PBC No. 92 / 2026
RBE No. 48 / 2026

दक्षिण रेलवे Southern Railway
प्रधान मुख्य कार्मिक अधिकारी कार्यालय
Office of the Principal Chief Personnel Officer
प्रधान कार्यालय, कार्मिक विभाग, चेन्नै-600003
Headquarters, Personnel Department, Chennai-600003

No: P(R) 500 / P / UPS

दिनांक/Date: as signed

All PHODs/ DRMs/ CWMs/ CEWE/ CAO/ CPM/ PDA/ Dy.CPOs/ Sr.DPOs/ Secy to GM, Chairman/RRB/MAS,TVC, Addl.Registrar/RCT/MAS,
Principal MDZTI/TPJ, SRCETC/TBM, ZETTC/AVD,
DPOs/SPOs/WPOs/APOs of HQ/Divisions /Workshops/Units.

विषय/**Sub: Switching over from National Pension System (NPS) to Unified Pension Scheme (UPS) in respect of employees retired on or after 01.04.2025.**

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A copy of the Railway Board's letter No. F(E)III/2024/UPS/1 dated 18.06.2026 on the above subject is enclosed for information, guidance and necessary action.

Railway Board's letter dated 28.03.2025 referred therein has been circulated as PBC No. 70 / 2025.

संलग्नक/Encl. 02 pages

Digitally signed by CHILAKALAPUDI ANJANI KUMAR
Date: 2026.06.24 08:51:14 '+05'30

सहायक कर्मचारी संबंधी अधिकारी/Asst Personnel Officer / IR & Trg.

कृते प्रमुकाधि/**For Principal Chief Personnel Officer**

प्रतिलिपि/Copy to: The General Secretary/SRMU
The General Secretary / DREU
The General Secretary/AISCTREA
The General Secretary/AIOBCREA
The General Secretary/NFIR
IT Section/PB/HQ - to upload in the SR website.

RBE No.48/2026

GOVERNMENT OF INDIA
MINISTRY OF RAILWAYS
(RAILWAY BOARD)

No. F(E)III/2024/UPS/1 **New Delhi, Dated: 18 .06.2026**

The General Managers/Principal Financial Advisers,
All Zonal Railways/Production Units etc.,
DGs of RDSO and NAIR.

Subject: Switching over from National Pension System (NPS) to Unified Pension Scheme (UPS) in respect of employees retired on or after 01.04.2025.

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Please refer to Board's letter no. F(E)III/2025/UPS/1 dated 28.03.2025, vide which, Notification regarding Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025 was issued.

2. Now, one of the Zonal Railway has sought clarification regarding the cases of certain employees, who have retired on or after 01.04.2025, without exercising the option for switching over to UPS and their pensionary benefits have accordingly been settled under NPS itself. Subsequently, these employees have submitted their request for switching over to UPS which was within the stipulated deadline however their request for switching over to UPS could not be processed online by the concerned DDOs due to some error.

3. In this regard, the following clarification were sought from Pension Fund Regulatory and Development Authority (PFRDA), the nodal authority on Operationalisation of Unified Pension Scheme (UPS), as under:

(i) Whether migration from NPS to UPS is allowed for such employees who have retired on or after 01.04.2025 without exercising the option for migration at the time of retirement but subsequently opted for UPS within the deadline for switching over to UPS.

If option is allowed, the procedure/modalities to be followed for settlement under UPS in these cases where benefits under NPS, has already been availed, may also be advised.

(ii) In the above scenario, where employee had died before exercising the option, can the option exercised by his spouse be accepted for coverage under UPS or otherwise.

4. PFRDA clarified as under:

"Attention is invited to Chapter II, Regulation 3 of the PFRDA (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025, which specifies the categories of persons eligible to exercise the option for UPS. As per the said Regulation, the option is available only to:

The option to avail benefits under UPS shall be available to the following category of persons

(i) An existing Central Government employee in service as on 1st April 2025, who is covered under NPS, in terms of subsection (1) of section 20 of the Act;

(ii) A new recruit in the Central Government services, who joins service on or after the 1st day of April 2025;

(iii) (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 (Clarification, 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 for UPS.

. Further, a cut-off date of 30.11.2025 was prescribed for exercising the option to switch from NPS to UPS. Employees who were in service as on 01.04.2025 and retired thereafter were required to exercise the option within this stipulated timeline, following which retirement benefits were to be processed in accordance with the option exercised.

In view of the above, it is clarified that there is no provision under the extant regulation to permit migration from NPS to UPS in respect of subscribers who have retired on or after 01.04.2025 and have already availed benefits under NPS. Accordingly, such requests for migration to UPS cannot be acceded to.

It is also clarified that in cases where a subscriber has exited from NPS upon superannuation after 01.04.2025 and has availed NPS benefits, the spouse of such subscriber shall not be eligible for UPS benefits. The benefits to the spouse, if any, shall be governed by the annuity plan opted by the subscriber under NPS."

5. All Zonal Railways/ PUs are advised to kindly take action accordingly in all similarly situated cases.

6. This disposes of Northern Railway's letter no. UPS/2025/Policy/1 dated 15.12.2025.

G. Priya Sudarsani

(G. Priya Sudarsani)
Director, Finance (Estt.)
Railway Board

No. F(E)III/2024/UPS/1 **New Delhi, Dated: 18 .06.2026**

Copy to:

Deputy Comptroller and Auditor General of India (Railways), Room No. 222, Rail Bhawan, New Delhi

G. Priya Sudarsani

For Member Finance, Railway Board.