

Indian Railways Conducts 1,799 Seminars to Provide Employees with an Informed Choice on Switching from NPS to UPS for Post-Retirement Financial Security

Last Date to Choose UPS from NPS is September 30, 2025; Eligible Employees Allowed One-Time Switch from UPS to NPS

Posted On: 18 SEP 2025 7:01PM by PIB Delhi

Indian Railways has conducted 1,799 seminars across the country to guide employees on a one-time switch facility from National Pension System (NPS) to Unified Pension System (UPS). Among the zones, the Southern Railway led with 768 seminars, followed by South Eastern Railway (135), South Western Railway (99), South East Central Railway (91), North Western Railway (90), Northern Railway (88), and North Central Railway (80). Other zones also contributed significantly, with Northeast Frontier Railway (70), South Central Railway (69), West Central Railway (72), Central Railway (40), Eastern Railway (40), and Western Railway (41). Smaller but impactful numbers were recorded in East Coast Railway (27), East Central Railway (9) and North Eastern Railway (16).

Production Units and Training Institutes also actively participated in the campaign with Research Designs and Standards Organisation (5 seminars), Rail Coach Factory (6), Modern Coach Factory (6), Integral Coach Factory (17), Rail Wheel Factory (20), Banaras Locomotive Works (5), and Chittaranjan Locomotive Works (4). In addition, specialised training institutes such as the Indian Railways Institute of Electrical Engineering conducted a seminar to spread awareness among staff.

It may be noted that the 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 UPS to revert to the 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 to switch to NPS at a later date.

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

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(Release ID: 2168234)