

No. 07/01/2025-NPS Cell/ 77

भारत सरकार

आवासन एवं शहरी कार्य मंत्रालय

केन्द्रीय लोक निर्माण विभाग

निर्माण भवन, नई दिल्ली 110011

दिनांक- 16.06.2025

Office Memorandum

Subject- Shifting from NPS to UPS -reg.

A VC meeting was held on 12.06.2025, chaired by SDG (HQ) attended by and officers of CPWD, CCA-MoHUA, Pr. AO-MoHUA, PAO-DGW, representatives of NSDL, etc. to discuss various issues regarding shifting from NPS to UPS and to intimate about the points discussed in the said meeting as follows:

- a. Chief Controller of Accounts intimated that the last date of migration from NPS to UPS would remain 30.06.2025. Hence the process of migration from NPS to UPS should be completed within the said stipulated date.
 - b. The option once exercised by the Official would be irrevocable. However the DDO may consider the request for withdrawal of option of migration on the basis of written request of the official till 30.06.2025 but before finalization of the process.
 - c. Activation of log in ID for processing the migration of the process from NPS to UPS should be given utmost priority so as to avoid any legal hassle which may arise. The SOP as prescribed by NSDL is attached herewith for ready reference.
 - d. DDOs should spread awareness amongst the retired officials under their jurisdiction regarding UPS. The list of such retired officials, who have opted for migration to UPS, as provided by the Pr.AO, MoHUA are attached herewith for ready reference.
 - e. DDOs should look into the pending cases of migration from NPS to UPS immediately so as to complete the process by 30.06.2025.
 - f. The options submitted by the officials upto 30.06.2025 should be considered for processing the request.
2. As desired by the online participants, soft copy of the presentation made in the above VC is attached for guidance and processing of requests/pending requests for migration from NPS to UPS and activation of login IDs by CDDOs.
3. For any query/redressal and to escalate any complaint relating to the subject, concerned contact person of NSDL/Protean may be reached out in the following e-mails:

Email: rimak@proteantech.in, vijayh@proteantech.in,
cghelpdesk@proteantech.in, anupa@proteantech.in,
sunnyg@proteantech.in

For escalation of queries if not addressed, to the following E-mails:

Email: nitinj@proteantech.in

4. All the Nodal Officers are requested to follow up the matter with their respective CDDOs/NCDDOs for taking action on priority.

Encl: as above



(Ramesh Chandra Sethi)
Director (Admn.)

To (via e-mail & through CPWD website)

All SDGs/ADGs, CPWD
All Nodal Officers of NPS, CPWD

Copy to:

1. PS to JS&FA, MoHUA
2. CCA, MoHUA
2. Pr. AO-MoHUA

S. No.	PAO Reg. No.	PAO Office	Concerned PAO	Entity Reg. No. (DDO Reg. No.)	DDO Office Name	PRAN	SUBSCRIBER NAME	Type of Withd rawal	Date of Joining	Date of Retirement	Mobile Number	EMAIL ID	Remarks
1	2006561	PAO (DGW), New Delhi	PAO (DGW), New Delhi	CGV00 9348D	O/o Chief Engineer Border Fencing Zone CPWD	1100608 25843	CHIRANJIL LAL MEENA	Supera mmatio n	19-Jan-06	31-Jul-24	+919971019663	CHIRANJILALME ENA1964@GMAIL.COM	On conversation with Sh. Chiranjil Lal Meena, Bhushan Kumar and Sumter Singh, they seemed to be interested in UPS. They were also made aware of virtual Meeting to be scheduled on Monday
2	2009173	CDDO, Safdarjung Hospital Electrical Division (CPWD), New Delhi	PAO (DGW), New Delhi	CGV00 2763F	Safdarjung Hospital Elect Division CPWD New Delhi	1100824 87542	BHUSHAN KUMAR	Supera mmatio n	17-Jul-12	28-Feb-23	+918586041109	kumarbhushan738@gmail.com	
3	2008440	CDDO, SSK Hospital Division (CPWD), New Delhi	PAO (DGW), New Delhi	CGV02 0563E	Executive Engineer (E) SSK Hospital Electrical Division CPWD, New Delhi	1100019 52977	SUMER SINGH	Supera mmatio n	16-Sep-11	30-Sep-21	9968276042	SUMERSINGH1531961@GMAIL.COM	
4	2033371	CDDO, Border Fencing Division-II (CPWD), Bikaner	PAO (DGW), New Delhi	CGV01 5401B	Executive Engineer, Border Fencing Division-2, CPWD, Bikaner	1100320 39619	DARSHAN SINGH	Supera mmatio n	1-Aug-11	31-Oct-22	9413822658	darsansingh78810@gmail.com	
5	2007740	CDDO, Bhubaneswar Central Electrical Division (CPWD), Bhubaneswar	PAO (EZ), Kolkata	CGV00 2549B	Bhubaneswar Central Electrical Division	1100327 54254	SURENDRANAT H DAS	Supera mmatio n	9-Oct-12	28-Feb-25	9777044484	SurendranathDas99@gmail.com	:-ALREADY MAILED TO CONCERNED CDDO AND HAVE TELEPHONIC CONVERSATION WITH RETIREE ALSO
6	2046155	CDDO, Executive Engineer Kolkata Central Division III, Kolkata	PAO (EZ), Kolkata	CGV01 9240E	Executive Engineer Kolkata Central Division-III, Kolkata	1100602 89735	RUPA RAJAK	Supera mmatio n	4-Feb-08	31-Jan-22	09748351451	rupa.rajak@gov.in	:-ALREADY MAILED TO CONCERNED CDDO AND HAVE TELEPHONIC CONVERSATION WITH RETIREE ALSO
7	2046155	CDDO, Executive Engineer Kolkata Central Division III, Kolkata	PAO (EZ), Kolkata	CGV01 9240E	Executive Engineer Kolkata Central Division-III, Kolkata	1100501 43991	DILIP RANA	Supera mmatio n	10-Jan-07	31-Mar-24	+919163755953	diliprana1946@gmail.com	:-ALREADY MAILED TO CONCERNED CDDO AND HAVE TELEPHONIC CONVERSATION WITH RETIREE ALSO

8	2005553	PAO (EZ), Kolkata	PAO (EZ), Kolkata	CGV01 8562F	O/o Addl. Director General (ER) I CPWD Kolkata	1100701 43939	SUCHITRA ROUTH	Supera mmutio n	23-Aug-06	28-Feb-21	+919330120849	suchitrarouthcpwd1 961@gmail.com	:-ALREADY MAILED TO CONCERNED NCDDO AND NOT ABLE TO CONTACT ON TELEPHONE AS MOBILE NO PROVIDED BY RETIREE IN NPS DATABASE IS OUT OF REACH.
9	2005553	PAO (EZ), Kolkata	PAO (EZ), Kolkata	CGV00 6397G	Pay and Accounts Office Central Public Works Department	1100827 66117	KALYAN KUMAR DAS	Supera mmutio n	8-Oct-12	31-Jan-23	9432430198	KKDASKGP10@G MAIL.COM	:- SUBSCRIBER WAS ALREADY MIGRATED TO UPS AND VERIFICATION IS UNDER PROCESS AT PAO LEVEL. Pending for 4 days.
10	2012183	CDDO, Construction Division-III (CPWD), New Delhi	PAO (FZ), New Delhi	CGV01 5978E	Executive Engineer, AIIMS Project Division, New Delhi	1100712 76596	HARI RAI SINGH	Supera mmutio n	1-Sep-10	28-Feb-21	+919999029625	HRS04021961@G MAIL.COM	
11	2012183	CDDO, Construction Division-III (CPWD), New Delhi	PAO (FZ), New Delhi	CGV00 4744F	Executive Engineer CD 3	1100414 24854	SUBHADRA	Supera mmutio n	5-Apr-11	28-Feb-24	+919582701737	SUBHADRAYAV AV7067@GMAIL. COM	:- SUBSCRIBER WAS ALREADY MIGRATED TO UPS AND VERIFICATION IS UNDER PROCESS AT PAO LEVEL. Pending for 47 days.
12	2019065	CDDO, Delhi Aviation Division (CPWD), New Delhi	PAO (FZ), New Delhi	CGV00 4735D	Executive Engineer Delhi Aviation Division CPWD	1100519 64941	SUNIL KUMAR	Supera mmutio n	19-Jul-11	31-Mar-22	9250538224	SUNILKUMAR.04 1962@GMAIL.CO M	
13	2019065	CDDO, Delhi Aviation Division (CPWD), New Delhi	PAO (FZ), New Delhi	CGV02 0890C	Executive Engineer Electrical Division-51 CPWD, New Delhi	1100818 00630	BIR BAHADUR	Supera mmutio n	28-Jul-11	30-Sep-24	9810574749	birbadurgazmer@ gmail.com	
14	2012172	CDDO, Electrical Construction Division-V (CPWD), New Delhi	PAO (FZ), New Delhi	CGV00 4746A	Executive Engineer Electrical Construction Division 5 CPWD	1100607 41232	SMT PREMWATI	Supera mmutio n	8-Mar-07	31-Dec-20	9313880372	-	
15	2015020	CDDO, Faridabad Central Electrical Division (CPWD), Faridabad	PAO (FZ), New Delhi	CGV00 4713C	Faridabad Central Electrical Division Faridabad	1100018 40681	SUNDER LAL	Supera mmutio n	14-Sep-11	31-May-23	+919812314906	sunderlal19630522 @gmail.com	

16	2022694	CDDO, Gwalior Division (CPWD), Gwalior	PAO (FZ), New Delhi	CGV00 4727C	Drawing and Disbursing Office	1100202 65356	KUSUM	Supera mnatio n	18-Jul-05	31-Dec-18	+917905800625	er.rps4me@gmail.com	
17	2022694	CDDO, Gwalior Division (CPWD), Gwalior	PAO (FZ), New Delhi	CGV00 4727C	Drawing and Disbursing Office	1100931 60625	SAVITRI DEVI	Supera mnatio n	11-Dec-06	30-Apr-24	8959018695	savitri26041964@gmail.com	
18	2020874	CDDO, INA Project Division (CPWD), New Delhi	PAO (FZ), New Delhi	CGV01 1664F	Executive Engineer, INA Project Division (CPWD), New Delhi	1100619 57771	SULTAN SINGH	Supera mnatio n	28-Jul-11	31-Jan-24	8800312648	SULTANSINGH01021964@GMAIL.COM	
19	2046310	CDDO, Jabalpur Project Division, Jabalpur	PAO (FZ), New Delhi	CGV01 9102G	Jabalpur Project Division, Jabalpur	1100707 11395	LEEILA TRIVEDI	Supera mnatio n	19-Jan-09	30-Jun-20	9993861155	-	
20	2012205	CDDO, Pushp Vihar Main Division (CPWD), New Delhi	PAO (FZ), New Delhi	CGV00 5045F	Ex Engineer Pushp Vihar Maintenance Div CPWD	1100442 96260	DHRAM VIR	Supera mnatio n	11-Dec-06	31-May-21	+919968837430	-	
21	2012205	CDDO, Pushp Vihar Main Division (CPWD), New Delhi	PAO (FZ), New Delhi	CGV00 5045F	Ex Engineer Pushp Vihar Maintenance Div CPWD	1100622 45965	RAJENDRA RAM	Supera mnatio n	20-Jul-11	31-Aug-22	9871349338	ramrajender902@gmail.com	
22	2011520	CDDO, A Division (CPWD), New Delhi	PAO (NDZ), New Delhi	CGV00 4492F	Executive Engineer A Division CPWD	1100818 99885	RAM SINGH	Supera mnatio n	13-Jul-11	31-Jul-22	+91837569571	RAWATRAM1962@GMAIL.COM	Mobile no. temporarily out of service
23	2011682	CDDO, Air Conditioning Division-IV (CPWD), New Delhi	PAO (NDZ), New Delhi	CGV00 4503C	Executive Engineer E Air Conditioning Division IV	1100902 65148	SMT. SURSATTI DEVI	Supera mnatio n	2-Apr-07	30-Apr-21	+917379918326	nagraj30@gmail.com	Incoming calls facility not available on this number
24	2011682	CDDO, Air Conditioning Division-IV (CPWD), New Delhi	PAO (NDZ), New Delhi	CGV00 4503C	Executive Engineer E Air Conditioning Division IV	1100318 77946	RAM BALAK THAKUR	Supera mnatio n	29-Jul-11	31-Jan-23	+918527548224	goalachever2002@gmail.com	Presently in Bihar and information has been given to him regarding UPS
25	2011811	CDDO, Electrical Division-II (CPWD), New Delhi	PAO (NDZ), New Delhi	CGV00 4498E	Electrical Division II Central Public Works Department	1100633 64772	NARESH KUMAR	Supera mnatio n	15-Sep-11	30-Jun-23	9211363352	P.PAYAL.2817@GMAIL.COM	information has been given to him regarding UPS
26	2015506	CDDO, Electrical Division-IX (CPWD), New Delhi	PAO (NDZ), New Delhi	CGV00 4536A	Executive Engineer Electrical Division-9 CPWD, New Delhi	1100122 74555	M A GOPI	Supera mnatio n	23-Jul-11	31-Dec-22	9654822574	magopi122006@gmail.com	Settled in Kerala and information has been given to him regarding UPS

