



प्रतिरक्षा भारती Pratiraksha Bharti

भारतीय प्रतिरक्षा मजदूर संघ का मुख पत्र

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AWEIL के आपरेशनल डायरेक्ट से वार्ता कर ज्ञापन सौंपते भारतीय प्रतिरक्षा मजदूर संघ के महामंत्री श्री रविंद्र मिश्रा एवं GENC के महासचिव श्रीमान साधु सिंह, श्री मुकेश सिंह एवं अन्य पदाधिकारीगण।



24-25 मार्च 2025 को आयुध वस्त्र निर्माणी एस्टेट शाहजहाँपुर में पदाधिकारियों की बैठक सम्पन्न हुयी



DMRL कार्मिक संघ यूनियन के आंदोलनात्मक कार्यक्रम को संबोधित करते JCM तृतीय सदस्य श्री राधे श्याम जी



पुणे प्रवास के दौरान AFK, CAFVD, GQAA एवं BMS पुणे के कार्यकर्ताओं से वार्ता करते भारतीय प्रतिरक्षा मजदूर संघ के अध्यक्ष श्रीमान मारुती पवार एवं महामंत्री श्री रविंद मिश्रा



आवड़ी चेन्नई प्रवास के दौरान OCF AVADI एवं HVF AVADI के कार्यकर्ताओं से वार्ता करते भारतीय प्रतिरक्षा मजदूर संघ के संयुक्त मंत्री योगेन्द्र सिंह चौहान



आयुध निर्माणी भुसावल एवं वारंगांव में स्वदेशी मंच एवं पर्यावरण संरक्षण के बारे में जानकारी देते हुए श्री सदानंद गुप्ता, IR म्बेर MIL ग्रुप



प्रिय मित्रों

आप सभी बन्धुओं को विक्रमी सम्वत् 2082 भारतीय नववर्ष की बहुत-बहुत शुभकामनाएं। मित्रों प्रतिरक्षा भारती का यह अंक ऐसे समय आपके समक्ष प्रस्तुत हो रहा है जब सरकारी कर्मचारियों में आठवें वेतन आयोग के गठन को लेकर इंतजार है। आप सभी जानते हैं कि UPS का नोटिफिकेशन भारत सरकार ने कर दिया है। PFRDA ने भी अपनी ओर से स्पष्टीकरण जारी कर दिया है। एक Frequently asked question जारी किया है जो कि इस अंक में उपलब्ध है। यूपीएस के सम्बंध में सरकार और PFRDA द्वारा जारी अधिसूचनाओं का ठीक से अध्ययन करें तभी किसी सही निर्णय पर पहुंचेंगे कि आपके लिये लिये NPS और OPS में क्या सही है। महासंघ भी सूक्ष्मता से स्कीम का अध्ययन कर रहा है। अभी आपके पास पूरे तीन माह का समय है जिसका सदुपयोग कर सकते हैं। मित्रो अभी प्रिंट मीडिया और सोशल मीडिया में एक भ्रामक खबर आप सभी ने देखी सुनी। वित्त विधेयक 2025 में परिवर्तन हुए जिसको लेकर भ्रम फैलाया गया कि आठवां वेतन आयोग के द्वारा पेंशन संशोधित नहीं होगी। इसको लेकर वाम समर्थित यूनियन और इंटक दोनों काफी सक्रिय रहे। अपने लोग भी काफी भ्रमित थे। इस भ्रम को मिटाने का प्रयास और सही वस्तु स्थिति से अवगत कराया कि आठवां वेतन आयोग निश्चित रूप से पेंशन में संशोधन करेगा। सिर्फ CCS pension rules 2021 में सिर्फ इतना कह गया कि यदि किसी पोस्ट या वेतनमान को अपग्रेडेशन किया गया तो वेतन आयोग लागू होने के बाद जो सेवानिवृत्त होंगे उनको अपग्रेडेशन का लाभ मिलेगा और 8 वाँ पे कमीशन लागू होने के पूर्व जो सेवानिवृत्त हुए उन्हें अपग्रेडेशन का लाभ देने का निर्णय सरकार को लेना है। इस सम्बंध में एक पत्र GENC के द्वारा दिया गया है कि सातवें वेतन आयोग की तरह वन रैंक वन पेंशन का लाभ यथावत रखा जाय।

मित्रों अपना पेंशनर संगठन का गठन शीघ्र होने जा रहा है जिसमें अपने सेवानिवृत्त साथी ही काम करेंगे। आप सभी से निवेदन है कि इस संगठन को अपना समर्थन

दीजिये अधिक से अधिक पेंशनर को सदस्य बनाएं अपने कोई साथी न छूटें। JCM 3 की मीटिंग 16 अप्रैल को होने जा रही है एजेंडा पॉइंट्स सभी ग्रुप में उपलब्ध रहेगा।

मित्रों जैसा कि आप सभी को ज्ञात है कि 2025 के तीन माह व्यतीत हो गए। यह 3 माह संगठन गतिविधियों के लिये बहुत ही महत्वपूर्ण है बहुत सी यूनियन के संविधान के अनुसार जनवरी से लेकर अप्रैल तक यूनियन का चुनाव सम्पन्न होने चाहिये इस कार्य को आप सभी ने पूर्ण कर लिया होगा या इस माह में पूर्ण कर लेंगे। इसमें देरी नहीं करनी चाहिये।

यूनियन का वार्षिक विवरण Annual Return 31 मार्च तक रजिस्टार ट्रेड यूनियन आफिस में जमा करना होता है जिसे आप जमा कर चुके होंगे यदि अभी जमा नहीं किया है तो अविलम्ब जमा कराये।

महासंघ के द्वारा आप सभी से जनवरी से मार्च तक सदस्यता अभियान चलाना होता है सभी यूनियन इस कार्य को सम्पन्न कर चुके होंगे यदि अभी तक नहीं किया है तो इस कार्य को भी अप्रैल माह में पूरा कर लें।

मित्रों अपनी बहु प्रतीक्षित मांग कि आय कर की सीमा 12 लाख तक की जाय हमारी मांग पूरी हुई 12 लाख 75 हजार तक कि आय कर मुक्त हो चुकी है। स्लैब में भी कमी की गई है। यह भारतीय मजदूर संघ की ही देन है।

आप सभी को ज्ञात है कि आठवें वेतन आयोग के गठन की घोषणा सरकार कर चुकी है लेकिन अभी तक आयोग का चेयरमैन कौन होगा सचिव कौन होगा अन्य सदस्य कौन होंगे अभी तक घोषणा नहीं हुई टर्मस और रेफरेंस भी घोषित नहीं हुए 2026 जनवरी के लिये 8 माह ही बचे है इसलिये आठवें वेतन आयोग की अधिसूचना शीघ्र घोषित हो इसके लिये आंदोलन की जरूरत पड़ सकती है। इसके लिये तैयार रहने की जरूरत है। NPS और UPS को समझना होगा, पुरानी पेंशन के लिये भी अपनी मांग सरकार से लगातार की जा रही है बजट पूर्व वार्ता में हम अपनी इस मांग को दोहरा चुके हैं। आगे आने वाले समय में आंदोलन की तैयारी भी करनी है।



साइबर धोखाधड़ी को रोकने के लिए क्या करें और क्या न करें।

- शिवेन्द्र सागर शर्मा

आज के डिजिटल युग में साइबर धोखाधड़ी से खुद को बचाने के लिए सतर्क रहना बहुत जरूरी है। यहाँ आपको सुरक्षित रहने में मदद करने के लिए ध्यान दें और क्या न करें का विस्तृत विवरण दिया गया है। क्या करें साइबर सुरक्षा के लिए सक्रिय उपाय

‘ मजबूत और अद्वितीय पासवर्ड :’

‘ क्या करें: अपरकेस और लोअरकेस अक्षरों, संख्याओं और प्रतीकों के संयोजन का उपयोग करके जटिल पासवर्ड बनाएँ।

‘ क्या करें: अपने प्रत्येक ऑनलाइन खाते के लिए अलग पासवर्ड का उपयोग करें।

‘ क्या करें: अपने पासवर्ड बनाने और सुरक्षित रूप से संग्रहीत करने के लिए किसी प्रतिष्ठित पासवर्ड मैनेजर का उपयोग करने पर विचार करें।

‘ मल्टी-फैक्टर ऑथेंटिकेशन (MFA) सक्षम करें :’

‘ क्या करें : जब भी उपलब्ध हो, MFA सक्रिय करें, खासकर ईमेल, बैंकिंग और सोशल मीडिया जैसे संवेदनशील खातों के लिए।

‘ करें: अतिरिक्त सुरक्षा के लिए विश्वसनीय प्रमाणीकरण ऐप या हार्डवेयर टोकन का उपयोग करें।

‘ सॉफ्टवेयर को अपडेट रखें:

‘ करें: सुरक्षा कमजोरियों को दूर करने के लिए अपने ऑपरेटिंग सिस्टम, वेब ब्राउजर और एंटीवायरस सॉफ्टवेयर को नियमित रूप से अपडेट करें।

‘ करें: निरंतर सुरक्षा सुनिश्चित करने के लिए स्वचालित अपडेट सक्षम करें।

‘ एंटीवायरस और एंटी-मैलवेयर सॉफ्टवेयर इंस्टॉल करें और बनाए रखें:

‘ करें: अपने सभी डिवाइस पर प्रतिष्ठित एंटीवायरस और एंटी-मैलवेयर सॉफ्टवेयर इंस्टॉल करें।

‘ करें: सॉफ्टवेयर को अपडेट रखें और खतरों का पता लगाने और उन्हें हटाने के लिए नियमित स्कैन चलाएँ।

‘ ईमेल अटैचमेंट और लिंक से सावधान रहें:

‘ करें: ईमेल अटैचमेंट खोलते समय सावधानी बरतें, खासकर अज्ञात प्रेषकों से।

‘ करें: क्लिक करने से पहले गंतव्य URL की जाँच करने के

लिए अपने माउस को लिंक पर घुमाएँ।

‘ करें: ऐसे ईमेल पर संदेह करें जो तुरंत कार्रवाई करने का आग्रह करते हैं या व्यक्तिगत जानकारी मांगते हैं।

‘ वेबसाइट सुरक्षा सत्यापित करें:

‘ करें: संवेदनशील जानकारी दर्ज करने से पहले ब्राउजर के एड्रेस बार में "HTTPS" उपसर्ग और पैडलॉक आइकन देखें। ... लिंक पर माउस घुमाकर क्लिक करने से पहले गंतव्य URL की जाँच करें।

‘ करें: ऐसे ईमेल पर संदेह करें जो तुरंत कार्रवाई करने का आग्रह करते हैं या व्यक्तिगत जानकारी मांगते हैं।

‘ वेबसाइट सुरक्षा सत्यापित करें:

‘ करें: संवेदनशील जानकारी दर्ज करने से पहले ब्राउजर के एड्रेस बार में "HTTPS" उपसर्ग और पैडलॉक आइकन देखें।

‘ करें: असामान्य या संदिग्ध नत्स वाली वेबसाइटों से सावधान रहें।

‘ अपने वाई-फाई नेटवर्क को सुरक्षित करें:

‘ करें: अपने वाई-फाई नेटवर्क के लिए एक मजबूत पासवर्ड का उपयोग करें और WPA2 या WPA3 एन्क्रिप्शन सक्षम करें।

‘ करें: संवेदनशील लेनदेन के लिए सार्वजनिक वाई-फाई का उपयोग करने से बचें। यदि आपको सार्वजनिक वाई-फाई का उपयोग करना ही है, तो VPN का उपयोग करें।

‘ नियमित रूप से अपने डेटा का बैकअप लें:

‘ करें: अपनी महत्वपूर्ण फाइलों का नियमित रूप से बाहरी हार्ड ड्राइव या क्लाउड स्टोरेज में बैकअप लें।

‘ करें: यह सुनिश्चित करने के लिए अपने बैकअप का परीक्षण करें कि उन्हें सफलतापूर्वक पुनर्स्थापित किया जा सकता है।

‘ अपने बैंक और क्रेडिट कार्ड स्टेटमेंट की निगरानी करें:

‘ करें: किसी भी अनधिकृत लेनदेन के लिए नियमित रूप से अपने बैंक और क्रेडिट कार्ड स्टेटमेंट की समीक्षा करें।

‘ करें: अपने खातों पर असामान्य गतिविधि के लिए अलर्ट सेट करें।

‘ खुद को और दूसरों को शिक्षित करें:

‘ करे: नवीनतम साइबर खतरों और घोटालों के बारे में सूचित रहें।

‘ करे: अपने ज्ञान को परिवार और दोस्तों के साथ साझा करें ताकि वे ऑनलाइन सुरक्षित रहें।

‘ सोशल मीडिया के प्रति सचेत रहें:

‘ करे: सोशल मीडिया पर साझा की जाने वाली व्यक्तिगत जानकारी की मात्रा को सीमित करें।

‘ करे: अपनी गोपनीयता सेटिंग समायोजित करें ताकि यह नियंत्रित किया जा सके कि आपकी पोस्ट कौन देख सकता है।

