension fund(s) and of investment pattern(s), as may be determined by the Authority in respect of an individual corpus under the Unified Pension Scheme, from time to time;
- (i) "Defence Services" means the services under the Government of India in the Ministry of Defence and in the Defence Accounts department under the control of the Ministry of Defence paid out of the Defence Services Estimates and not permanently subject to the Air Force Act, 1950 (45 of 1950) or the Army Act, 1950 (46 of 1950) or the Navy Act, 1957 (62 of 1957);
- (j) "Drawing and Disbursing Officer" means a Head of Office and also any other Gazetted Officer so designated by a department of the Central Government, a Head of Department or an Administrator, to draw bills and make payments on behalf of the Central Government. The term shall also include a Head of Department or an Administrator where he himself discharges such function;
- (k) "emoluments" means the emoluments as specified in rule 5;
- (l) "foreign service" means the service in which a government servant receives his pay with the sanction of the government from any source other than the Consolidated Fund of India or the Consolidated Fund of a State or the Consolidated Fund of a Union territory;

(m) "family payout" means the monthly amount payable to the legally wedded spouse of a deceased subscriber and computed as per regulations;

(n) "government" means the Central Government;

(o) "Head of Department" means an officer as defined in the Delegation of Financial Powers Rules, 2024, and includes such other officer to whom the President may, by order, specify as Head of Department;

(p) "Head of Office" means an Officer as defined in the Delegation of Financial Powers Rules, 2024, and includes such other officer to whom the government may, by order, specify as Head of Office;

(q) "individual corpus" means the net asset value of units outstanding in the individual Permanent Retirement Account Number (PRAN) of a subscriber tagged with the Unified Pension Scheme account;

(r) "legally wedded spouse" means the spouse of a subscriber whose name appears as such in the service records as on the date of superannuation or voluntary retirement or retirement under the Fundamental Rule 56(j) (which is not treated as penalty under the Central Civil Services (Classification, Control and Appeal) Rules, 1965, as may be applicable, and who is surviving the deceased subscriber;

(s) "local fund administered by government" means the fund administered by a body which, by law or rule having the force of law, comes under the control of the government and over whose expenditure the government retains complete and direct control;

(t) "National Pension System" means the contributory pension system referred to in section 20 of the Pension Fund Regulatory and Development Authority Act, 2013 (23 of 2013) whereby contributions from a subscriber are collected and accumulated in an individual pension account using a system of points of presence, a central recordkeeping agency and pension funds as may be specified by regulations by Pension Fund Regulatory and Development Authority;

(u) "Pay and Accounts Officer" means an officer, whatever his official designation, who maintains the accounts of a ministry, department or office of the Central Government or Union territory and includes an Accountant-General, who is entrusted with the functions of maintaining the accounts or part of accounts of the Central Government or Union territory;

(v) "Pension fund" means an intermediary which has been granted a certificate of registration under sub-section (3) of section 27 of the Pension Fund Regulatory and Development Authority Act, 2013 (23 of 2013) by the Authority as a pension fund for receiving contributions, accumulating them and making payments to the subscriber in the manner as may be specified by regulations;

(w) "Permanent Retirement Account Number" means a unique identification number allotted to each Unified Pension Scheme subscriber by the central recordkeeping agency;

(x) "qualifying service" means the period of service in respect of a UPS subscriber, as determined in the manner specified under regulation.

(y) "regulations" means the regulations notified by the Authority for operationalising the Unified Pension Scheme under the National Pension System;

(z) "schedule" means the schedules appended to the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025;

(aa) "switch facility" means a one-time facility available to Unified Pension Scheme subscriber under these rules;

(ab) "Trustee Bank" means a banking company as defined in the Banking Regulation Act, 1949 (10 of 1949);

(ac) "Unified Pension Scheme (UPS)" means the option available to employees of the Central Government, who are covered under the National Pension System, in terms of the UPS Notification;

(ad) "UPS Notification" means the notification published in the Gazette of India bearing number F. No. FX-1/3/2024-PR, dated the 24th January 2025, as issued by the Department of Financial Services, Ministry of Finance;

(ae) "UPS Payout Order" means an authorisation issued by the Pay and Accounts Officer to the National Pension System Trust containing such details as provided under regulation 20 of the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025;

(af) "UPS subscriber", for the purpose of these rules, shall mean a Central Government employee who opts for and is enrolled under the Unified Pension Scheme in accordance with the Pension Fund Regulatory and

Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025.

(2) Words and expressions used herein and not defined but defined in the Central Civil Services (Implementation of the National Pension System) Rules, 2021, the Fundamental Rules, 1922, the Central Civil Services (Pension) Rules, 2021, the Pension Fund Regulatory and Development Authority Act, 2013 (23 of 2013) or the Pension Fund Regulatory and the Development Authority Regulations have the same meanings respectively assigned to them in those Act or rules or regulations.

## CHAPTER II

### GENERAL CONDITIONS

#### 4. Enrolment under the Unified Pension Scheme as an option under the National Pension System. –

(1) A Central government employee who is in service as on 1st April 2025 and covered under the National Pension System shall have an option to submit an application to the concerned Head of Office in Form A2 of Schedule I of the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025 or in any other Form specified by the Authority for enrolment in the Unified Pension Scheme under the National Pension System in accordance with UPS regulations within three months from 1<sup>st</sup> April, 2025, or within such extended timelines, if any, allowed by the government, along with an option Form referred to in rule 10.

(2) A government employee joining service on or after the 1<sup>st</sup> April, 2025, who by virtue of the provisions of sub-section (1) of section 20 of the Act and the Central Civil Services (Implementation of National Pension System) Rules, 2021 *ab initio* becomes eligible for subscribing to National Pension System, shall have the option to directly enroll for being covered under the Unified Pension Scheme immediately on joining. In case, such an employee chooses Unified Pension Scheme option under the National Pension System, he shall submit an application to the concerned Head of Office in Form A1 of Schedule I of the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025 or any other Form specified by the Authority for enrolment in Unified Pension Scheme under the National Pension System in accordance with the UPS regulations within thirty days, from the date of joining the Central Government service or within such extended timelines, if any, allowed by the Central Government along with an option Form referred to in rule 10.

(3) The Head of Office shall on receipt of the application under sub-rules (1) and (2), ensure that the application is complete in all respects, countersign it indicating the date of receipt and send it to the Drawing and Disbursing Officer within three working days of receipt of application. The Head of Office shall keep a copy of the application Form for record.

(4) The Drawing and Disbursing Officer on receipt of application from Head of Office through physical or digital mode shall verify and forward the application to the Pay and Accounts Officer or Cheque Drawing and Disbursing Officer, as the case may be, within three working days from the date of receipt of the application from the Head of Office.

(5) The Pay and Accounts Officer or the Cheque Drawing and Disbursing Officer, as the case may be, shall process the application received from the Drawing and Disbursing Officer and forward it to the central recordkeeping agency through the online system within three working days from the date of receipt of the application from the Drawing and Disbursing Officer. The Pay and Accounts Officer or the Cheque Drawing and Disbursing Officer shall also upload duly signed copy of the application in the central recordkeeping agency system for record.