27	2015506	CDDO, Electrical Division-IX (CPWD), New Delhi	PAO (NDZ), New Delhi	CGV00 4536A	Executive Engineer Electrical Division-9 CPWD, New Delhi	1100516 89927	KARAMVIR	Supera mmatio n	12-Jul-11	31-Aug-23	9990823058	karamvi9863@gmail.com	information has been given to him regarding UPS
28	2011365	CDDO, Electrical Division-XI (CPWD), New Delhi	PAO (NDZ), New Delhi	CGV00 5153B	Executive Engineer (E)	1100821 39854	KAMAL SINGH	Supera mmatio n	16-Dec-11	30-Nov-22	9999900191	kamalnagar0177@gmail.com	Not reachable
29	2011774	CDDO, Electrical Division-XVII (CPWD), New Delhi	PAO (NDZ), New Delhi	CGV00 4540E	Executive Engineer Electrical	1110048 33074	RAMESH CHANDER SINGH	Supera mmatio n	11-Dec-06	30-Nov-23	+919540410821	rs3297620@gmail.com	information has been given to him regarding UPS
30	2011634	CDDO, F Division (CPWD), New Delhi	PAO (NDZ), New Delhi	CGV00 4489C	Executive Engineer	1100722 68878	PARKASH CHAND	Supera mmatio n	3-Aug-11	30-Apr-22	9968314807	parkashchand7860@gmail.com	subscriber not receive the call
31	2011505	CDDO, H Division (CPWD), New Delhi	PAO (NDZ), New Delhi	CGV00 4490D	Executive Engineer H Division CPWD	1100232 02322	HARLAL SINGH	Supera mmatio n	11-Oct-04	31-May-22	9210305178	harlalmason@gmail.com	Out of service
32	2011505	CDDO, H Division (CPWD), New Delhi	PAO (NDZ), New Delhi	CGV00 4490D	Executive Engineer H Division CPWD	1100318 25605	RAJENDRA PRASAD	Supera mmatio n	28-Jul-11	30-Apr-23	9013322539	rajenderprasad964@gmail.com	information has been given to him regarding UPS
33	2012113	CDDO, Horticulture Division-II (CPWD), New Delhi	PAO (NDZ), New Delhi	CGV00 4687E	Deputy Director Hort Division No II CPWD	1100418 14756	RAJENDER KUMAR	Supera mmatio n	28-Jul-11	31-Aug-22	+919971071866	RAJINDER120862@gmail.com	information has been given to him regarding UPS
34	2012113	CDDO, Horticulture Division-II (CPWD), New Delhi	PAO (NDZ), New Delhi	CGV00 4687E	Deputy Director Hort Division No II CPWD	1100320 82888	HARI SINGH	Supera mmatio n	11-Dec-11	31-May-24	+919871101913	harsingh281@gmail.com	information has been given to him regarding UPS
35	2011461	CDDO, L Division (CPWD), New Delhi	PAO (NDZ), New Delhi	CGV00 4523B	Executive Engineer L Division CPWD	1100524 22698	KAILASH CHANDRA	Supera mmatio n	11-Dec-06	31-Oct-18	+919899223675	kehand58r@gmail.com	Mobile no. temporarily out of service
36	2011601	CDDO, President Estates Division (CPWD), New Delhi	PAO (NDZ), New Delhi	CGV00 4509B	Executive Engineer President Estate Division CPWD	1100518 83955	CHARAN CHUTAN	Supera mmatio n	25-Aug-11	30-Apr-22	+919805927596	charan27596@gmail.com	subscriber not receive the call
37	2011601	CDDO, President Estates Division (CPWD), New Delhi	PAO (NDZ), New Delhi	CGV00 4509B	Executive Engineer President Estate Division CPWD	1100221 28583	CHAITAR SINGH	Supera mmatio n	19-Jul-11	30-Jun-22	7838955153	chata222022@gmail.com	subscriber not receive the call

38	2011660	CDDO, T Division (CPWD), New Delhi	PAO (NDZ), New Delhi	CGV00 4532D	Executive Engineer T Division CPWD, Delhi	1100602 65130	HEM LAL	Supera muation	14-Nov-06	31-Mar-21	9868671137		Incoming calls facility not available on this number
39	2011660	CDDO, T Division (CPWD), New Delhi	PAO (NDZ), New Delhi	CGV00 4532D	Executive Engineer T Division CPWD, Delhi	1100806 45325	SOMAI	Supera muation	20-Mar-07	30-Apr-21	+919560156692	alexusavi@gmail.com	Incoming calls facility not available on this number
40	2011660	CDDO, T Division (CPWD), New Delhi	PAO (NDZ), New Delhi	CGV00 4532D	Executive Engineer T Division CPWD, Delhi	1100742 05302	VIDHA SINGH	Supera muation	11-Dec-09	31-Oct-23	+917053027547	naveenpal8527@gmail.com	Subscriber Expired
41	2016836	CDDO, V Division (CPWD), New Delhi	PAO (NDZ), New Delhi	CGV00 4743E	Executive Engineer V Division CPWD New Delhi	1100122 51437	RAMESH KUMAR	Supera muation	11-Dec-06	31-Mar-24	9968079258	RK4806014@GMAIL.COM	information has been given to him regarding UPS
42	2011586	CDDO, Vigyan Bhawan Division (CPWD), New Delhi	PAO (NDZ), New Delhi	CGV00 4520F	Vigyan Bhawan Division CPWD, New Delhi	1100271 99429	RAM ACHAL	Supera muation	11-Dec-06	30-Sep-23	+919013661814	RAMACHAL01011965@GMAIL.COM	Mobile no. temporarily out of service
43	2011450	CDDO, Vigyan Bhawan Electrical Division (CPWD), New Delhi	PAO (NDZ), New Delhi	CGV00 4511D	Exe Engr Elect Vigyan Bhawan Elect Divn CPWD, Delhi	1100118 52420	BALDEV SINGH	Supera muation	14-Sep-11	31-Dec-21	+918770295685	SHREY2SINGHAL@GMAIL.COM	Invalid Mobile no.
44	2012894	CDDO, Assam Aviation Works Division (CPWD), Guwahati	PAO (NEZ), Shillong	CGV00 1717C	O/o The Executive Engineer Assam Aviation Works Division CPWD	1100800 44657	SMT. PUSPA RANI DAS	Supera muation	15-Jul-04	31-Mar-16	+917653808090	pusparanidas2017@gmail.com	On being contacted by the CDDO concerned, the pensioner visited the Office She has been apprised about it, as intimated by the CDDO. This Office also tried to talk to her but her said number is found "not valid".
45	2004660	PAO (NEZ), Shillong	PAO (NEZ), Shillong	CGV00 1733C	Pay and Accounts Office CPWD NEZ, Shillong	1100300 44654	KAMAL PROVA BORO	Supera muation	22-Jan-04	31-Dec-18	9436163418	KPBORO14@GMAIL.COM	The pensioner has been contacted by this Office. She has visited this Office today and she has been informed about it.
46	2010912	CDDO, Allahabad Central Division (CPWD), Allahabad	PAO (NZ), New Delhi	CGV00 5150F	Executive Engineer Allahabad Central Division CPWD	1100832 05295	HARISH CHAND	Supera muation	21-Dec-11	30-Jun-24	+919311711776	ADITYADHURIYA910@GMAIL.COM	Not interested

47	2017794	CDDO, Bikaner Central Division (CPWD), Bikaner	PAO (NZ), New Delhi 2511F	Exe Engineer Bikaner Central Division CPWD, Bikaner	1100118 95896	DAVINDER SINGH	Supera mmuatio n	19-Aug-11	31-Jan-23	9784473367	devendersingh cpw d235@gmail.com	-: SUBSCRIBER WAS ALREADY MIGRATED TO UPS AND VERIFICATION IS UNDER PROCESS AT PAO LEVEL. Pending for 16 days.
48	2017794	CDDO, Bikaner Central Division (CPWD), Bikaner	PAO (NZ), New Delhi 2511F	Exe Engineer Bikaner Central Division CPWD, Bikaner	1110019 37081	SARBJIT SINGH	Supera mmuatio n	17-Aug-11	31-May-24	+918104710829	SINGHOJINDER 1992@GMAIL.CO M	-: SUBSCRIBER WAS ALREADY MIGRATED TO UPS AND VERIFICATION IS UNDER PROCESS AT PAO LEVEL. Pending for 32 Days.
49	2009534	CDDO, Central Electrical Division (CPWD), Jammu	PAO (NZ), New Delhi 2517E	Ex Engineer E Srinagar Central Elect Division CPWD Jammu	1100328 09503	MOHD FARID KHAN	Supera mmuatio n	9-Aug-11	30-Apr-22	+919560120311	mdlardkhan1962@ gmail.com	Did not answer the call
50	2008834	CDDO, Chandigarh Central Division- II (CPWD), Chandigarh	PAO (NZ), New Delhi 2518F	Executive Engineer Chandigarh Central Division II CPWD	1100709 25481	RANJIT SINGH	Supera mmuatio n	20-Aug-08	30-Apr-19	9417358054	ranjitsinghgovsi@ gmail.com	Asked to call next month as he is on char dharm yatra
51	2008834	CDDO, Chandigarh Central Division- II (CPWD), Chandigarh	PAO (NZ), New Delhi 2518F	Executive Engineer Chandigarh Central Division II CPWD	1100718 84960	RACHHPAL SINGH	Supera mmuatio n	30-Jul-11	31-Mar-22	9988874515	singhrachhpal62@ gmail.com	Not interested
52	2023276	CDDO, Dehradun Central Division- I (CPWD), Dehradun	PAO (NZ), New Delhi 2507B	Executive Engineer, Dehradun Central Division No-1, Dehradun	1100923 15079	ARUN KUMAR	Supera mmuatio n	4-Aug-11	31-Dec-21	+916396502572	cedcd1cpwd@yahoo co.in	Call could not be connected
53	2011925	CDDO, Ludhiana Central Division (CPWD), Ludhiana	PAO (NZ), New Delhi 2538E	Ludhiana Central Division CPWD Ludhiana	1100106 46973	SUKHRAJ SINGH	Supera mmuatio n	14-Aug-08	31-Jan-23	9876140282	ssukhraj30@gmail .com	-: SUBSCRIBER WAS ALREADY MIGRATED TO UPS AND VERIFICATION IS UNDER PROCESS AT PAO LEVEL. Pending for 14 days.
54	2011925	CDDO, Ludhiana Central Division (CPWD), Ludhiana	PAO (NZ), New Delhi 2538E	Ludhiana Central Division CPWD Ludhiana	1100306 46972	KEWAL SINGH	Supera mmuatio n	14-Aug-08	30-Sep-24	9464613023	kewalsingh13853@ gmail.com	-: SUBSCRIBER WAS ALREADY MIGRATED TO UPS AND VERIFICATION IS UNDER PROCESS AT PAO LEVEL. Pending for 3 days.

55	2008554	CDDO, Madhopur Central Division (CPWD), Madhopur	PAO (NZ), New Delhi	CGV00 2502D	Executive Engineer Madhopur Central Division CPWD	1110001 44126	BLASO DEVI	Supera nnatio n	6-Jul-07	30-Jun-18	+919419731621		Not interested
56	2006605	PAO Ptg, Kolkata	PAO (Ptg), Kolkata	CGV00 9306D	Govt Of India Press, Kolkata	1100401 78152	CHITRA BALA DAS	Supera nnatio n	13-Sep-05	31-Oct-18	8017567693	chitrabala.das58@gmail.com	This office also contact with Smt. Chitra Bala Das over phone regarding the benefit of the UPS. She will visit the concern DDO for further course of action in this regard
57	2008532	PAO PTG, New Delhi	PAO (PTG), New Delhi	CGV00 3936C	Govt of India Press, New Delhi	1100005 36997	MADAN LAL	Supera nnatio n	18-Feb-08	28-Feb-22	+919899874778	ARUNKUMAR730@gmail.com	Information has been sent to all DDOs through Email and informed in Whatsapp group. They have also been informed by phone calls
58	2008532	PAO PTG, New Delhi	PAO (PTG), New Delhi	CGV00 3934A	Controller of Publications Delhi	1100202 32132	HARPREET KAUR	Supera nnatio n	18-Jan-05	31-Aug-23	+919999893058	HARPREETKAUR2016017@gmail.com	Information has been sent to all DDOs through Email and informed in Whatsapp group. They have also been informed by phone calls
59	2008532	PAO PTG, New Delhi	PAO (PTG), New Delhi	CGV00 3936C	Govt of India Press, New Delhi	1100905 36967	DEL CHAND	Supera nnatio n	24-Jan-08	29-Feb-20	9671552378	delchand@yahoo.com	Information has been sent to all DDOs through Email and informed in Whatsapp group. They have also been informed by phone calls
60	2006583	PAO (Secit), New Delhi	PAO (Secit), New Delhi	CGV00 4686D	Asst Estate Manager NH IV Faridabad	1100801 78150	JAGDISH CHANDER	Supera nnatio n	8-Sep-04	31-Mar-22	+918168112795	JAGDISHCHANDER1962@gmail.com	This office had a retiree under NPS scheme but he is already been migrated to Old Pension scheme as per the OM No. 57/05/2021-P&PW(B) dated 03/03/20223.
61	2007821	CDDO, Central Electrical Division-II (CPWD), Bangalore	PAO (SZ), Chennai	CGV00 2273F	Executive Engineer (E) Bangalore Central Electrical Division-II CPWD	1110030 55736	KRISHNA PRABHU	Supera nnatio n	5-Mar-13	29-Feb-24	9731454410	KPRABHUB@GMAIL.COM	Spoken to Individual on 04-06-2025.
62	2010352	CDDO, Chennai Central Electrical Division-III (CPWD), Chennai	PAO (SZ), Chennai	CGV00 2254A	Office of The Executive Engineer Electrical CCEED-III CPWD Chennai	1100101 28362	SMT. RAJENDRAN SARASWATHI	Supera nnatio n	18-Oct-04	30-Jun-22	9003285029	-	Not lifting her Mobile call

63	2048071	CDDO, Executive Engineer Tirupati Central Division, Tirupati	PAO (SZ), Chennai	CGV01 9633F	Executive Engineer Tirupati Central Division, Tirupati	1100101 28457	S GANGAPPA	Supera mnuatio n	4-Dec-07	31-Dec-20	+918790291537	gangappa1960@gmail.com	Received information from the retiree, that he already opted to UPS and necessary application submitted online to the respective CDDO
64	2008075	CDDO, Hyderabad Central Division-I (CPWD), Hyderabad	PAO (SZ), Chennai	CGV00 2257D	Executive Engineer Civil Hyderabad Central Division-I CPWD	1100001 28421	UDUMULA CHINNA OBAIAH	Supera mnuatio n	5-Dec-07	30-Apr-22	9849659300	chinnaobaiah300@gmail.com	Spoken to Individual on 04-06-2025.
65	2008075	CDDO, Hyderabad Central Division-I (CPWD), Hyderabad	PAO (SZ), Chennai	CGV00 2257D	Executive Engineer Civil Hyderabad Central Division-I CPWD	1100901 28422	MUTHYALA MOSES	Supera mnuatio n	5-Dec-07	30-Sep-24	+91888525109	muthyalamoses@gmail.com	Not lifting her Mobile call
66	2017610	CDDO, Madras Central Division-IV (CPWD), Chennai	PAO (SZ), Chennai	CGV00 9359A	Executive Engineer CCDIV-CPWD, Chennai	1100524 14388	THANGAIAH SHANNUGAM	Supera mnuatio n	16-Dec-11	31-Jul-24	9445175432	is04071964@gmail.com	Spoken to Individual on 04-06-2025
67	2013406	CDDO, Nagpur Central Electrical Division (CPWD), Nagpur	PAO (WZ), Mumbai	CGV00 5019A	Executive Engineer (Elect) Nagpur Central Electrical Division CPWD	1100632 35835	SUREKHA UDAY TEMBE	Supera mnuatio n	21-Jun-12	31-Jul-24	8087112692	MTEMBE22@GMAIL.COM	He has been contacted over telephone and apprised about the UPS option available to him.