‘ करे: ऑनलाइन किचन के बारे में बहुत सावधान रहें, जो हानिरहित प्रश्न पूछते हैं। फिर उनका उपयोग पासवर्ड रीसेट करने के लिए किया जा सकता है।

‘ मजबूत गोपनीयता सेटिंग का उपयोग करें:

‘ करे: सभी ऑनलाइन खातों पर गोपनीयता सेटिंग की समीक्षा करें और उसे समायोजित करें।

‘ करे: आपके बारे में ऐप्स और वेबसाइट द्वारा एकत्रित की जाने वाली जानकारी को सीमित करें।

‘ साइबर अपराध की रिपोर्ट करें:

‘ करे: किसी भी संदिग्ध साइबर अपराध की रिपोर्ट उचित अधिकारियों को दें। कई देशों में यह ऑनलाइन साइबर अपराध रिपोर्टिंग वेबसाइटों या समर्पित हॉटलाइन के माध्यम से किया जाएगा। न करे: बचने के लिए अभ्यास

‘ संदिग्ध लिंक पर क्लिक न करें:

‘ अनचाहे ईमेल, टेक्स्ट मैसेज या सोशल मीडिया पोस्ट में दिए गए लिंक पर क्लिक करने से बचें।

‘ व्यक्तिगत जानकारी साझा न करें:

‘ ईमेल या असुरक्षित वेबसाइट के जरिए पासवर्ड, सोशल सिन्योरिटी नंबर या क्रेडिट कार्ड डिटेल जैसी संवेदनशील जानकारी कभी भी साझा न करें।

‘ संवेदनशील लेन-देन के लिए सार्वजनिक वाई-फाई का इस्तेमाल न करें:

‘ सार्वजनिक वाई-फाई नेटवर्क पर ऑनलाइन बैंकिंग या शॉपिंग करने से बचें।

‘ फिशिंग स्कैम के झांसे में न आएं:

‘ ऐसे ईमेल या फोन कॉल से सावधान रहें जो व्यक्तिगत जानकारी मांगते हैं या किसी प्रतिष्ठित संगठन से होने का दावा करते हैं।

‘ सॉफ्टवेयर अपडेट की अपेक्षा न करें:

‘ सॉफ्टवेयर अपडेट में देरी करने से आपके डिवाइस पर हमले होने की संभावना कम हो सकती है।

‘ आसानी से अनुमान लगाए जा सकने वाले पासवर्ड का इस्तेमाल न करें:

‘ ‘123456’ या ‘पासवर्ड’ जैसे सामान्य पासवर्ड का इस्तेमाल करने से बचें।

‘ असत्यापित स्रोतों पर भरोसा न करें:

‘ अविश्वसनीय स्रोतों से सॉफ्टवेयर या ऐप डाउनलोड करने से सावधान रहें।

‘ सुरक्षा चेतावनियों को नजरअंदाज न करें:

‘ अपने ब्राउजर या एंटीवायरस सॉफ्टवेयर से सुरक्षा चेतावनियों पर ध्यान दें।

‘ डिवाइस को असुरक्षित न छोड़ें:

‘ जब आप उनका उपयोग नहीं कर रहे हों तो अपने कंप्यूटर और मोबाइल डिवाइस को लॉक कर दें।

‘ सोशल मीडिया पर अत्यधिक व्यक्तिगत जानकारी पोस्ट न करें:

‘ ऑनलाइन आप जो जानकारी साझा करते हैं, उसके बारे में सावधान रहें, क्योंकि इसका उपयोग साइबर अपराधी कर सकते हैं।

‘ अविश्वसनीय पक्षों को रिमोट एक्सेस न दें:

‘ जब तक आप दूसरे पक्ष की पहचान के बारे में पूरी तरह सुनिश्चित न हों, तब तक अपने डिवाइस को रिमोट एक्सेस न दें।

‘ भौतिक डिवाइस सुरक्षा को नजरअंदाज न करें:

‘ सार्वजनिक स्थानों पर डिवाइस को बिना देखरेख के छोड़ना, चोरों को मैलवेयर इंस्टॉल करने या डिवाइस चुराने का अवसर प्रदान करता है।

‘ यह न मानें कि ऑनलाइन लोग वही हैं जो वे कहते हैं:

‘ ऑनलाइन जिन लोगों से आप बातचीत करते हैं, उनसे बहुत सावधान रहें, जिनसे आप वास्तविक दुनिया में नहीं मिले हैं। धोखाधड़ी के कई रूप भरोसे की झूठी भावना पैदा करने पर निर्भर करते हैं। इन ‘क्या करें और क्या न करें’ का पालन करके, आप साइबर धोखाधड़ी का शिकार होने के अपने जोखिम को काफी हद तक कम कर सकते हैं। याद रखें कि डिजिटल दुनिया में सुरक्षित रहने के लिए सतर्कता और जागरूकता बहुत जरूरी है।

हनी ट्रैप को रोकने के लिए क्या करें और क्या न करें

- शिवेन्द्र सागर शर्मा

आज की आपस में जुड़ी दुनिया में हनी ट्रैप को समझना और उससे बचना बहुत जरूरी है, जहाँ ऑनलाइन बातचीत वास्तविक कनेक्शन और सोची-समझी हेरफेर के बीच की रेखाएँ धुंधली कर सकती हैं। यहाँ क्या करें और क्या न करें का विस्तृत विवरण दिया गया है, ताकि आप खुद को सुरक्षित रख सकें। हनी ट्रैप को समझना हनी ट्रैप एक भ्रामक कार्य है, जहाँ कोई व्यक्ति किसी लक्ष्य से जानकारी निकालने या हेरफेर करने के लिए मनगढ़ंत रोमांटिक या यौन संबंध का

उपयोग करता है। यह विभिन्न संदर्भों में हो सकता है, जिसमें शामिल हैं :

‘ जासूसी: राजनीतिक या कॉर्पोरेट लाभ के लिए संवेदनशील जानकारी प्राप्त करना।

‘ साइबर अपराध: समझौता करने वाली सामग्री के साथ पीड़ितों को ब्लैकमेल करना।

‘ व्यक्तिगत लाभ : पैसे या अन्य संसाधन निकालना। क्या करें: हनी ट्रैप से बचने के लिए सक्रिय उपाय

‘ ऑनलाइन बातचीत में सावधानी बरतें :

‘ क्या करें: ऐसे व्यक्तियों से सावधान रहें जो जल्दी से तीव्र रोमांटिक रुचि व्यक्त करते हैं, खासकर यदि आपने केवल ऑनलाइन बातचीत की है।

‘ क्या करें: ऑनलाइन संपर्कों की पहचान सत्यापित करें। प्रोफाइल चित्रों पर रिवर्स इमेज सर्च करें और उनकी ऑनलाइन उपस्थिति पर शोध करें।

‘ क्या करें : ऑनलाइन साझा की जाने वाली व्यक्तिगत जानकारी को सीमित करें, खासकर ऑनलाइन रिश्तों के शुरुआती चरणों में। ‘ स्वस्थ संदेह बनाए रखें:

‘ करें : अपनी प्रवृत्ति पर भरोसा करें। अगर कोई बात सच होने से बहुत अच्छी लगती है, तो शायद वह सच हो।

‘ करें : ऐसे लोगों से सावधान रहें जो विस्तृत कहानियाँ बनाते हैं या खुद को पीड़ित के रूप में चित्रित करते हैं।

‘ करें : उनकी कहानियों या व्यवहार में विसंगतियों पर सवाल उठाएँ।

‘ अपने डिजिटल पदचिह्न की सुरक्षा करें:

‘ करें : सभी ऑनलाइन खातों के लिए मजबूत, अद्वितीय पासवर्ड का उपयोग

करें।

‘ करें : जब भी संभव हो बहु-कारक प्रमाणीकरण सक्षम करें।

‘ करें : सोशल मीडिया पर आपके द्वारा साझा की जाने वाली सामग्री के प्रति सावधान रहें, क्योंकि इसका उपयोग आपके विरुद्ध किया जा सकता है।

‘ भावनात्मक हेरफेर के प्रति सावधान रहें:

‘ करें : भावनात्मक हेरफेर के संकेतों को पहचानें, जैसे कि अपराध-बोध, प्रेम-विह्वल होना, या अपनी असुरक्षाओं का लाभ उठाना।

‘ करें : स्वस्थ सीमाएँ स्थापित करें और अपने मूल्यों या विश्वासों से समझौता करने से बचें।

‘ करें : अगर आपको लगता है कि कोई आप पर दबाव डाल



रहा है, तो खुद को उस स्थिति से दूर रखें।

‘ संवेदनशील जानकारी की सुरक्षा करें :

‘ करें : कभी भी किसी ऐसे व्यक्ति के साथ संवेदनशील जानकारी, जैसे वित्तीय विवरण, पासवर्ड या गोपनीय कार्य संबंधी जानकारी साझा न करें, जिससे आप केवल ऑनलाइन मिले हों।

‘ करें : पैसे के लिए अनुरोधों से सावधान रहें, खासकर अगर वे अत्यावश्यक या भावनात्मक रूप से आवेशित लगें।

‘ करें : किसी भी ऑनलाइन संपर्क से बहुत सावधान रहें जो आपको कुछ ऐसा करने के लिए मजबूर करना चाहता है जिसका उपयोग ब्लैकमेल के लिए किया जा सकता है।

‘ शारीरिक मुलाकात की सावधानियाँ :

‘ करें : यदि आप किसी से व्यक्तिगत रूप से मिलने का निर्णय लेते हैं, तो सार्वजनिक स्थान चुनें और किसी विश्वसनीय मित्र या परिवार के सदस्य को सूचित करें।

‘ करें : अपने परिवहन की व्यवस्था स्वयं करें और उनके घर या अन्य निजी स्थानों पर जाने से बचें।

‘ करें : अपने आस-पास के वातावरण के प्रति सजग रहें और अपने पेय को बिना देखे न छोड़ें।

‘ पेशेवर सीमाएँ बनाए रखें:

‘ करें : पेशेवर संबंधों को पेशेवर बनाए रखें। काम और निजी जीवन के बीच की रेखाओं को धुंधला करने से बचें।

‘ करें : ऐसे व्यक्तियों से सावधान रहें जो पेशेवर सेटिंग में अनुचित या अत्यधिक व्यक्तिगत संबंध बनाने का प्रयास करते हैं।

‘ करें : पेशेवर सेटिंग में अनुचित या अत्यधिक व्यक्तिगत संबंध बनाने का प्रयास करने वाले व्यक्तियों से सावधान रहें .. पेशेवर सेटिंग में अनुचित या अत्यधिक व्यक्तिगत संबंध बनाने का प्रयास करने वाले व्यक्तियों से सावधान रहें।

‘ करें : अपने आस-पास के वातावरण के प्रति सजग रहें और अपने पेय को बिना देखे न छोड़ें। ‘संदिग्ध गतिविधि का दस्तावेजीकरण करें :

‘ करें : यदि आपको संदेह है कि आपको निशाना बनाया जा रहा है, तो ईमेल, संदेश और सोशल मीडिया पोस्ट सहित

सभी इंटरैक्शन का दस्तावेजीकरण करें।

‘ करें : किसी भी संदिग्ध गतिविधि की रिपोर्ट उचित अधिकारियों को दें।

‘ न करें : बचने के लिए अभ्यास करें

‘ अंतरंग सामग्री साझा न करें:

‘ न करें : ऑनलाइन मिले किसी भी व्यक्ति के साथ आपत्तिजनक फोटो या वीडियो साझा करने से बचें, चाहे आप उन पर कितना भी भरोसा क्यों न करें।

‘ न करें : इस बात से अवगत रहें कि किसी भी डिजिटल सामग्री को आसानी से साझा या हेरफेर किया जा सकता है।

‘ लाल झंडों को नजरअंदाज न करें :

‘ न करें : उनकी कहानियों या व्यवहार में असंगतियों को नजरअंदाज करें।

‘ न करें : अगर कुछ गलत लगता है तो अपनी आंतरिक भावना को नजरअंदाज करें।

‘ न करें : दोस्तों या परिवार की चेतावनियों को नजरअंदाज न करें।

‘ रिश्तों में जल्दबाजी न करें :

‘ न करें : ऑनलाइन मिले लोगों के साथ रोमांटिक रिश्तों में जल्दबाजी न करें।

‘ न करें : व्यक्तिगत जानकारी साझा करने या प्रतिबद्धताएँ बनाने से पहले किसी को जानने के लिए अपना समय लें। ‘ मदद मांगने से न डरें : ‘ अगर आपको संदेह है कि आपको निशाना बनाया जा रहा है, तो अपने भरोसेमंद दोस्तों, परिवार या पेशेवरों से मदद मांगने से न डरें। ‘ संदिग्ध गतिविधि की रिपोर्ट करने में शर्म या शर्मिंदगी महसूस न करें। ‘ भोले न बनेंरू ‘ यह न मानें कि ऑनलाइन हर किसी के इरादे अच्छे हैं। ‘ यह न समझें कि ऑनलाइन व्यक्तित्व गढ़े जा सकते हैं। ‘ दबाव में न आएं : ‘ ऐसा न करेंरू खुद पर कुछ ऐसा करने का दबाव न डालें जिसमें आप सहज न हों। ‘ भावनात्मक हेरफेर को अपने अच्छे निर्णय पर हावी न होने दें। इन ‘क्या करें और क्या न करें’ का पालन करके, आप हनी ट्रैप के प्रति अपनी भेद्यता को काफी हद तक कम कर सकते हैं और खुद को संभावित नुकसान से बचा सकते हैं।



