

CCS UPS Rules 2025 Will Equip Employees to Make an Informed Choice, Says Dr. Jitendra Singh

Minister Highlights Outreach Plan to Raise Awareness on New Pension Rules Across Ministries

Dr. Jitendra Singh releases CCS UPS Rules 2025 and FAQ film

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New Delhi, Sept 10: Union Minister of State for Personnel, Public Grievances and Pensions, Dr. Jitendra Singh, released the CCS (Implementation of the Unified Pension Scheme under the National Pension Scheme) Rules, 2025, enabling Central Government employees to make a choice between the National Pension System (NPS) and the newly introduced Unified Pension Scheme (UPS). This he did during the 14th Pension Adalat held at Vigyan Bhawan here today.

Alongside the notification of the new rules, Dr. Jitendra Singh also released a short film addressing frequently asked questions on the UPS, aimed at clarifying key aspects of the scheme for employees and pensioners. The Minister said that the notification marks an important step in giving Central Government staff greater flexibility, noting that employees will have a two-week window to exercise their option between NPS and UPS.

To ensure wider awareness, the Department of Pension and Pensioners' Welfare (DoPPW) has planned an extensive outreach drive. This includes social media campaigns, content on the Department's official YouTube channel, and both online and offline workshops across ministries and departments. "I am sure that this scheme would find interest among all stakeholders," Dr. Jitendra Singh told reporters after the event.

According to officials, the CCS (Implementation of UPS under NPS) Rules, 2025 — notified on September 2 — cover a wide range of issues.

For employees joining UPS, the rules spell out how they can enroll and exercise their option in a clear manner. Importantly, those who change their mind later are not locked in forever — they can switch back to NPS, one year before retirement or three months before opting for voluntary retirement.

The rules also define how contributions will work under UPS, both from the employee and the government, so that deductions and matching deposits remain transparent. In case there is any delay by the authorities in registering someone under UPS or crediting their contribution on time, the employee will be compensated — ensuring they don't lose out because of administrative lapses.

Another key area is protection for employees and their families in unexpected situations. If a government servant dies in service or becomes disabled, the family will have the choice to claim benefits either under the traditional CCS (Pension) Rules or under UPS regulations, whichever is more beneficial.

The rules also explain what benefits will be paid in different retirement situations — whether it is normal

retirement, voluntary retirement, premature retirement, retirement due to ill health, resignation, or even absorption into a PSU or autonomous body. Each of these scenarios has been clearly covered so that there is no ambiguity about entitlements.

Officials said the notification of these rules provides a clear framework for implementing the UPS and will help employees make an informed choice between the two pension systems.



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