Sr. No.	PrAO Reg No	PrAO Name	Pending					Completed	Total Pending Cases	Log in ID Active/Inactive
			Pending at DDO Level		Pending at PAO Level		NPS Trust	UPS Migration		
			UPS Claim/WDR	UPS Migration	UPS Claim/WDR	UPS Migration	Claim/WDR			
1	2009556	CDDO, Agra Central Division (CPWD), Agra	0	1	0	0	0	0	1	Inactive
2	2010912	CDDO, Allahabad Central Division (CPWD), Allahabad	1	0	0	0	0	0	1	Inactive
3	2049843	CDDO, Barasat Central Division No-II, Kolkata	0	0	0	0	0	1	0	Inactive
4	2005872	CDDO, Bhubaneswar Central Division I (CPWD), Bhubaneswar	0	0	0	0	0	1	0	Active
5	2017794	CDDO, Bikaner Central Division (CPWD), Bikaner	0	0	0	0	2	0	2	Inactive
6	2007821	CDDO, Central Electrical Division-II (CPWD), Bangalore	1	0	0	0	0	0	1	Inactive
7	2049865	CDDO, Central Vista Project Division-II, New Delhi	0	1	0	0	0	0	1	Inactive

8	200760 0	CDDO, Chennai Central Division-I (CPWD), Chennai	0	1	0	0	0	0	1	Inactive
9	201087 5	CDDO, Cochin Central Division (CPWD), Ernakulam	0	0	0	0	0	1	0	Inactive
10	201218 3	CDDO, Construction Division-III (CPWD), New Delhi	1	0	0	0	0	0	1	Inactive
11	202327 6	CDDO, Dehradun Central Division-I (CPWD), Dehradun	0	2	0	0	0	0	2	Inactive
12	202144 5	CDDO, Dehradun Central Division-II(CPWD) , Dehradun	0	1	0	0	0	0	1	Inactive
13	200895 2	CDDO, Dehradun Central Electrical Division (CPWD), Dehradun	0	2	0	0	0	0	2	Inactive
14	201790 1	CDDO, Development Project Division (CPWD), New Delhi	0	0	0	0	0	1	0	Inactive
15	205055 4	CDDO, EE & SM (C-1) CPWD, Rajarhat	0	2	0	0	0	5	2	Inactive

16	2013104	CDDO, Electrical Construction Division-II (CPWD), New Delhi	0	4	0	0	0	0	4	Inactive
17	2012172	CDDO, Electrical Construction Division-V (CPWD), New Delhi	0	1	0	0	0	0	1	Inactive
18	2015506	CDDO, Electrical Division-IX (CPWD), New Delhi	1	0	0	0	0	0	1	Inactive
19	2011822	CDDO, Electrical Division-X (CPWD), New Delhi	0	1	0	0	0	0	1	Inactive
20	2011774	CDDO, Electrical Division-XVII (CPWD), New Delhi	0	3	0	0	0	0	3	Inactive
21	2046645	CDDO, Exe Engi E Raipur Central Electrical Division CPWD, Raipur	0	1	0	0	0	0	1	Inactive
22	2051210	CDDO, Executive Engineer & Senior Manager (C), Faridabad	0	2	0	0	0	0	2	Inactive
23	2051604	CDDO, Executive Engineer Central Vista Project Division(C)5 CPWD, New Delhi	0	0	0	0	0	1	0	Inactive

24	201008 3	CDDO, Executive Engineer cum CDDO, CPWD, Muzaffarpur	0	2	0	0	0	0	2	Inactive
25	204044 1	CDDO, Executive Engineer Haldwani Central Division CPWD, Nanital	0	3	0	0	0	0	3	Inactive
26	204585 3	CDDO, Executive Engineer KCD II CPWD, Kolkata	0	2	0	0	0	0	2	Inactive
27	204584 2	CDDO, Executive Engineer KCED I CPWD, Kolkata	0	1	0	0	0	2	1	Active
28	204615 5	CDDO, Executive Engineer Kolkata Central Division III, Kolkata	0	0	0	0	0	1	0	Inactive
29	204807 1	CDDO, Executive Engineer Tirupati Central Division, Tirupati	1	0	0	0	0	0	1	Inactive
30	201502 0	CDDO, Faridabad Central Electrical Division (CPWD), Faridabad	0	1	0	0	0	0	1	Inactive
31	201119 2	CDDO, Gangtok Central Division (CPWD), Sikkim	0	0	0	0	0	2	0	Active
32	201150 5	CDDO, H Division (CPWD), New Delhi	1	1	0	0	0	0	2	Inactive

33	201544 0	CDDO, Hindon Central Electrical Division (CPWD), Ghaziabad	0	1	0	0	0	0	1	Inactive
34	200807 5	CDDO, Hyderabad Central Division-I (CPWD), Hyderabad	1	0	0	0	0	0	1	Inactive
35	200620 0	CDDO, Jaipur Central Electrical Division (CPWD), Jaipur	0	0	0	0	0	1	0	Active
36	204626 2	CDDO, Kolkata Central Division I CPWD, Kolkata	0	4	0	0	0	0	4	Inactive
37	204574 6	CDDO, Kolkata Central Division IV, Kolkata	0	1	0	0	0	0	1	Inactive
38	201146 1	CDDO, L Division (CPWD), New Delhi	0	1	0	0	0	0	1	Inactive
39	201151 6	CDDO, Lucknow Central Electrical Division (CPWD), Lucknow	0	4	0	0	0	0	4	Inactive
40	201192 5	CDDO, Ludhiana Central Division (CPWD), Ludhiana	2	0	0	0	0	0	2	Inactive
41	201761 0	CDDO, Madras Central Division-IV (CPWD), Chennai	0	0	0	0	0	6	0	Inactive
42	201057 3	CDDO, Madurai Central Division (CPWD), Madurai	0	1	0	0	0	0	1	Inactive

43	201368 6	CDDO, Manipur Central Division-I (CPWD), Imphal	0	0	0	0	0	2	0	Inactive
44	204785 0	CDDO, O/o The Executive Engineer Kimin Central Div. Cpwd, Kimin	0	1	0	0	0	0	1	Inactive
45	205066 1	CDDO, O/o The Executive Engineer, Dibrugarh Division	0	0	0	0	0	1	0	Inactive
46	204781 3	CDDO, Office of Executive Engineer Mussoorie Project Div. CPWD, Mussoorie	0	0	0	0	0	1	0	Inactive
47	201120 3	CDDO, Puducherry Central Division (CPWD), Puducherry	0	1	0	0	0	3	1	Inactive
48	200915 1	CDDO, Puducherry Central Division-I (CPWD), Puducherry	0	0	0	1	0	0	1	Inactive
49	201220 5	CDDO, Pushp Vihar Main Division (CPWD), New Delhi	0	1	0	0	0	0	1	Inactive
50	201780 5	CDDO, Raipur Central Division-I (CPWD), Raipur	0	1	0	0	0	0	1	Inactive

51	201557 6	CDDO, S Division (CPWD), New Delhi	0	1	0	0	0	0	1	Inactive
52	200917 3	CDDO, Safdarjung Hospital Electrical Division (CPWD), New Delhi	0	0	0	0	0	1	0	Inactive
53	203371 0	CDDO, Siliguri Central Division EZ (CPWD), Siliguri	0	1	0	0	0	0	1	Inactive
54	200930 2	CDDO, Tripura Central Division-I (CPWD), Agartala	0	0	0	0	0	1	0	Active
55	201118 1	CDDO, Varanasi Central Division (CPWD), Varanasi	0	1	0	0	0	0	1	Inactive
56	201145 0	CDDO, Vigyan Bhawan Electrical Division (CPWD), New Delhi	0	0	0	0	0	1	0	Active
57	200962 6	CDDO, Vijayawada Central Division (CPWD), Vijayawada	0	0	0	0	0	1	0	Inactive
58	200656 1	PAO (DGW), New Delhi	0	3	0	2	0	0	5	Active
59	200555 5	PAO (EZ), Kolkata	0	2	0	0	1	12	3	Inactive
60	201116 6	PAO (NDZ), New Delhi	0	0	0	0	0	2	0	Inactive
61	200853 2	PAO (PTG), New Delhi	0	4	0	0	0	1	4	Inactive
62	200658 3	PAO (Sectt), New Delhi	0	1	0	1	0	6	2	Active

63	200546 3	PAO (SZ), Chennai	0	1	0	0	0	1	1	Inactive
64	200525 3	PAO (WZ), Mumbai	0	0	0	0	0	4	0	Active
Total			9	62	0	4	3	59	78	

Protean eGov Technologies Limited



protean
Change is growth

Standard Operating Procedure (SOP)

Reset of I-PIN (DDO)

Version 1.0

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REVISION HISTORY

Sr. No.	Date of Revision	Version	Section Number	Description of Change
1		1.0	-	Initial Version

Background:

As per the existing process, Nodal Office User is required to submit a written request to CRA for generation of new IPIN. Upon receipt of the written request, CRA processes the request in the system. Once processed, the new IPIN gets printed and the pin mailer gets dispatched to the concerned Nodal Office.

CRA has now developed a new functionality wherein Nodal Office can reset IPIN instantly of its choice. This functionality allows Nodal Office (DDO) to reset IPIN by entering the IPIN and getting it authorized by its mapped PAO/DTO. This functionality will ensure efficient and faster issuance of IPIN. The IPIN gets reset instantly and hence it saves the time required to reissue of physical IPIN.

Sections:

A) DDO office initiating (capturing) the request for 'Instant Reset IPIN'

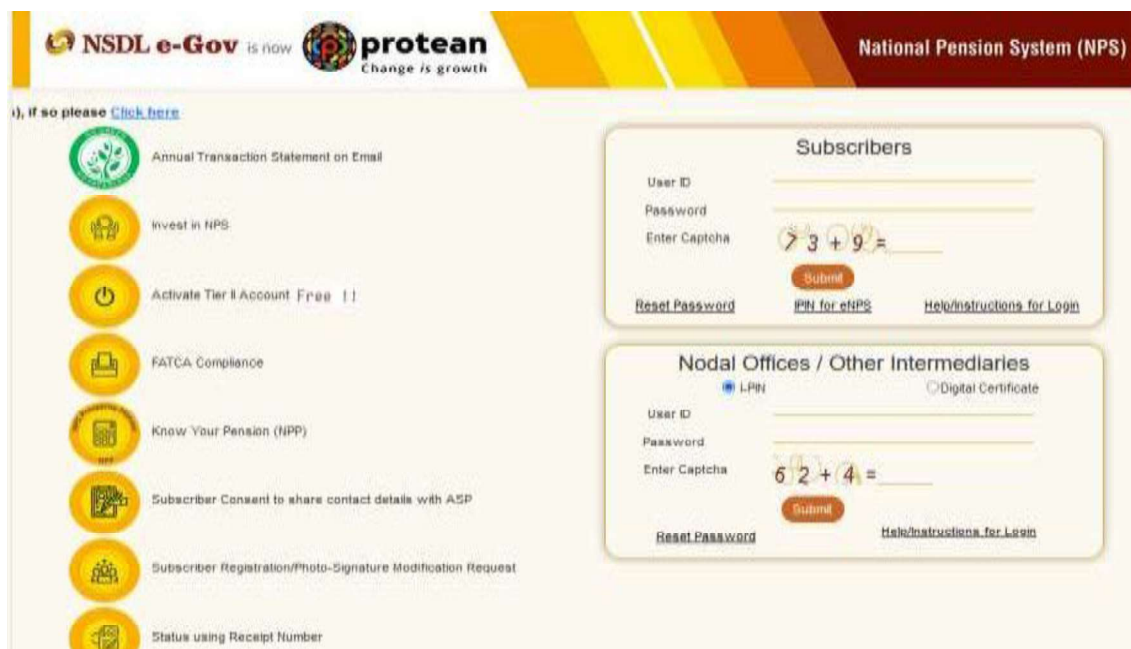
B) PAO/DTO office authorizing the request for Instant Reset IPIN of DDO

Process:

A) DDO initiating (capturing) the request for 'Instant Reset IPIN'.

1. DDO needs to click on the 'Reset Password' link on the home page (www.cra-nsdl.com) (refer Image A.1.1)

Image A.1.1



The screenshot displays the NSDL e-Gov website interface. At the top, there is a header with the NSDL e-Gov logo, the Protean logo, and the text "National Pension System (NPS)". Below the header, there is a sidebar on the left with various service links, including "Annual Transaction Statement on Email", "Invest in NPS", "Activate Tier II Account Free !!", "FATCA Compliance", "Know Your Pension (KYP)", "Subscriber Consent to share contact details with ASP", "Subscriber Registration/Photo-Signature Modification Request", and "Status using Receipt Number". The main content area is divided into two sections: "Subscribers" and "Nodal Offices / Other Intermediaries". Both sections have a login form with fields for "User ID", "Password", and "Enter Captcha". The "Subscribers" section has a captcha of $7 + 3 + 9 =$ and a "Submit" button. The "Nodal Offices / Other Intermediaries" section has a captcha of $6 + 2 + 4 =$ and a "Submit" button. Both sections also have links for "Reset Password", "IPIN for eNPS", and "Help/Instructions for Login".

2. Select the 'Instant Set/Reset Password' Option (refer Image A.2.1) and select the "Nodal Office" option. After selection, the DDO needs to provide its User ID in the designated field & enter the captcha

Image A.2.1

3. After providing the respective User ID, the user is required to provide certain mandatory details (marked in red asterisk (*)) along with the new password (IPIN) as per the choice of Nodal Office (refer Image A.3.1).

Image A.3.1

4. DDO User should ensure that the details entered should match with the details available in PCRA system. DDO User shall click on "Submit Button" to process. (refer Image A.4.1).

Image A.4.1

5. Once the details are submitted, a confirmation screen will be displayed with the detail entered. The user needs to confirm the same (refer Image A.5.1).

Image A.5.1

6. After confirmation, an acknowledgment number will be generated. A print option has been provided to print the Acknowledgement details as appearing in the screen (refer Image A.6.1).

NSDL e-Gov is proud to have protean Change is growth National Pension System

Reset Password Request

Please ensure to take print of Acknowledgement details before closing this window / session and submit it to your Model Officer/inspector for reset of Password.