Do's and Don'ts Do's to Prevent Cyber Fraud

It's crucial to be vigilant in today's digital age to protect yourself from cyber fraud. Here's a comprehensive breakdown of "Dos and Don'ts" to help you stay safe: Dos: Proactive Measures for Cyber Safety

- * **Strong and Unique Passwords:**
- * **Do:** Create complex passwords using a combination of uppercase and lowercase letters, numbers, and symbols.
- * **Do:** Use a different password for each of your online accounts.
- * **Do:** Consider using a reputable password manager to generate and securely store your passwords.
- * **Enable Multi-Factor Authentication (MFA):**
- * **Do:** Activate MFA whenever available, especially for sensitive accounts like email, banking, and social media.
- * **Do:** Use a reliable authentication app or hardware token for added security.
- * **Keep Software Updated:**
- * **Do:** Regularly update your operating system, web browsers, and antivirus software to patch security vulnerabilities.
- * **Do:** Enable automatic updates to ensure continuous protection.
- * **Install and Maintain Antivirus and Anti-malware Software:**
- * **Do:** Install reputable antivirus and anti-malware software on all your devices.
- * **Do:** Keep the software updated and run regular scans to detect and remove threats.
- * **Be Wary of Email Attachments and Links:**
- * **Do:** Exercise caution when opening email attachments, especially from unknown senders.
- * **Do:** Hover your mouse over links to check the destination URL before clicking.
- * **Do:** Be suspicious of emails that urge immediate action or request personal information.
- * **Verify Website Security:**
- * **Do:** Look for the "HTTPS" prefix and the padlock icon in the browser's address bar before entering sensitive information.
- * **Do:** Be cautious of websites with unusual or

suspicious URLs.

- * **Secure Your Wi-Fi Network:**
- * **Do:** Use a strong password for your Wi-Fi network and enable WPA2 or WPA3 encryption.
- * **Do:** Avoid using public Wi-Fi for sensitive transactions. If you must use public wi-fi, use a VPN.
- * **Regularly Back Up Your Data:**
- * **Do:** Back up your important files regularly to an external hard drive or cloud storage.
- * **Do:** Test your backups to ensure they can be restored successfully.
- * **Monitor Your Bank and Credit Card Statements:**
- * **Do:** Review your bank and credit card statements regularly for any unauthorized transactions.
- * **Do:** Set up alerts for unusual activity on your accounts.
- * **Educate Yourself and Others:**
- * **Do:** Stay informed about the latest cyber threats and scams.
- * **Do:** Share your knowledge with family and friends to help them stay safe online.
- * **Be Mindful of Social Media:**
- * **Do:** Limit the amount of personal information you share on social media.
- * **Do:** Adjust your privacy settings to control who can see your posts.
- * **Do:** be very cautious about online quizzes, that ask seemingly harmless questions. That could then be used for password resets.
- * **Utilize Strong Privacy Settings:**
- * **Do:** Review and adjust privacy settings on all online accounts.
- * **Do:** Limit the information that apps and websites can collect about you.
- * **Report Cyber Crime:**
- * **Do:** Report any suspected cybercrime to the appropriate authorities. In many counties that would be through online cybercrime reporting websites, or dedicated hotlines. Don'ts: Practices to Avoid
- * **Don't Click on Suspicious Links:**

- * Avoid clicking on links in unsolicited emails, text messages, or social media posts.
- * **Don't Share Personal Information:**
- * Never share sensitive information like passwords, social security numbers, or credit card details via email or unsecured websites.
- * **Don't Use Public Wi-Fi for Sensitive Transactions:**
- * Avoid online banking or shopping on public Wi-Fi networks.
- * **Don't Fall for Phishing Scams:**
- * Be wary of emails or phone calls that request personal information or claim to be from a reputable organization.
- * **Don't Neglect Software Updates:**
- * Delaying software updates can leave your devices vulnerable to attacks.
- * **Don't Use Easily Guessable Passwords:**
- * Avoid using common passwords like "123456" or "password."
- * **Don't Trust Unverified Sources:**
- * Be cautious of downloading software or apps from untrusted sources.
- * Don't Overlook Security Warnings:
- * Pay attention to security warnings from your browser or antivirus software.
- * **Don't Leave Devices Unsecured:**
- * Lock your computer and mobile devices when you're not using them.
- * Don't Post Excessive Personal Information on Social Media:
- * Be aware of what information you share online, as it can be used by cyber criminals.
- * Don't Give Remote Access to Untrusted Parties:
- * Never provide remote access to your devices unless you are completely sure of the other parties identity.
- * Don't ignore physical device security:
- * Leaving devices unattended in public places, creates opportunity for thieves to install malware, or steal the device.
- * Don't assume that people online are who they say they are:
- * Be very cautious of people you interact with online, that you have not met in the real world. Many forms of fraud rely on creating false senses of trust. By following these "Dos and Don'ts," you can significantly reduce your risk of becoming a victim of cyber fraud. Remember that vigilance and awareness are key to staying safe in the digital world.



Do's and Don'ts Do's to Prevent Honey Trap

Understanding and avoiding honey traps is essential in today's interconnected world, where online interactions can blur the lines between genuine connection and calculated manipulation. Here's a detailed breakdown of "Dos and Don'ts" to help you protect yourself: Understanding Honey Traps A honey trap is a deceptive act where someone uses a fabricated romantic or sexual relationship to manipulate or extract information from a target. This can occur in various contexts, including:

- * **Espionage:** Obtaining sensitive information for political or corporate gain.
- * **Cybercrime:** Blackmailing victims with compromising material.
- * **Personal Gain:** Extracting money or other resources. Dos: Proactive Measures to Avoid

Honey Traps

- * **Exercise Caution in Online Interactions:**
- * **Do:** Be wary of individuals who express intense romantic interest quickly, especially if you've only interacted online.
- * **Do:** Verify the identity of online contacts. Conduct reverse image searches on profile pictures and research their online presence.
- * **Do:** Limit the personal information you share online, especially in early stages of online relationships. * Maintain Healthy Skepticism:
- * **Do:** Trust your instincts. If something feels too good to be true, it probably is.
- * **Do:** Be cautious of individuals who create elaborate stories or portray themselves as victims.

- * **Do:** Question inconsistencies in their stories or behavior.
- * **Protect Your Digital Footprint :**
- * **Do:** Use strong, unique passwords for all online accounts.
- * **Do:** Enable multi-factor authentication whenever possible.
- * **Do:** Be mindful of the content you share on social media, as it can be used against you.
- * **Be Mindful of Emotional Manipulation:**
- * **Do:** Recognize the signs of emotional manipulation, such as guilt-tripping, love-bombing, or playing on your insecurities.
- * **Do:** Establish healthy boundaries and avoid compromising your values or beliefs.
- * **Do:** If you feel like someone is pressuring you, remove yourself from the situation.
- * **Protect Sensitive Information:**
- * **Do:** Never share sensitive information, such as financial details, passwords, or confidential work information, with someone you've only met online.
- * **Do:** Be cautious of requests for money, especially if they seem urgent or emotionally charged.
- * **Do:** Be very wary of any online contact that wants to get you to do something that could be used for blackmail.
- * **Physical meeting precautions:**
- * **Do:** If you decide to meet someone in person, choose a public place and inform a trusted friend or family member.
- * **Do:** Arrange your own transportation and avoid going to their home or other private locations.
- * **Do:** Be aware of your surroundings and avoid leaving your drink unattended.
- * **Maintain Professional Boundaries:**
- * **Do:** Keep professional relationships professional. Avoid blurring the lines between work and personal life.
- * **Do:** Be cautious of individuals who attempt to create inappropriate or overly personal relationships in a professional setting.
- * **Document Suspicious Activity:**
- * **Do:** If you suspect you're being targeted, document all interactions, including emails, messages, and social media posts.
- * **Do:** Report any suspicious activity to the appropriate authorities.
- * **Don'ts: Practices to Avoid**
- * **Don't Share Intimate Content:**
- * **Don't:** Avoid sharing compromising photos or videos with anyone you've met online, regardless of how much you trust them.
- * **Don't:** Be aware that any digital content can be easily shared or manipulated.
- * **Don't Ignore Red Flags:**
- * **Don't:** Dismiss inconsistencies in their stories or behavior.
- * **Don't:** Ignore your gut feeling if something feels off.
- * **Don't:** Discount warnings from friends or family.
- * **Don't Rush into Relationships:**
- * **Don't:** Avoid rushing into romantic relationships with people you've met online.
- * **Don't:** Take your time to get to know someone before sharing personal information or making commitments.
- * **Don't Be Afraid to Seek Help:**
- * **Don't:** Be afraid to seek help from trusted friends, family, or professionals if you suspect you're being targeted.
- * **Don't:** Feel ashamed or embarrassed to report suspicious activity.
- * **Don't be naive:**
- * **Don't:** assume that everyone online has good intentions.
- * **Don't:** fail to recognize that online personas can be fabricated.
- * **Don't give in to pressure:**
- * **Don't:** allow yourself to be pressured into doing something you're not comfortable with.
- * **Don't:** let emotional manipulation override your good judgement. By adhering to these "Dos and Don'ts," you can significantly reduce your vulnerability to honey traps and protect yourself from potential harm.



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

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 31st 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 31st March 2025, or
- (iii) the legally wedded spouse 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 of opt UPS
Form A1	Newly recruited Central Government employees joining service on or after 1 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

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 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 (3) 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. 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.

15. 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.

16. 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 (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025.

17. 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.

18. 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

19. 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.

20. 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.

21. 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).

FAQs related to Investment of Contributions

22. 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.

23. 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.

24. 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.

25. 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.

26. 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

27. 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.

28. 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.

29. 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.

30. 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.

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

32. 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 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.

33. 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.

34. 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

35. 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 (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025.

Representative annuity amount= (IC) x (1-FW%) *(Representative Annuity Rate)/ (12*100) where {IC ≤ BC}.

36. 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.

37. Who can claim family payout under UPS?

Only the legally wedded spouse 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.

38. 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 the

date of superannuation is eligible for family payout.

39. 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.

40. 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.

41. 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.

42. 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).

43. 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).

44. 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.

45. 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.

46. 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.

47. 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.

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

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

49. 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

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

The subscriber or legally wedded spouse of the subscriber, as the case may be, must submit the relevant application forms to the Head of Office or DDO. The forms can be downloaded from the website of the Protean CRA at, www.npscra.nsdl.co.in/ups.php

To be Submitted by	Form No.	Conditions to apply
Subscriber	B1	who superannuated or retired on or after 1st April 2025
Subscriber	B2	
IN CASE OF DEATH OF THE SUBSCRIBER		
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 after 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 already availed benefits under UPS
Spouse of the deceased subscriber	B6	who superannuated or retired on or after 31st March 2025 and eligible for UPS benefits and subscriber had not already availed benefits under UPS

51. What is UPS Payout Order (UPO)?

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

52. 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.