(6) The central recordkeeping agency shall complete registration process and allocate a Permanent Retirement Account Number in respect of each government servant in the form specified by the Authority as per the turn-around time specified by the Authority. After completion of the registration process, the central recordkeeping agency shall communicate the Permanent Retirement Account Number to the Pay and Accounts Officer or the Cheque Drawing and Disbursing Officer, as the case may be, and also forward Permanent Retirement Account Number kit to the subscriber in accordance with the process and turn-around time laid down by the Authority.

(7) The Pay and Accounts Officer or the Cheque Drawing and Disbursing Officer, as the case may be, shall communicate Permanent Retirement Account Number (PRAN) to the concerned Drawing and Disbursing Officer immediately.

(8) The Drawing and Disbursing Officer shall communicate the Permanent Retirement Account Number (PRAN) to the Head of Office immediately.

(9) The Head of Office shall intimate the Permanent Retirement Account Number to the subscriber and shall record the Permanent Retirement Account Number (PRAN) in the Subscriber Registration Form for Unified Pension Scheme submitted by the subscriber and in the service book of the subscriber and also paste a certified copy of Subscriber

Registration Form for UPS in the service book of the subscriber within five working days from the date of receipt of communication from Drawing and Disbursing Officer.

(10) The authorities referred to in sub-rule (3) to sub-rule (9) shall ensure that there is no delay in the process of enrollment of the government servant in the Unified Pension Scheme and crediting of first contribution in the individual pension account of the subscriber. The first contribution of the government servant shall be credited in his individual pension account within twenty days of the date of submission of the application under sub-rule (2) or by the last date of the month in which the government servant joined, whichever is later.

(11) In case, where the process of enrollment of the government servant in the Unified Pension Scheme has not been completed before the date of drawal of the salary for the first month or any subsequent month, the salary or salaries shall be paid to the government servant after withholding the amount of contribution as determined in accordance with rule 6. The amount of the contribution withheld from the salary as well as the amount of interest payable under rule 8 shall be credited to the individual pension account of the government servant as soon as the process of generation of Permanent Retirement Account Number of government servant in the Unified Pension Scheme is completed by the central recordkeeping agency and communicated to the Pay and Accounts Officer or Cheque Drawing and Disbursing Officer.

(12) Subject to the provisions under rule 11, the option once exercised under sub-rules (1) and (2), shall be final.

(13) If no option is exercised by the government servant within the timelines laid down under sub-rules (1) and (2) for enrolment under the Unified Pension Scheme, he shall be deemed to have opted to continue under the National Pension System without the option of the Unified Pension Scheme.

(14) Action on the option Form referred to in rule 10 submitted under sub-rules (1) and (2), shall be taken in accordance with the provisions of rule 10.

**5. Emoluments.** – (1) The expression 'emoluments' for the purpose of determining the amount of mandatory contribution under the Unified Pension Scheme includes basic pay as defined in rule 9 (21) (a) (i) of the Fundamental Rules, 1922, non-practicing allowance granted to medical officer in lieu of private practice and admissible dearness allowance in a calendar month.

(2) Subject to the proviso to sub-rule (1) of rule 7, if a subscriber had been absent from duty on leave for which leave salary is payable, the amount representing pay and dearness allowance in the leave salary actually drawn shall be taken into account for emoluments for the purpose of this rule. The amount of pay, non-practicing allowance and dearness allowance, actually drawn during leave shall be taken into account as emoluments for the purpose of this rule.

(3) Subject to the proviso to sub-rule (1) of rule 7, if a subscriber had been absent from duty or was on extraordinary leave, during whole or part of a calendar month, the pay or the amount representing pay, non-practicing allowance referred to in this rule and dearness allowance in the leave salary which he actually drew for the part of that calendar month during which he was on duty or was on leave for which leave salary is payable, shall be taken into account for emoluments for the purpose of this rule.

(4) If a subscriber had been under suspension, the subsistence allowance drawn during the period of suspension in a calendar month shall be taken into account for emoluments for the purpose of this rule.

(5) The pay drawn by a subscriber while on deputation in India shall be taken into account for emoluments for the purpose of this rule.

(6) In the case of a subscriber on foreign service or deputation outside India, the pay which he would have drawn under the government had he not been on foreign service or such deputation, shall be taken into account for emoluments.

(7) Where a retired subscriber, who is re-employed in government service and to whom these rules are applicable and whose pay on re-employment has been reduced by an amount not exceeding his monthly pension, the element of monthly pension by which his pay is reduced shall be included in emoluments.

**6. Contribution by the subscriber to the Unified Pension Scheme.** - (1) The Unified Pension Scheme shall work on defined contribution basis. A subscriber shall make a contribution of ten per cent. or such other percentage as may be notified from time to time, of his emoluments into the individual corpus under the Unified Pension Scheme every month. The amount of contribution payable shall be rounded off to the next higher rupee.

(2) Contribution may be made by the subscriber, at his option, during the period of suspension:

Provided that where, in the final orders passed by the government on conclusion of the inquiry, the period spent under suspension is treated as duty or leave for which leave salary is payable; contributions to the Unified Pension Scheme shall be determined based on the emoluments which the subscriber becomes entitled to for the period of suspension. The difference of the amount of contribution to be deposited and the amount of contribution already

deposited during the period of suspension, shall be credited to the individual corpus of the subscriber valued on the net asset value of the default pattern and corresponding units on last working day of the month in which contributions have to be adjusted.

(3) No contribution shall be made by the subscriber during the period of absence from duty (whether on leave or otherwise) for which no pay or leave salary is payable.

(4) During the period of transfer on deputation to a department or organisation under the Central Government or the State Government, the subscriber shall remain subject to these rules in the same manner, as if he was not so transferred or sent on deputation and will continue to contribute towards Unified Pension Scheme based on emoluments worked out in accordance with sub-rule (5) of rule 5.

(5) Contributions in respect of any arrears of salary received by the subscriber due to retrospective increase shall be treated as the contributions for the month in which the payments are made.

(6) The subscriber shall contribute to the Unified Pension Scheme during the period of probation.

(7) Deduction and crediting of contributions to the individual corpus during foreign service in India or outside India, including deputation to United Nations' Secretariat or other United Nations' bodies, the International Monetary Fund, the International Bank of Reconstruction and Development, or the Asian Development Bank or the Commonwealth Secretariat or any other international organisation, shall be regulated in accordance with the instructions issued by the Department of Personnel and Training from time to time and the rate of contribution and procedure laid down by the Authority.

(8) The Drawing and Disbursing Officer shall deduct the contribution from the salary of the government servant and send the bill to the Pay and Accounts Officer or Cheque Drawing and Disbursing Officer, as the case may be, along with details of contributions deducted in respect of each subscriber on or before twentieth day of each month.

(9) A subscriber may, at his option, make contribution in excess of the contribution specified in sub-rule (1) in accordance with the procedure laid down by the Authority and the government.

(10) The Pay and Accounts Officer or the Cheque Drawing and Disbursing Officer, as the case may be, based on the details of contributions in respect of each subscriber sent by the Drawing and Disbursing Officer to Pay and Accounts Officer or Cheque Drawing and Disbursing Officer under sub-rule (8), shall prepare and upload a Subscription Contribution File and generate a transaction ID by twenty- fifth day of each month.