Acknowledgement No:	0121408443
User ID:	
Entity Reg. No.	
Name of the person	
Designation	
Email Address	
Pin Code	
Reset Password request has been successfully initiated	
Captured Timestamp	11/07/2023 11:55

Retired life ka sahara, NPS hamara

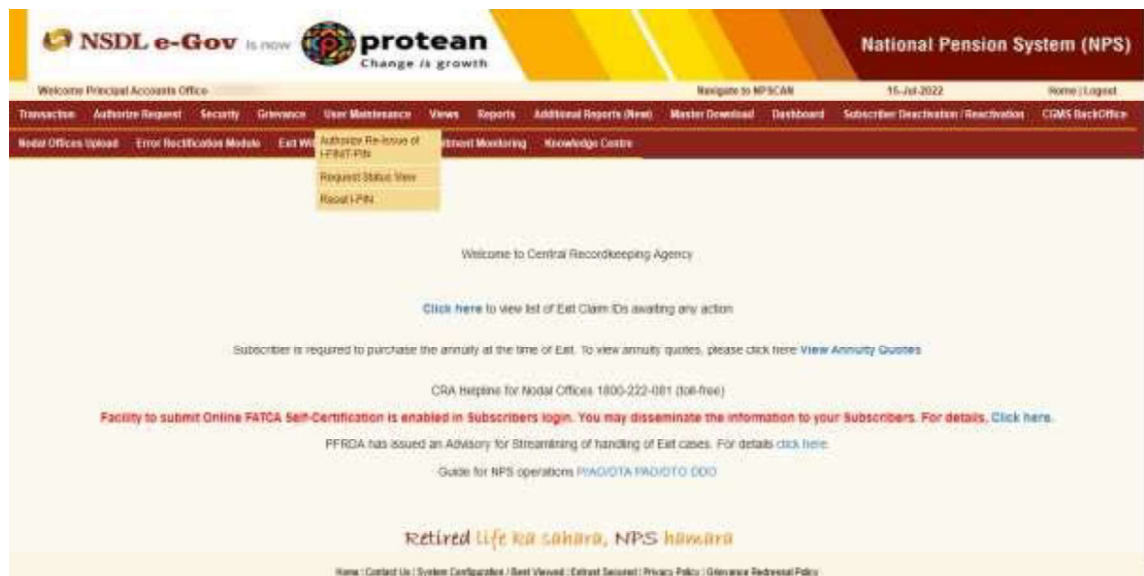
DDO User needs to submit this acknowledgement details to its mapped PAO/DTO office for authorization.

Image A.6.1

B) PAO/DTO office authorizing the request for Instant Reset IPIN of DDO

1. After receiving the Acknowledgement for reset IPIN from its underlying DDO, PAO/DTO user will login in CRA system (www.cra-nsdl.com) and navigate to 'User Maintenance' and select 'Authorize Re-Issue of IPIN/TPIN' to authorize the same (refer Image B.1.1).

Image B.1.1



2. A search page will be opened up where the authorizer can able to search the request based on User ID, Acknowledgement Number or Date Range.

The user should select the Transaction Type as 'Reset IPIN' (refer Image B.2.1).

After providing the details as per any of the above mentioned search criteria, the system will display the pending requests for authorization. PAO/DTO user needs to click on Acknowledgement id for authorization (refer Image B.2.2).

Image B.2.1

The screenshot shows the NSDL e-Gov Protean National Pension System (NPS) interface. The header includes the NSDL e-Gov logo, the Protean logo with the tagline 'Change is growth', and the text 'National Pension System (NPS)'. Below the header, there is a navigation bar with links: Transaction, Authorize Request, Security, Grievance, User Maintenance, Views, Reports, Additional Reports (New), Master Download, Dashboard, Subscriber Deactivation / Reactivation, CGMS BackOffice, and a footer with links: Home | Logout. The main content area is titled 'Authorize Reset Password/T-PIN'. It contains a form with the following fields: Transaction Type (dropdown menu), User ID (text input), Acknowledgement No. (text input), From Date (date input), and To Date (date input). There are 'Search' and 'Reset' buttons at the bottom of the form. A note below the form states: 'Re-issue of Password/ Instructions which are not authorized within 15 days of capture will be cancelled by the system.' The footer of the page has the text 'Retired life ka sahara, NPS hamara'.

Image B.2.2

The screenshot shows the NSDL e-Gov Protean National Pension System (NPS) interface. The header includes the NSDL e-Gov logo, the Protean logo with the tagline 'Change is growth', and the text 'National Pension System (NPS)'. Below the header, there is a navigation bar with links: Transaction, Authorize Request, Security, Grievance, User Maintenance, Views, Reports, Additional Reports (New), Master Download, Dashboard, Subscriber Deactivation / Reactivation, CGMS BackOffice, and a footer with links: Home | Logout. The main content area is titled 'Authorize Reset Password Request'. It contains a table with the following columns: Sr. No., Acknowledgement No., User ID/IPIN, Captured Date, Maker Action, Maker Action taken date, and Maker User ID. The table has one row with the following data: 1, 8421568718, 15-07-2022, and empty cells for the other columns. The footer of the page has the text 'Retired life ka sahara, NPS hamara'.

Sr. No.	Acknowledgement No.	User ID/IPIN	Captured Date	Maker Action	Maker Action taken date	Maker User ID
1	8421568718		15-07-2022			

3. Once the PAO/DTO user clicks on a particular Acknowledgement Number, the user will be navigated to the Request Details Screen wherein details of the request captured by DDO will be displayed along with the 'Approve' and 'Reject' option (refer Image B.3.1). In case of 'Rejection', the user should provide the appropriate 'Remarks' in designated field.

Image B.3.1

4. On successful authorization, the Acknowledgement Number will be displayed with an appropriate message such as request has been authorised along with Timestamp (refer Image B.4.1).

Image B.4.1

Unified Pension Scheme (UPS)

Transformative Approach to Pension Security

Agenda



- ❑ Introduction & Key Objectives
- ❑ Eligibility & Enrollment
- ❑ How to Opt for UPS?
- ❑ Contributions Under UPS
- ❑ Eligibility and Benefits
- ❑ Payment of Benefits
- ❑ Benefits for Retired Employees Under NPS *(Before March 31, 2025)*

Introduction

- The Ministry of Finance has introduced the Unified Pension System (UPS) under the National Pension System (NPS) for Central govt. employees.
- Employee currently under NPS have the option to Switch to UPS.

Eligibility Criteria & Enrollment




- **Existing Government Employees (as of April 1, 2025):** Can opt for UPS within 3 months.
- **New Recruits (Joining after April 1, 2025):** Must opt within 30 days of joining.

Assured payout available for:

1. **Superannuation: Employees** Completing at least 10 years of service and reaching the superannuation age are eligible.
2. **Compulsory Retirement (FR 56(j)):** Employees retired by the govt. under FR 56 (j) are eligible
3. **Voluntary retirement(VRS):** Employee who opt for VRS after 25 years of Service.
4. **Payout starts only when they would have reached the superannuation age had they continued.**

Not Applicable for: Employees removed, dismissed, or resigned from service.

Computation of Benefits

- 
- **Lump Sum Payment:** Based on last drawn salary and service duration.
 - **Assured Monthly Payout:** 50% of average last 12 months' basic pay.
 - **Minimum Guarantee:** ₹10,000 per month (for at least 10 years of service).
 - **Proportionate Payouts:** For those with 10-25 years of service.
 - **Final Withdrawal Option:** Up to 60% of corpus.
 - **Family Payout:** 60% of the last admissible payout to the spouse.
- 
- 

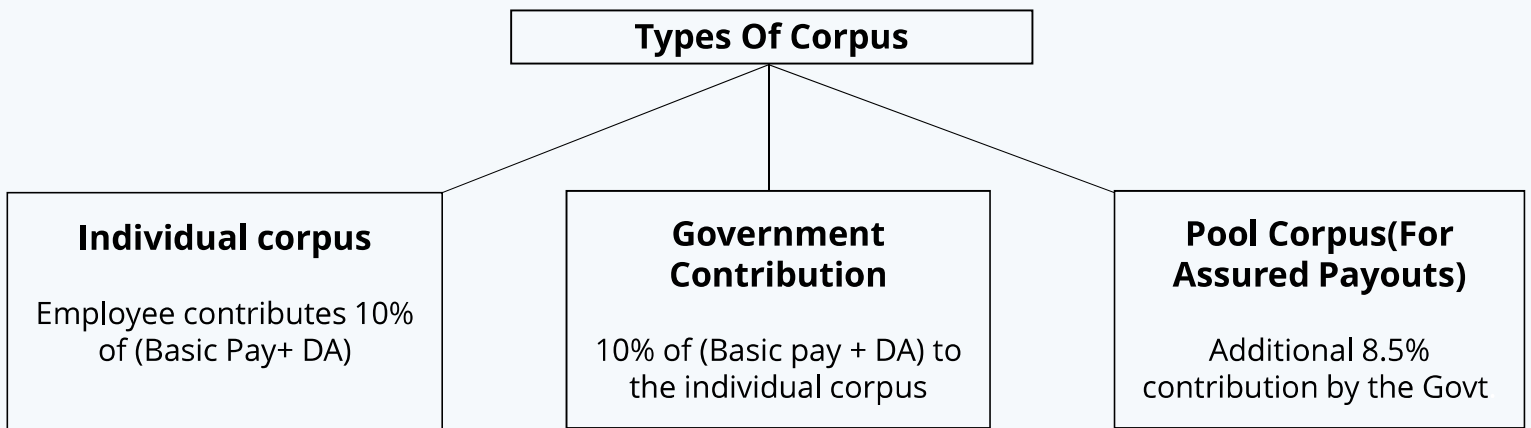
Additional Benefits

- **Dearness Relief (DR):** Paid as per Central Government rates.
- **Service Considerations:** Suspension, study leave, deputations counted as service

Benefits for Retired Employees Under NPS (Before March 31, 2025)

- **Lumpsum Payment:** Based on service duration and last drawn salary.
- **Monthly Top-Up:** Additional amount over NPS annuity.
- **Dearness Relief (DR):** As per Central Government rates.
- **Interest on Arrears:** Simple interest from retirement date until claim submission.

Employee Contributions & Fund Management



Benefits of UPS

Assured Monthly Pension

- **Employees receive a guaranteed monthly pension after retirement, based on their service duration.**

Service Duration	Pension Amount
25+ Years	50% of the last 12 month's average Basic pay
Less than 25 years	Proportionate Pension
At least 10 Years	Minimum guaranteed pension of 10,000/ month

- **If an employee's individual corpus is less than the Benchmark Corpus, their pension will be reduced proportionally unless they cover the shortfall.**

Survivor benefits (Family Pension) & Dearness Relief (DR)

- In case of death after retirement, the legally wedded spouse receives 60% of the pension the employee was receiving.
- Employees receive Dearness Relief (DR) on their pension, just like serving employees receive Dearness Allowance (DA).

Key Features:

- DR is calculated the same way as DA for active employees.
- DR is applicable to both: Assured pension (retired employees) & Family pension (spouses of deceased employees)
- DR increases over time based on inflation rates.

Corpus Transfer at Retirement

1. At retirement, employees must transfer their Individual Corpus to the Pool Corpus.

2. comparison with Benchmark Corpus:

- a. If Individual Corpus = Benchmark Corpus
- b. If Individual Corpus < Benchmark Corpus
- c. If Individual Corpus > Benchmark Corpus

Full pension is paid

Employees can pay shortfall or Accept a reduced Pension

The excess amount is credited to the employee.

Benchmark Corpus = (Employee Contribution + Government Contribution) + Investment Growth

Where,
Investment Growth = Returns from Pension Fund investments(calculated using the default pattern set by the PFRDA)

The Benchmark Corpus is the expected corpus amount an employee should have at the time of superannuation(retirement) to receive the full assured pension. It is calculated using monthly contributions, government contributions, and investment growth over the service period.

Lumpsum Payment at Retirement

Employees receive a one-time lump sum payment upon retirement.

Lump Sum Amount Formula :
 $(1/10) \times \text{Total Emoluments} \times L$

Where,

- L = Number of completed half-year service periods
- Total Emoluments = Basic Pay + Dearness Allowance (DA)

Example Calculation:

For an employee retiring after 30 years (360 months):

- Basic Pay= Rs.45,000
- DA(53% of Basic Pay) = Rs.23,850
- Total Emoluments= Rs.68,850

Lump Sum Payment:
 $(1/10) \times 68,850 \times 60 = \text{Rs.4,13,100}$

**Employees with less than
10 years of service are NOT eligible for a lump sum payout.**

Scenario 1:

Full Pension (25+ Years Of Service)

- Employee Service: 25+ years (300 months)
- Total Corpus at Retirement: Rs.50,00,000
- Benchmark Corpus (expected corpus): Rs.50,00,000
- Pension Calculation:

$$\begin{aligned}\text{Assured Payout} &= 50\% \times \text{Average Last 12 Months' Basic Pay} \\ &= 50\% \times 45,000 = \text{Rs.22,500} + \text{Dearness Relief (DR)}\end{aligned}$$

"Since the employee has served 25+years, they get the full pension amount."

Scenario 2:

Partial Pension (15 Years Of Service)

- Employee Service: 15 years (180 months)
- Total Corpus at Retirement: Rs.30,00,000
- Benchmark Corpus: Rs.30,00,000
- Pension Calculation :
 - AssuredPayout = $50\% \times \text{Average Last 12 Months Basic Pay} \times \frac{\text{Service}}{300}$

$$= 50\% \times 45,000 \times \frac{180}{300} = 13,500 + \text{DR}$$

The payout is proportionate because the employee served less than 25 years.

Scenario 3:

Minimum Guaranteed Pension (10 Years Of Service)

- Employee Service: 10 years (120 months)
- Total Corpus at Retirement: Rs.25,00,000
- Benchmark Corpus: Rs.25,00,000
- Pension Calculation:

$$\text{Assured Payout} = 50\% \times \text{Average Last 12 Months' Basic Pay} \times \frac{\text{Service}}{300}$$

$$= 50\% \times 45,000 \times \frac{120}{300} = \text{Rs. 9,000}$$

Guaranteed Minimum Payout Rs.10,000 (Government assures at least Rs.10,000 for those with 10+ years of service)

Even though the calculated payout is Rs.9,000, the government ensures a minimum Rs.10,000.

Scenario 4:

Pension Reduction Due To Missing Contributions

- Employee Service: 25 years (300 months)
- Total Corpus at Retirement: Rs.45,00,000 (lower due to missing contributions)
- Benchmark Corpus: Rs.50,00,000
- Pension Calculation:

$$\text{Assured Payout} = 50\% \times \text{Average Last 12 Months' Basic Pay} \times \frac{\text{Corpus}}{\text{Benchmark Corpus}}$$

$$50\% \times 45,000 \times \frac{45,00,000}{50,00,000} = \text{Rs.20,250+DR}$$

The employee gets less than Rs. 22,500 because their total corpus is less than the benchmark corpus due to missed contributions.