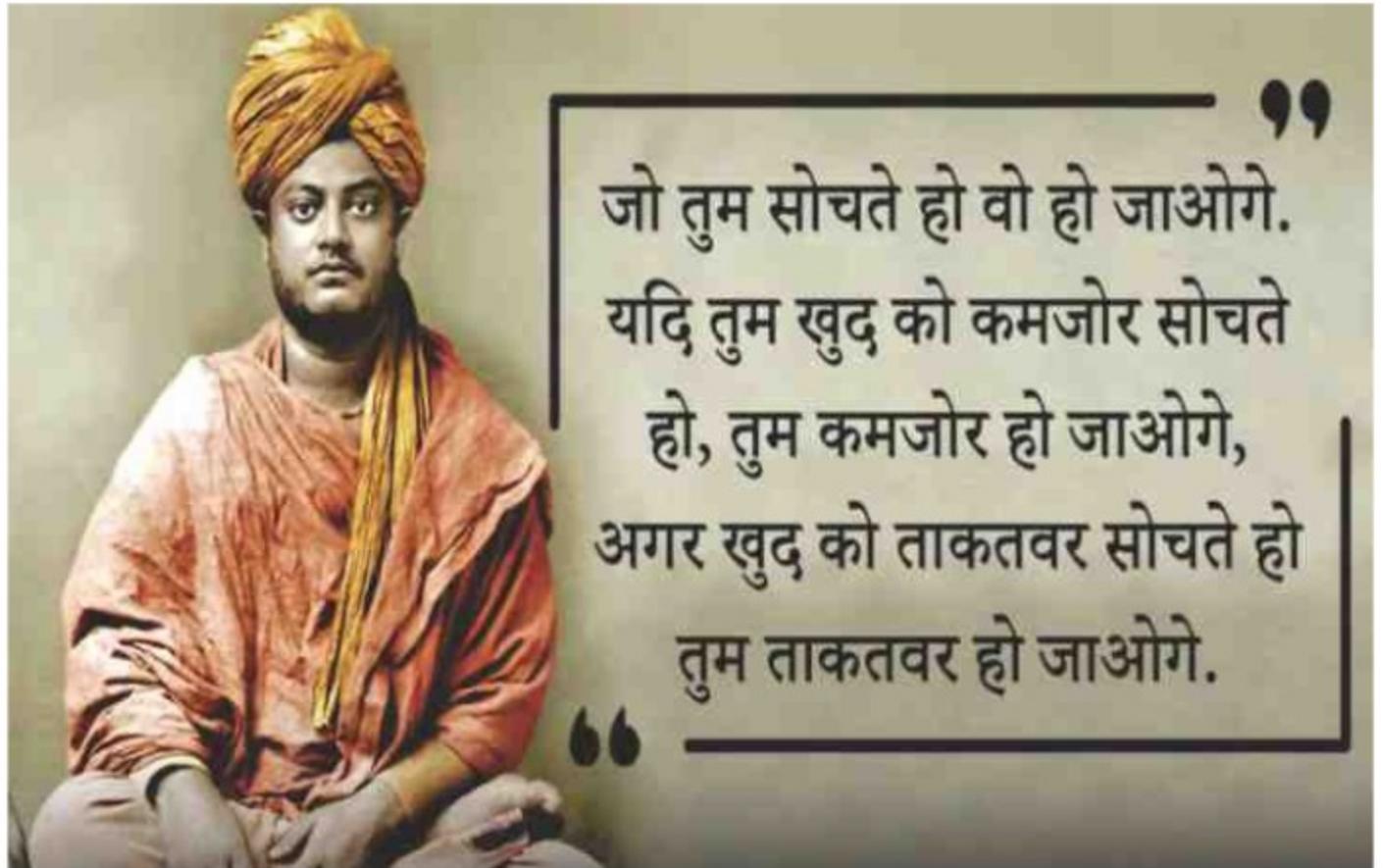
A copy of such UPS Payout Order shall simultaneously be made available to the UPS Subscriber or the legally wedded spouse, as the case may be.

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 authorize 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.

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.





Government ORDERS

No. 19051112017-E.IV Government of India
Ministry of Finance Department of Expenditure
Dated : 24th Mar. 2025

Sub.: Implementation of the recommendations of the 7th Central Pay Commission - Dress Allowance - Modification in the guidelines regarding.

The undersigned is directed to refer to this Department's O.M. No. 19050/1t2017-E.IV dated 02.08.2017 regarding admissibility of Dress Allowance to various categories of Central Government employees.

2. Several references are being received in this Department seeking clarification relating to para "4" of the said OM which provides that the amount of Dress Allowance shall be credited to the salary of employees directly once a year in the month of July.

3. The matter has been considered in this Department and in partial modification of the said OM dated 02.08.2017, the following is clarified:-

i. If a Central Govt. employee has joined service after Dress Allowance is paid in the month of July as per the instructions mentioned in para 4 of the said OM dated 02.08.2017, Dress Allowance would be given on proportionate basis.

ii. Proportionate payment of Dress Allowance would be given by using the following formula:-

= Amount + 12 x No. of months (from the month of joining government service to the month of June of the following year)

4. Other terms & conditions governing grant of Dress Allowance would be the same as prescribed in the said OM dated 02.08.2017.

5. In so far as persons serving in the Indian Audit and Accounts Department are concerned, these orders are issued in consultation with the Comptroller & Auditor General of India, as mandated under Article 148(5) of the Constitution of India.

6. This is issued with the approval of the Secretary (Expenditure).

No. A-27012/01/2023-Pers. Policy(Allowance)
Government of India Ministry of Personnel, Public
Grievances and Pensions Department of
Personnel & Training Dated : 14th Mar. 2025

Sub.: Reimbursement of Children Education Allowance and Hostel Subsidy in accordance with New Education Policy 2020.

The Government of India has implemented the New Education Policy (NEP) 2020. Keeping in view the NEP 2020, the following modification have been carried out in the para 2(p) of O.M. No. A-27012/02/2017-Estt.(AL) dated 17-07-2018:-

"The CEA and Hostel Subsidy is admissible in respect of children studying from three classes before class one to 12 standard (irrespective of nomenclature of class) and also for the initial two years of a diploma/certificate course from Polytechnic/ITI/Engineering College, if the child pursues the course after passing 10 standard and the Government servant has not been granted CEA/hostel subsidy in respect of the child for studies in 11th and 12 standards."

2. Further, it has also been decided to grant one time relaxation for reimbursement of CEA/Hostel Subsidy to those Government employees whose children have to repeat one additional class due to implementation of New Education Policy 2020.

3. The OM shall come in to effect from the academic year 2023-24 onwards.

4. This issues with the approval of competent authority.

F.No. 5(2)-B(PD)/2025 Government of India
Ministry of Finance Department of Economic
Affairs Dated : 24th Mar. 2025

Sub.: Reiteration of Orders/Instructions of DoO(C&S) in Disciplinary Matters / Suspension of an employee-reg.

Ref.: (i) DoO(C&S), Kol, letter No. 01/Disc/DoO(C&S)/DDP/21 dated 01.10.2021 to all Sr. GM/GM/ Head of Units.

(ii) DoO(C&S) ID No. 307/Review/C&P dated 27th March 2024.

(iii) DoO(C&S), Kol. circular No. 01/Disc/DoO(C&S)/DDP/21, dated 28-01-2022

In the recent incidences occurred in the various factories, it has been observed that there is a lack of clarity among units regarding the handling of employee suspension cases arising from various reasons.

2. Following the restructuring of the erstwhile Ordnance Factory Board, the Disciplinary Authority for employees transferred on deemed deputation to DPSUS or those transferred to the Directorate of Ordnance (Coordination and Services) has been notified through various circulars and orders issued by MoD/DDP and DoO(C&S) as referred above. The designated Disciplinary Authorities for different categories of employees are as follows:

S/N	Description of	Disciplinary Authority
1	Group 'B' Gazetted Posts	Additional Director Ordnance (Coordinations & Services)
2	Group 'B' Non Gazetted Posts	DDG/HoD of the respective Field Unit or the DDG of DoO (C&S) responsible for disciplinary matters of the concerned employee
3	Group 'C' Posts	DDG/HoD of the concerned Field Unit

3. Furthermore, regarding suspension, Rule 10 (1) of the CCS (CCA) Rules, 1965 specifies the competent authority to suspend a Government servant. According to the rule:

"The Appointing Authority, or any authority to which it is subordinate, or the Disciplinary Authority, or any other authority empowered by the President through a general or special order, may place a Government Servant under suspension."

4. The above extant rule position is highlighted so that Disciplinary and Suspension cases are dealt accordingly. This rule must be strictly followed to ensure that disciplinary and suspension cases are handled appropriately. Suspension orders issued by an incompetent authority or without adhering to due process may be deemed invalid and legally unsustainable.

5. Additionally, as vigilance clearances for various purposes and employee categories are processed by Vigilance/DoO(C&S) Kolkata, with inputs submitted through the portal by the Vigilance Division of the different DPSUS, it is mandatory to promptly inform the concerned Vigilance of the DPSU and the Vigilance of

DoO(C&S) regarding any employee suspension for updating the vigilance profile in the database.

6. This communication aims to ensure that the applicable rules and procedures are diligently followed in all disciplinary and suspension cases.

F. No.275/92/2024-IT(Budget) Government of India Ministry of Finance Department of Revenue Central Board of Direct Taxes Dated : 28th Mar. 2025

Sub.: Advances to Government Servants - Rate of interest for purchase of Computer during 2025-26.

Section 20 I (1A) of the Income-tax Act (hereinafter "the Act") provides for levy of interest on account of failure to deduct or pay the deducted tax to the credit of the Central Government by the deductor. Further, section 206C(7) of the Act provides for levy of interest on account of failure to collect or pay the collected tax to the credit of the Central Government by the collector. .

2. Representations have been received by the Central Board of Direct Taxes (hereinafter "the Board") that while making payments of taxes deducted at source (TDS) and taxes collected at source (TCS) to the credit of the Central Government as per section 200 and 206C of the Act, the taxpayers have encountered technical glitches. On account of such glitches, while the payment is initiated by the taxpayers/ deductors/ collectors and the amounts are debited from their bank accounts on or before the due date, the actual credit to the Central Government is done after the due date. In such cases, notices have been received by such taxpayers for levy of interest under section 20 I (1 A)(ii)/ 206C(7) of the Act, as the case maybe.

3. In exercise of the powers under section 119 of the Act, the Board, hereby directs that the Chief Commissioner of Income-tax (CCIT) or Director General of Income-tax (DGIT) [or in case there is no CCIT and DGIT, then Principal Chief Commissioner of Income-tax (PrCCIT)] may reduce or waive interest charged under section 201(IA)(ii) / 206C(7) of the Act in the class of cases where-

- the payment is initiated by the taxpayers/ deductors/ collectors and the amounts are debited from their bank accounts on or before the due date, and
- the tax could not be credited to the Central

Government, before due date because of technical problems, beyond the control of the taxpayer/ deductor/ collector.

4. The CCIT or DGIT or PrCCIT, as the case maybe, examining an application for waiver of interest under this order shall pass a speaking order after providing adequate opportunity of being heard to the applicant and after verification of technical glitches from the bank/Directorate of Systems.

5. Even if the interest under section 201(A)(ii)/ 206C(7) of the Act has already been paid by the taxpayer, the same can be considered for waiver and a refund maybe given to the deductor, if waiver is ordered.

6. No waiver application shall be entertained beyond one year from the end of the financial year for which the interest under section 201(A)(ii)/ 206C(7) of the Act is charged.

7. An application received for waiver of interest under section 201(A)(ii)/ 206C(7) of the Act shall be disposed of within a period of six months from the end of the month in which such application is received.

8. The order issued by the CCIT or DGIT or PrCCIT, as the case maybe, shall be final and no petition against that order shall be entertained by the Board.

9. The above will come into effect from the date of issue of this Circular.

CPAO/IT&Tech/NPS to OPS/22Vol-V/E-12612/2023-24/172 Government of India Ministry of Finance Department of Expenditure Dated : 18th Dec. 2023

Sub.: Payment of Pension/Family Pension in respect of NPS subscribers as per Department of Pension and Pensioner' Welfare Notification dated 30th March 2021-regarding.

Reference is invited to this office O.M. No. CPAO/IT & Tech/NPS to OPS/22Vol-V/E-12612/2024-25/172 dated 18.12.2023 (copy enclosed) wherein it was intimated that all pension/family pension cases of NPS pensioners shall be processed in the same manner as OPS pension cases.

2. However, it has been observed that while submitting such cases to CPAO, few PAOs have not followed the guidelines in submission of NPS cases as OPS cases. To be more specific, it has been noticed that three (03) copies of Provisional PPOs (used earlier for

submission of NPS cases to CPAO) have been submitted by PAOs, while submitting NPS cases as OPS cases whereas only two (02) copies of PPO Booklets (Pensioner Portion & Disburser Portion) should be submitted alongwith cases to CPAO.

3. In view of the above, all the Pr. CCAs/CCAs/CAs (with independent charge)/AGs are requested to instruct the PAOs under their control to strictly adhere the guidelines issued in the previous OM dated 18.12.2023 by CPAO. Similarly, all the CPPCs of the authorised Banks are also requested to go through the O.M.s issued by this office and subsequent orders in this regard and act accordingly.

This issues with the approval of Competent Authority.

No. 52/2/2023-EC-V Government of India Directorate General Central Public Works Department Dated : 26th Dec. 2025

Sub.: Grant of Modified Assured Career Progression Scheme (MACPS) on completion of 10, 20 and 30 years- clarification on debarment reg.

The undersigned is directed to refer to the subject cited above and to say that this Directorate has been considering MACP cases on completion of 10, 20 and 30 years to various grades/posts in the CPWD cadre.

2. As per DoPT instructions contained in their guidelines circulated vide OM No. 22011/5/86- Estt.(D) dated 10th April, 1989 in case refusal of promotion, there is a provision of debarment in para 17.12 of the said guidelines which provides as under : 17.12 When a Government employee does not want to accept a promotion which is offered to him, he may make a written request that he may not be promoted and the request will be considered by the appointing authority, taking relevant aspects into consideration. If the reasons adduced for refusal of promotion are acceptable to the appointing authority, the next person in the select list may be promoted. However, since it may not be administratively possible or desirable to offer appointment to the persons who initially refused promotion, on every occasion on which a vacancy arises, during the period of validity of the panel, no fresh offer of appointment on promotion shall be made in such cases for a period of one year from the date of refusal of first promotion or till a next vacancy arises, whichever is later. On the eventual promotion to the higher grade,

such Government Servant will lose seniority vis-à-vis his juniors promoted to the higher grade earlier, irrespective of the fact whether the posts in question are filled by selection or otherwise. The above-mentioned policy will not apply, where ad-hoc promotions against short term vacancies are refused.

