

## Frequently Asked Questions (FAQs) - Unified Pension Scheme (UPS)

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### 1. What is Unified Pension Scheme (UPS)?

The Unified Pension Scheme (UPS) is introduced by the Central Government as an option under the National Pension System (NPS) for Central Government employees with effect from 1st April 2025. The UPS provides assured pay-out based on the prescribed conditions.

### 2. Whether existing central government employee is eligible to opt for UPS?

Yes, an existing Central Government employee in service as of 1 April 2025, who are covered under National Pension System (NPS) is eligible to opt for UPS.

### 3. Whether newly recruited Central government employee is eligible to opt for UPS?

Yes, a newly recruited Central Government employees joining service on or after 1 April 2025 is eligible to opt for UPS.

### 4. Whether Central government employee retired prior to 31 March 2025 is eligible to opt for UPS?

Yes, a Central Government employee who was covered under NPS retired on or before 31<sup>st</sup> March 2025 and who meets prescribed conditions i.e.

- (i) Who has superannuated after minimum 10 years of qualifying service or
- (ii) Has retired under Fundamental Rules 56(j) (which is not treated as penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965), on or before 31<sup>st</sup> March 2025, or
- (iii) The legally wedded spouse as on date of superannuation/retirement of deceased subscriber eligible under UPS.

### 5. What are the forms to be filled by eligible Central Government employee to opt for UPS?

Name of Form	Eligibility to opt UPS
Form A1	Newly recruited Central Government employees joining service on or after 1 <sup>st</sup> April 2025.
Form A2	Exercise of Option by an eligible Central Government employee presently subscribed to National Pension System (NPS) for being covered under Unified Pension Scheme (UPS).

### 6. From where the forms for enrollment under UPS can be obtained?

The forms A1, A2, along with the instructions and list of documents to be attached can be downloaded from the website of the Protean CRA at, [www.npscra.nsdl.co.in/ups.php](http://www.npscra.nsdl.co.in/ups.php)

**7. What are timelines to exercise the option of UPS under NPS by an eligible existing (as on 31.03.2025) Central Govt employee?**

Option has to be exercised within three (03) months from 1st April 2025, or within such extended timelines if any, allowed by the Central Government.

**8. What are timelines to exercise the option of UPS under NPS by an eligible retired (as on 31.03.2025) Central Govt employee?**

Option has to be exercised within three (03) months from 1st April 2025, or within such extended timelines if any, allowed by the Central Government.

**9. What are timelines to exercise the option of UPS under NPS by the legally wedded spouse as on date of superannuation/retirement in case of a subscriber who has superannuated or retired and has demised prior to exercising the option for UPS.?**

Option has to be exercised within three (03) months from 1st April 2025, or within such extended timelines if any, allowed by the Central Government.

**10. What are timelines to exercise the option of UPS under NPS by new recruit to the Central Govt services joining on or after 1st April 2025?**

Option has to be exercised within thirty (30) days from the date of joining Central Government services or within such extended timelines, if any, allowed by the Central Government.

**11. Can the option of UPS be changed subsequently?**

No, once exercised, the option to choose UPS is final and irrevocable.

**12. What happens if the employee fails to opt for UPS within the specified time period?**

An eligible person, who does not exercise the UPS option under NPS within the timelines laid down shall be deemed to have opted to continue under NPS without UPS option.

**13. What is Permanent Retirement Account Number (PRAN) under UPS?**

PRAN is a Permanent Retirement Account Number allocated to subscriber opening/opting for UPS, and under which all the transactions are recorded by the CRA system.

**14. What are the proofs of Identity and address documents required in form for opening UPS account?**

Identity and address proof are the key KYC documents. Any one of the following to be submitted:

Passport	Driving License	Voter ID Card	CKYC Number
National Population Register		Proof of possession of Aadhaar	

**15. Where the option form/ account opening forms under UPS is to be submitted by the subscriber?**

The form can be submitted online or physically to the Head of Office / DDO where the subscriber is employed. Subscribers are advised to retain the acknowledgement slip signed/stamped by the designated respective nodal office where they submit the application

**16. Whether there is online process for enrolment under UPS?**

Yes, subscriber can submit their request for enrolment online by filing required forms through CRA website. Once it is submitted, the form goes to the DDO and then to PAO for verification.