Scenario 5:

Pension Reduction Due To Partial Withdrawals

- Employee Service: 25 years (300 months)
- Total Corpus at Retirement: Rs.40,00,000 (lower due to withdrawals)
- Benchmark Corpus: Rs.50,00,000
- Pension Calculation:

$$\text{Assured Payout} = 50\% \times \text{Average Last 12 Months' Basic Pay} \times \frac{\text{Corpus}}{\text{Benchmark Corpus}}$$
$$50\% \times 45,000 \times \frac{40,00,000}{50,00,000} = \text{Rs.18,000+DR}$$

The employee gets less pension because they withdrew money before retirement.

Scenario 6:

Higher Pension Due To Extra Investment

- Employee Service: 25 years (300 months)
- Total Corpus at Retirement: Rs.55,00,000 (higher due to good investment choices)
- Benchmark Corpus: Rs.50,00,000
- Pension Calculation:

Assured Payout = $50\% \times \text{Average Last 12 Months' Basic Pay} = 22,500 + \text{DR}$

Bonus: The employee gets an extra Rs 5,00,000 credited to their bank account.

Final Assured Payout: $22,500 + \text{DR} + \text{Rs. } 5,00,000$ lump sum.

This shows that good investment choices can result in extra retirement savings.

Scenario 6:

Pension Impact When Individual Corpus Is Less Than Benchmark

(a) If the Employee Does Not Cover the Shortfall-

- Employee Corpus at Retirement: Rs.45,00,000
- Benchmark Corpus: Rs.50,00,000
- Final Pension: Rs.20,250 + DR (lower payout)

The pension is lower because the employee did not meet the benchmark amount.

(b) If the Employee Covers the Shortfall Partially-

- Employee contributes Rs.2,50,000 extra, making their corpus Rs.47,50,000.
- Final Pension: Rs.21,375 + DR (slightly improved payout).

If employees make up for the shortfall, they get better pension payouts.

How to Opt for UPS?

- **Existing Employees:** Submit Form A2 to the DDO.
- **New Recruits:** Submit Form A1 to opt for UPS.
- **Retired Employees:** Submit Form B2 with KYC documents.
- **Spouses of Deceased Employees:** Submit Form B6 with KYC documents.
- **Submission Methods:** Online via CRA portal or physically via DDO

Process Flow



➤ Subscriber Registration

- DIY Mode
- Physical Mode

➤ Authorisation by Nodal Office

➤ Data Processing at CRA

➤ Migration (NPS to UPS)

- DIY Mode
- Physical Mode

➤ Authorisation by Nodal Office

➤ Data Processing at CRA

➤ Withdrawal

- DIY Mode
- Physical Mode

➤ Authorisation by Nodal Office

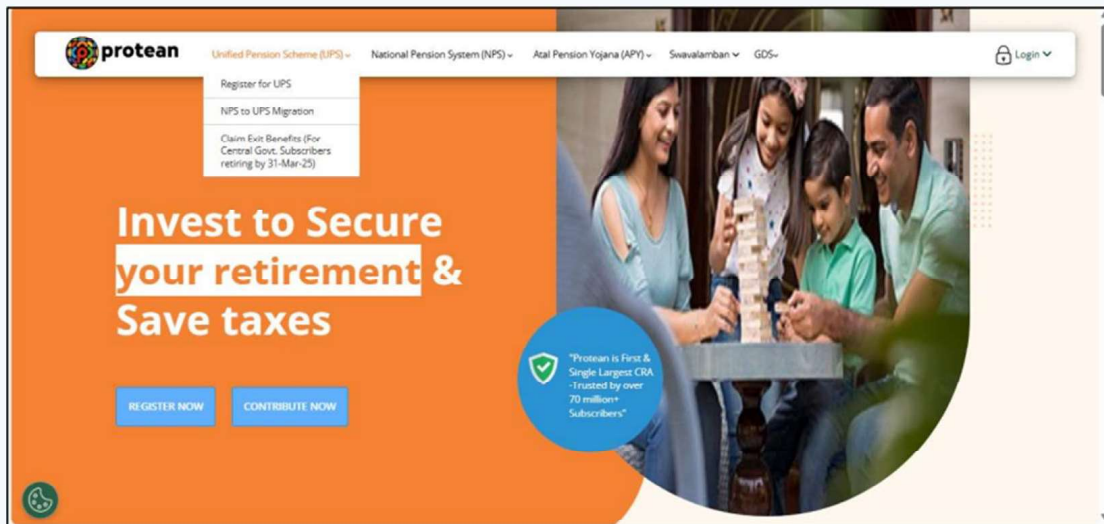
➤ Data Processing at CRA

Process of Migration to UPS

Request Initiation by Subscriber (Online Mode)

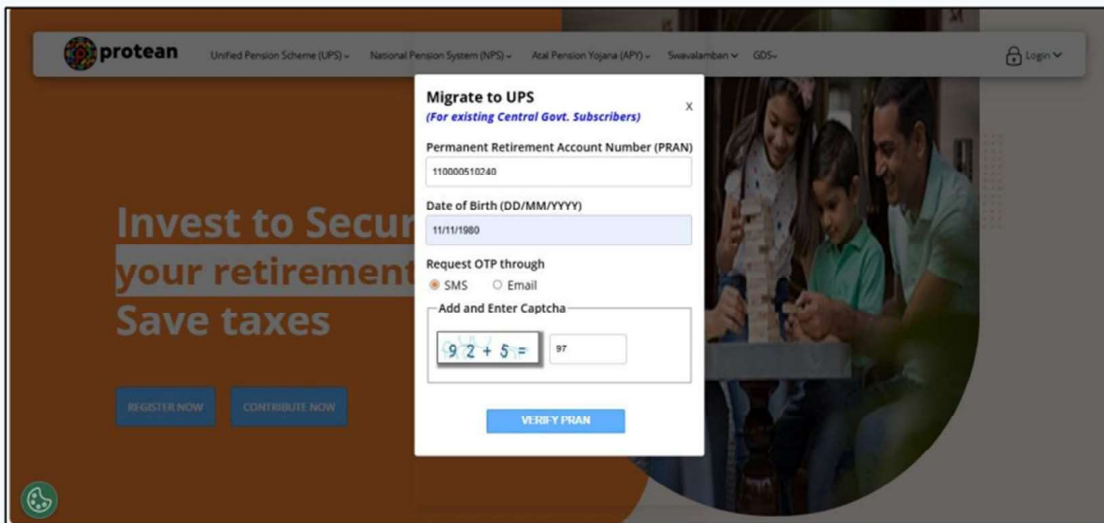
Process of Shifting to UPS

The Subscriber needs to go to the link <https://enps.nsdl.com/eNPS/NationalPensionSystem.html> and click on **NPS To UPS Migration** under the **Unified Pension Scheme menu**.



Process of Shifting to UPS

The Subscriber needs to provide his/her **PRAN** and **DOB** details and enter the captcha and click on verify PRAN.



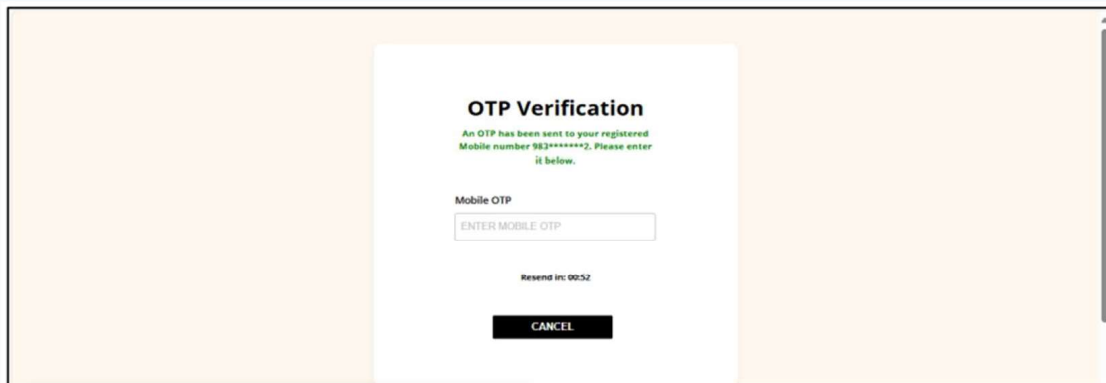
The screenshot shows the Protean website interface. The main banner features the text "Invest to Secure your retirement Save taxes" with buttons for "REGISTER NOW" and "CONTRIBUTE NOW". A modal window titled "Migrate to UPS (For existing Central Govt. Subscribers)" is open, containing the following fields and options:

- Permanent Retirement Account Number (PRAN):** 110000510240
- Date of Birth (DD/MM/YYYY):** 11/11/1980
- Request OTP through:** ☒ SMS ☐ Email
- Add and Enter Captcha:** A captcha image showing "9 2 + 5 =" and an input field containing "97".
- Verify PRAN:** A blue button at the bottom of the modal.

The background of the website shows a family (a man, a woman, and a child) looking at a tablet.

Process of Shifting to UPS

A One-time password (OTP) will be sent on either mobile number or Email ID of the Subscriber, which has been registered in CRA. The Subscriber will be required to enter the OTP in the given box.

A screenshot of a web application's OTP verification screen. The screen has a light orange background. In the center, there is a white rectangular box containing the following text: "OTP Verification" in bold black font, followed by "An OTP has been sent to your registered Mobile number 983*****2. Please enter it below." in green font. Below this, the text "Mobile OTP" is displayed above a text input field with the placeholder "ENTER MOBILE OTP". Under the input field, it says "Resend in: 00:52". At the bottom of the white box is a black button with the word "CANCEL" in white capital letters.

OTP Verification

An OTP has been sent to your registered
Mobile number 983*****2. Please enter
it below.

Mobile OTP

Resend in: 00:52

CANCEL

Process of Shifting to UPS

On submission of OTP, declaration to be provided by Subscriber and click on “Proceed to e-Sign” option.

NPS to UPS Migration Declaration

*I, **Dileep Rajendra Mahato** Son/Daughter of Mr./Mrs. **ABCD** being a subscriber of NPS as on 01/04/2025 with permanent retirement account number (PRAN) **110197055609**, having read and fully understood the provisions of Unified Pension Scheme (UPS) as notified by Central Government vide notification F. No. FX-1/3/2024-PR, dated 24/01/2025 and PFRDA (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025 as amended from time to time, and being eligible to opt for Unified Pension Scheme, do hereby exercise the option to be covered under Unified Pension Scheme (UPS).*

Further, I hereby acknowledge that this option exercised by me shall be final and irrevocable.

I authorize the CRA, NPS Trust or any other entity connected with UPS to collect and share data / details of my necessary personal information for the purpose of the said scheme regulated under the PFRDA Act, 2013 and the relevant regulations notified thereunder.

Date: **24/03/2025**
Name: **Dileep Rajendra Mahato**

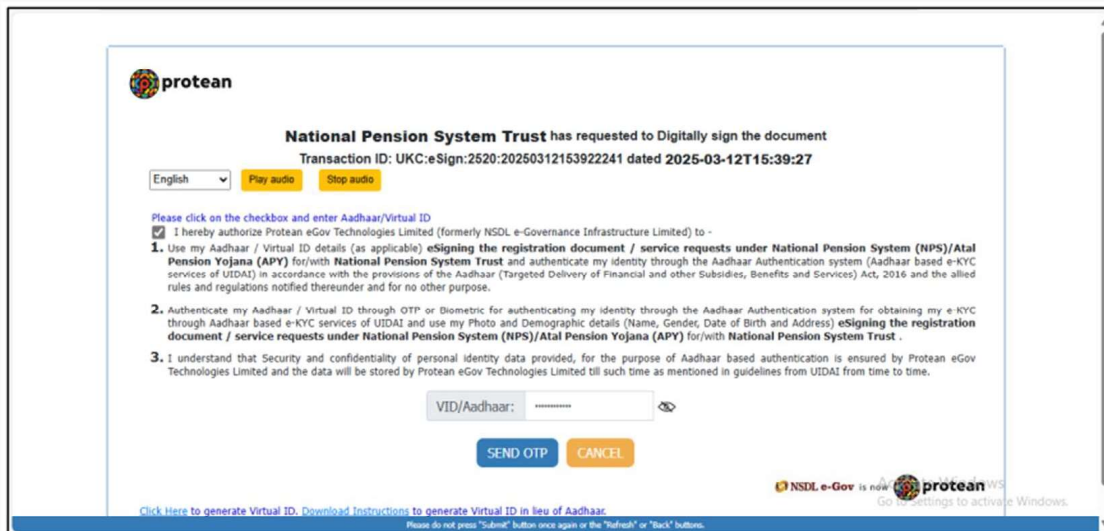
☒ I have Accepted the above mentioned NPS to UPS Migration Declaration

PROCEED TO eSIGN

Activate Windows
Go to Settings to activate Windows.

Process of Shifting to UPS

Subscriber must complete e-Sign verification by submission of Virtual Identification (VID- 16 digit no) /Aadhaar details. On entering the VID/Aadhaar details, the Subscriber needs to select the tab “send OTP”.



protean

National Pension System Trust has requested to Digitally sign the document

Transaction ID: UKC:eSign:2520:20250312153922241 dated 2025-03-12T15:39:27

English

Please click on the checkbox and enter Aadhaar/Virtual ID

☒ I hereby authorize Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited) to -

1. Use my Aadhaar / Virtual ID details (as applicable) **eSigning the registration document / service requests under National Pension System (NPS)/Atal Pension Yojana (APY) for/with National Pension System Trust** and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder and for no other purpose.
2. Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) **eSigning the registration document / service requests under National Pension System (NPS)/Atal Pension Yojana (APY) for/with National Pension System Trust**.
3. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGov Technologies Limited and the data will be stored by Protean eGov Technologies Limited till such time as mentioned in guidelines from UIDAI from time to time.