(11) The Pay and Accounts Officer or the Cheque Drawing and Disbursing Officer, as the case may be, shall remit the contribution to the Trustee Bank through the Accredited Bank by the last working day of each month:

Provided that the contribution for the month of March shall be remitted by the Pay and Accounts Officer or the Cheque Drawing and Disbursing Officer to the Trustee Bank through the Accredited Bank on the first working day of the month of April;

(12) In case of delay in crediting of contribution to the individual corpus of the subscriber beyond the prescribed timeline due to factors not attributable to the subscriber, the amount shall be credited to the individual corpus of the subscriber valued on the net asset value of the default pattern, and corresponding units on last working day of the month in which contribution(s) has to be adjusted in accordance with rule 8.

**7. Contribution by the government.** - (1) The government shall make contribution of ten per cent. or such other percentage as may be notified from time to time, of the emoluments of a government servant to the individual corpus of the subscriber every month. The amount of contribution payable shall be rounded off to the next higher rupee:

Provided that in cases where the leave is granted to the subscriber on medical ground or due to his inability to join or rejoin duty on account of civil commotion; or for pursuing higher studies considered useful in discharge of his official duty, and during such leave, leave salary is not payable or is payable at a rate which is less than full pay, the government shall make contribution equal to ten per cent. or such other percentage as may be notified from time to time, of the notional emoluments comprising the amount representing pay and dearness allowance in the leave salary, non-practicing allowance referred to in rule 5.

(2) Subject to the proviso to sub-rule (1), no contribution shall be made by the government for the period during which the subscriber is not required to make contribution in accordance with these rules.

(3) In the case of a subscriber under suspension, contribution shall be made by the government on the basis of the emoluments determined by taking into account the subsistence allowance paid to the subscriber during the period of such suspension:

Provided that no contribution shall be made by the government during the period of suspension where the subscriber had opted not to pay his contribution during the said period of suspension :

Provided further that where, in the final orders passed by the government on conclusion of the inquiry, the period spent under suspension is treated as duty or leave for which leave salary is payable, contributions by the government to the individual corpus under the Unified Pension Scheme shall be determined based on the emoluments which the subscriber becomes entitled to for the period of suspension. The difference of the amount of contribution to be deposited by the government and the amount of contribution already deposited during the period of suspension, shall be credited to the individual corpus of the subscriber valued on the net asset value of the default pattern, and corresponding units on last working day of the month in which contribution(s) is to be adjusted.

(4) Contribution by the government to the individual corpus during foreign service in India or outside India, including deputation to United Nations' Secretariat or other United Nations' bodies, the International Monetary Fund, the International Bank of Reconstruction and Development, or the Asian Development Bank or the Commonwealth Secretariat or any other international organisation, shall be regulated in accordance with the orders issued by Department of Personnel and Training from time to time and the rate of contribution and its procedure laid down by the Authority.

(5) The provisions regarding time line as applicable in the case of remittance of contribution by the subscriber shall also be applicable for remittance of contribution by the government. In case there is a delay in crediting of contribution to the individual corpus of the subscriber beyond the prescribed timeline due to factors not attributable to the subscriber, the amount shall be credited to the individual corpus of the subscriber valued on the net asset value of the default pattern, and corresponding units on last working day of the month in which contribution(s) has to be adjusted in accordance with rule 8.

**8. Delayed deposit of contributions.** - (1) In case of delay, due to factors not attributable to the subscriber, in,-

- (a) commencement of monthly contributions on account of delay in enrollment of the subscriber in the Unified Pension Scheme beyond the time limits prescribed in rule 4; or
- (b) deduction of monthly contribution from the salary of the subscriber or crediting to his individual corpus under Unified Pension Scheme beyond the time limit prescribed in rule 6; or
- (c) crediting of the monthly contributions by the government to the individual corpus under the Unified Pension Scheme of the subscriber beyond the time limit prescribed in rule 7,

the amount of contribution may be credited to the individual corpus of the subscriber for the period of delay, in such a manner that the units which would have been credited in the absence of such delay are duly restored to the subscriber's account. The computation of such units shall be valued on the net asset value of the default pattern and corresponding units on last working day of the month in which contribution(s) has to be adjusted.

(2)(a) Every case of delay in crediting of monthly contribution of the subscriber under rule 6 or crediting of monthly contribution by the government in the individual corpus of the subscriber under rule 7 shall be examined by the Head of Department or Chief Controller of Accounts for fixation of responsibility;

(b) If the Head of Department or Chief Controller of Accounts is satisfied that the delay is caused on account of administrative lapse, the delinquent official or officials shall be held liable to pay the amount of pecuniary loss to the government on account of payment of excess amount, if any;

(c) The responsibility and the amount of liability on the part of the delinquent official or officials shall be determined in the same manner as in the case of delayed deduction or remittance of Tax Deduction at Source under section 201(IA) of the Income-tax Act, 1961 (43 of 1961). This will be without prejudice to any disciplinary action which the disciplinary authority may propose to take against the official or officials responsible for the administrative lapse in this respect.

**9. Investment of the individual corpus.** - The individual corpus under Unified Pension Scheme in respect of a subscriber shall be invested by such pension fund or funds and in such manner as may be notified by the Authority.

**10. Option to avail benefits on death or invalidation or disability of subscriber during service.** - (1) Every government employee covered under the Unified Pension Scheme shall, within thirty days of joining government service or within such extended timelines, if any, allowed by the government, in respect of such employee, shall exercise an option in Form 1 for availing benefits under the Unified Pension Scheme or under the Central Civil Service (Pension) Rules, 2021 or the Central Civil Service (Extraordinary Pension) Rules, 2023 in the event of his death or boarding out on account of disablement or retirement on invalidation.

(2) The option shall be exercised to the Head of Office who will accept the same after verifying all the facts submitted therein and place it in the service book. A copy of the option shall be forwarded by the Head of Office to the Central Recordkeeping Agency through the Drawing and Disbursing Officer and the Pay and Accounts Officer for their record. The Pay and Accounts Officer shall also make suitable entry in the online system indicating the details regarding the option exercised by the government employee.

(3) (a) (i) Every government employee covered under the Unified Pension Scheme shall, along with the option in Form 1, also submit details of family in Form 2 to the Head of Office;

(ii) If the government servant has no family, he shall furnish the details in Form 2 as soon as he acquires a family.

(b) The government servant shall communicate to the Head of Office any subsequent change in the details of his family, including the fact of marriage of his child.

(c) As and when a disability referred to in rule 50 of the Central Civil Service (Pension) Rules, 2021 manifests itself in a child which makes him unable to earn his living, the fact shall be brought to the notice of the Head of Office duly supported by a Medical Certificate from a Medical Officer, not below the rank of a Civil Surgeon. This may be indicated in Form 2 by the Head of Office. As and when the claim for family pension arises, the legal guardian of the child may make an application supported by a fresh medical certificate from a Medical Officer, not below the rank of Civil Surgeon, that the child still suffers from the disability.

(d)(i) The Head of Office shall, on receipt of the Form 2, acknowledge its receipt and all further communications received from the government servant in this behalf, countersign it indicating the date of receipt and get the same pasted on the service book of the government servant concerned;

(ii) The Head of Office on receipt of communication from the government servant regarding any change in the details of family shall incorporate such change in Form 2.