**17. What are the details to be filled by Nodal Office in the account opening form for UPS?**

Employment Details (At the time of exercise of UPS option)

- i. Date of joining
- ii. Date of Superannuation
- iii. Date of commencement of qualifying service
- iv. Employee Code/ID
- v. Basic Pay
- vi. Pay Scale (Optional)
- vii. Name of the office
- viii. Department
- ix. Ministry
- x. DDO Registration Number
- xi. PAO / CDDO / Pr.AO Registration Number.

**18. What is qualifying service under UPS?**

Qualifying service shall be the completed months for which UPS subscriber has rendered regular services under the Central Government, determined by the Head of Office, in terms of Regulation 13 of the PFRDA (Operationalization of Unified Pension Scheme under National Pension System) Regulations, 2025.

**19. Where the forms are to be submitted/processed by the nodal office?**

Through the online system of the CRA.

**20. How the subscriber can obtain the status of his/her application?**

The Subscriber can obtain the status of his/her application from CRA and respective Nodal Office.

**21. Will UPS subscribers still be able to open/maintain/hold voluntary NPS Tier-I/II accounts?**

Yes, subscribers of UPS can voluntarily maintain NPS Tier-I and Tier-II accounts under "All Citizen Model" along with UPS as a separate account within same PRAN number.

## FAQs related to Contributions under UPS

### **22. How much is monthly contribution under UPS?**

The monthly contribution of employee will be 10% of (basic pay + DA) along with matching contribution by employer, is to be credited to each employee's PRAN through the concerned nodal office.

Further, an estimated 8.5% contribution towards Pool Corpus shall be paid by Central Government, on aggregate basis.

### **23. What will happen to my existing corpus on migration from NPS to UPS?**

On migration from NPS to UPS, the corpus of the subscriber will get transferred to the PRAN tagged to UPS.

### **24. On migration from NPS to UPS, whether new PRAN will be issued?**

On migration from NPS to UPS, the subscriber shall be identified by the erstwhile PRAN tagged to UPS.

### **25. What is Individual Corpus and Benchmark Corpus?**

Individual Corpus means the value of corpus available in the PRAN of a subscriber under UPS.

Benchmark Corpus is a notional value computed by CRA for comparison with individual corpus. It is based on NAV of the default investment. (For more details, Regulation 12 and Illustrations in Schedules to the Regulations, may be referred).

### **26. What are the timelines to be followed by the govt nodal offices for processing and remittance of contributions under UPS?**

Particulars	TATs
DDO shall deduct the contribution from the salary of the Central Government employee and send the bill to the PAO or Cheque Drawing and Disbursing Officer (CDDO) as the case maybe along with the details of contribution deducted in respect of each UPS Subscriber	on or before the twentieth (20 <sup>th</sup> ) day of each month.
The PAO or the CDDO as the case may be shall prepare and upload a Subscriber Contribution File (SCF) and generate transaction ID in the system of the CRA,	on or before the twenty fifth (25 <sup>th</sup> ) day of each month.
The PAO or the CDDO as the case may be, shall remit the employee contribution and matching co-contribution by the Central Government to the trustee bank through the accredited bank	by the last working day of each month.  for the month of March, shall be remitted on the first (1 <sup>st</sup> ) working day of the month of April.
First contribution of a newly recruited Central Government employee shall be credited to the individual PRAN	within twenty (20) days from the date of

	submission of application or by the last date of the month, in which the Central Government employee joined, whichever is later.
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**27. What is Pool Corpus under UPS?**

The government contributes an estimated 8.5% towards a Pool Corpus based on aggregate employee data.

