Ministry of Finance

One-time, One-way Switch facility from UPS to NPS made available to the Central Government Employees under specific conditions

30th September 2025 to be the last date to opt for UPS

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The Unified Pension Scheme (UPS) for eligible Central Government employees was notified by the Ministry of Finance, Government of India, vide Notification No. F. No. FX-1/3/2024-PR dated 24.01.2025.

The Department of Financial Services has issued an Office Memorandum No. 1/3/2024-PR dated 25.08.2025, introducing a one-time, one-way switch facility for Central Government employees who have opted for the Unified Pension Scheme (UPS) to revert to the National Pension System (NPS), under specified conditions.

i. Eligible employees under UPS can switch to NPS only once, and cannot switch back to UPS.

ii. The switch must be exercised at least one year before superannuation or three months before voluntary retirement, whichever is applicable.

iii. The switch facility will not be allowed in case of removal, dismissal or compulsory retirement as a penalty or for cases where disciplinary proceedings are ongoing or contemplated.

iv. Those who do not opt for the switch within the stipulated time will continue under UPS by default.

v. Employees who choose to remain in NPS cannot opt for UPS after 30th September 2025.

This initiative aims to provide informed choice to Central Government employees in planning their post-retirement financial security. By opting for UPS the employees retain their choice for swich to NPS at a later date.

Note: **The last date for eligible employees and past retirees under NPS to opt for UPS is September 30, 2025.**

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