



Government Extends Additional NPS Investment Choices to Employees of Central Autonomous Bodies (CABs)

Aggressive & Balanced Life Cycle Funds Now Available to Eligible CAB Employees Covered under NPS

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The Government of India has extended two additional investment choices under the National Pension System (NPS) to employees of Central Autonomous Bodies (CABs) covered under NPS.

The Department of Expenditure, Ministry of Finance vide its memorandum has extended applicability of the Department of Financial Services Notification dated 13 November 2025 to employees of Central Autonomous Bodies (CABs) covered under NPS.

The Government had earlier introduced the Additional Investment Choices, namely the Aggressive Life Cycle Fund (LC-75) and the Balanced Life Cycle Fund (BLC), for the Central Government employees covered under NPS. These investment options have now also been extended to NPS subscribers employed in CABs. With this extension, eligible employees of Central Autonomous Bodies (CABs) will now have choice to the following additional investment options under NPS:

1. **Aggressive Life Cycle Fund (LC-75) now named as LC-75-High:** An investment option with equity exposure of up to 75%, designed for subscribers seeking higher growth potential over the long term.
2. **Balanced Life Cycle Fund (BLC) now named as Aggressive Life Cycle Fund:** An investment option with equity exposure capped at 50%, with a gradual reduction in equity allocation beginning from the age of 45 years, offering a balanced approach between growth and stability.

The extension of these investment choices aims to provide greater flexibility for NPS subscribers in Central Autonomous Bodies, enabling them to align their pension investments with their individual risk appetite, financial goals, and retirement planning requirements. These choices further strengthen subscriber choice and enhance the attractiveness of the National Pension System for employees covered under NPS across Central Autonomous Bodies.

Administrative Ministries and Departments have been asked to inform the CABs under their administrative control about the availability of the aforesaid investment choices. The aforesaid investment choices shall be made available in the Central Record keeping Agency (CRA) system.

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