VID/Aadhaar:

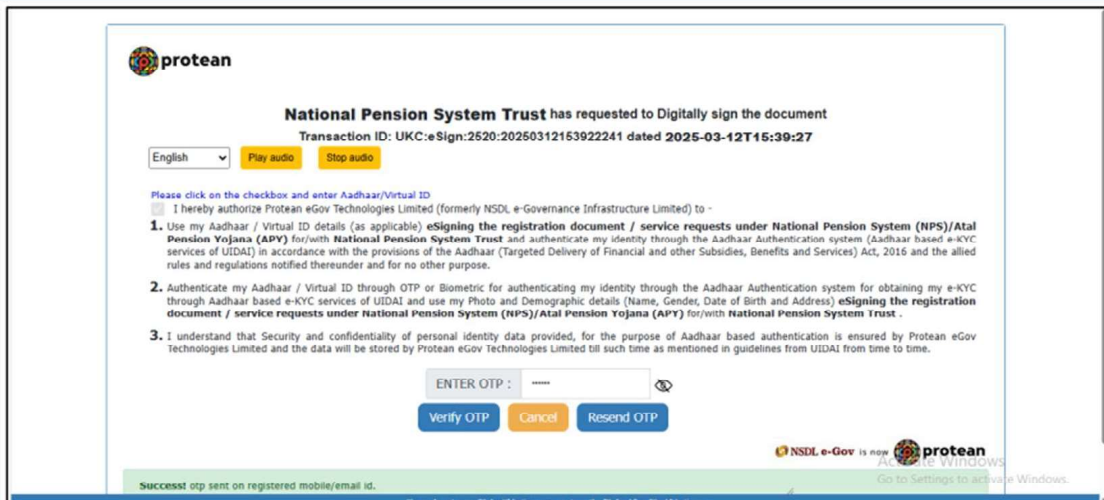
[Click Here to generate Virtual ID. Download Instructions to generate Virtual ID in lieu of Aadhaar.](#)

NSDL e-Gov is now **protean** eGov
Go to Settings to activate Windows.

Please do not press "Submit" button once again or the "Refresh" or "Back" buttons.

Process of Shifting to UPS


OTP will be sent to the Subscriber on his/her mobile number registered with Aadhaar. The Subscriber needs to enter OTP and click on verify OTP.




The screenshot shows a web interface for the National Pension System Trust. At the top, the Protean logo is displayed. Below it, a message states: "National Pension System Trust has requested to Digitally sign the document". A transaction ID is provided: "Transaction ID: UKC:eSign:2520:20250312153922241 dated 2025-03-12T15:39:27". There are buttons for "English", "Play audio", and "Stop audio". A checkbox is present with the text: "I hereby authorize Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited) to -". Below this, three numbered steps are listed: 1. Use my Aadhaar / Virtual ID details (as applicable) eSigning the registration document / service requests under National Pension System (NPS)/Atal Pension Yojana (APY) for/with National Pension System Trust and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder and for no other purpose. 2. Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) eSigning the registration document / service requests under National Pension System (NPS)/Atal Pension Yojana (APY) for/with National Pension System Trust. 3. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGov Technologies Limited and the data will be stored by Protean eGov Technologies Limited till such time as mentioned in guidelines from UIDAI from time to time. Below the steps, there is a field labeled "ENTER OTP : " with a masked input field and a "Verify OTP" button. There are also "Cancel" and "Resend OTP" buttons. At the bottom, a green banner states: "Success! otp sent on registered mobile/email id." and a footer note says: "Please do not press 'Submit' button once again as the 'Submit' or 'Back' button." The Protean logo and "NSDL e-Gov is now protean" are also visible at the bottom right.

Process of Shifting to UPS

On successful verification, shifting request will get captured successfully and acknowledgement number will be generated



NPS to UPS Migration Confirmation



NPS to UPS Migration request initiated successfully

PRAN :	110117060766
Name of the Subscriber :	Ashwin Vijay Limaye
Acknowledgement Number :	51203202518104567
Acknowledgement Date :	12/03/2025

[DOWNLOAD e-SIGNED MIGRATION FORM](#)

Activate Windows
Go to Settings to activate Windows.

The Subscriber can download e-Signed Subscriber shifting form (Migration form) from NPS to UPS for future reference.

Process of Migration to UPS

Request by Subscriber (Offline Mode)

Process of Shifting to UPS (offline Mode)

Subscriber shall download and fill the [Form A2 – UPS Subscriber Migration form - Government Sector](#) and provide it to DDO for request initiation in CRA.

Ver 1.0 Mar 2025 **FORM A2**

UNIFIED PENSION SCHEME (UPS) – SUBSCRIBER MIGRATION FORM - Government Sector
(See Regulation 4)
Exercise of Option by an eligible Central Government employee presently subscribed to National Pension System (NPS) For being covered under Unified Pension Scheme (UPS)
Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Ltd.)

I, Son/ Daughter of Mr/Mrs. being a subscriber of NPS as on 01/04/2025 with permanent retirement account number (PRAN) having read and fully understood the provisions of Unified Pension Scheme (UPS) as notified by Central Government vide notification F.No. FX-1/3/2024-PR dated 24/01/2025 and PFRDA (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025 as amended from time to time, and being eligible to opt for Unified Pension Scheme, do hereby exercise the option to be covered under Unified Pension Scheme (UPS).

Further, I hereby acknowledge that this option exercised by me shall be final and irrevocable.

I authorize the CRA, NPS Trust or any other entity connected with UPS to collect and share data / details of my necessary personal information for the purpose of the said scheme regulated under the PFRDA Act, 2013 and the relevant regulations notified thereunder.

Signature / Thumb Impression* of Applicant
(*LTI in case of males and RTI in case of females to be provided. Toe impression in case no hands)

Place : _____ Date :

--	--	--	--	--	--	--	--

(To be filled and certified by the DDO based on Service records)

Employment Details (At the time of exercise of UPS option)											
Employee Code/ID											
Date of commencement of qualifying service <small>(Qualifying Service as defined in Regulation 2(k) read with Regulation 13)</small>	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>										
Current Month Basic Pay											
Non-Practicing Allowance (NPA), if applicable											
Schedule date for next increment	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>										

Signature & Name of DDO	Signature & Name of PAO
DDO Reg. No.	PAO Reg. No.
Date : _____ Place : _____	Date : _____ Place : _____

Note/Instruction:

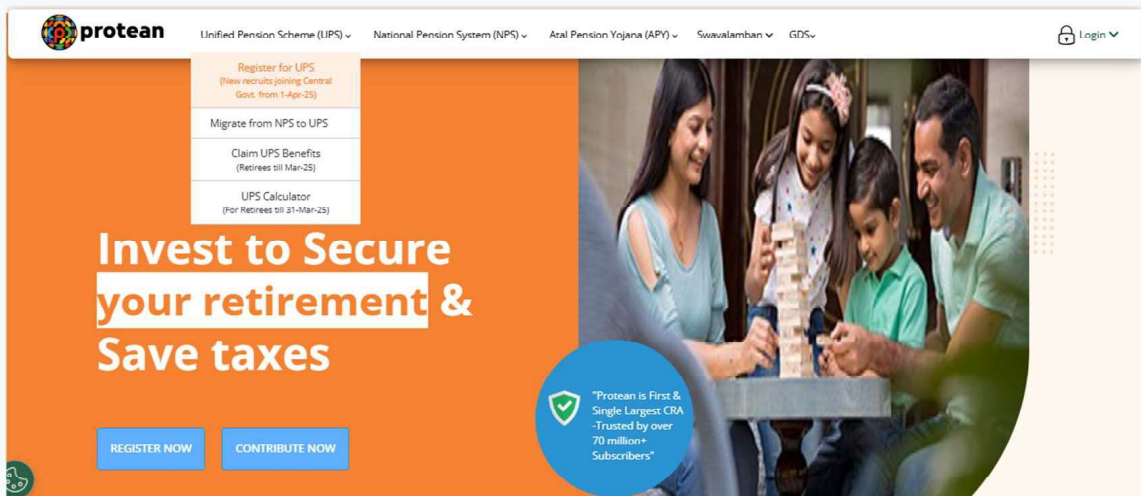
- The duly signed copy of this Form shall be kept DDO in employee's service record and a copy of the same shall be provided to the employee for his record.
- DDO shall input the Head of Office verified data in the Central Record Keeping System and in case of physical submission of form by the subscriber, the DDO shall upload a copy of this duly signed option form. PAO shall authorise and approve the option exercised by the subscriber in the CRA system through their login.

Subscriber Registration in UPS

PRAN Generation (New recruits joining Central Govt. from 1-Apr-25)

Subscriber Registration for UPS


The Subscriber needs to go to the link <https://enps.nsdl.com/eNPS/NationalPensionSystem.html> and click on **Registration for UPS** under the **Unified Pension Scheme** menu.



The screenshot displays the Protean website interface. At the top, the Protean logo and tagline "Change is growth" are visible. The navigation bar includes links for "Unified Pension Scheme (UPS)", "National Pension System (NPS)", "Atal Pension Yojana (APY)", "Suavalamban", and "GDS". A "Login" button is located on the right. The main content area features a large orange banner with the text "Invest to Secure your retirement & Save taxes". Below this text are two buttons: "REGISTER NOW" and "CONTRIBUTE NOW". To the right of the banner is a photograph of a family (a woman, a young girl, and a man) sitting around a table, playing with wooden blocks. A blue circular badge with a green checkmark is overlaid on the bottom right of the banner, containing the text: "Protean is First & Single Largest CRA -Trusted by over 70 million+ Subscribers".

Subscriber Registration for UPS

Subscriber shall click on Register Now option.

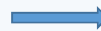
**Government** Subscribers - Opting for UPS

- New recruits joining Central Govt. from 1-Apr-25
- Open Pension Account and get benefit of assured payout
- Easy and multiple registration options (Aadhaar, Digilocker etc.)

REGISTER NOW**SEE DOCUMENTS**

Details to be provided and click on begin registration

- DOB
- PAN
- Mobile
- Email ID



Initiate Process of UPS Registration X

(New recruits joining Central Govt. from 1-Apr-25)

Date of Birth (DD/MM/YYYY)

DD/MM/YYYY

Permanent Account Number (PAN)

PERMANENT ACCOUNT NUMBER

Mobile Number

MOBILE NUMBER

Email ID

EMAIL ID

I give my consent to download my KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of my identity and address from the database of CKYCR Registry. I understand that my KYC Record includes my KYC Records /Personal information such as my name, address, date of birth, PAN number etc.

BEGIN REGISTRATION

Subscriber Registration for UPS

Subscriber shall provide Aadhaar Number to get the OTP.
Subscriber to provide DDO name/ Reg Number. PAO and ministry details will be auto Populated.

< New Subscriber Registration

Your session will expire in 17:28

Register with

☒ Aadhaar

☐ Document with Digilocker

Select Option

☒ Aadhaar Number

☐ Aadhaar Virtual ID

☐ Aadhaar Offline XML

Category

CENTRAL GOVERNMENT

Associated drawing and disbursement office (DDO)

COV/299999E DDO FOR SLA MONITORING

Nodal Office details

DDO Name	PAO/DTO Name	PRAO/DTA Name	Ministry
DDO FOR SLA MONITORING	CCDO, CENTRAL WATER COMMISSION	PR. AO, MINISTRY OF WATER RESOURCES	GOVT. OF INDIA - WATER RESOURCES

Aadhaar Number

ENTER AADHAAR NUMBER

Activate Windows
Go to Settings to activate Windows.


OTP Verification

An OTP has been sent to your registered Mobile number 988*****9 & registered Email ID g****@****.in. Please enter both below.

Mobile OTP

Email OTP

Resend in 01:16



ACK ID Generated

11205035


"Congratulations"

You have successfully completed your KYC formalities online.
You are one step closer to financially secure your retired life.
The ACK ID has been sent to your verified email ID and Mobile Number.

CONTINUE

Subscriber Registration for UPS

Subscriber to verify the details

 **Verify Details**

Full Name

Dileep Rajendra Mahato

DOB


08/06/1987


Gender

Male

Address

RAJENDRA NIWAS ROOM NO.2,
NEAR JAMUNABAI
COMPOUND, DAVDI ROAD,
GOLAWALI, DOMBIVLI
EAST, Thane - 421203





☒ Father's name ☐ Mother's name ☐ I am an orphan

Subscriber Title

SHRI

-SELECT-

SHRI

SMT

KUMARI

I would like to print my Father's Name on PRAN Card

GIYANKUMARI

Your session will expire in 18:39

☒ Go paperless : Email my Annual Statements

Confirm

Activate Windows

Go to Settings to activate Windows.

Investment option to be selected

Investment options

☒ Default ☐ Auto ☐ Active

31.0%

MAX LIFE PENSION
FUND MANAGEMENT
LIMITED UPS TIER IV

0

100

34.0%

AXIS PENSION FUND
MANAGEMENT
LIMITED SCHEME UPS
TIER IV

0

100

35.0%

NPS TRUST A/C - DSP
PENSION FUND
MANAGERS PRIVATE
LIMITED UPS TIER IV

0

100

Subscriber Registration for UPS

Bank details to be provided

< Bank Details

Your session will expire in 18:10

Bank IFSC Code

HDFC0005542

Bank Name

HDFC BANK

Bank Account Number

XXXXXXXXXX

Re-enter Bank Account Number

S0100126081159

Select Account Type

SAVING ACCOUNT

CURRENT ACCOUNT

This account will be linked to your investments and will be the default account for all withdrawals

☒ I hereby declare that my UPS Bank account is my salary Bank account and atleast one salary has been credited

SAVE

FATCA Details

FATCA Details

☒ I pay tax of India ☒ I am not US person

FATCA 1

Country of Tax residency

INDIA

Address of Tax residency

PLEASE ENTER ADDRESS OF TAX RES

TIN Number issuing Country

INDIA

Tax Identification Number

XXXXXXXXXX

Validity

DDMMYYYY

State

MAHARASHTRA

City

DOMBIVLI/EAST, THANE

Zip Code

PLEASE ENTER FATCA ZIP CODE

formerly NSDL e-Governance Infrastructure Limited

Subscriber Registration for UPS

Personal details to be provided

01

02

Personal Details Account

03

04

Last 4 digit of Aadhaar

6286

Place of Birth

MUMBAI

Country of Birth

INDIA

Nationality

INDIAN

Date of joining

27/11/2019

Department

VATER

Date of Superannuation

01/12/2039

Annual Income Range

5 LAC TO 10 LAC

Employee Code/ID

0056

Basic Pay

50000

Post

ENGINEER

Pay Scale

50000-60000

Group

A

Service

IPS

Date of commencement of qualifying service

27/11/2019

Your session will expire in 11:49

Activate
Go to Settings

Mandatory upload of Appointment letter

01

02

03

Upload Documents

04

Upload the following documents

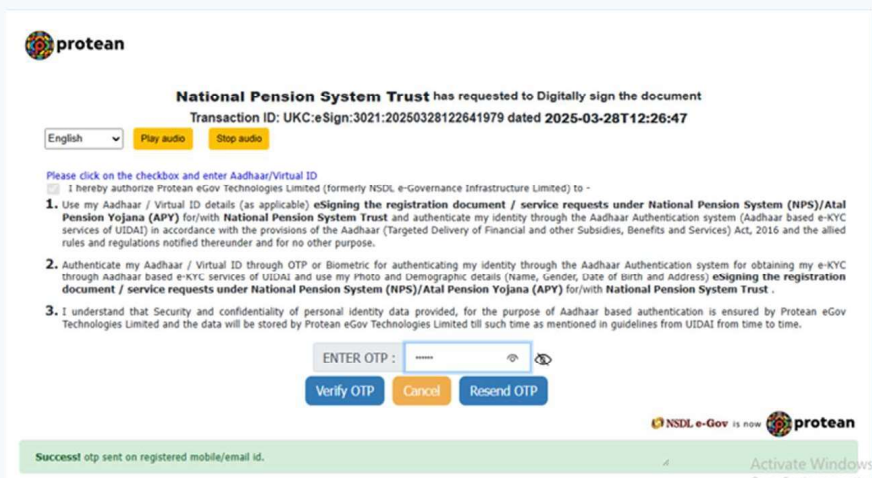
APPOINTMENT/OFFER LETTER

Make sure your Letter File is completely visible and all the details are clear.