(4) (a) The option exercised under sub-rule (1), may be revised at any number of times by the subscriber before his retirement by making a fresh option intimating his revised option to the Head of Office. On receipt of the revised option, the Head of Office and the Pay and Accounts Officer shall take further action as mentioned in sub-rule (2);

(b) A subscriber who is discharged on invalidation or disability shall be given an opportunity to submit a fresh option at the time of such discharge;

(c) Where such subscriber does not exercise a fresh option or is not in a position to exercise fresh option at the time of discharge, the option already exercised by the subscriber shall become operative;

(d) Where no option was exercised by the subscriber and the subscriber is not in a position to exercise an option at the time of discharge, his case will be regulated in accordance with sub-rule (6).

(5) In case of death of a subscriber while in service, the last option exercised by the deceased subscriber before his death shall be treated as final and the family shall have no right to revise the option.

(6)(a) Where a subscriber who did not exercise an option under sub-rule (1) and dies before completion of service of fifteen years, his family will be granted family pension in accordance with the provisions of the Central Civil Services (Pension) Rules, 2021 or the Central Civil Services (Extraordinary Pension) Rules, 2023 as the case may be, as a default option;

(b) Where a subscriber is discharged from government service on invalidation or disability before completion of service of fifteen years without exercising an option under sub-rule (1), and is also not in a position to exercise an option at the time of discharge, he shall be granted invalid pension or disability pension in accordance with the provisions of the Central Civil Services (Pension) Rules, 2021 or the Central Civil Services (Extraordinary Pension) Rules, 2023, as the case may be, as default option;

(c) In all other cases, where no option was exercised by the subscriber, the claim of the subscriber on discharge from the service and that of the family on death of the subscriber, shall be regulated in accordance with the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025, as default option.

(7) In cases where the option exercised by the deceased subscriber in accordance with sub-rule (1) or the default option in accordance with sub-rule (6) for benefit under the Central Civil Services (Pension) Rules, 2021 or the Central Civil Services (Extraordinary Pension) Rules, 2023 becomes infructuous on account of non-availability of an eligible member of the family for grant of family pension under the Central Civil Services (Pension) Rules, 2021 or the Central Civil Services (Extraordinary Pension) Rules, 2023, such option shall be deemed to have become invalid and the amount in the individual corpus under the Unified Pension Scheme System shall be granted to the legal heir(s) of the subscriber in lump sum, in accordance with the regulations.

**11. Switch Facility.** - (1) 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:

Provided that the switch facility cannot be exercised in cases where departmental or judicial proceedings are pending or contemplated against the subscriber.

(2) 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.

(3) If no option is exercised by the subscriber for switching over to the National Pension System within the stipulated time, the subscriber shall continue to be governed under the provisions of the Unified Pension Scheme.

(4) 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 National Pension System. The additional four per cent. Contribution for the period during which subscriber was under Unified Pension Scheme ( before the switch facility becomes effective) shall be computed on the default investment pattern, as notified by the Authority, and credited to the National Pension System Account of the subscriber;

(b) future contributions of the Central Government, after the switch facility become effective, will be credited to the National Pension System account of the subscriber, at the rate of fourteen per cent. as per the provisions of the Central Civil Services (Implementation of National Pension System) 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 Pension Fund Regulatory and Development Authority (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.

### CHAPTER III

#### DETERMINATION OF BENEFITS IN CASE OF SUPERANNUATION, VOLUNTARY RETIREMENT FROM SERVICE, RESIGNATION AND DEATH

**12. Retirement on superannuation.** - A subscriber, who is retired on his attaining the age of superannuation or, if the service of the subscriber has been extended beyond superannuation, on expiry of such period of extension of service beyond the age of superannuation, shall be entitled to benefit as admissible under the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025 to the subscriber retiring on superannuation.

**13. Retirement on completion of twenty years' regular service.** - (1) At any time after a subscriber has completed twenty years' regular service, he may, by giving notice of not less than three months in writing to the appointing authority, retire from the service :

Provided that this rule shall not apply to a subscriber, including scientist or technical expert, who is, -

(a) on assignments under the Indian Technical and Economic Cooperation (ITEC) Programme of the Ministry of External Affairs and other aid programmes ;

(b) posted abroad in foreign based offices of the ministries or departments ;

(c) on a specific contract assignment to a foreign government,

unless, after having been transferred to India, he has resumed the charge of the post in India and served for a period of not less than one year.

**Explanation.-** For the purposes of this rule,-

(a) "regular service" shall mean service commencing on the date of joining of a post in the Central Government on a regular basis, whether on direct recruitment or absorption or re-employment basis, and shall include past regular service, in the same or another Central Government department, a State Government or an autonomous or statutory body, before joining the present service with proper permission, if such past service is allowed to be counted as qualifying service for the purpose of gratuity in accordance with the orders issued by the government from time to time.

(b) Periods spent on all kinds of leave (including study leave and extraordinary leave), deputation or foreign service, duly sanctioned by the competent authority, shall be treated as regular service for the purposes of this rule.

(c) Service rendered on casual, ad-hoc or contract basis, before appointment on regular basis, in the same or another Central Government department, a State Government or an autonomous or statutory body, shall not be treated as regular service for the purposes of this rule.

(2) The notice of voluntary retirement given under sub-rule (1) shall require acceptance by the appointing authority :

Provided that where the appointing authority does not refuse to grant the permission for retirement before the expiry of the period specified in the said notice, the retirement shall become effective from the date of expiry of the said period.

(3)(a) Subscriber referred to in sub-rule (1) may make a request in writing to the appointing authority to accept notice of voluntary retirement of less than three months giving reasons therefor;

(b) The appointing authority, on receipt of a request under clause (a), subject to the provisions of sub-rule (2), may consider such request for the curtailment of the period of notice of three months on merits and if satisfied that the curtailment of the period of notice will not cause any administrative inconvenience, the appointing authority may relax the requirement of notice of three months.

(4) Subscriber, who has opted to retire under this rule and has given the necessary notice to that effect to the appointing authority, shall be precluded from withdrawing his notice except with the specific approval of such authority:

Provided that the request for withdrawal shall be made at least fifteen days before the intended date of his retirement.

(5) This rule shall not apply to a subscriber who, -

(a) retires under the Special Voluntary retirement Scheme of Department of Personnel and Training relating to voluntary retirement of surplus employees issued *vide* Office Memorandum No. 25013/6/2001-Estt. (A), dated the 28<sup>th</sup> February, 2002, as amended from time to time; or

(b) retires from government service for being absorbed in an autonomous body or a public sector undertaking.

**Explanation.** - For the purposes of this rule, the expression "*appointing authority*" shall mean the authority which is competent to make appointments to the service or post from which the subscriber seeks voluntary retirement.

(6) The subscriber, on voluntary retirement from service before completion of twenty-five years of qualifying service, shall be entitled to pro-rata assured payout admissible under the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025.

(7) The subscriber, on voluntary retirement from service on or after completion of twenty-five years of qualifying service, shall be entitled to full assured payout admissible under the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025.

#### **14. Benefits on retirement under rule 56 of Fundamental Rules or under the special voluntary retirement scheme.** - A subscriber, -

(a) who retires or is retired, in advance of the age of compulsory retirement in accordance with rule 56 of the Fundamental Rules, 1922; or

(b) who, on being declared surplus to the establishment in which he was serving, opts for Special Voluntary Retirement Scheme of Department of Personnel and Training issued as notified *vide* Office Memorandum No. 25013/6/2001-Estt. (A), dated the 28<sup>th</sup> February, 2002, as amended from time to time,

shall be entitled to benefits as admissible under the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025 to the subscriber retiring on superannuation:

Provided that a subscriber who on being declared surplus to the establishment in which he was serving, opts for Special Voluntary Retirement Scheme of Department of Personnel and Training, shall also be entitled to the *ex-gratia* admissible under the said Scheme in addition to benefits admissible under the regulations.

