



भारत सरकार Government of India
रेल मंत्रालय Ministry of Railways
रेलवे बोर्ड (Railway Board)



RBA NO. 10/2025

No. 2025/AC-II/21/9- Part(2)/ e 3493218

New Delhi, dated: 30.03.2025

General Managers,
All Zonal Railways/PUs

Sub:- Pension fund Regulatory and Development authority (Operationalisation of Unified Pension Scheme under national Pension System) Regulations -2025- regarding.

Ref:- Board's letter No. F(E)III/2025/UPS/1 dated 28.03.2025 (RBE No. 25/2025)

Kind attention is invited to Board's letter No. F(E)III/2025/UPS/1 dated 28.03.2025 enclosing circular on PFRDA's Gazette Notification No, PFRDA 12/01/0001/2023-legal dt.19.03.2025 regarding Operationalization Of Unified Pension Scheme Under National Pension System. As per these instructions, the employee covered under NPS shall have option to opt for UPS under the NPS scheme. The following instruction are issued for implementation.

I. Exercise of option:

- (1) The Forms listed as A1, A2, B2 and B6 in Schedule I, of the Notification circulated with the above letter as may be applicable, may be submitted by the eligible employee online through the CRA portal or physically to the Head of Office or DDO.
- (2) In case of online submission of Forms through the CRA portal, the CRA shall provide an acknowledgement to such employee 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 authorization in such system.
- (3) In case the employee is not able to exercise the UPS option through the CRA portal, such employee shall 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 authorization in such system.
- (4) The eligible employee 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.

II. Permanent Retirement Account Number (PRAN). -

- (1) The procedure for accepting the request of employees by DDOs to opt of UPS under NPS has been detailed under regulation 4 (Chapter III). An employee specified under clause (a) and (b) of sub-regulation (1) of regulation 4 of PFRDA's notification dated 19.3.2025 who has opted for UPS option under NPS by submitting Forms A1 or A2, as

I/3121417/2025

may be applicable and whose application has been duly authorized 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 authorization 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 authorization 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.

(5) CRIS may develop an utility in IPAS to identify /flag the employee covered under NPS/UPS as the case may be, The Personnel office will flag the category as '**MAKER**' based on options received physically or that advised by CRA online and PAO/ Associate Accounts Office will confirm the same as "**CHECKER**". **This should be done by modifying the employee type under employee master on IPAS**

(6) It is re-iterated that **the tagging of employee under UPS in IPAS** is extremely important to ensure correct deduction and remittance of amount to NSDL and generation of correct Subscriber contribution file. **This tagging must be done concurrently on IPAS** which the case is being processed for tagging on CRA portal.

(7) The DDO will have to update employment details, including Employee Code/ID, Date of commencement of qualifying service, Current Basic Pay, Non-Practicing Allowance (NPA) (if applicable), and the scheduled date for the next increment which shall be approved by the PAO

(8) For all the employees who have been tagged on IPAS as 'UPS under NPS' , an individual contribution of 10% of the Basic Pay (including non practicing allowance, where applicable) and Dearness Allowance thereon matched by an equal amount towards contribution by the Central Government shall be credited to the individual PRAN of the UPS subscriber through the subscriber contribution file.

(9)The methodology followed for generation and uploading of the Subscriber Contribution File in the existing NPS scheme in IPAS shall be followed for the Subscriber Contribution File(SCF) of UPS subscribers also.

(10) The timelines for generation of SCF, uploading of SCF and remittance of the total contribution are detailed in the regulation 6(Chapter IV) of the referred guidelines . The same should be strictly adhered to.

III. Pool Corpus

(1) The Pool Corpus shall comprise of - (a) Additional central contribution of 8.5% the Basic Pay (including non practicing allowance, where applicable) and Dearness Allowance thereon for employees who have chosen UPS scheme (b) transfer of balance of the individual corpus of a subscriber as per regulation 19(3) and (c) any other contribution defined by the Central Government.

III. Budgeting and Accountal:

1. The Government contribution under UPS shall be budgeted /accounted for in the accounts

I/3121417/2025

heads introduced vide ACS No.13 (RBA 09-2025) enclosed.

2. CRIS may ensure introduction of new Account Head accordingly in IPAS and also separate schedules in Pay roll modules for employee/government contribution under UPS.

A detailed *Standard Operating Procedure (SOP)* on the migration process of PRAN from NPS to UPS is available on <https://www.npscra.nsdl.co.in/ups.php>

These instructions may be noted and notified to all concerned.

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Copy to:

- 1. PFAs of all Zonal Railways/PUs**
- 2. PCPOs of all Zonal Railways/PUs**
- 3.MD/CRIS , GM/AIMS/CRIS**
- 4.RBCC for uploading in the website (Accounts Compendium 2025)**