PROCEED

Subscriber Registration for UPS

eSign to be done



protean

National Pension System Trust has requested to Digitally sign the document
Transaction ID: UKC:eSign:3021:20250328122641979 dated 2025-03-28T12:26:47

English Play audio Stop audio

Please click on the checkbox and enter Aadhaar/Virtual ID

I hereby authorize Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited) to -

1. Use my Aadhaar / Virtual ID details (as applicable) **eSigning the registration document / service requests under National Pension System (NPS)/Atal Pension Yojana (APY) for/with National Pension System Trust** and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder and for no other purpose.
2. Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of birth and Address) **eSigning the registration document / service requests under National Pension System (NPS)/Atal Pension Yojana (APY) for/with National Pension System Trust**.
3. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by Protean eGov Technologies Limited and the data will be stored by Protean eGov Technologies Limited till such time as mentioned in guidelines from UIDAI from time to time.

ENTER OTP :

Verify OTP Cancel Resend OTP

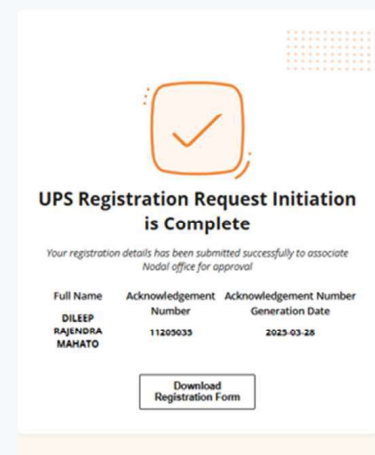
NSDL e-Gov is now **protean**

Success! otp sent on registered mobile/email id.

Activate Windows
Go to Settings to activate

Generation of ACK ID

SMS will be sent to Subscriber



UPS Registration Request Initiation is Complete

Your registration details has been submitted successfully to associate Nodal office for approval

Full Name	Acknowledgement Number	Acknowledgement Date
DILEEP RAJENDRA MAHATO	11209035	2025-03-28

Download Registration Form

Subscriber shall provide the ACK ID to DDO for verification in CRA

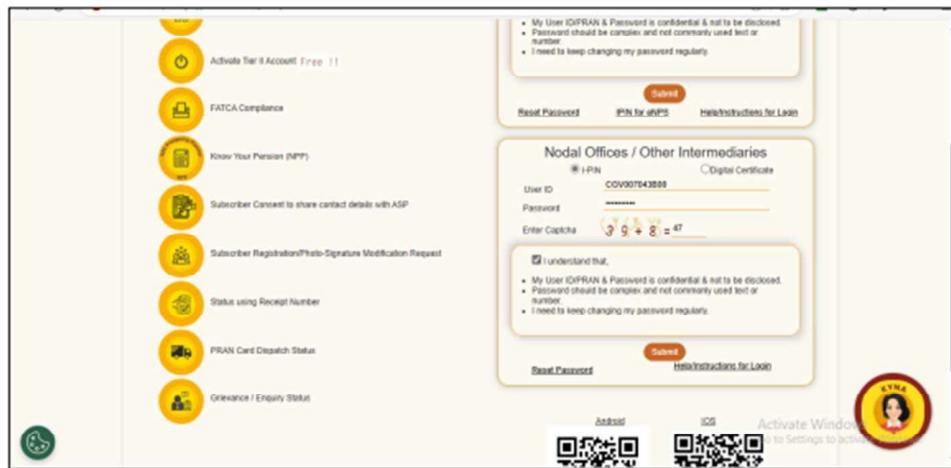
Process of Shifting to UPS

Request Verification by DDO & Authorization by PAO

Process of Shifting to UPS

If Subscriber provides UPS Migration Forms (Form A2) to DDO then DDO to initiate request by logging into www.cra-nsdl.com

DDO user (henceforth known as maker) is required to login into the CRA system (<https://cra-nsdl.com/CRA/>) using the User ID and password.



The screenshot displays the CRA system login interface. On the left, a vertical sidebar contains several yellow circular icons and labels: 'Activate Tier II Account Tree', 'FATCA Compliance', 'Know Your Pension (NPP)', 'Subscriber Consent to share contact details with ASP', 'Subscriber Registration/Photo-Signature Modification Request', 'Status using Receipt Number', 'PRAN Card Dispatch Status', and 'Grievance / Enquiry Status'. The main content area features two identical login forms. Each form includes a 'Forgot Password' link, a 'PIN for ePRN' field, and a 'Help/Instructions for Login' link. The login section is titled 'Nodal Offices / Other Intermediaries' and offers two authentication methods: 'PIN' (selected) and 'Digital Certificate'. The 'PIN' method requires the 'User ID' (displayed as 'COV007043888'), a 'Password' field, and a 'Enter Captcha' field with the text '3 9 + 8 = 47'. Below the login fields, there is a checkbox for 'I understand that' followed by a list of terms: 'My User ID/PRAN & Password is confidential & not to be disclosed', 'Password should be complex and not commonly used text or number', and 'I need to keep changing my password regularly'. A 'Submit' button is located at the bottom of each form. At the bottom of the page, there are QR codes for 'Android' and 'iOS' apps, and a 'Activate Windows' watermark.

Process of Shifting to UPS

The maker needs to click “Unified Pension Scheme” menu and click on option “migration to UPS.”



The screenshot shows the NSDL e-Gov Protean National Pension System (NPS) dashboard. The header includes the NSDL e-Gov logo, the Protean logo, and the text "National Pension System (NPS)". The user is logged in as "Welcome Drawing and Disbursing Officer :CGV067028A06" on "26-Mar-2025". The navigation menu includes "Security", "Views", "Governance", "Exit Withdrawal Request", "Transaction", "Dashboard", "Authorize Request", "User Maintenance", "Unified Pension Scheme", and "Files Sharing with CRA". The "Unified Pension Scheme" menu item is circled in red. Below the navigation menu, the main content area displays "Welcome to Central Recordkeeping Agency" and a link to "Click here to view list of Exit Claim IDs awaiting any action". A message states "Subscriber is required to purchase the annuity at the time of Exit. To view annuity quotes, please click here View Annuity Quotes". Another message from PFRDA is displayed. A "Guide for NPS operations DDO" link is also present. The footer includes "Retired life ka sahara, NPS hamara" and a list of links: "Home | Contact Us | System Configuration / Deal Viewed | Enrolment Secured | Privacy Policy | Grievance Redressal Policy". A notification box on the right shows a table with "Transaction Type" and "Count", with "eNomination Verification" having a count of "2".

Transaction Type	Count
eNomination Verification	2

Process of Shifting to UPS

The maker needs to select 'Verify/Authorize' option and enter **PRAN** to search the request. DDO User can also search the request with **ACK ID** or **Date range** and click on 'Submit' button.

NPS to UPS Migration

☐ Initiate
 ☒ Verify/Authorize
 ☐ View Request Status

Authorize Migration

Permanent Retirement Account Number (PRAN)*

PERMANENT RETIREMENT ACCOUNT NUMBER

Acknowledgement No*

ACKNOWLEDGEMENT NO

From Date*



01/03/2025

To Date*

26/03/2025

Submit

Reset

Acknowledgement No	PRAN	Initiation Date	Initiate By	Verification Date	Verified By	Status	Action	Migration Form
51003202518104542	110051049773	10-Mar-2025	CGV007031D00	-	-	INITIATED BY DDO	Approve/Reject	
51103202518104545	110107055026	11-Mar-2025	110107055026	11-Mar-2025	CGV007028A00	Verified, awaiting authorisation	Approve/Reject	

Process of Shifting to UPS

On clicking 'Submit' button, personal details and certain employment details of the subscriber already registered in the CRA system will be populated in the screen.

Initiation of NPS to UPS Migration

PAN: 11B1E46BBD0 **SUBSCRIBER NAME:** Sush Hanscott Moudhara KANT RANA01
PAN Name: PANOFFICE **PAN Reg No:** 9999914
GOD Name: OCRN [GOW] **GOD TAN:** CGWWS7943B

Personal Details

Date of Birth: 05-Oct-1985 **Gender:** MALE

PAN: NLRPTV1513P

Employment Details

Date of Start: 05-Oct-1985 **Gender:** MALE

PAN: NLRPTV1513P

#	December 2024	#
24	Mon To Wed To Sat	24
25	Tue To Thu To Sun	25
26	Fri To Mon To Tue	26
27	Tue To Thu To Fri	27
28	Wed To Sat To Sun	28
29	Thu To Sun To Mon	29
30	Fri To Mon To Tue	30
31	Tue To Thu To Fri	31
1	Wed To Sat To Sun	1
2	Thu To Sun To Mon	2
3	Fri To Mon To Tue	3
4	Tue To Thu To Fri	4
5	Wed To Sat To Sun	5
6	Thu To Sun To Mon	6
7	Fri To Mon To Tue	7
8	Tue To Thu To Fri	8
9	Wed To Sat To Sun	9
10	Thu To Sun To Mon	10
11	Fri To Mon To Tue	11
12	Tue To Thu To Fri	12
13	Wed To Sat To Sun	13
14	Thu To Sun To Mon	14
15	Fri To Mon To Tue	15
16	Tue To Thu To Fri	16
17	Wed To Sat To Sun	17
18	Thu To Sun To Mon	18
19	Fri To Mon To Tue	19
20	Tue To Thu To Fri	20
21	Wed To Sat To Sun	21
22	Thu To Sun To Mon	22
23	Fri To Mon To Tue	23
24	Tue To Thu To Fri	24
25	Wed To Sat To Sun	25
26	Thu To Sun To Mon	26
27	Fri To Mon To Tue	27
28	Tue To Thu To Fri	28
29	Wed To Sat To Sun	29
30	Thu To Sun To Mon	30
31	Fri To Mon To Tue	31

Employment Details

Date of Joining: 01-Jan-2015 **Department:**

Ministry: FINANCE/DEPARTMENT/GOOD **GOD Office:**

Employee Code(s)*: NHRPTVJABYUJLUR **Date of commencement of qualifying service*:** 01/01/2014

Was Practising Advance (PAF)? NO (AFR) (PAF) (PAF) ALL CONTRACTS **Current month Basic Pay*:** 50000

Schedule date for next increment*: 01/01/2025

Document Upload

UPR Migration Form* [Choose File] 11100077012.pdf

Notes:

- Attached File Type: ufr.jpg.png
- Allowed File Size upto : 10MB to 10MB.

Disclaimer:

☒ I, undersigned, have authorized, irrevocable, option to subscribe to Universal Pension Scheme (UPS) notified by you upon their nomination. I, Mr./Ms./Mx., 11100077012.pdf, hereby agree to shift from Employee's and employer's contribution under Social Security to UPS account.

Submit **Cancel**

It is the responsibility of the DDO to verify the eligibility of the Subscriber to migrate to UPS and also ensure that the details entered are as per the service records.

Process of Shifting to UPS

Once the maker clicks on submit, acknowledgement number will be generated and will be displayed on the screen with the status as 'The request for NPS to UPS migration is raised and pending for verification'

[illegible]

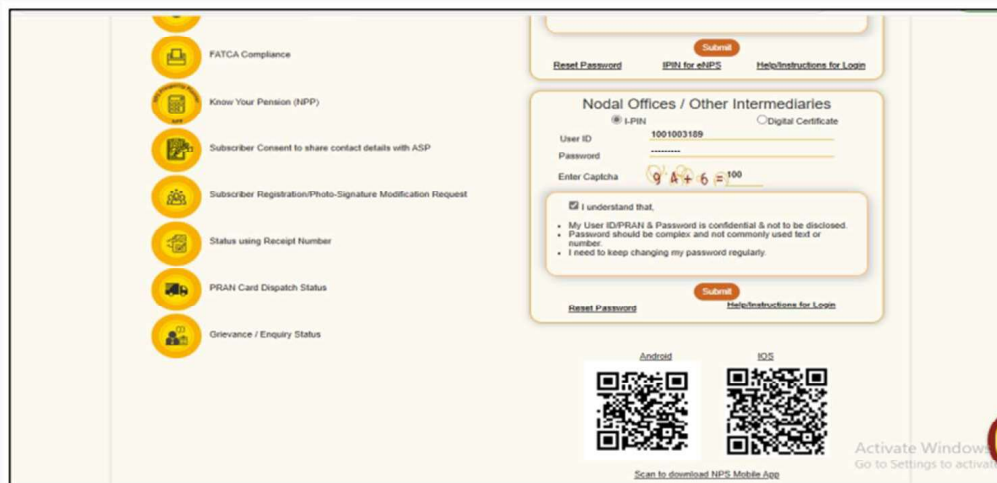
Under request status view option, status of request initiated by DDO can be viewed either on the basis of date range or PRAN/Acknowledgement no. The Status screen of the request initiated by DDO is as follows

Process of Shifting to UPS

Request verification by PAO

Process of Shifting to UPS

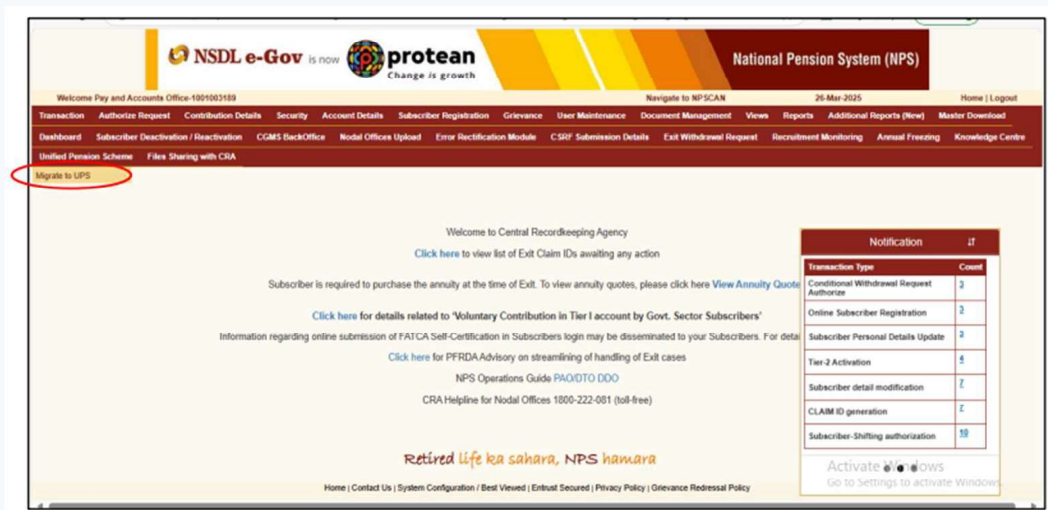
PAO user (henceforth known as verifier) is required to login into the CRA system (<https://cra-nsdl.com/CRA/>) using the User ID and password.