#### **15. Resignation from government service.** - (1) Resignation from a service or a post, unless it is allowed to be withdrawn in the public interest by the appointing authority, entails forfeiture of assured payout under the Unified Pension Scheme. In such cases, the accumulated pension wealth in the individual corpus shall be payable to the subscriber in lump sum in accordance with the regulations as notified by the Authority:

Provided that such payment of lump sum amount to subscriber shall not be made before the expiry of a period of ninety days from the date on which the resignation becomes effective and the subscriber is relieved of his duty:

Provided further that if the subscriber dies before the expiry of a period of ninety days from the date on which the resignation becomes effective, accumulated pension wealth in the individual corpus shall be made to the legally wedded spouse and in case legally wedded spouse does not exists, the same would be payable to the legal heir(s), in accordance with the regulations as notified by the Authority.

(2) (a) A resignation shall not entail forfeiture of benefits under Unified Pension Scheme if it has been submitted to take up, with proper permission, another appointment, whether temporary or permanent, under the Central Government, whether in the same or any other department of the Central Government, the subscriber shall continue to subscribe to the Unified Pension Scheme with the same Permanent Retirement Account Number tagged to Unified Pension Scheme on the new appointment and shall be deemed to be a member of the Unified Pension Scheme from the date he joined the service or a post to which he was first appointed in the Central Government.

(b) Where the resignation has been submitted to take up, after completion of qualifying service of less than ten years, with proper permission, another appointment, whether temporary or permanent, in the State Government or any autonomous body or public sector undertaking of the Central Government or the State Government, in such cases, the accumulated pension wealth in the individual corpus under the Unified Pension Scheme shall be payable to the subscriber in lump sum in accordance with the regulations as notified by the Authority.

(c) Where the resignation has been submitted to take up, on or after completion of ten years of qualifying service, with proper permission, another appointment, whether temporary or permanent, in the State Government or any autonomous body or public sector undertaking of the Central Government or the State Government, the subscriber shall be entitled to assured Payout admissible under the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025, as in case of superannuation.

(3) The appointing authority may permit a person to withdraw his resignation in the public interest on the following conditions, namely: -

- (a) the person concerned was not a temporary government servant at the time of acceptance of his resignation;
- (b) the resignation was tendered by the government servant for some compelling reasons which did not involve any reflection on his integrity, efficiency, or conduct and the request for withdrawal of the resignation has been made as a result of a material change in the circumstances which originally compelled him to tender the resignation;
- (c) during the period intervening between the date on which the resignation became effective and the date from which the request for withdrawal was made, the conduct of the person concerned was in no way improper;
- (d) the period of absence from duty between the date on which the resignation became effective and the date of which the person is allowed to resume duty as a result of permission to withdraw the resignation is not more than ninety days;
- (e) the post, which was vacated by the government servant on the acceptance of his resignation or any other comparable post, is available.

(4) Request for withdrawal of a resignation shall not be accepted by the appointing authority where a government servant resigns from service or post with a view to taking up an appointment in or under a private commercial company or a corporation or company wholly or substantially owned or controlled by the government or a body controlled or financed by the government.

(5) When an order is passed by the appointing authority allowing a person to withdraw his resignation and to resume duty, the order shall be deemed to include the condonation of interruption in service.

**16. Benefit on absorption in or under a corporation, company or body.** – (1) (a) A subscriber who has been permitted to be absorbed in a service or post in or under a corporation or company wholly or substantially owned or controlled by the Central Government or a State Government or in or under a body controlled or financed by the Central Government or a State Government, shall be deemed to have retired from service from the date of such absorption. Where the subscriber is deemed retired before completion of qualifying service of ten years on such absorption, in such cases, the accumulated pension wealth in the individual corpus under the Unified Pension Scheme shall be payable to the subscriber in lump sum in accordance with the regulations as notified by the Authority.

(b) Where the subscriber has been permitted to be absorbed in a service or post in or under a corporation or company wholly or substantially owned or controlled by the Central Government or a State Government or in or under a body controlled or financed by the Central Government or a State Government, shall be deemed to have retired from service from the date of such absorption. Where the subscriber is deemed retired on or after completion of qualifying service of ten years on such absorption, the subscriber shall be entitled to assured payout admissible under the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under the National Pension System) Regulations, 2025, as in case of superannuation.

(2) (a) In case a subscriber is deemed to be absorbed consequent upon conversion of a Central Government department into a public sector undertaking or an autonomous body controlled or financed by the Central Government, the subscriber shall have the following option, namely :-

(i) seek retirement based on the qualifying service in the Central Government prior to such conversion, and avail the benefits under Unified Pension Scheme as in case of superannuation, provided the length of qualifying service is ten years or more;

(ii) continue to serve in the public sector undertaking or the autonomous body and avail the benefit of Unified Pension Scheme on the basis of combined qualifying service.

(b) In respect of the subscribers who have opted to continue to serve in public sector undertaking or the autonomous body based on the combined qualifying service, the necessary arrangement for payment of Unified Pension Scheme benefits shall be as per the mechanism specified by the Central Government in this behalf.

(3) The provisions under sub-rule (1) shall also apply to the subscribers who are permitted to be absorbed in joint sector undertakings, wholly under the joint control of Central Government and State Governments or Union territory administrations or under the joint control of two or more State Governments or Union territory administrations.

**Explanation 1.** - For the purpose of this rule, date of absorption shall be, in case, a subscriber, -

(i) joins a corporation or company or body on immediate absorption basis, the date on which he actually joins that corporation or company or body;

(ii) initially joins a corporation or company or body on foreign service terms, the date from which his unqualified resignation is accepted by the government; and

(iii) joins a corporation or company or body on conversion of a government department into a public sector undertaking or the autonomous body, the date from which his option to be absorbed in that corporation or company or body is accepted by the government.

**Explanation 2.** - For the purposes of this rule, body means autonomous body or statutory body.

**17. Entitlement on retirement on invalidation.** - (1) In case of a subscriber acquiring a disability, where the provisions of section 20 of the Rights of Persons with Disabilities Act, 2016 (49 of 2016) are applicable, shall be governed by the provisions of the said section:

Provided that such subscriber shall produce a disability certificate from the competent authority as specified under the Rights of Persons with Disabilities Rules, 2017.

(2) If a subscriber, in a case where the provisions of section 20 of the Rights of Persons with Disabilities Act, 2016 (49 of 2016) are not applicable, intends to retire from the service on account of any bodily or mental infirmity which permanently incapacitates him for the service, he may apply to the Head of Department for benefits on retirement on invalidation :

Provided that an application for benefits on retirement on invalidation submitted by the spouse of the subscriber, failing which by a member of the family of the subscriber may also be accepted, if the Head of Department is satisfied that the subscriber himself is not in a position to submit such application on account of the bodily or mental infirmity:

Provided further that where a subscriber, who has acquired a disability and in whose case the provisions of section 20 of the Rights of Persons with Disabilities Act, 2016 (49 of 2016) are applicable, intends to retire under this rule, the subscriber shall be advised that he has the option of continuing in service with the same pay matrix and service benefits which he is otherwise entitled to. In case, the subscriber does not withdraw his request for retirement under this rule, his request may be processed in accordance with the provisions of this rule.