3. Further guidelines on Modified Assured Career Progression Scheme (MACPS) issued vide DOPT O.M. No.35034/3/2015-Estt.(D) dated 22.10.2019 also provides in para 24 as under : 24. If a regular promotion has been offered but was refused by the employee before becoming entitled to an upgradation under the scheme, no financial upgradation shall be allowed as the employee has not stagnated due to lack of opportunities. If, however, financial upgradation has been allowed due to stagnation and the employees subsequently refuse the promotion, it shall not be a ground to withdraw the financial upgradation. He shall, however, not be eligible to be considered for further financial upgradation till he agrees to be considered for promotion again and in such case, the second or next financial upgradation shall also be deferred to the extent of period of debarment due to the refusal of promotion.

4. The matter has been examined in consultation with Ministry of H&UA and the nodal Department i.e. DoPT.

5. DoPT vide their ID Note No. 35034/6/2025-PPD(MACP) dated 20.01.2025 has clarified regarding deferment period in granting MACP due to refusal of promotion as under:

In terms of ACP/MACPS guidelines, a person would not be eligible for grant of next financial upgradation under MACPS, if he refuses a vacancy-based promotion prior to his becoming eligible for grant of next financial upgradation under MACPS. He shall be eligible for grant of next financial upgradation under MACPS only after he accepts the vacancy based promotion. Further, the period from the date of refusal of promotion till its acceptance cannot be treated as stagnation for the purpose and is not to be counted while determining the period of service for granting financial upgradation under the MACP Scheme.

6. A copy each of DoPT ID Note No. 35034/6/2025-PPD(MACP) dated 20.01.2025 and ID Note No. 35034/5/2024-PP(MACP) dated 29.02.2024 referred to in DoPT ID note dated 20.01.2025 is enclosed.

7. Therefore, it is requested that all similar cases may be examined/considered on the basis of the above advice

of DoPT.

8. This issues with the approval of Competent Authority.

No. 1/1(1)/2025-E.II(B), Government of India, Ministry of Finance, Department of Expenditure, dated 2 April, 2025

Sub.: Revision of rates of Dearness Allowance to Central Government employees- effective from 01.01.2025.

The undersigned is directed to refer to this Department's Office Memorandum No. 1/5/2024-E.II(B) dated 21st October, 2024 on the subject mentioned above and to say that the President is pleased to decide that the rates of Dearness Allowance payable to Central Government employees, shall be enhanced from 53% to 55% of the Basic Pay with effect from 1st January, 2025.

2. The term Basic Pay in the revised pay structure means the pay drawn in the prescribed Level in the Pay Matrix as per 7th CPC recommendations accepted by the Government, but does not include any other type of pay like special pay, etc.

3. The Dearness Allowance will continue to be a distinct element of remuneration and will not be treated as pay within the ambit of FR 9(21).

4. The payment on account of Dearness Allowance involving fractions of 50 paise and above may be rounded off to the next higher rupee and the fractions of less than 50 paise may be ignored.

5. The payment of arrears of Dearness Allowance shall not be made before the date of disbursement of salary of March, 2025.6. These orders shall also apply to the civilian employees paid from the Defence Services Estimates and the expenditure will be chargeable to the relevant head of the Defence Services Estimates. In respect of Armed Forces personnel and Railway employees, separate orders will be issued by the Ministry of Defence and Ministry of Railways, respectively.

7. In so far as the persons serving in the Indian Audit and Accounts Department are concerned, these orders are issued in consultation with the Comptroller and Auditor General of India, as mandated under clause (5) of Article 148 of the Constitution of India.

PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY NOTIFICATION

(Operationalisation of Unified Pension Scheme Under National Pension System) Regulations, 2025

19th March, 2025

F. No. PFRDA-12/01/0001/2023-LEGAL.—In exercise of the powers conferred by sub-section (1) of Section 52 read with clauses (f) and (w) of sub-section (2) thereof, of the Pension Fund Regulatory and Development Authority Act, 2013 (23 of 2013), the Pension Fund Regulatory and Development Authority hereby makes the following regulations to operationalise the Unified Pension Scheme (UPS) introduced by the Central Government as an option under the National Pension System (NPS) for the employees of the Central Government who are covered under NPS, namely:

CHAPTER I
PRELIMINARY

1. Short Title and Commencement.— (1) These regulations may be called the Pension Fund Regulatory and Development Authority (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025.

(2) The objective of these regulations is to lay down the framework to operationalise the UPS notified by the Central Government in the Ministry of Finance vide notification number F. No. FX-1/3/2024-PR, dated the 24th January 2025, and to define the obligations, roles and responsibilities of intermediaries and such Central Government offices as are involved with implementation thereof, and for matters connected therewith or incidental thereto.

(3) These regulations shall come into effect from 1st April 2025.

2. Definitions.— (1) In these regulations, unless the context otherwise requires,—

(a) “Act” means the Pension Fund Regulatory and Development Authority Act, 2013 (23 of 2013);

(b) “Authority” means the Pension Fund Regulatory and Development Authority established under sub-section (1) of section 3 of the Pension Fund Regulatory and Development Authority Act, 2013;

(c) “Admissible Payout” means the amount payable to a UPS subscriber for life, in such proportion and in such manner as specified under these regulations;

(d) “Benchmark Corpus” means a corpus as

specified under regulation 12;

(e) “Default pattern” means such choice of pension fund(s) and of investment pattern(s), as may be determined by the Authority in respect of individual corpus under UPS, from time to time;

(f) “Family Payout” means the monthly amount payable to the legally wedded spouse of a deceased subscriber;

(g) “Head of Office” means a Gazetted Officer as defined under the Delegation of Financial Powers Rules, 2024, issued by the Central Government, and includes such other authority or person whom the Central Government may, by order, specify as Head of Office;

(h) “Individual Corpus” means the net asset value of units outstanding in the individual Permanent Retirement Account Number (PRAN) of a subscriber;

(i) “Legally wedded spouse” means the spouse of a 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) (which is not treated as penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965), as may be applicable, and who is surviving the deceased subscriber;

(j) “Pool Corpus” means the fund specified under regulation 7;

(k) “Qualifying Service” means the period of service in respect of a UPS subscriber, as determined in the manner specified under regulation 13;

(l) “Schedule” means the schedules appended to these regulations;

(m) “Unified Pension Scheme (UPS)” means an option available to employees of Central Government, who are covered under the NPS, in terms of the UPS Notification;

(n) “UPS Notification” means the notification bearing number F. No. FX-1/3/2024-PR, dated the 24th January 2025,

issued by the Department of Financial Services, Ministry of Finance;

(o) "UPS Payout Order" means authorisation issued by the Pay and Accounts Officer (PAO) to National Pension System Trust containing such details as provided under regulation 20;

(p) "UPS Subscriber" for the purpose of these regulations shall mean a Central Government employee who opts for and is enrolled under UPS in accordance with these regulations.

(2) Words and expressions used herein and not defined under these regulations, shall have the same meaning as defined under the Act and the existing regulations made thereunder.

CHAPTER II APPLICABILITY

3. Applicability of Unified Pension Scheme. -

(1) 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 (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 for UPS.

(2) 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); and

(ii) within thirty days, from the date of joining Central Government services or within such extended timelines, if any, allowed by the Central Government, in respect of a person mentioned under sub-clause (ii) of sub-regulation (1)

(3) The option once exercised shall be final and irrevocable.

CHAPTER III ENROLMENT

4. Exercise of Option and Enrolment under

UPS. – (1) A person falling under regulation 3, shall exercise the option for being covered under UPS, before end of the option exercise period in the following manner—

(a) A Central Government employee in service as on 1st April 2025, who is subscribed to NPS shall submit an application to the concerned Drawing and Disbursing Officer (DDO) in Form A2 of Schedule I to enrol in UPS option under NPS in accordance with these regulations;

(b) In case of a new recruit to the Central Government services joining on or after 1st April 2025, the existing process of enrolment under NPS shall continue. In case such new recruit chooses the UPS option under NPS, such person shall submit an application to the concerned DDO in Form A1 of Schedule I, to enrol in UPS option under NPS in accordance with these regulations;

(c) (c) An eligible Central Government employee who has superannuated or retired under Fundamental Rules 56(j) (which is not treated as penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965), as may be applicable, on or before 31st March 2025, and was covered under NPS, shall submit an application in Form B2 of Schedule I along with KYC documents, to the concerned DDO, to avail the benefits under the UPS option, in the manner specified under these regulations;

(d) In case of a deceased Central Government employee who has superannuated or retired under Fundamental Rules 56(j) (which is not treated as penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965), as may be applicable, on or before 31st March 2025, and was covered under NPS and was eligible to avail benefits under UPS, the legally wedded spouse shall submit an application to the concerned DDO in Form B6 of Schedule I, along with KYC documents, to avail the benefits under the UPS option, when such benefits become due and payable in the manner specified under these regulations.

(2) The Forms listed as A1, A2, B2 and B6 in Schedule I, as may be applicable, may be submitted online through the CRA portal or physically to the Head of Office or DDO.

(3) In case of online submission of Forms through the CRA portal, the CRA shall provide an acknowledgement to such person and simultaneously forward the same to DDO for verification. The DDO shall update the records in CRA system after obtaining necessary details, from the Head of Office and forward the same to the PAO for its authorisation in such system.

(4) In case a person mentioned in sub-regulation

(1) is not able to exercise the UPS option through the CRA portal, such person shall have the facility to submit Form physically to the Head of Office directly or through DDO. In such cases, the Head of Office shall forward the option information to the DDO. The DDO shall update the records in the CRA system after obtaining necessary information received from the Head of Office and forward the same to PAO for its authorisation in such system.

(5) A person eligible to exercise option as provided under sub-regulation (1) and 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.

5. Permanent Retirement Account Number (PRAN).— (1) An employee specified under clause (a) and (b) of subregulation (1) of regulation 4 who has opted for UPS option under NPS by submitting Forms A1 or A2, as may be applicable and whose application has been duly authorised by the concerned PAO, in the manner specified under the said regulation, shall be identified by a Permanent Retirement Account Number tagged to UPS.

(2) In respect of a person specified under clause (c) and (d) of sub-regulation (1) of regulation 4 and who has opted for UPS option under NPS by submitting Form B2 or B6, as applicable and upon due authorisation by the concerned PAO, shall be identified by his erstwhile PRAN, tagged to UPS.

(3) The CRA shall transfer the individual corpus of UPS Subscriber falling under clause (a) of sub-regulation (1) of regulation 4, upon opting for UPS and after due authorisation by the concerned PAO, to the PRAN tagged to UPS in such manner and within such timelines as may be determined by the Authority.

(4) UPS Subscriber may, in addition to his UPS account, have additional account under NPS (Tier I and Tier II) on a voluntary basis under All Citizen model.

CHAPTER IV CONTRIBUTIONS

6. Individual Corpus. — (1) The monthly contribution of the UPS Subscriber shall be ten percent. of the basic pay (including non-practising allowance, where applicable) and dearness allowance thereon, which shall be credited to the individual PRAN of UPS Subscriber.

(2) The monthly contribution of the UPS Subscriber shall be matched by the Central Government by crediting an equal amount, to the individual PRAN of the UPS subscriber.

(3) The 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 may be along with the details of contribution deducted in respect of each UPS Subscriber on or before the twentieth day of each month.

(4) The PAO or the CDDO as the case may be shall, based on the details of contributions in respect of each UPS Subscriber sent by DDO to PAO or CDDO, prepare and upload a Subscriber Contribution File (SCF) and generate transaction ID in the system of the CRA, on or before the twenty fifth day of each month.

(5) 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.

Provided that the contribution for the month of March shall be remitted by the PAO or CDDO to the trustee bank through the accredited bank on the first working day of the month of April.

Provided further that in respect of an employee who has subscribed to NPS as on 31st March 2025, and has opted for UPS, the first contribution under UPS of such subscriber shall be credited in the month following exercise of choice by such subscriber.

Provided further that the first contribution of a newly recruited Central Government employee shall be credited to the individual PRAN within twenty 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.

7. Pool Corpus. — (1) The Pool Corpus shall comprise of: -

(i) additional Central Government contribution at an estimated eight and half percent. of Basic Pay (including nonpractising 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.

(2) The Pool Corpus shall be managed by the pension fund(s), in accordance with the instructions of the Central Government as specified under regulation 10 and such other directions as may be issued by the Authority in that behalf.

8. Fund Based System.- (1) The UPS, being a 'fund-based' system, relies on the regular and timely accumulation and investment of applicable contributions (from both the employee and the employer) for assured payout to the employees post superannuation or retirement, as the case may be.

(2) The assurance of timely and regular payout of benefits under UPS shall depend upon adequacy of funds under individual and pool corpus.

