Ministry of Personnel, Public Grievances & Pensions

THE CCS (IMPLEMENTATION OF UPS UNDER NPS) RULES, 2025- OPTION FOR VOLUNTARY RETIREMENT FROM SERVICE

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The Department of Pension and Pensioners' Welfare has notified in the official Gazette on 02.09.2025 the Central Civil Services (Implementation of the Unified Pension Scheme under the National Pension System) Rules, 2025 for regulating the service matters relating to benefits under the Unified Pension Scheme in respect of Central Government employees opting for UPS as an option under the NPS.

These rules inter-alia provides option to UPS subscribers for voluntary retirement from service after completion of 20 years of service.

The full Assured payout under the Unified Pension Scheme is available only after completion of 25 years of qualifying service. However, on opting VRS after completion of 20 years or more service, Assured payout on prorata basis i.e. year of qualifying service divided by 25 of the Assured payout shall be payable to subscriber.

The payout shall be payable from the date of superannuation. The other benefits viz. the Final withdrawal of 60% of Individual Corpus and lump sum benefit of 1/10th of Basic pay and Dearness allowance for each six-monthly period of service, retirement gratuity, leave encashment, CGEGIS benefits can be availed on retirement. Further, in case of death of subscriber after taking VRS but before start of Assured payout, legally wedded spouse shall be granted family payout from the date of death of the subscriber.

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