(3) (a) The Head of Office or the Head of Department shall, on receipt of an application under sub-rule (2), within fifteen days of the receipt of such application, request the concerned authority for examination of the subscriber within thirty days of receipt of such request, by the following medical authority, -

(i) A Medical Board in the case of a gazetted government servant and of a non-gazetted government servant whose pay, as defined in sub-rule (21) of rule 9 of the Fundamental Rules, exceeds fifty- four thousand rupees per mensem;

(ii) Civil Surgeon or a District Medical Officer or Medical Officer of equivalent status in other cases.

(b) The medical authority shall also be supplied by the Head of Office or Head of Department in which the subscriber is employed with a statement of what appears from official records to be the age of the subscriber, and if a service book is being maintained for the subscriber, the age recorded therein should be reported. A copy of the letter requesting for examination by the medical authority shall be endorsed to the subscriber.

(4) The subscriber shall appear before the concerned medical authority for medical examination on the date fixed by that authority. The medical authority shall examine the subscriber to ascertain whether or not the subscriber is fit for further service or whether he is fit for further service of less laborious character than that which he had been doing.

(5) No medical certificate of incapacity for service may be granted unless the medical authority has received a request from the Head of his Office or Head of Department for medical examination of the subscriber.

(6) A lady doctor shall be included as a member of the Medical Board when a woman candidate is to be examined.

(7) Where the medical authority referred to in sub-rule (3), has found a subscriber mentioned in sub-rule (2) not fit for further service or has found him fit for further service of less laborious character than that which he had been doing, it shall issue a Medical Certificate in Format 1. If the subscriber is found to be unfit for further service, he may be granted benefits on retirement on invalidation.

(8) If the subscriber, has been found to be fit for further service of less laborious character than that which he had been doing, he shall, provided he is willing to be so employed, be employed on lower post and if there be no means of employing him even on a lower post, he may be granted benefits on retirement on invalidation.

(9) Where a subscriber, who had exercised option or in whose case the default option under rule 10 is for availing benefits under the Central Civil Service (Pension) Rules, 2021 or the Central Civil Services (Extraordinary Pension) Rules, 2023, and in whose case the provisions of section 20 of the Rights of Persons with Disabilities Act, 2016 (49 of 2016) are not applicable, retires on account of any bodily or mental infirmity which permanently incapacitates him for the service, further action will be taken by the Head of Office for disbursement of benefits in accordance with the Central Civil Services (Pension) Rules, 2021.

(10) If the subscriber, avails the benefits under the Central Civil Services (Pension) Rules, 2021 in accordance with sub-rule (9), the individual corpus under the Unified Pension Scheme of the subscriber shall be closed and the government contribution and returns thereon in the individual corpus of the subscriber shall be transferred to government account. The remaining amount in the individual corpus shall be paid to the subscriber in lump sum.

(11) Where a subscriber, who had exercised option or in whose case the default option under rule 10 of these rules is for availing benefits under the Unified Pension Scheme and in whose case the provisions of section 20 of the Rights of Persons with Disabilities Act, 2016 (49 of 2016) are not applicable, retires from the service on account of any bodily or mental infirmity which permanently incapacitates him for the service, he may be granted benefits in accordance with the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under the National Pension System) Regulations, 2025.

**18. Entitlement on boarding out from service on account of disablement.** - (1) Where a subscriber, who had exercised option or in whose case the default option under rule 10 is for availing benefits under the Central Civil Services (Pension) Rules, 2021 or the Central Civil Services (Extraordinary Pension) Rules, 2023, is boarded out on account of disablement 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, 2023.

(2) If the subscriber avails the benefits under the Central Civil Services (Extraordinary Pension) Rules, 2023 in accordance with sub-rule (1), the individual corpus under Unified Pension Scheme of the subscriber shall be closed and the government contribution and returns thereon in the individual corpus of the subscriber shall be transferred to government account. The remaining amount in the individual corpus shall be paid to the subscriber in lump sum.

(3) Where a subscriber, who had exercised option or in whose case the default option under rule 10 of these rules is for availing benefits under the Unified Pension Scheme, is boarded out on account of disablement attributable to government service, he may be granted benefits in accordance with the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025.

**19. Entitlement for family on death of a subscriber.** - (1) On death of, -

(a) a subscriber, who had exercised option or in whose case the default option under rule 10 is for availing benefits under the Central Civil Services (Pension) Rules, 2021 or Central Civil Services (Extraordinary Pension) Rules, 2023; or

(b) a retired subscriber, who was in receipt of an invalid pension under the Central Civil Services (Pension) Rules, 2021 in terms of rule 17 or disability pension under the Central Civil Services (Extraordinary Pension) Rules, 2023 in terms of rule 18,

further action will be taken by the Head of Office for disbursement of benefits in accordance with the Central Civil Services (Pension) Rules, 2021 :

Provided that 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, 2023, subject to fulfillment of all the conditions for grant of benefits under those rules.

(2) If on death of the subscriber, benefits are payable to the family under the Central Civil Services (Extraordinary Pension) Rules, 2023 or the Central Civil Services (Pension) Rules, 2021 in accordance with sub-rule (1), 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.

(3) In the case of death of a subscriber who had exercised option or in whose case the default option under rule 10 is for availing benefits under the Unified Pension Scheme, such benefits may be granted in accordance with the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025.

## CHAPTER IV

### EFFECT OF DISCIPLINARY OR JUDICIAL PROCEEDINGS ON BENEFITS UNDER THE UNIFIED PENSION SCHEME

**20. Effect of compulsory retirement.-** (1) A government servant compulsorily retired from service as a penalty, may be granted, by the authority competent to impose such penalty, benefits at a rate not less than two thirds and not more than full admissible payout to him out of the individual corpus under the Unified Pension Scheme.

(2) The benefits under sub-rule (1) shall be paid to the government servant in accordance with the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025.

(3) Whenever in the case of a government servant, the President passes an order (whether under original, appellate or in exercise of power of review) awarding benefits less than full benefits, the Union Public Service Commission shall be consulted before such order is passed.

(4) The order passed under this rule shall be without prejudice to any order passed under the Central Civil Services (Payment of Gratuity under National Pension System) Rules, 2021 for grant of gratuity to the government servant compulsorily retired from government service.

(5) The assured payout granted on compulsory retirement from service shall not be less than the minimum payout admissible under the Unified Pension Scheme.

**21. Effect of dismissal or removal. -** (1) A government servant, who is dismissed or removed from service shall forfeit assured payouts arising out of the individual corpus under the Unified Pension Scheme:

Provided that on forfeiture of the assured payout under the Unified Pension Scheme on dismissal or removal from service, the accumulated pension wealth in the individual corpus under the Unified Pension Scheme of the subscriber, shall be payable in lump sum to the subscriber or in the event of death of subscriber, to the legally married spouse, or in the absence thereof to the legal heir(s) under the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025.

(2) The order passed under this rule shall be without prejudice to any order passed under the Central Civil Services (Payment of Gratuity under National Pension System) Rules, 2021 for grant of gratuity to the government servant dismissed or removed from government service.