CHAPTER V

INVESTMENT OF CONTRIBUTIONS

9. Investment Objective. - The contributions shall be invested and managed by the pension fund(s) with an objective to optimize returns on the investments, ensuring safety of contribution in the interest of UPS subscriber(s). The pension fund(s) shall take adequate steps and exercise prudence, diligence, and its technical expertise while undertaking fund management.

10. Investment of Pool Corpus. - (1) 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. The Authority shall, subject to such instructions, issue investment guidelines which the pension funds shall adhere to.

(2) The Pool Corpus shall be audited annually by an auditor to be appointed by the Authority.

Explanation: Auditor shall have the same meaning as mentioned under section 141 of the Companies Act, 2013.

11. Investment of Individual Corpus. - (1) UPS Subscriber shall have an option to choose the pension fund and the investment pattern including a default pattern in accordance with the guidelines issued by the Authority, for the investment of contributions made in the individual corpus under UPS.

(2) UPS Subscriber shall have the choice of default pattern of pension fund(s) and default investment; or

(3) A UPS Subscriber may choose any one of the pension funds registered with the Authority.

Provided that a UPS subscriber not exercising such choice of pension fund shall be deemed to have opted for default pattern as determined by the Authority.

(4) A UPS Subscriber exercising choice of pension fund other than default pattern, shall choose any one of the following investment choices:

(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.

(5) 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.

(6) Pension fund shall give out easily understandable information about past performance of its schemes to the UPS Subscriber to enable such subscriber to make informed choices while opting for pension fund and investment patterns.

(7) UPS Subscriber exercising choice of pension fund and investment pattern, as permissible, shall be entitled to surplus

amount, if any, or be liable for shortfall, if any, in the individual corpus under UPS, as compared to the benchmark corpus.

(8) Surplus amount (i.e., the excess of individual corpus over benchmark corpus), if any, computed on the date of superannuation or voluntary retirement or retirement under Fundamental Rules 56(j) (which is not treated as penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965), as may be applicable, shall be paid to the UPS subscriber after issuance of the UPS Payout order.

(9) Shortfall amount (i.e., the deficit of individual corpus as compared to benchmark corpus), if any, may be replenished by the UPS subscriber at any point of time before or on superannuation or voluntary retirement or retirement under Fundamental Rules 56(j) (which is not treated as penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965), as may be applicable, and not later than submission of Form B1. If such shortfall is not replenished by the UPS Subscriber, then such subscriber shall be entitled to proportionately reduced payout at the time of superannuation or retirement.

(10) The value and units in the individual corpus and benchmark corpus of the UPS Subscriber shall be informed to such subscriber by the CRA.

Provided that a final computation of the value of the individual corpus as compared to the benchmark corpus of a UPS Subscriber shall, for the purpose of availing benefits, be determined as on the date of

superannuation or voluntary retirement or retirement under Fundamental Rules 56(j) (which is not treated as penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965), as may be applicable.

(11) The information of individual corpus and the benchmark corpus of a UPS Subscriber shall be available in the UPS PRAN account statement on a monthly basis.

12. Benchmark Corpus. - (1) For each employee covered under NPS, who has exercised the UPS option, a benchmark corpus value shall be computed by CRA for comparison with individual corpus based on the following assumptions:

- (i) regular and timely receipt of applicable contributions of both, employer and employee, for each month of qualifying service, as specified under sub-regulation (1) and (2) of regulation 6;
- (ii) contributions being invested as per default pattern determined by the Authority;
- (iii) no partial withdrawals made during accumulation phase;
- (iv) any voluntary contributions made shall not be considered; and
- (v) any contributions for the period before the commencement of the qualifying service under the Central Government shall not be considered.

(2) The Benchmark Corpus value shall be based on the net asset value (NAV) of the default pattern, and corresponding units in the benchmark corpus. In respect of missing contribution(s), for any period, the net asset value shall be based on last working day of the month in which contribution(s) is to be received, for the period from 01st April 2025 and the same shall be declared for each month by the Authority.

(3) Where UPS Default Pattern is managed by more than one pension fund, the weighted average NAV shall be considered based on the ratio of the monthly average asset under management (AAUM) of UPS scheme managed by the pension fund to the total AAUM of UPS Default pattern managed by such multiple pension funds. The formula for calculating the weighted average NAV is as under :

$$NAV = \sum_{i=1}^n W_i * NAV_i$$

where

$$W_i = \frac{AAUM_i}{\sum_{i=1}^n AAUM_i}$$

where 'i' is the pension fund and 'n' is the total number of

Pension Funds under Default Pattern;

AAUM_i, is the average scheme AUM for the said month for the *i*th pension fund

W₁, W₂, W₃,....., W_n are the weights based on the average scheme AUM of the month for each pension fund for the considered month; and

NAV₁, NAV₂, NAV₃,....., NAV_n are the NAVs corresponding to each pension fund respectively on last working day of the month

The NAV computed using the above-mentioned methodology for the past period is provided under Schedule II.

(4) 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.

(5) Illustrative examples as to working of benchmark corpus under different scenarios are provided under Schedule III.

CHAPTER VI BENEFITS

13. Eligibility to receive Benefits. – (1) Subject to the conditions specified, UPS benefits shall be available only in the following cases:

(a) In case of an employee superannuating after qualifying service of ten years, from the date of superannuation.

(b) In case of Central Government retiring an employee under the provisions of Fundamental Rule 56 (j) (which is not a penalty under Central Civil Services

(Classification, Control and Appeal) Rules, 1965) from the date of such retirement.

(c) In case of voluntary retirement after a minimum qualifying service period of twenty-five years, from the date such employee would have superannuated, if the service period had continued to superannuation.

(2) Notwithstanding enrolment of an employee in the UPS option under NPS, such option shall cease to apply in case of a UPS Subscriber who has been removed or dismissed from service or who has resigned his services.

Explanation: For the purpose of benefits under these regulations, qualifying service shall be the completed months for which UPS subscriber has rendered regular services under the Central Government, to be determined by the Head of Office, where such subscriber was employed at the time of superannuation or retirement, as the case may be, taking into account the following:

(i) (a) In respect of a Central Government employee covered under clause (i) and clause (iii) of sub-regulation (1) of regulation 3, qualifying service shall commence on such date from which such person was eligible to be enrolled under NPS in Central Government;

(b) In respect of new recruits covered under clause (ii) of sub-regulation (1) of regulation 3, qualifying service shall commence on such date from which such person is eligible to be enrolled under UPS.

(ii) The end date of qualifying service in respect of persons covered under sub-clause(a) and (b) of clause(i) of this explanation shall be the date of superannuation or retirement, as the case may be.

(iii) In case of unauthorised absence from service, the qualifying service shall not include the entire past period of service including the period of such unauthorised absence, if the same is not condoned by the competent authority.

Provided that where any unauthorised absence is condoned by the competent authority, entire past period of service shall be counted towards qualifying service except the period of such unauthorised absence which shall not be counted.

Provided further that where any unauthorised absence is regularised by the competent authority through leave due and admissible to such employee, the entire past period and such regularised leave period shall be counted.

(iv) The qualifying service shall not include any period spent by an employee on deputation or foreign

service for which applicable contribution has not been received under the individual corpus and the pool corpus. The applicable contribution share shall be calculated in such manner as may be determined by the Authority in consultation with Central Government.

(v) The qualifying service shall include the time passed by a Government employee under suspension pending inquiry into his conduct where, on conclusion of such inquiry, he has been fully exonerated or only a minor penalty is imposed and the suspension is held to be wholly unjustified. In cases not covered above, the period of suspension shall not count unless the authority competent to pass orders under the service rules governing such cases expressly declares at the time that it shall count to such extent as the competent authority may declare. In all cases of suspension, the competent authority shall pass an order specifying the extent to which, if any, the period of suspension shall count as qualifying service and a definite entry shall be made in the service book of the Government employee in this regard.

(vi) In case of extraordinary leave other than extraordinary leave granted on medical certificate, the appointing authority may, at the time of granting such leave, allow the period of that leave to count as qualifying service if such leave is granted to a Government employee - (i) due to his inability to join or re-join duty on account of civil commotion; or (ii) for prosecuting higher scientific and technical studies.

Provided that in the case of extraordinary leave other than extraordinary leave granted on medical certificate and extraordinary leave allowed to be counted as qualifying service under clause (v) above, at the time of grant of such leave, a definite entry shall be made in the service book of the Government employee to the effect that the period of extraordinary leave shall not be treated as qualifying service and such an entry in the service book, if not made at the time of grant of extraordinary leave, can be made subsequently but not later than six months before the date of retirement of the Government employee on superannuation and if no such entry is made in the service book, the period of extraordinary leave shall be treated as qualifying service.

The illustrative examples on computation of qualifying service are provided under Schedule IV.

14. Lumpsum Payment. - (1) A UPS Subscriber shall be entitled to lumpsum payment equivalent to one-tenth of last drawn basic pay(including non-practising allowance, if applicable) and dearness allowance thereon, as on the date of superannuation or voluntary

retirement or retirement under Fundamental Rules 56(j) (which is not treated as penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965), as may be applicable, for each completed six months of qualifying service as certified by Head of Office.

(2) The lumpsum amount shall be calculated based on the following formula :

$$\text{Lumpsum Payment} = (E/10) \times L$$

Where;

Emoluments (E) = {Basic Pay (including non-practising allowance, if applicable) + Dearness Allowance} on the date of superannuation or voluntary retirement or retirement under Fundamental Rules 56(j) (which is not treated as penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965), as may be applicable

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 taken into account.

(3) This Lumpsum Payment shall be in addition to the assured payout payable to the UPS subscriber and shall not affect the quantum of assured payout and shall be payable upon superannuation or voluntary retirement or retirement under Fundamental Rules 56(j) (which is not treated as penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965), as may be applicable.

15. Payout under UPS. - (1) Payout shall be computed and payable as applicable, in the following manner:

(i) **Assured payout :** Assured payout shall be payable at fifty-percent. of the average of the last twelve months Basic Pay (as certified by Head of Office) immediately prior to the date of superannuation or voluntary retirement or retirement under Fundamental Rules 56(j) (which is not treated as penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965), as may be applicable, subject to completion of minimum twenty-five years of qualifying services by a UPS subscriber, computed as per regulation 13. The formula for calculating assured payout is as under:

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

Where:

P = average of Basic Pay for last twelve months, as certified by the Head of Office, from the date of

superannuation or voluntary retirement or retirement under Fundamental Rules 56(j) (which is not treated as penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965), as may be applicable

Q = months of qualifying service as certified by the Head of Office

(Provided where Q is - Less than 120, UPS shall not be applicable More than 300, then Q shall be taken as 300)

(ii) **Minimum Guaranteed Payout :** The minimum guaranteed payout under UPS shall be Rupees Ten Thousand per month subject to completion of minimum ten years of qualifying services by a UPS subscriber. The formula for calculation of Minimum guaranteed payout:

If $(\frac{1}{2} \text{ of } P) \times (Q/300) < 10,000$, and:

Q is more than or equal to 120

Then Minimum guaranteed payout shall be Rs. 10,000/-

(iii) **Proportionate Payout :** In case of Qualifying service period of ten years or more, but less than twenty-five years, proportionate payout shall be payable.

(iv) **Admissible Payout :** 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) (which is not treated as penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965), 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. The formula for calculating admissible payout is as under:

$$\text{Admissible Payout} = \text{Assured Payout} \times \text{IC/BC} \times (1-\text{FW}\%)$$

Where,

IC= value of Individual Corpus

BC= value of Benchmark Corpus with condition of $\text{IC} \leq \text{BC}$

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

Provided that if the individual corpus is less than benchmark corpus, UPS Subscriber shall have a choice to replenish the shortfall at any point of time before or on

superannuation or voluntary retirement or retirement under Fundamental Rules 56(j) (which is not treated as penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965), as may be applicable.

Illustrative examples as to working of admissible payout under different scenarios are provided under Schedule V.

(2) Final Withdrawal Percentage:(i) UPS Subscriber or the legally wedded spouse, as the case may be, shall also have an option to withdraw an amount not exceeding sixty percent. 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) (which is not treated as penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965), as may be applicable, subject to proportionate reduction in the assured payout payable to such UPS Subscriber.

Provided that in case the individual corpus is more than the benchmark corpus as on the date of superannuation or voluntary retirement or retirement under Fundamental Rules 56(j) (which is not treated as penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965), as may be applicable, the final withdrawal amount shall be calculated on the benchmark Corpus and the excess amount in the individual corpus shall be credited to the designated bank account of the UPS Subscriber.

(ii) Such final withdrawal shall be admissible on the date of superannuation or voluntary retirement or retirement under Fundamental Rules 56(j) (which is not treated as penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965), as may be applicable.

16. Family Payout. – (1) Upon demise of a UPS Subscriber who was receiving admissible payout, as the case may be, the legally wedded spouse of such deceased subscriber shall receive for life, family pay out of sixty percent. of the amount of the admissible payout drawn by the subscriber immediately prior to the demise.