The Pool Corpus shall comprise of: -

- i. additional Central Government contribution at an estimated eight and half percent of Basic Pay (including non-practicing allowance, wherever applicable) plus Dearness Allowance, on aggregate basis of all employees who have chosen the UPS option;
- ii. transfer of balance from the individual corpus of a subscriber as per regulation 19 (3); and
- iii. any other contribution defined by the Central Government.

**28. How is the Pool Corpus managed?**

The Pool Corpus shall be allocated to such pension fund(s) as determined by the Central Government, who shall invest the funds in accordance with the investment pattern and related aspects thereto, as approved by the Central Government.

## FAQs related to Investment of Contributions

### **29. Can an employee select the pension fund and investment pattern under UPS?**

Yes, employees can choose from registered pension funds and investment patterns, including default patterns defined by PFRDA.

### **30. What happens if an employee does not choose a pension fund?**

In such cases, the employee will be assigned the default pension fund and investment pattern defined by PFRDA.

### **31. What are the options of investment choices for individual corpus other than default pattern?**

- i. Option to invest hundred percent of the funds in Government securities (Scheme G); or
- ii. Option of any one of the following Life Cycle based schemes:
  - (a) Conservative Life Cycle Fund with maximum exposure to equity capped at twenty- five percent. LC-25; or
  - (b) Moderate Life Cycle Fund with maximum exposure to equity capped at fifty percent. LC-50.

### **32. How many times the choice of pension fund and investment choice can be exercised in a financial year?**

UPS Subscriber shall have an option to change

- the choice of pension fund once in a financial year and
- investment choice twice in a financial year.

### **33. How Benchmark Corpus is calculated?**

Benchmark corpus shall be computed in the following manner:

- (i) Partial withdrawals made out of individual corpus and voluntary contributions made into the individual corpus shall not be considered in the computation.
- (ii) For contributions received prior to 1st April, 2025: monthly contributions shall be considered as and when they have been received and be valued on default pattern.
- (iii) For contributions received on or after 1st April, 2025:
  - (a) monthly contributions which are to be received in that month, shall be considered as and when received during the month and valued on default pattern.
  - (b) In the event of any missing contribution in any month, value shall be based on the weighted average NAV of default pattern as on the last working day of the month applied to monthly contributions of previous full month.
- (iv) Contributions arising from arrears, such as arrears of Dearness Allowance shall be considered and valued on the default pattern as and when they are received.

### **34. Will the subscriber be informed of corpus value updates?**

Yes, CRA will provide details of the individual corpus and benchmark corpus in the PRAN account statement periodically.

## FAQs related to Benefits under UPS

### 35. How is the assured payout calculated under UPS?

- The rate of full **assured payout** will be @50% of 12 monthly average basic pay, immediately prior to superannuation, payable after a minimum 25 years of qualifying service.
- In case of lesser qualifying service period, proportionate payout would be admissible.
- A **minimum guaranteed payout** of Rs. 10,000 per month shall be assured in case superannuation is after 10 years or more of qualifying service subject to timely and regular credit of contributions and no withdrawals.
- In cases of **voluntary retirement** after a minimum 25 years of qualifying service, assured payout will commence from the date on which the employee would have superannuated if he had continued in service.

$$\text{Assured Payout} = (\frac{1}{2} \text{ of } P) \times (Q/300)$$

- **P** = Average of Basic Pay for the last 12 months before retirement.
- **Q** = Number of qualifying service months.

If Q is:

- Less than 120 months → UPS benefits do not apply.
- More than 300 months → Q is capped at 300 months.

### 36. When will the payout commence in case of voluntary retirement?

In cases of **voluntary retirement** after a minimum 25 years of qualifying service, assured payout will commence from the date on which the employee would have superannuated if he had continued in service.

### 37. What is the amount of minimum guaranteed payout under UPS?

A minimum guaranteed payout of Rs. 10,000 per month is guaranteed after completing 10 years of service.

### 38. Will the assured payout under UPS reduce in case of reduction in qualifying service?

Yes, in case of Qualifying service period of ten years or more, but less than twenty-five years, proportionate payout shall be payable.