**22. Effect of departmental or judicial proceedings pending on retirement.-** (1) Where departmental or judicial proceedings, which were instituted while the subscriber was in service but are not concluded before retirement, such government servant on retirement from service on attaining the age of superannuation, shall be entitled to the accumulated pension wealth in the individual corpus under the Unified Pension Scheme, to be paid in lump sum in accordance with the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025 and shall not be paid any assured payout arising out of the individual corpus under the Unified Pension Scheme:

Provided that departmental proceedings instituted under rule 16 of the Central Civil Services (Classification, Control and Appeal) Rules, 1965, while the government servant was in service and continued after retirement, or the judicial proceedings instituted after retirement of the subscriber, shall not affect the assured payout arising out of the individual corpus under the Unified Pension Scheme payable to the subscriber in accordance with the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025.

(2) The departmental proceedings referred to in sub-rule (1), shall, after the retirement of the government servant, be deemed to be proceedings under rule 5 of the Central Civil Services (Payment of Gratuity under National Pension System) Rules, 2021 and shall be continued and concluded by the authority by which they were initiated in the same manner as if the government servant had continued in service.

(3) (a) On conclusion of departmental or judicial proceedings, where the government servant is fully exonerated from all charges, the government servant shall have an option for availing assured payout under the Unified Pension Scheme based on the notional value of his individual corpus and benchmark corpus at the time of retirement in accordance with the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under the National Pension System) Regulations, 2025. On exercise of option for assured payout, the government servant shall deposit the value of benchmark corpus or part thereof, not less than forty per cent. of the benchmark corpus, calculated notionally at the time of his retirement, along with applicable rate of interest and manner as in the case of Public Provident Fund deposits from time to time. The admissible assured payout shall be payable from the date of his retirement. Arrears of assured payout shall be paid to the subscriber along with interest at the rate of interest and manner as in the case of Public Provident Fund deposits from time to time.

(b) On the death of government servant during the pendency of the departmental or judicial proceedings after his retirement, the legally married spouse of the government servant at the time of retirement shall have an option for availing assured payout under the Unified Pension Scheme based on the notional value of individual corpus and benchmark corpus of the subscriber at the time of retirement in accordance with the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under the National Pension System) Regulations, 2025.

(c) On exercise of option for assured payout, spouse shall deposit the value of benchmark corpus or part thereof, not less than forty per cent. of the benchmark corpus, calculated notionally at the time of his retirement, along with applicable rate of interest and manner as in the case of Public Provident Fund deposits from time to time. The admissible assured payout shall be payable from the date of retirement of subscriber. Arrears of admissible assured payout payable to the subscriber and the spouse as per the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under the National Pension System) Regulations, 2025, shall be paid to the legally wedded spouse along with interest at the rate of interest and manner as in the case of Public Provident Fund deposits from time to time.

(d) In case, a government servant dies after retirement without receiving the accumulated pension wealth in individual corpus admissible under Unified Pension scheme or the arrears of assured payout due to him, or the legally married spouse of the subscriber dies before receiving the arrears of assured payout or family payout under Unified Pension Scheme, the accumulated pension wealth or the arrears of assured payout shall be disbursed to the legal heir (s) of the subscriber.

(4) The provision under sub-rule (1) shall be without prejudice to any action being taken in such cases in respect of gratuity and other retirement benefits not covered by these rules and those benefits shall be regulated in accordance with the rules as applicable to such benefits.

**23. Debarring spouse from receiving assured payout.** - (1) If the spouse of the subscriber, who in the event of death of the subscriber is eligible to receive family payout under the Unified Pension Scheme in accordance with the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under the National Pension System) Regulations, 2025, is charged with the offence of murdering the subscriber or for abetting in the commission of such an offence, his or her claim to receive family payout shall remain suspended till the conclusion of the criminal proceedings instituted against him or her.

(2) If on the conclusion of the criminal proceedings referred to in sub-rule (1), the person concerned, –

- (a) is convicted for the murder or abetting in the murder of the subscriber, he or she shall be debarred from receiving family payout under the Unified Pension Scheme; or
- (b) is acquitted of the charge of murdering or abetting in the murder of the government subscriber, the assured payout shall be paid from the date it was due to him or her along with the interest at Public Provident Fund rates on the arrear of payout, in accordance with the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025 :

Provided that on debarring from the family payout arising out of the individual corpus under the Unified Pension Scheme on conclusion of the criminal proceedings referred to in sub-rule (1), the accumulated wealth in the individual corpus under Unified Pension Scheme of the subscriber, shall be payable in lump sum to the legal heir (s) of the subscriber.

## CHAPTER V

### PROCEDURE

**24. Preparation of list of subscriber due for retirement.** - (1) Every Head of Department shall have a list prepared in every three months, that is, on the 1st January, 1<sup>st</sup> April, 1<sup>st</sup> July and 1<sup>st</sup> October each year of all subscribers who are due to retire within the next twelve to fifteen months from that date.

(2) A copy of every such list, as specified in sub-rule (1), shall be supplied to the Pay and Accounts Officer concerned not later than the 31<sup>st</sup> January, 30<sup>th</sup> April, 31<sup>st</sup> July or the 31<sup>st</sup> October, as the case may be, of that year.

(3) In the case of a subscriber retiring for reasons other than by way of superannuation, the Head of Office shall promptly inform the Drawing and Disbursing Officer and the Pay and Accounts Officer concerned, as soon as the fact of such retirement becomes known to him.

(4) A copy of intimation sent by the Head of Office to the Pay and Accounts Officer under sub-rule (3) shall also be endorsed to the Directorate of Estates, if the subscriber concerned is an allottee of government accommodation.

**25. Intimation to the Directorate of Estates regarding issue of "no demand certificate".** - (1) The Head of Office shall write to the Directorate of Estates at least one year before the anticipated date of retirement of the subscriber who was or is in occupation of a government accommodation (hereinafter referred to as allottee) for issuing a 'No demand certificate' in respect of the period preceding eight months of the retirement of the allottee.

(2) On receipt of the intimation under sub-rule (1), the Directorate of Estates shall take further action as required.

**26. Submission of claim for benefits under the Unified Pension Scheme on superannuation.** - (1) A subscriber shall have the option for submission of claim for benefit under the Unified Pension Scheme through a mode, as specified by the Authority from time to time.

(2) Every subscriber shall, on retirement from service, submit duly filled withdrawal Form prescribed by the Authority along with the documents mentioned in the withdrawal form in accordance with the procedure prescribed in the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025.

**27. Subscribers on deputation.** - (1) In the case of subscriber who retires while on deputation to another Central Government department, action to authorise benefits in accordance with the provisions of this rule shall be taken by the Head of Office of the borrowing department.

(2) In the case of a subscriber who retires from service, while on deputation to a State Government or while on foreign service, action to authorise benefits in accordance with the provisions of this rule shall be taken by the Head of Office or the Cadre authority which sanctioned deputation to the State Government or to foreign service.