(2) In case of a deceased Central Government employee under NPS who has superannuated or retired on or before 31st March 2025, and was eligible to receive benefits under UPS, the legally wedded spouse, upon submission of claim and authorisation thereof, shall receive the difference of sixty percent. of the admissible payout payable to such UPS Subscriber and sixty percent. of representative annuity amount, as

family payout after the date of demise, besides following benefits that shall become vested in the deceased employee, on the date of superannuation or retirement under Fundamental Rules 56(j) (which is not treated as penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965), as may be applicable, until the date of demise and be payable to the legally wedded spouse:

- (i) lumpsum payment payable to such deceased employee;
- (ii) monthly top-up amount payable to such deceased employee after the date of superannuation or retirement, until the date of demise;
- (iii) applicable dearness relief; and
- (iv) simple interest as per applicable Public Provident Fund rates on arrears with respect to above benefits for the past period, which interest shall become due from the following month after superannuation or retirement up to the month preceding the submission of claim Forms.

Provided that no interest shall be payable where the UPS option form is submitted beyond the stipulated time period, for the period of such delay.

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

CHAPTER VII

PARTIAL WITHDRAWAL

18. Partial Withdrawal.- (1) UPSSubscriber shall be eligible to make partial withdrawals from the individual corpus under the UPS PRAN, after completion of lock-in period of three years from the date of enrolment under UPS or NPS whichever is earlier, up to a maximum of three times in total including the number of withdrawals, if any already made under NPS in terms of PFRDA (Exits and Withdrawals under National Pension System) Regulations, 2015, during the entire tenure under UPS.

(2) Such withdrawals shall not be made for more than twenty-five percent. of the own contributions (excluding accretion thereon) made by the UPS Subscriber, as on the date of application for withdrawal and subject to such conditions as specified under this regulation.

(3) Such withdrawal request shall be permitted for any of the following purposes only:

- (a) for higher education of his or her children including a legally adopted child;
- (b) for the marriage of his or her children, including

a legally adopted child;

(c) for the purchase or construction of a residential house or flat in his or her own name or in a joint name with his or her legally wedded spouse. In case, the subscriber already owns either individually or in the joint name a residential house or flat, other than ancestral property, no withdrawal under these regulations shall be permitted;

(d) for treatment of illnesses: if the UPS Subscriber, his legally wedded spouse, children, including a legally adopted child or dependent parents suffer from any illness, which requires hospitalization;

(e) to meet medical and incidental expenses arising out of the disability or incapacitation suffered by the UPS Subscriber;

(f) towards meeting the expenses by UPS Subscriber for skill development or reskilling or for any other self-development activities.

(4) Where a UPS Subscriber is suffering from any illness, the request for partial withdrawal may be submitted, by any family member of such subscriber, as recorded and certified by the nodal office.

(5) A subscriber who has made a partial withdrawal shall have an option to replenish the value of such withdrawal before the date of superannuation or retirement, as the case may be.

CHAPTER VIII

PAYMENT OF BENEFITS

19. Payments under UPS. – (1) The payment of benefits to UPS Subscriber shall be in accordance with the UPS Notification, these regulations and guidelines, circulars, instructions or any directions issued by the Authority or the Central Government, as the case may be.

(2) The application for payment of benefits under UPS shall be made in the applicable Forms in Schedule I and submitted to the Head of Office or DDO:

(i) In respect of benefits to a UPS subscriber covered under clause (i) and (ii) of sub-regulation (1) of regulation 3;

(a) The UPS Subscriber shall submit Form B1 contained in Schedule I, at the time of superannuation or voluntary retirement or retirement under Fundamental Rules 56(j) (which is not treated as penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965), as may be applicable; or

(b) The legally wedded spouse shall submit Form B3, in case the deceased UPS subscriber has availed benefits under UPS or Form B5 in case the

deceased UPS subscriber was eligible for UPS benefits but had not yet availed UPS benefits, to avail family payout after death of an employee.

(ii) In respect of benefits admissible to a UPS subscriber covered under clause (iii) of sub-regulation (1) of regulation 3:

(a) The past retiree shall submit Form B2 as provided in Schedule I.

(b) The legally wedded spouse shall submit Form B4, in case the deceased subscriber has availed benefits of UPS or Form B6 in case the deceased subscriber has not exercised the option of UPS as applicable, contained in Schedule I in case of past retirees, within the time specified for the purpose.

(3) The UPS Subscriber, at superannuation or voluntary retirement or retirement under Fundamental Rules 56(j) (which is not treated as penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965), as may be applicable, shall authorise the transfer of the value of units in the individual corpus to the pool corpus, which shall not exceed the value of the benchmark corpus. In case the value of the individual corpus authorised for transfer is less than the value of benchmark corpus, assured payout shall be proportionately reduced, unless the shortfall is replenished.

(4) In respect of employee who has superannuated or retired on or before 31st March 2025, there shall be no requirement of transfer of individual corpus to the pool corpus. However, benefits under UPS as are admissible to such employees shall be paid out of the Pool Corpus.

20. UPS Payout Order. – (1) The benefits payable to a UPS Subscriber shall be recorded by the respective PAO in a UPS Payout Order as provided in Form B1, B2, B3, B4, B5 or B6 in Schedule I, as may be applicable, 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 the case may be.

(2) The UPS Payout Order shall include the following details:

i. requisite details of UPS Subscriber including particulars of legally wedded spouse of such subscriber as appearing in the service records, as on the date of superannuation or voluntary retirement or retirement under Fundamental Rules 56(j) (which is not treated as penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965), as may be applicable;

ii. the period of qualifying service (in accordance with regulation 13) determined by the Head of Office, at the time of superannuation or voluntary retirement or retirement under Fundamental Rules 56(j) (which is not treated as penalty under Central Civil Services (Classification, Control and Appeal) Rules, 1965), as may be applicable;

iii. Details of joint bank account of the UPS Subscriber and legally wedded spouse;

iv. Percentage of final withdrawal upto sixty percent of individual corpus as opted by UPS Subscriber;

v. Details of benefits applicable under UPS as specified under these regulations, such as:

- a. lumpsum payment;
- b. value of individual corpus and benchmark corpus as computed by the CRA in its system;
- c. assured payout;
- d. admissible payout;
- e. family payout;
- f. applicable dearness relief.

vi. the date of commencement of admissible payout to subscriber; and

vii. such other details as may be determined for facilitating payments.

(3) In the case of an employee seeking voluntary retirement after completion of twenty-five years of qualifying service, the UPS payout order shall mention the date of commencement of admissible payout, being the next day after the date, employee would have superannuated if continued in service.

21. Processing of UPS Payout Order. - (1) Upon receipt of UPS Payout Order, NPS Trust shall authorise

- (i) release of admissible payout;
- (ii) release of lumpsum payment;
- (iii) release of final withdrawal;
- (iv) release of the surplus amount in the individual corpus, if any over the benchmark corpus; and
- (v) dearness relief on the Admissible Payout.

(2) 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. 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.

22. Payment of benefits to Superannuated or Retired Employees under National Pension System.

– (1) In respect of superannuated or retired employee

under NPS on or before 31st March 2025, and who has complied with the requirements under regulation 4 and regulation 19 shall be eligible to receive the following benefits –

- (i) lumpsum payment;
- (ii) monthly top-up amounts due immediately after the date of superannuation or retirement;
- (iii) applicable dearness relief; and
- (iv) 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.

Provided that 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.

(2) 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.

(3) The monthly top-up amount admissible to a person shall be the sum of admissible payout and Dearness Relief thereon less the applicable representative annuity amount for such person computed under this regulation. The computation of representative annuity amount for such person shall be based on the annuity rate declared by the Authority, utilising such percentage of the individual corpus under NPS Tier I annuitized at the time of exit from NPS. The representative annuity rates for the period from January 2014 to March 2025 are provided in Schedule VI.

(4) The formula for computing monthly top-up amount is as under:

$$\text{Monthly top-up} = (\text{Admissible Payout} + \text{Dearness Relief on Admissible Payout}) - \text{Representative Annuity amount}$$

Where;

(a)
$$\text{Admissible Payout} = \text{Assured Payout} \times ((IC/BC) \times (1-FW\%))$$

In case IC is greater than BC, IC shall be taken as equal to BC.

Where, Assured Payout, IC, BC and FW shall be as per applicable regulations

(b)
$$\text{Representative Annuity Amount} = \text{Individual Corpus} \times (1-FW\%) \times (\text{Representative Annuity Rate}) / (12 \times 100).$$

In case IC is greater than BC, IC shall be taken as equal to BC.

The Dearness Relief in respect of employees

superannuating or retiring as the case may be, after implementation of subsequent pay commission, shall be as determined by the Central Government.

Dearness relief shall only be applicable with effect from 01st January 2016 as per 7th Pay Commission rates. Illustrative examples of top-up amount computation are given under Schedule VII.

(5) In respect of such superannuated or retired employee as on 31st March 2025, who wants to avail the benefit of assured payout, instead of availing monthly top-up shall have the option to replenish the shortfall on account of partial withdrawal, if any, and equivalent to the benchmark corpus, as on the date of superannuation or retirement, as the case may be. The amount to be replenished shall be calculated at the NAV rate of units as on date of exercising the option.

(6) The National Pension System Trust shall authorise the release of benefits as contained in the UPS Payout order, from the pool corpus. The National Pension System Trust shall ensure payment of monthly top-up amount 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 the pension fund to effect redemption from the pool corpus for payment of such payout to the subscriber.

23. Filing of claim by eligible employee superannuating or retiring, as the case may be, from 1st April 2025. – (1) Every Head of Office shall have a list prepared every three months i.e., on the 1st January, 1st April, 1st July and 1st October of every year of all the Central Government employees who are due to retire within the next twelve months from the respective date, and who are eligible for benefits under UPS.

(2) A copy of such list as specified in sub-regulation (1) shall be provided to the PAO concerned, not later than 31st January, 30th April, 31st July or 31st October as the case may be.

(3) The PAO shall keep updated the service records of such employees covered under sub-regulation (1).

(4) The CRA shall make available to DDO and PAO in their CRA system login 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.

(5) 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 authorisation in such system.

(6) 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.

(7) 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.

(8) 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.

CHAPTER IX

ROLE OF INTERMEDIARIES AND OTHER ENTITIES

24. Intermediaries and Entities implementing UPS. –

(1) UPS shall be implemented through NPS architecture, by such of the intermediaries registered with the Authority, namely National Pension System Trust, Pension Fund, Central Record keeping Agency, Trustee Bank and Custodian of Securities and the registration granted by the Authority under the Act and in terms of specific regulations shall enable such intermediaries to undertake activities under UPS, during the tenure of such registration. The nodal offices of the Central Government including Head of Office, PAO, DDO and CDDO shall also be part of the implementation process.

(2) The entities involved in implementation process shall perform their roles, duties, obligations and responsibilities in accordance with the provisions of the Act, rules, regulations and any directives and instructions of the Central Government and the Authority, as the case may be.

(3) The performance of various obligations towards subscribers in discharge of its functions and the observance of code of conduct laid down under the specific regulations, under which such intermediary has been registered by the Authority shall mutatis mutandis apply to them under these regulations.

(4) The intermediaries entrusted with payout of benefits to subscribers including withdrawals and who hold and provide information and instructions for effecting such pay out, shall conduct its activities with utmost vigil and take measures to prevent unauthorised

transactions. It shall be the duty of such intermediaries to prevent any fraud or mismanagement, causing any loss or prejudice to subscribers, in any manner. Towards this purpose, the intermediary shall deploy appropriate technology and trained human resources. The Key Managerial Personnel shall have the overall responsibility of discharging the obligation by the intermediary concerned.

Explanation: "Key Managerial Personnel" shall have the same meaning as defined under the Companies Act, 2013.

(5) An intermediary shall ensure appropriate measures and secure its systems, commensurate to its roles and responsibilities, so as to prevent any fraud or mismanagement and avoid any loss to subscribers, either of monetary or non-monetary nature. Towards this purpose, the intermediary shall conduct periodic checks and report to its management and shall thereafter report to the Authority, through its compliance officer. Besides the intermediary concerned, other entities involved with implementation of UPS shall also devise suitable systems and procedures to avoid any prejudice to subscribers, and the Central Government. The intermediary shall submit a compliance certificate(s) to the Authority in respect of its activities under UPS while submitting the compliances under NPS, as stipulated under the respective intermediary regulations.

(6) The intermediaries and entities shall ensure seamless provision of services to subscriber by working in close coordination with each other and sharing of such facilities and information as is required. The National Pension System Trust shall be responsible to ensure such coordination as is required.

(7) Where any deviation or breach has been noticed by the Intermediary or the entity, it shall forthwith take corrective measures and remove any prejudice caused to subscribers or any group of subscribers, including provision of suitable restitution or compensation, as if such subscriber was not adversely affected, in any manner, notwithstanding any proceedings that may be initiated by the Authority.

(8) The functions, roles, duties, obligations and responsibilities of the intermediary towards provision of services under UPS, shall be in addition to and not in derogation of its functions, duties and responsibilities as laid down under the Act, rules and other regulations notified by the Authority.