### 39. Under what conditions shall the assured payout reduce?

Assured payout shall be proportionately reduced in any or both of the following cases –

- a) **Individual corpus is less than the benchmark corpus** as on the date of superannuation or voluntary retirement or retirement under Fundamental Rules 56(j), as may be applicable;

- b) **Final withdrawal not exceeding sixty percent of the individual corpus**, as opted by a subscriber. The assured payout so proportionately reduced shall be payable as **admissible payout**.

#### **40. What is Admissible Payout?**

The assured payout so proportionately reduced shall be payable as admissible payout. The formula for calculating admissible payout is as under:

Admissible Payout = Assured Payout x IC/BC x (1-FW%), where, IC= value of Individual Corpus, BC= value of Benchmark Corpus, with condition of  $IC \leq BC$

FW= Final withdrawal in percentage points (maximum upto sixty percent of IC or BC, whichever is lower).

#### **41. What is Family Payout under UPS?**

Upon demise of a UPS Subscriber who was receiving admissible payout or top-up amount, as the case may be, the legally wedded spouse as on date of superannuation/retirement of such deceased subscriber shall receive for life, family pay out of *sixty percent* of the amount of the admissible payout or top-up amount drawn by the subscriber immediately prior to the demise.

#### **42. Subscriber who was eligible to receive UPS benefits but has not claimed any benefits prior to demise, whether spouse of such deceased UPS subscriber is eligible to receive UPS benefits?**

Yes, the legally wedded spouse shall be eligible to receive the benefits payable to deceased subscriber till the date of his/her demise. Thereafter, the spouse shall be eligible for family pay out of *sixty percent* of the amount eligible to be received by such subscriber immediately prior to the demise.

#### **43. What are the benefits available under UPS, to superannuated or retired employees covered under National Pension System on or before 31st March 2025?**

Employee who complies with the requirements under regulation 4 and regulation 19 shall be eligible to receive the following benefits -

- a) lumpsum payment;
- b) monthly top-up amounts payable immediately after the date of superannuation or retirement;
- c) applicable dearness relief; and
- d) simple interest as per applicable Public Provident Fund rates on arrears with respect to above benefits for the past period from the month after superannuation up to the month preceding the submission of claim forms.

Further, *no interest* shall be payable for the period beyond the last date of submission of option or claim as per clause (ii) of regulation 3.

The benefits specified under sub-regulation (1) *shall be in addition* to the benefits availed or accrued to such employee under NPS including annuity, if any under NPS.



**44. How the monthly top-up amount is calculated for employees already retired on or before 31st March 2025 and receiving annuity under NPS?**

Such employees will receive monthly top-up amount, which will be calculated as follows:  
 Monthly top-up = (Admissible Payout + Dearness Relief on Admissible Payout)- Representative Annuity amount

**45. What is Representative Annuity rate & amount?**

Representative Annuity rates for the period from January 2014 to March 2025 are provided under Schedule VI of PFRDA (Operationalization of Unified Pension Scheme under National Pension System) Regulations, 2025.

Representative annuity amount= (IC) x (1-FW%) \*(Representative Annuity Rate)/ (12\*100). *In case IC is greater than BC, IC shall be taken as equal to BC.*