**28. Oversight mechanism.** - (1) Each ministry and department shall constitute the Unified Pension Scheme Oversight mechanism in accordance with the instructions issued by the Department of Expenditure *vide* OM No. 1(24)/EV/ 2016, dated 02.07.2019, for, -

- (a) ensuring that the contribution of employees and the government are credited without delay to the individual corpus under Unified Pension Scheme financial architecture both in case of existing employees and employees newly recruited from time to time and the existing system and procedure being followed for the purpose shall be monitored effectively to ensure that no delay in credit of the contributions takes place;
- (b) ensuring that in case any grievance by any employee is received in regard to delay in credit of contribution, either directly from the employee or through the Authority, the same has been looked into and disposed of in a manner to the satisfaction of the concerned employee;
- (c) any other matter as having a bearing on the issue of crediting or remittance of Unified Pension Scheme contributions.

(2) Each ministry and department shall submit a status report in every six month to the Department of Pension and Pensioners' Welfare about the result of the monitoring carried out through the above oversight mechanism with concluding remarks whether the Unified Pension Scheme contributions are being credited on time and in case of any slippages, the details of the action taken.

## CHAPTER VI

### MISCELLANEOUS

**29. Date of retirement to be notified.** - When a subscriber retires from service, -

- (a) a notification in the Official Gazette in the case of a gazetted subscriber; and
- (b) an office order in the case of a non-gazetted subscriber,

shall be issued specifying the date of retirement within a week of such date and a copy of every such notification or office order, as the case may be, shall be forwarded immediately to the Pay and Accounts Officer.

**30. Interpretation.** - Where any doubt arises as to the interpretation of these rules, it shall be referred to the government in the Ministry of Personnel, Public Grievances and Pensions, Department of Pension and Pensioners' Welfare, for decision.

**31. Power to relax.** - Where the Department of Pension and Pensioners' Welfare, Ministry of Personnel, Public Grievances and Pensions is satisfied that the operation of any of these rules causes undue hardship in any particular case, the Ministry of Personnel, Public Grievances and Pensions, may, by order for reasons to be recorded in writing, dispense with or relax the requirements of that rule to such extent and subject to such exceptions and conditions as it may consider necessary for dealing with the case in a just and equitable manner :

Provided that no such order shall be made, except with the concurrence of the Department of Expenditure, Ministry of Finance.

**32. Power of Central Government to provide for residual matters.** - (1) Any related issues not specifically covered in these rules, shall be decided in terms of the relevant provisions in this regard contained in the Central Civil Services (Implementation of National Pension System) Rules, 2021, the Central Civil Services (Payment of Gratuity under National Pension System) Rules, 2021, the Central Civil Services (Pension) Rules, 2021, the Fundamental Rules, the Supplementary Rules or any general or special order issued by the government; provided it is not repugnant to or inconsistent with the provisions of these rules.

(2) The Central Government may issue orders or instructions to regulate any matter for which there is no provision in the rules made or deemed to have been made under these rules and, until such rules are made, such matters shall be regulated as per orders or instructions issued from time to time.

**33. Repeal and saving.** - On the commencement of these rules, every order, instruction or Office memorandum in force immediately before such commencement shall, in so far as it provides for any of the matters contained in these rules, cease to operate. Anything done or any action taken under those order, instruction or Office memorandum shall be deemed to have been taken under the corresponding provisions of these rules.

#### FORM 1

#### OPTION TO AVAIL BENEFITS IN CASE OF DEATH OR DISCHARGE ON INVALIDATION OR DISABILITY OF GOVERNMENT SERVANT / SUBSCRIBER DURING SERVICE

( see rule 10)

\* I, ....., hereby exercise option that in the event of my discharge from service on the account of disability or retirement from service on account of invalidation or death during service, benefits under Central Civil Services (Pension) Rules, 2021 or Central Civil Services (Extraordinary Pension) Rules, 2023 as the case may be, may be paid to me or to my family.

#### OR

\* I, ....., hereby exercise option that in the event of my discharge from service on the account of disability or retirement from service on account of invalidation or death during service, benefits may be paid to me or to my family, as the case may be, in accordance with the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under the National Pension System) Regulations, 2025.

Signature of government servant / subscriber

Name-----

Designation-----

Office in which employed-----

Telephone No.-----

Place and date:

This option supersedes any other option made by me earlier.

\* Completely strike out the benefits for which option is not intended to be made.

## (To be filled in by the Head of Office or authorised Gazetted Officer)

Received the option dated ..... , made by Shri/Smt./Kumari..... ,  
 Designation.....  
 Office.....

Entry of receipt of option has been made in page ..... Volume..... of Service Book.

Signature,

Name and Designation of Head of Office or authorized Gazetted Officer with seal

Date of receipt.....

Note: The receiving Officer will fill the above information and return a duly signed copy of the complete Form to the government servant who should keep it in safe custody so that it may come into the possession of the beneficiaries in the event of his/her death/ discharge on invalidation or disablement.

**FORM 2**

**Details of Family**

( see rule 10)

**Important**

1. The original form submitted by the government servant / subscriber is to be retained. All additions or alterations are to be communicated by the government servant/retired government servant / subscriber alongwith the supporting documents and the changes shall be recorded in this form under the signature of Head of Office in column (7) of the table below. No new form will substitute the original form. However, the retiring subscriber shall submit the details of family afresh at the time of retirement.
2. The details of spouse, all children and parents (whether eligible for family pension or not) and disabled siblings (brothers and sisters) may be given.
3. The Head of Office shall indicate the date of receipt of communication regarding addition or alteration in the family in the 'Remarks' column of the table below. The fact regarding disability or change of marital status of a family member should also be indicated in the said 'Remarks' column.
4. Wife and husband shall include judicially separated wife and husband.
5. The retired government servant shall attach the details of change in family structure after retirement in the proforma prescribed under Department of Pension and Pensioners' Welfare, O.M No. 1 (23)-P.&P. W/91-E, dated the 4<sup>th</sup> November, 1992.
6. Copies of birth certificates or any other relevant certificate as proof of date of birth/ age, if available, should be attached.

Name of the government servant / subscriber		Designation		Nationality	
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**Details of family members:**

S.N.	Name (Please see notes below before filling)	Date of birth (DD/MM/ YYYY)	Aadhaar no.* (optional)	Relationship with government servant/ retired government servant / subscriber	Marital status	Remarks	Date and signature of Head of Office

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							

I hereby undertake to keep the above particulars up to date by informing the Head of Office on any addition or alteration.

E-mail:(Optional)	<input type="text"/>	Place:	<input type="text"/>	<input type="text"/>
Mobile:(Optional)	<input type="text"/>	Date	<input type="text" value="DD-MM-YYYY"/>	(Signature)

*\*Providing Aadhaar No. is optional. However, if it is provided, consent to link it to Bank Account and also for authentication of identity from UIDAI for pension related purpose only, is presumed.*

## FORMAT 1

( See rule 17 )

## **Form of Medical Certificate**

Certified that I/(We) have carefully examined .....(name of the government servant/subscriber) son of .....(designation) in the .....(place)

I/We consider .....to be completely and permanently incapacitated for further service of any kind in the department to which he belongs to consequence of .....( here state disease or cause).

(If the incapacity does not appear to be complete and permanent, the certificate should be modified accordingly and the following addition should be made.)

“ I am / we are of opinion that ..... is fit for further service of a less laborious character than that which he had been doing/may, after resting for ..... months, be fit for further service of less laborious character than that which he had been doing.”.

Place .....  
.....

Dated the .....

## Medical Authority

[F. No. 57/01/2025-P&PW(B)]

DHRUBAJYOTI SENGUPTA, Jt. Secy.