The screenshot displays the CRA system login interface. On the left, a vertical menu lists various services: FATCA Compliance, Know Your Pension (NPP), Subscriber Consent to share contact details with ASP, Subscriber Registration/Photo-Signature Modification Request, Status using Receipt Number, PRAN Card Dispatch Status, and Grievance / Enquiry Status. The main login area is titled 'Nodal Offices / Other Intermediaries' and includes fields for User ID (with a radio button for I-PIN), Password, and a Captcha. Below the login fields, there is a checkbox for 'I understand that' followed by three bullet points: 'My User ID/PRAN & Password is confidential & not to be disclosed.', 'Password should be complex and not commonly used text or number.', and 'I need to keep changing my password regularly.' At the bottom, there are QR codes for downloading the NPS Mobile App on Android and iOS, and a Windows activation watermark.

Process of Shifting to UPS

The verifier needs to select “Unified Pension Scheme” menu and click on option “migration to UPS.”



The screenshot shows the NSDL e-Gov National Pension System (NPS) portal. The header includes the NSDL e-Gov logo, the Protean logo, and the text "National Pension System (NPS)". The date "26-Mar-2025" is displayed. The navigation menu includes options like Transaction, Authorize Request, Contribution Details, Security, Account Details, Subscriber Registration, Grievance, User Maintenance, Document Management, Views, Reports, Additional Reports (New), and Master Download. The "Unified Pension Scheme" menu is highlighted, and the "Migrate to UPS" option is circled in red.

Welcome Pay and Accounts Office-1801001189

Welcome to Central Recordkeeping Agency

[Click here](#) to view list of Exit Claim IDs awaiting any action

Subscriber is required to purchase the annuity at the time of Exit. To view annuity quotes, please click here [View Annuity Quote](#)

[Click here](#) for details related to 'Voluntary Contribution in Tier I account by Govt. Sector Subscribers'

Information regarding online submission of FATCA Self-Certification in Subscribers login may be disseminated to your Subscribers. For details, [Click here](#) for PFRDA Advisory on streamlining of handling of Exit cases

NPS Operations Guide [PAO/ITO DDO](#)

CRA Helpline for Nodal Offices 1800-222-081 (toll-free)

Retired life ka sahara, NPS hamara

Home | Contact Us | System Configuration / Best Viewed | Entrust Secured | Privacy Policy | Grievance Redressal Policy

Notification

Transaction Type	Count
Conditional Withdrawal Request Authorize	3
Online Subscriber Registration	3
Subscriber Personal Details Update	2
Tier-2 Activation	4
Subscriber detail modification	2
CLAIM ID generation	2
Subscriber-Shifting authorization	18

Activate Windows
Go to Settings to activate Windows

Process of Shifting to UPS

The verifier is required to select verify options and enter PRAN/ Acknowledgement details and click on submit button.

NPS to UPS Migration

☐ Initiate
 ☒ Verify/Authorize
 ☐ View Request Status

Authorize Migration

Permanent Retirement Account Number (PRAN)*

110189498890

Acknowledgement No*

ACKNOWLEDGEMENT NO

From Date*


DD/MM/YYYY

To Date*

DD/MM/YYYY

Submit

Reset

Acknowledgement No	PRAN	Initiation Date	Initiate By	Verification Date	Verified By	Status	Action	Migration Form
51803202518104579	110189498890	18-Mar-2025	CGV007043B00	-	-	INITIATED BY DDO	Approve/Reject	

Process of Shifting to UPS

On submission, the search records will be displayed on the screen. Once the verifier clicks on "Approve/Reject" link, all the details of a request will be displayed on the screen

NPS to UPS Migration

PRAN: 110189498890
PAO Name: PAOFFEECE
DDO Name: OCRI (GW)

SUBSCRIBER NAME: GANESH ANIL PATIL
PAO Reg No: 2000014
DDO TAN: CGV007043B

Personal Details

Date of Birth: 02-Feb-1995

Gender: MALE

PAN: NRFPN1531P

Employment Details

Date of Joining: 01-Jan-2015

Department: DAT

Ministry: FINANCEDEPARTMENTDDDD

DDO Office: DEMO_DDO

Employee CodeID: 103HFTJ56YY7URR

Date of commencement of qualifying service: 10-Dec-2024

Non-Practicing Allowance (NPA):

Current month Basic Pay: 50000.00

Schedule date for next increment: 31-Dec-2025

Document Upload

UPS Migration Form

Declaration

I, Subscribed, have searched, researched, option to subscribe to Unified Pension Scheme (UPS) notified by Govt vide their notification P. No. FC.1/20224.FE, dated 24-January-25, and agree to shift NPS Corpus (employee's and employer's contribution under Tier I account) to UPS account.

Flow View

DDO Initiator

Model Verifier

Model Authorizer

Completed

ENTRY ID	User ID	Date	User Type	Action Taken	Rejection Category	Remarks
120000262	CGV007043B00	10-03-2025	Model Initiator	-		REQUEST RAISED

☐ Accept
☐ Reject

[Back](#)

Process of Shifting to UPS

The verifier can view the A2 form uploaded by the maker (DDO). Verifier needs to verify the employment details.

In case of Rejection, the verifier needs to select the rejection category as "employment details" and provides remarks and click on reject button

account) to UPS account.*

Flow View

DDO Initiator Nodal Verifier Nodal Authorizer Completed

Entity ID	User ID	Date	User Type	Action Taken	Rejection Category	Remarks
120080262	CGV007043B00	18-03-2025	Nodal Initiator	-		REQUEST RAISED

☐ Accept ☒ Reject

Rejection Category* Employment Details

Remarks* EMPLOYMENT DETAILS NOT MATCHING WITH EXISTING RECORDS

Reject Back

Activ

Process of Shifting to UPS

In case, the details are correct, the verifier needs to select 'Accept' option and click on Approve button.

Declaration

☐ Subscriber has exercised, irrevocable, option to subscribe to Unified Pension Scheme (UPS) notified by Govt vide their notification F. No. FX-1/3/2024-PR, dated 24-January-25, and agree to shift NPS Corpus (employee's and employer's contribution under Tier-I account) to UPS account.*

Flow View

DDO Initiator

Nodal Verifier

Nodal Authorizer

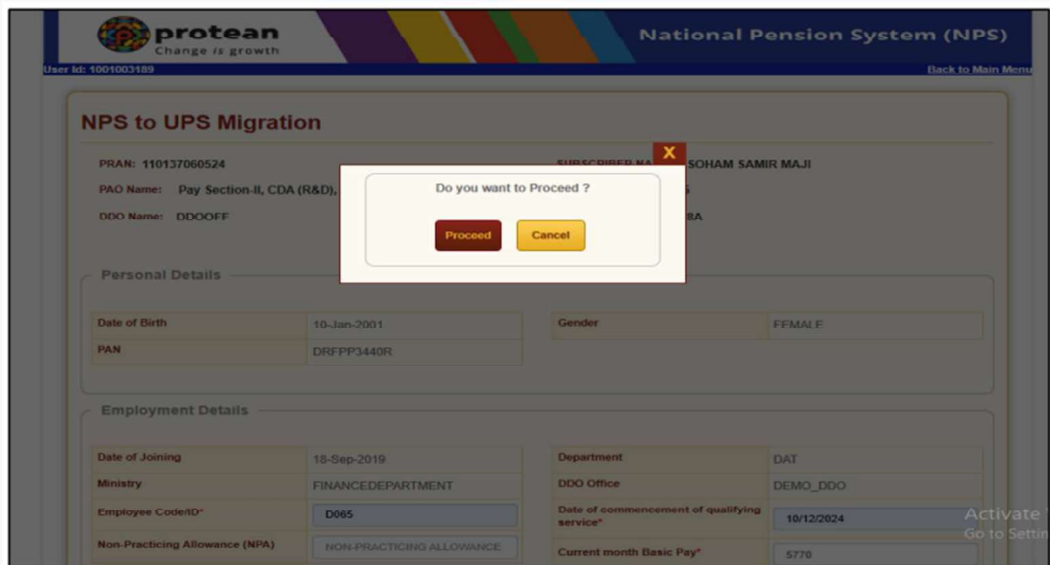
Completed

☒ Accept
☐ Reject

Approve
Back

Process of Shifting to UPS

On selecting the Approve button, the confirmation screen would appear where verifier has to select either proceed or cancel button.



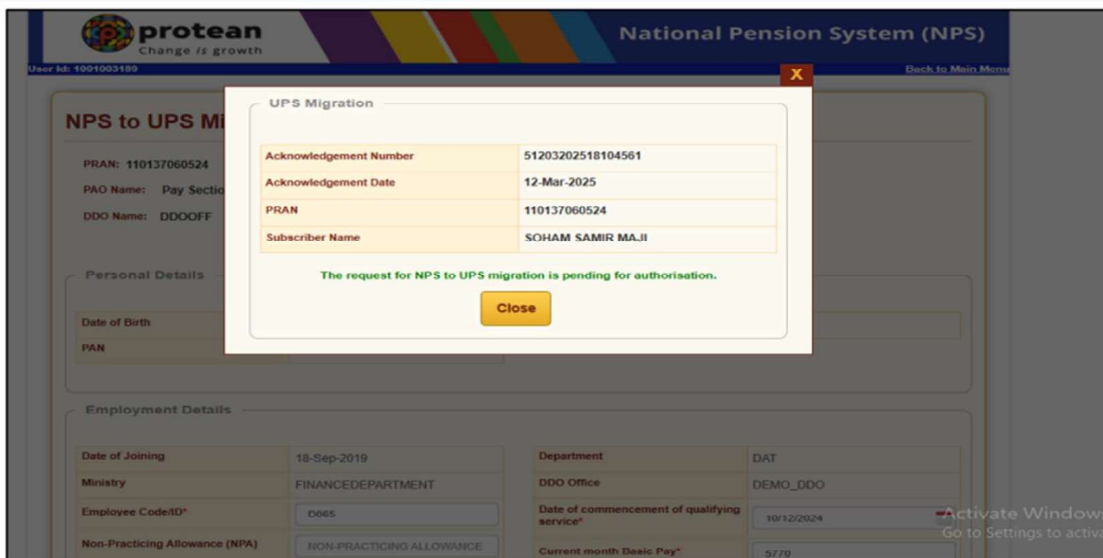
The screenshot displays the 'NPS to UPS Migration' interface. At the top, the Protean logo and 'National Pension System (NPS)' are visible. Below the header, the user ID '1001003188' and a 'Back to Main Menu' link are present. The main section is titled 'NPS to UPS Migration' and contains a confirmation dialog box asking 'Do you want to Proceed ?' with 'Proceed' and 'Cancel' buttons. The background form is partially obscured but shows fields for PRAN (110137060524), PAO Name (Pay Section-II, CDA (R&D)), DDO Name (DDO00F), and SOHAM SAMIR MAJI. Below the dialog, the form is divided into 'Personal Details' and 'Employment Details' sections. The 'Personal Details' section includes Date of Birth (10-Jan-2001), Gender (FFEMALE), and PAN (DRFPP3440R). The 'Employment Details' section includes Date of Joining (18-Sep-2019), Ministry (FINANCEDEPARTMENT), Employee Code/ID* (D065), Non-Practicing Allowance (NPA) (NON-PRACTICING ALLOWANCE), Department (DAT), DDO Office (DEMO_DDO), Date of commencement of qualifying service* (10/12/2024), and Current month Basic Pay* (5770). An 'Activate' button and a 'Go to Settings' link are also visible.

Personal Details	
Date of Birth	10-Jan-2001
Gender	FFEMALE
PAN	DRFPP3440R

Employment Details	
Date of Joining	18-Sep-2019
Ministry	FINANCEDEPARTMENT
Employee Code/ID*	D065
Non-Practicing Allowance (NPA)	NON-PRACTICING ALLOWANCE
Department	DAT
DDO Office	DEMO_DDO
Date of commencement of qualifying service*	10/12/2024
Current month Basic Pay*	5770

Process of Shifting to UPS

By clicking on “Proceed” option, the request will get verified and the status will be updated as ‘The request for NPS to UPS migration is pending for authorisation’



protean
Change is growth

User Id: 1001003189

National Pension System (NPS)

NPS to UPS Migration

PRAN: 110137060524
PAO Name: Pay Section
DDO Name: DDOFF

UPS Migration

Acknowledgement Number	51203202518104561
Acknowledgement Date	12-Mar-2025
PRAN	110137060524
Subscriber Name	SOHAM SAMIR MALJI

The request for NPS to UPS migration is pending for authorisation.

Close

Personal Details

Date of Birth
PAN

Employment Details

Date of Joining	18-Sep-2019	Department	DAT
Ministry	FINANCEDEPARTMENT	DDO Office	DEMO_DDO
Employee Code/ID*	D065	Date of commencement of qualifying service*	10/12/2024
Non-Practicing Allowance (NPA)	NON-PRACTICING ALLOWANCE	Current month Basic Pay*	9779

Activate Windows
Go to Settings to activate Windows.

- **UPS ensures financial stability for government employees.**
- **Provides assured payouts, systematic contributions, and flexible investment choices.**
- **A comprehensive reform for a sustainable pension framework.**

Thank You!