**46. What benefits available and when payable under UPS to subscriber/Spouse?**

**Table-1 (UPS subscriber who superannuated/retired on or before 31/03/2025)**

Type of Benefit	UPS subscriber who superannuated/retired on or before 31/03/2025		
	By subscriber	By spouse (deceased subscriber already availed benefits)	By spouse (deceased subscriber not availed benefits)
<b>Claim Forms</b>	<b>B2</b>	<b>B4</b>	<b>B6</b>
<b>Lumpsum payout (1/10<sup>th</sup> of last drawn basic pay + DA) for every completed 06 months</b>	Upon submission of claim form and its authorization by PAO, payable as on date of superannuation/retirement, along with interest.	Not applicable	Upon submission of claim form and its authorization by PAO, payable as on date of superannuation/retirement, along with interest.
<b>Final withdrawal amount (maximum 60% of IC or BC whichever is lower)</b>	Not applicable, as already settled under NPS.	Not applicable, as already settled under NPS.	Not applicable, as already settled under NPS.
<b>Monthly Top-up amount (including DR)</b>	Upon submission of claim form and its authorization by PAO, payable immediately after date of superannuation/retirement, along with arrear and interest.	Upon submission of claim form and its authorization by PAO, Monthly Family Payout (60 % of top-up amount payable to subscriber) payable immediately after demise of subscriber.  Adjustment of excess monthly top up paid for subscriber upto the date of commencement of family payout, if any, shall be made	Upon submission of claim form and its authorization by PAO, Monthly Family Payout (60 % of top-up amount payable to subscriber), payable immediately after demise of subscriber.  Arrears upto date of commencement of Family Payout (including arrears of monthly top up payout payable to subscriber)

**Table- 2 (UPS subscriber who superannuated/retired on or after 01/04/2025)**

Type of Benefit	UPS subscriber who superannuated/retired on or after 01/04/2025		
	By subscriber	By spouse (deceased subscriber already availed benefits)	By spouse (deceased subscriber not availed benefits)
<b>Claim Forms</b>	<b>B1</b>	<b>B3</b>	<b>B5</b>
<b>Lumpsum payout (1/10<sup>th</sup> of last drawn basic pay + DA) for every completed 06 months</b>	Upon submission of claim form and its authorization by PAO, payable as on date of superannuation/retirement	Not applicable	Upon submission of claim form and its authorization by PAO, payable as on date of superannuation/retirement.
<b>Final withdrawal amount (maximum 60% of IC or BC whichever is lower)</b>	Upon submission of claim form and its authorization by PAO, payable as on date of superannuation/retirement	Not applicable	Upon submission of claim form and its authorization by PAO, payable as on date of superannuation/retirement.
<b>Monthly Admissible Payout</b>	Upon submission of claim form and its authorization by PAO, payable immediately after date of superannuation/retirement under FR 56 (j). In case of voluntary retirement payable from the deemed date of superannuation.	Upon submission of claim form and its authorization by PAO, Monthly Family Pay-out (60 % of monthly payout to subscriber), payable immediately after demise of subscriber.  Adjustment of excess monthly top up paid for subscriber upto the date of commencement of family payout, if any, shall be made	Upon submission of claim form and its authorization by PAO, Monthly Family Pay-out (60 % of monthly payout payable to subscriber), payable immediately after demise of subscriber.  Arrears upto date of commencement of Family Payout (including arrears of monthly payout payable to subscriber)
<b>Excess, if any, of Individual Corpus vis-a-vis Benchmark Corpus</b>	Upon submission of claim form and its authorization by PAO, payable as on date of superannuation /retirement.	Not applicable	Upon submission of claim form and its authorization by PAO, payable as on date of superannuation /retirement.

**47. Who are eligible to receive assured payouts under UPS?**

Assured Payout shall be available only in the following cases, namely: -

- (a) In case of an employee superannuating **after qualifying service of 10 years**, from the date of superannuation;
- (b) In case of the Government retiring an employee under the provisions of FR 56 (j) (which is not a penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965) from the **date of such retirement**; and
- (c) In case of voluntary retirement after a **minimum qualifying service period of 25 years**, from the date such employee would have superannuated, if the service period had continued to superannuation.

**48. Who can claim family payout under UPS?**

Only the legally wedded spouse as on date of superannuation/retirement of the deceased UPS subscriber whose name appears as such in the service records as on the date of superannuation or voluntary retirement or retirement under Fundamental Rules 56(j), as may be applicable, and who is surviving the deceased subscriber is eligible for claiming family payout under UPS.

**49. Whether the spouse of the subscriber married after the date of superannuation, is eligible for family payout?**

No, only the legally wedded spouse as on date of superannuation/retirement is eligible for family payout.

