

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2389**

ANSWERED ON MONDAY, 15 DECEMBER, 2025/ AGRAHAYANA 24, 1947 (SAKA)

**Unified Pension Scheme**

2389 SHRI JANARDAN SINGH SIGRIWAL

Will the Minister of Finance be pleased to state:

- (a) the total number of employees who opted for Unified Pension Scheme (UPS) instead of National Pension System (NPS) till date;
- (b) whether the Government has introduced the one-time, one-way switch facility under the UPS allowing employees who opted for UPS to move back to the NPS and if so, the details including the conditions and timeframe for exercising this facility;
- (c) whether the Government has extended the timeline for exercising the option to join UPS and if so, the details thereof;
- (d) whether the Government has issued revised rules under CCS Rules, 2025 for full assured payout and if so, the details including the minimum years of service; and
- (e) whether children are entitled to receive 60% of assured family payout under UPS in cases where the spouse is not alive, if so, the details thereof and if not, the alternative benefits payable to such children under the UPS framework?

**ANSWER**

MINISTER OF STATE FOR FINANCE  
(SHRI PANKAJ CHAUDHARY)

(a) The total number of employees, including new joiners, existing employees, and past retirees, who opted Unified Pension Scheme (UPS) as on 30.11.2025 is 1,22,123.

(b) The Government has allowed the Central Government employees, who opted for UPS, one-time one-way switch facility to revert back to NPS any time during their service, subject to the following conditions and timeframes:

- (i) In case of superannuation: not later than twelve months prior to the date of superannuation;
- (ii) In case of voluntary retirement: not later than three months prior to the deemed date of voluntary retirement;
- (iii) In case of resignation or compulsory retirement under Fundamental Rule 56(j), which is not a penalty: at the time of resignation or compulsory retirement.

This facility of one-time one-way switch 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.

(c) UPS came into effect on 01.04.2025. The window for exercising the option to opt for UPS was initially available up to 30.06.2025. This timeline was subsequently extended first up to 30.09.2025 and thereafter further extended up to 30.11.2025.

(d) & (e) Government has notified the Central Civil Services (Implementation of the Unified Pension Scheme under the National Pension System) Rules, 2025, to regulate the service related matters of Central Government employees who opted for UPS under NPS. For a minimum qualifying service of 25 years, assured payout at rate of 50% of the average basic pay drawn over the last 12 months prior to superannuation shall be payable. This payout to be proportionate for lesser service period subject to a minimum of 10 years of service. Further, after minimum qualifying service of 10 years, assured minimum payout of Rs.10,000 per month on superannuation shall be payable

Family payout @60% of the payout admissible to the payout holder, immediately before his demise, will be paid to the legally wedded spouse. Children are not entitled to receive 60% of assured family payout under UPS.

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