

8-4/PA/UPS/Clarifications/2025-26-Part(1)/  
Government of India  
Ministry of Communication  
Department of Posts, Dak Bhawan  
New Delhi-110001.

9684-9716

To

Date:19.02.2026

All the Heads of Circles  
All the Heads of PAOs

**Subject: Clarification on eligibility conditions for opting for the Unified Pension Scheme (UPS) under NPS with less than 10 years of qualifying service-Reg**

Sir/Madam,

This Directorate is in receipt of various representations from Circles/employees seeking relaxation of the minimum qualifying service of 10 years prescribed for opting for the Unified Pension Scheme (UPS) under the National Pension System (NPS), in respect of employees having less than 10 years of qualifying service.

2. As per the provisions contained in the UPS Gazette Notification dated 24.01.2025, the PFRDA Regulations dated 19.03.2025, and the CCS (Implementation of the Unified Pension Scheme under the National Pension System) Rules, 2025 dated 02.09.2025 issued by DoP & PW, eligibility for opting for UPS is subject to completion of 10 years of qualifying service as on the date of superannuation.

3. However, taking cognisance of the representation of Shri T.V. Ulaganathan, Retired MTS, Chengalpattu HO, forwarded by the O/o CPMG, Tamil Nadu Circle, this Directorate had taken up the matter with the Nodal Ministry/Department, i.e., Ministry of Finance, Department of Financial Services, seeking clarification regarding relaxation of the prescribed qualifying service of 10 years for opting UPS.

4. In this regard, the Ministry of Finance, Department of Financial Services, vide their letter dated 21.01.2026, has clarified in para 4 as under:

***"The prescribed qualifying service for exercising the option under the Unified Pension Scheme (UPS) under the National Pension System (NPS) cannot be relaxed."*** (Copy enclosed)

5. In view of the above clarification received from the Ministry of Finance, Department of Financial Services, Circles are requested to take necessary action and dispose of the related representations, if any, at their level accordingly.

This issues with the approval of the competent authority.

Encl: As Above

  
(Ram Kishan Saini)  
ADG(NPS)

**Copy for information and necessary action to :**

1. DDG (Establishment), Dak Bhawan.
2. Sr. AO/AO, O/o CPMG Kerala Circle, Thiruvananthapuram - 695033, w.r.t representation of Shri V.K. Lohithakshan, Retired MTS.
3. Sr.AO/AO, O/o CPMG, UP Circle Lucknow w.r.t representation of Sh. Nand Kishor Jayaswal, Retd. MTS.
4. Shri T. Ulaganathan, Retired MTS, at No. 2 Pillaiyar Koli Street, Kathiricherry BO, Karaunguli DO, Chengalpattu HO, Tamil Nadu Circle-603303
5. Shri V.K. Lohithakshan, Retired MTS, Panoor SO, Thalassery Division, Kerala Circle - 673572
6. Shri Nand Kishor Jayaswal, Retired MTS, Bareilly, Uttar Pradesh Circle,  
Add- 445 - Sadar Bazar Cantt, Bareilly, UP - 243001

Government of India  
Ministry of Finance  
Department of Financial Services  
(Pension Reforms Section)

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उप महानिदेशक (स्थापना) का कार्यालय  
O/o Dy. Director General (Estt.)  
डा.सं./Dy. No. 5963  
दिनांक/Date 21/1/26

ADG (Pension)  
Dy. No. 49  
Dt. 23/01/2026

**Sub.: Request for grant of option for Unified Pension Scheme (UPS) under NPS with less than 10 years of qualifying service in respect of Shri T.V. Ulaganathan, Retired MTS — reg.**

Please refer to your letter dated 24.12.2025, forwarded therewith a representation of Shri T.V. Ulaganathan, Retired MTS, Chengalpattu HO, Tamil Nadu Circle, seeking relaxation of the prescribed qualifying service for exercising option under the Unified Pension Scheme (UPS) under the National Pension System (NPS).

2. The Unified Pension Scheme (UPS) has been introduced, *vide* Gazette Notification dated 24.01.2025, as an option for Central Government employees covered under NPS. As per para 2(i) of the said notification, assured payout under UPS is admissible to Central Government employees in case of:

- i. an employee superannuating after qualifying service of ten years, from the date of superannuation;
- ii. retirement by the Government under the provisions of FR 56(j) (not being a penalty), from the date of such retirement; and
- iii. voluntary retirement after a minimum qualifying service period of 25 years, from the date the employee would have superannuated, had the service continued.

3. Further, para 10 of the Gazette Notification dated 24.01.2025 provides that UPS is a fund-based pension scheme, which relies on regular and timely accumulation and investment of contributions from both the employee and the employer for assured payout.

4. In view of the above, prescribed qualifying service for exercising option under the Unified Pension Scheme (UPS) under the National Pension System (NPS) cannot be relaxed.

5. This issues with the approval of the competent authority.

*[Signature]*  
ADG (Pension)  
21/1/26  
50 (Pension)  
23/1/26

*[Signature]*  
16/01/2026  
(Harkesh Chander)  
Under Secretary to the Government of India  
Tele: 23748760

Department of Posts, Shri Raj Kumar, DDG, Dak Bhawan, New Delhi-110001

D/o Financial Services' ID Note No. FX-11/20/2025-PR dated the 16<sup>th</sup> January, 2026, 2<sup>nd</sup> Floor, Jeevan Deep Building, Parliament Street, New Delhi.