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NATIONAL PENSION SYSTEM TRUST (NPS TRUST)

B-302, Tower-B, 3rd Floor, World Trade Center, Nauroji Nagar, New Delhi-110029

PUBLIC NOTICE

UPS benefits for the subscribers retired under NPS on or before 31/03/2025 or their legally wedded spouse

1. Unified Pension Scheme (UPS) introduced by Central Govt, effective from 1st April 2025, are available to past retirees also (those subscribers who retired on or before 31/03/2025 and had completed a minimum 10 years of qualifying service in Central Govt.) and for their legally wedded spouse.

The following additional UPS benefits are available to such retired

employees/ spouse under NPS, and they need not to necessarily surrender

- the benefits availed under NPS including annuity.
 (a) Lumpsum payment(one time) one-tenth of last drawn basic pay and dearness allowance thereon, for each completed six months of qualifying service.
- (b) Monthly Top-up amounts: This amount is calculated based on admissible UPS payout+Dearness relief (DR) minus representative annuity amount under NPS.
- (c) **Simple interest** as per applicable PPF rates **on arrears** with respect to above benefits for the past period.
- Note: The Illustrative examples for UPS benefits to Retirees on or before 31.03.2025 are given under Schedule VII of PFRDA (Operationalization of UPS under NPS) Regulations), 2025 (available on https://www.pfrda.org.in//MyAuth

How to claim the UPS benefits:

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Physical mode- The claimant shall be required to submit the filled in applicable Form (B2- for subscriber & B4/B6 – for the legally wedded spouse) to the concerned DDO from where the subscriber has retired. These forms can be

Online mode-The claimants need to visit www.npscra.nsdl.co.in/ups.php and fill the online form and submit the same through online mode to DDO for their processing.

Last date to claim the benefits: 30th June 2025.

downloaded from www.npscra.nsdl.co.in/ups.php

PFRDA is conducting regular webinar on UPS, details are available at https://www.pfrda.org.in/index1.cshtml?lsid=546