

पेंशन निधि विनियामक और विकास प्राधिकरण PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY



Circular

Circular No: PFRDA/2025/14/SUP-CG-SG/06

October 06, 2025

To,

The PrAOs, PAOs, DDOs of Central Government,

Existing Employees, Eligible Past Retirees and the Legally wedded Spouses of Deceased Past Retirees of Central Government covered under National Pension System (NPS)

The DTAs, DTOs, DDOs of State Government with respect to AIS officials,

The Central Recordkeeping Agencies (CRAs),

National Pension System Trust

Subject: Extension of cut-off date for exercising Option of Unified Pension Scheme (UPS) under NPS by two months i.e., upto 30th November 2025– reg.

Please refer to the Regulation 3 (2) (i) of the Pension Fund Regulatory and Development Authority (Operationalisation of the Unified Pension Scheme under National Pension System) Regulations, 2025 dated 19th March, 2025, wherein, it is provided that the exercise of option in respect of an eligible employee to be covered under UPS shall be undertaken:- (i) within three months from 1st April 2025, or within such extended timelines if any, allowed by the Central Government, in respect of a person mentioned under clause (i) and clause (iii) of sub-regulation (1) of regulation 3 of the above regulations.

- 2. The Central Government of India has extended the cut-off date for exercising the option for UPS by two months i.e., upto 30th November 2025 in respect of the following:
 - (i) migration to UPS from NPS by an existing Central Government employee in service as on 1st April 2025, who is covered under NPS.
 - (ii) claim by (a) A Central Government employee who was covered under NPS and who has superannuated or voluntarily retired or 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 31st March 2025; or
 - (b) the legally wedded spouse in case of a subscriber who has superannuated or retired and has demised prior to exercising the option of UPS.

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3. This circular is issued in exercise of the powers conferred under Section 14 of the Pension Fund Regulatory and Development Authority Act, 2013 and shall be effective immediately.

(Vikas Kumar Singh) Chief General Manager