25. National Pension System Trust. - (1) The National Pension System Trust undertaking the activities under UPS shall act in accordance with the trust deed and the Pension Fund Regulatory and

Development Authority (National Pension System Trust) Regulations, 2015, including the code of conduct.

(2) The National Pension System Trust shall perform its roles and responsibilities as provided under Chapter III of Pension Fund Regulatory and Development Authority (National Pension System Trust) Regulations, 2015 as if the reference to "National Pension System" in such regulations shall extend to "Unified Pension Scheme" option under NPS, as well.

(3) The power, functions and obligations of the Board of Trustees and Chief Executive Officer of the National Pension System Trust, arising under Pension Fund Regulatory and Development Authority (National Pension System Trust) Regulations, 2015 shall extend to activities under UPS, as provided under these regulations. The Chief Executive Officer and the Board of Trustees shall have the overall responsibility of discharging obligation of the National Pension System Trust under these regulations.

(4) The National Pension System Trust shall undertake activities for implementation of UPS in accordance with these regulations, including:

(i) authorise release of UPS benefits, after due verification of UPS Payout Order issued by the PAO of the Central Government;

(ii) authorise release of monthly payout from the Pool Corpus to the bank account of the UPS Subscriber or the legally wedded spouse, as the case may be, and periodic release of applicable dearness relief;

(iii) periodic instructions to CRA to release applicable Dearness Relief;

(iv) checking availability of valid life certificate in CRA system for release of monthly payouts;

(v) authorizing transition of assured payout to legally wedded spouse, upon demise of the UPS subscriber;

(vi) segregation of UPS scheme accounting;

(vii) concurrent audits of assured pay out from pool corpus and its monitoring for Asset-Liability Management;

(viii) ensure coordination among intermediaries and other entities implementing UPS and monitoring such activities;

(ix) ensure adequate and timely reporting to the Authority and the Central Government as may be required; and

(x) any other functions and activities instructed by the Authority.

26. Central Recordkeeping Agency. - (1) The CRA undertaking the activities under UPS shall comply with

the terms and conditions of registration as provided under the Pension Fund Regulatory and Development Authority (Central Recordkeeping Agency) Regulations, 2015, including the code of conduct and fit and proper criteria.

(2) The CRA shall perform its roles and responsibilities as provided under Chapter III of Pension Fund Regulatory and Development Authority (Central Recordkeeping Agency) Regulations, 2015 as if the reference to "National Pension System" in such regulations shall extend to "Unified Pension Scheme" option under NPS, as well.

(3) The CRA shall develop appropriate, adequate and dynamic technology, infrastructure, systems, procedures and processes for facilitating the activities under UPS by the concerned intermediaries and subscribers, including:

(i) enrolment and identifiable UPS account to UPS Subscribers;

(ii) enabling permissible choices to UPS Subscribers;

(iii) providing systems and forms to intermediaries and entities to implement UPS;

(iv) designing and providing UPS calculator;

(v) disseminating information to UPS Subscriber, intermediaries and other entities involved in implementation of UPS;

(vi) enabling National Pension System Trust to compute and authorise release of UPS benefits in terms of UPS Payout Order;

(vii) undertaking activities for assured payout;

(viii) obtaining valid life certificate of the payee on an annual basis and report the same to NPS Trust;

(ix) periodic reporting to National Pension System Trust and Authority;

(x) comparison of individual corpus with benchmark corpus;

(xi) reconciliation of Pool Corpus;

(xii) recordkeeping of UPS Payout Order;

(xiii) recordkeeping of dearness relief and its application on assured payout;

(xiv) providing UPS Subscribers' data on an aggregate basis to pension fund for managing Asset-Liability Management;

(xv) authenticating partial withdrawals in accordance with regulation 18; and

(xvi) any other functions and activities instructed by the Authority.

(4) The CRA shall develop necessary system

design and functionalities in its system and maintain adequate technological platform for operationalising the UPS, end to end, within the timelines laid down by the Authority.

(5) The obligations of the management of CRA, Compliance Officer and Principal Officer, appointed by CRA, arising under Pension Fund Regulatory and Development Authority (Central Recordkeeping Agency) Regulations, 2015 shall ipso facto extend to activities under UPS, as provided under these regulations.

(6) The CRA shall abide by the provisions of Schedule III of the Pension Fund Regulatory and Development Authority (Central Recordkeeping Agency) Regulations, 2015, pertaining to infrastructure requirements with such modifications as are required to undertake its activities under UPS.

27. Pension Fund. - (1) The pension fund undertaking the activities under UPS shall comply with the terms and conditions of registration as provided under the Pension Fund Regulatory and Development Authority (Pension Fund) Regulations, 2015.

(2) The pension fund shall perform its roles and responsibilities as provided under Chapter III and Chapter IV of Pension Fund Regulatory and Development Authority (Pension Fund) Regulations, 2015, as if the reference to "National Pension System" in such regulations shall extend to "Unified Pension Scheme" option under NPS, as well.

(3) The obligations of the management of pension fund, compliance officer and key personnel arising under Pension Fund Regulatory and Development Authority (Pension Fund) Regulations, 2015 shall ipso facto extend to activities under UPS, as provided under these regulations.

(4) The pension fund shall abide by the provisions of Schedule VI of the Pension Fund Regulatory and Development Authority (Pension Fund) Regulations, 2015 with such modifications as are required to undertake its activities under UPS.

(5) The pension fund shall undertake activities for implementation of UPS, including:

(i) maintenance of separate scheme and books of account for UPS;

(ii) executing assured pay out from pool corpus based on instructions from CRA;

(iii) liquidity management of Pool Corpus;

(iv) managing the Pool Corpus with the portfolio objective; and

(v) any other functions and activities instructed by

the Authority.

28. Trustee Bank. - (1) The trustee bank undertaking the activities under UPS shall comply with the terms and conditions of registration as provided under the Pension Fund Regulatory and Development Authority (Trustee Bank) Regulations, 2015, including the code of conduct and fit and proper criteria.

(2) The trustee bank shall perform its roles and responsibilities as provided under Chapter III of Pension Fund Regulatory

and Development Authority (Trustee Bank) Regulations, 2015, as if the reference to "National Pension System" in such regulations shall extend to "Unified Pension Scheme" option under NPS as well.

(3) The obligations of the management of the trustee bank, compliance officer and principal officer, appointed by Trustee Bank, arising under Pension Fund Regulatory and Development Authority (Trustee Bank) Regulations, 2015 shall ipso facto extend to activities under UPS, as provided under these regulations.

(4) The trustee bank shall abide by its obligation pertaining to infrastructure requirements with such modifications as are required to undertake its activities under UPS.

29. Custodian of Securities. - (1) The custodian of securities undertaking the activities under UPS shall comply with the terms and conditions of registration as provided under the Pension Fund Regulatory and Development Authority (Custodian of Securities) Regulations, 2015, including the code of conduct and fit and proper criteria.

(2) The custodian of securities shall perform its roles and responsibilities as provided under Chapter III of Pension Fund Regulatory and Development Authority (Custodian of Securities) Regulations, 2015, as if the reference to "National Pension System" in such regulations shall extend to "Unified Pension Scheme" option under NPS as well.

(3) The obligations of the management of the custodian of securities, compliance officer and principal officer, appointed by custodian of securities, arising under Pension Fund Regulatory and Development Authority (Custodian of Securities) Regulations, 2015, shall ipso facto extend to activities under UPS, as provided under these regulations.

(4) The custodian of securities shall abide by the provision of Schedule IV of the Pension Fund Regulatory and Development Authority (Custodian of Securities) Regulations, 2015, pertaining to infrastructure requirements with such modifications as are required to undertake its activities under UPS.

CHAPTER X FEES AND CHARGES

30. Fees and Charges. - The fees and charges for the services rendered by the intermediaries shall be in the mode and manner, and subject to such limits, as approved by the Authority. CRA shall be entitled to recover the charges in respect of services to UPS subscribers in the payout phase from Pool Corpus, within the limits approved by the Authority.

31. Regulatory Fees. - The intermediary shall be liable to pay to the Authority such fees and applicable taxes thereon for undertaking activities under these regulations, as determined by the Authority. In case of delay in payment of fee, the intermediary shall be liable for payment of simple interest at rates determined by the Authority or any late fee along with applicable taxes thereon.

CHAPTER XI ACTION IN CASE OF DEFAULT BY INTERMEDIARIES

32. Action in case of Default.- (1) In case of any act of omission or commission by an intermediary which prima-facie entails violation of the provisions of the Act, or the rules or this regulation or any other regulations or instructions, directions or notifications issued either by the Central Government or the Authority, in relation to the provision of UPS, or is considered to be prejudicial to the interest of subscribers under UPS, such intermediary shall be liable to be proceeded against in terms of the provisions of the Act, these regulations and such other specific regulations applicable to the said intermediary, under which it has been granted registration by the Authority.

(2) The provisions of the specific regulations applicable to the said intermediary, dealing with suspension or cancellation of certificate of registration and action in case of default shall apply mutatis mutandis in respect of proceedings referred to in sub-regulation (1).

(3) The proceedings under sub-regulation (1) shall be without prejudice to any action that the Authority may initiate under the provisions of the Pension Fund Regulatory and Development Authority (Procedure for inquiry by Adjudicating Officer) Regulations, 2015.

(4) Besides the intermediary concerned, any person who is connected with such intermediary and in charge of and responsible for provision of services under UPS, including the principal officer(s) and compliance officer, shall also be liable to be proceeded with.

(5) Notwithstanding the provisions of sub-regulation (1) and sub-regulation (2) above, the conduct of any entity involved with the implementation of UPS, which prima-facie is in violation of the provisions of these regulations shall be reported by the Authority, to the Central Government, for taking appropriate action.

CHAPTER XII INSPECTION AND AUDIT

33. Inspection and Audit. - (1) The inspection and audit of any intermediary, in relation to activities performed under these regulations, shall be in accordance with the provisions of the specific regulations, applicable to the said intermediary, under which it has been granted registration by the Authority. The relevant provisions pertaining to inspection and audit, shall apply mutatis mutandis in such a case.

(2) Without prejudice to provisions of sub-regulation (1), the Central Government or the Authority, may cause any special inspection or audit to be done, in relation to the activities of any intermediary under these regulations or any other entity involved with implementation of UPS, for securing orderly conduct and implementation of UPS or in the interest of subscribers under UPS. The Authority may devise any suitable mechanism for conduct of such special inspection or audit.

CHAPTER XIII MISCELLANEOUS

34. Redressal of Subscriber Grievances. - The grievances of the subscriber shall be redressed in accordance with the provisions of the Pension Fund Regulatory and Development Authority (Redressal of Subscriber Grievance) Regulations, 2015, and the intermediary shall have suitable mechanism for redressal of grievance of subscribers in accordance with the provisions of the said regulations.

35. Confidentiality. - The intermediary shall maintain absolute confidentiality with respect to all records, data and information received or acquired by it during the course of its working. The intermediary shall ensure updated cyber security measures and prevent breach of data, at all times. It shall not, without the prior permission of the Authority, produce or share such data or information as evidence, or for any other purpose, except as required by the due process of law.

36. Conflict of Interest. - The intermediary shall avoid conflict of interest and make adequate disclosure of its interest and shall put in place a mechanism to resolve any conflict-of-interest situation that may arise in the conduct of its business or where any conflict of interest

arises, shall take reasonable steps to resolve the same in an equitable manner. The intermediary shall make appropriate disclosure to Authority of its possible source or potential areas of conflict of duties and interest while acting as such intermediary which would impair its ability to render fair, objective and unbiased services.

37. Compliance and Corporate Governance. - (1) The intermediary shall ensure that good corporate policies and corporate governance is in place. It shall not engage in fraudulent and manipulative transactions and shall not indulge in any unfair competition including resorting to unfair means for inducing other intermediary of the Authority, which is likely to harm the interests of other intermediary or subscriber or is likely to place such other intermediary in a disadvantageous position while competing for or executing any assignment.

(2) The intermediary shall take adequate and necessary steps to ensure that continuity in data and record keeping is maintained and that the data or records are not lost or destroyed. It shall also ensure that for electronic records and data, up-to-date back up is always available with it.

(3) The intermediary shall comply with the directions given to it by the Authority, and shall cooperate with any person or entity designated by the Authority, as and when required and shall not make any untrue statement or suppress any material fact in any documents, reports, papers or information furnished to the Authority or neglect or fail or refuse to submit to the Authority or other agencies with which it is registered, such books, documents, correspondence and papers or any part thereof as may be demanded or requested from time to time.

(4) The intermediary shall ensure that any change in its registration status or any penal action taken by any authority or any material change in financials which may adversely affect the interests of other intermediaries or subscribers is promptly informed to the Authority and any business remaining outstanding is transferred to another registered person in accordance with any instructions of the Authority and as per the provisions of the relevant regulations.

38. Power of Authority to issue Clarifications. - In order to remove any difficulties in the implementation, application or interpretation of these regulations, the Authority may issue clarifications, instructions, guidelines or circulars.





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