**50. Is there any provision for lump-sum payment under UPS?**

Yes, a lump-sum amount equivalent to one-tenth of the last drawn basic pay (plus NPA and DA) is paid for every completed 6-month period of qualifying service.

Lumpsum Payment =  $(E/10) \times L$ , where; Emoluments (E) = {Basic Pay (including non-practicing allowance, if applicable) + DA}

Length of service (L) = number of completed six months of qualifying service as certified by Head of Office.

Explanation: For the purpose of calculation of every completed six months of qualifying service, any period less than six months shall not be considered.

**51. Is there any option to withdraw an amount under UPS at the time of retirement and to what extent?**

Yes, UPS Subscriber shall have an option of final withdrawal for an amount not exceeding sixty percent (60%) of the individual corpus or benchmark corpus, whichever is lower, available in the PRAN tagged to UPS as on the date of superannuation or voluntary retirement or retirement, subject to proportionate reduction in the assured payout payable to such UPS Subscriber.

**52. What and how much is final withdrawal percentage?**

UPS Subscriber shall also have an option to withdraw an amount not exceeding sixty percentage of the individual corpus or benchmark corpus, whichever is lower, available in the PRAN tagged to UPS as on the date of superannuation or voluntary retirement or retirement under Fundamental Rules 56(j), as may be applicable subject to proportionate reduction in the assured payout payable to such UPS Subscriber.

**53. How the final withdrawal amount shall be calculated in case Individual Corpus is more than the benchmark corpus?**

Final withdrawal of up to 60% of the individual corpus or benchmark corpus (whichever is lower) is allowed as on date of Superannuation or Voluntary retirement or retirement under 56(j).

**54. When will final withdrawal be admissible?**

Such final withdrawal shall be admissible on the date of superannuation or voluntary retirement or retirement under Fundamental Rules 56(j).

**55. How is Dearness Relief applied under UPS?**

Dearness Relief as declared by the Central Government from time to time, will be applicable on admissible payout and family payout. Dearness Relief shall be payable only when admissible payout commences.

**56. Whether benefits under UPS are receivable if the employee has been removed or dismissed or has resigned from the service?**

No, Assured Payout shall not be available in case of removal or dismissal from service or resignation of the employee. In such cases, the Unified Pension Scheme option shall not apply.

**57. Can a subscriber make partial withdrawals during the service period?**

Yes, partial withdrawals up to 25% of self-contribution (excluding returns) are allowed after completion of lock-in period of three years from the date of enrolment under UPS or NPS whichever is earlier, for specified purposes.

**58. What purposes are allowed for partial withdrawal under UPS?**

Higher education of children, marriage of children, purchase/construction of residential house, medical emergencies, disability-related expenses, and skill development.

**59. How many times can partial withdrawals be made under UPS?**

A maximum of three times, including withdrawals made under NPS before opting for UPS.

**60. Is there any option to replenish the partial withdrawal made under UPS?**

Yes, the subscriber has the option to replenish the partially withdrawn amount before retirement.

**FAQs related to operational issues on Payment of Benefits under UPS**

**61. How are UPS benefits claimed after retirement/death of the subscriber?**

The subscriber or legally wedded spouse as on date of superannuation/retirement of the subscriber, as the case may be, must submit the relevant application forms to the Head of Office or DDO.

To be Submitted by	Form No.	Conditions to apply
Subscriber	B1	who superannuated or retired on or after 1st April 2025
Subscriber	B2	who superannuated or retired on or before 1st April 2025
<b>In case of Death of the subscriber</b>		
Spouse of the deceased subscriber	B3	who superannuated or retired on or after 1st April 2025 and eligible for UPS benefits and subscriber had already availed benefits under UPS
Spouse of the deceased subscriber	B4	who superannuated or retired on or before 31st March 2025 and eligible for UPS benefits and subscriber had already availed benefits under UPS
Spouse of the deceased subscriber	B5	who superannuated or retired on or after 1st April 2025 and eligible for UPS benefits and subscriber had not availed benefits under UPS
Spouse of the deceased subscriber	B6	Who superannuated or retired on or before 31st March 2025 and eligible for UPS benefits and subscriber had not availed benefits under UPS

**62. What is UPS Payout Order (UPO)?**

The UPS Payout order contains the details of the benefits payable to a UPS Subscriber.

**63. Who will authorize UPS payout order?**

The UPO shall be authorized by the respective PAO and sent to the National Pension System Trust through CRA.

A copy of such UPS Payout Order shall simultaneously be made available to the UPS Subscriber or the legally wedded spouse as on date of superannuation/retirement, as the case may be.

- a) Upon receipt of UPS Payout Order by National Pension System Trust together with option of final withdrawal if any by the UPS subscriber, the National Pension System Trust shall authorize the release of UPS benefits as specified under these regulations and authorise the transfer of the balance in the individual corpus to pool corpus.
- b) The National Pension System Trust shall ensure payment of monthly payout from the Pool Corpus to the bank account of the UPS subscriber and periodic release of applicable dearness relief. For this purpose, CRA shall intimate to the pension fund to effect redemption from the Pool Corpus for payment of such payout to the subscriber.

**64. What details are covered in UPS Payout Order (UPO)?**

- a) requisite details of UPS Subscriber including particulars of legally wedded spouse as on date of superannuation/retirement of such subscriber as appearing in the service records,
- b) the period of qualifying service;
- c) Details of joint bank account of the UPS Subscriber and legally wedded spouse as on date of superannuation/retirement;

- d) Percentage of final withdrawal upto sixty percent of individual corpus or benchmark corpus, whichever is lower, as opted by UPS Subscriber;
- e) Details of benefits applicable under UPS as specified under these regulations, such as:
  - i. lumpsum payment;
  - ii. excess, if any, of individual corpus vis-à-vis benchmark corpus
  - iii. assured payout;
  - iv. admissible payout;
  - v. Top-up amount (applicable for retirees on or after 31.03.2025)
  - vi. family payout;
  - vii. applicable dearness relief.
- f) the date of commencement of admissible payout to subscriber.

**65. How UPS Payout Order and monthly payouts shall be processed?**

NPS Trust shall authorize release of benefits upon receipt of UPS Payout Order.

Further, the NPS Trust shall ensure payment of monthly payout from the Pool Corpus to the bank account of the UPS Subscriber and periodic release of applicable dearness relief.

**66. What is the role of nodal offices and the CRA in processing of claims under UPS?**

- a) The CRA shall make available the details of partial withdrawals made if any, by superannuated or retired employee, and value of individual corpus and benchmark corpus as on the date of superannuation or retirement to DDO and PAO in their CRA system login.
- b) The DDO shall update the records in CRA system after obtaining necessary details, if required from Head of Office and forward the same to PAO for its authorization in such system.
- c) Based on the verification of subscriber details by Head of Office, the PAO shall issue a UPS Payout order, as per Form B1, B3 or B5, as applicable, containing details as specified under regulation 20.
- d) Upon receipt of UPS Payout Order by National Pension System Trust together with option of final withdrawal if any by the UPS subscriber, the National Pension System Trust shall authorise the release of UPS benefits as specified under these regulations and authorise the transfer of the balance in the individual corpus to pool corpus.

The National Pension System Trust shall ensure payment of monthly payout from the Pool Corpus to the bank account of the UPS subscriber and periodic release of applicable dearness relief. For this purpose, CRA shall intimate to the pension fund to effect redemption from the Pool Corpus for payment of such payout to the subscriber.

**Disclaimer:**

This FAQ document is intended solely for informational and reference purposes based on the PFRDA (Operationalisation of UPS under NPS) Regulations, 2025. While every effort has been made to ensure the accuracy of the information provided, it should not be treated as a legal interpretation or a substitute for official regulations, circulars, or notifications issued by the Pension Fund Regulatory and Development Authority (PFRDA) or the Government of India. Users are advised to consult the relevant statutory documents and seek professional guidance, if required, for any specific queries or decisions.