

No. 57/01/2025-P&PW(B)/UPS/10498
Government of India
Ministry of Personnel, P.G. and Pensions
Department of Pension and Pensioners' Welfare

Lok Nayak Bhawan, Khan Market,
New Delhi, the 18 June, 2025

OFFICE MEMORANDUM

Subject: Options to avail benefits under old pension scheme on death of Government servant during service or his discharge from Government service on account of invalidation or disability for Central Government servants covered under Unified Pension Scheme – reg.

The undersigned is directed to refer to the Ministry of Finance, Department of Financial Service's Notification No. FS-1/3/2023-PR dated 24.01.2025 regarding introduction of the Unified Pension Scheme (UPS) **as an option under NPS** for the recruits to the Central Government civil service w.e.f. 01.04.2025 giving one time option to the Central Government employees covered under the National Pension System (NPS) for inclusion under the UPS.

2. The Department of Pension and Pensioner' Welfare had notified the CCS (Implementation of National Pension System) Rules, 2021 to regulate service related matters of Central Government employees covered under NPS. Rule 10 of these rules provides for the option to be exercised by every Central Government employee covered under NPS for availing benefits under NPS or Old Pension Scheme (OPS) in the event of death of Government servant during service or his discharge on the ground of invalidation or disablement.

3. UPS has been notified as an option under the NPS. Therefore, it has been decided that the Central Government civil employees **who opt for UPS under NPS shall also be eligible for** option for availing benefits under UPS or the CCS (Pension) Rules, 2021 or the CSS (Extraordinary Pension) Rules, 2023 in the event of death of the Government servant during service or his discharge on the ground of invalidation or disablement.

4. Every Central Government servant covered who opts for **Unified Pension Scheme under the National Pension System** shall, at the time of joining Government service, exercise an option in Form 1 for availing benefits under the UPS or under the CCS (Pension) Rules, 2021 or the CCS (Extraordinary Pension) Rules, 2023 in the event of his/her death or boarding out on account of disablement or retirement on invalidation. Existing Government servants, who have opted for the Unified Pension Scheme under the National Pension System, shall also exercise such option as soon as possible after the notification of these clarifications.

5. The option shall be exercised to the Head of Office who will accept the same after verifying all the facts submitted therein and place it in the service book. A copy of the option shall be forwarded by the Head of Office to the Central Recordkeeping Agency through the Drawing and Disbursing Officer and the Pay and Accounts Officer for their record. The Pay and Accounts Officer shall also make suitable entry in the online system indicating the details regarding the option exercised by the Government servant.

6. Every Government servant shall, along with the option in Form 1, also submit details of family in Form 2 to the Head of Office. The Head of Office shall, on receipt of the Form 2, acknowledge receipt of the Form 2 and all further communications received from the Government servant in this behalf, countersign it indicating the date of receipt and get it pasted on the service book of the Government servant concerned. The Head of Office on receipt of communication from the Government servant regarding any change in the size of family shall also incorporate such a change in Form 2.

7. The option exercised may be revised at any number of times by the Government servant before his retirement by making a fresh option intimating his revised option to the Head of Office. On receipt of the revised option, the Head of Office and the Pay and Accounts Officer shall take further action as mentioned above.

8. A Government servant who is discharged on invalidation or disability shall be given an opportunity to submit a fresh option at the time of such discharge. Where such Government servant does not exercise a fresh option or is not in a position to exercise fresh option at the time of discharge, the option already exercised by the Government servant shall become operative. Where no option was exercised by the Government servant and the Government servant is not in a position to exercise an option at the time of discharge, his case will be regulated in accordance with para 11 below.

9. In the case of death of a Government servant while in service, the last option exercised by the deceased Government servant before his death shall be treated as final and the family shall have no right to revise the option.

10. Where a Government servant who did not exercise an option and dies before completion of service of fifteen years, his family will be granted family pension in accordance with the provisions of the CCS (Pension) Rules, 2021 or the CCS (Extraordinary Pension) Rules, 2023, as the case may be, as a default option.

11. Where a Government servant is discharged from Government service on account of invalidation or disability before completion of service of fifteen years without exercising an option, and is also not in a position to exercise an option at the time of discharge, he will be granted invalid pension or disability pension in accordance with the provisions of the CCS (Pension) Rules, 2021 or the CCS (Extraordinary Pension) Rules, 2023 as the case may be, as default option;

12. In all other cases, where no option was exercised by the Government servant, the claim of the Government servant on discharge from the service and that of the family on death of the Government servant, shall be regulated in accordance with **the regulations to be framed in this regard.**

13. In cases where the option exercised by the deceased Subscriber or the default option for benefit under the CCS (Pension) Rules or the CCS (Extraordinary Pension) Rules becomes infructuous on account of non-availability of an eligible member of the family for grant of family pension under the CCS (Pension) Rules, 2021 or the CCS (Extraordinary Pension) Rules, 2023 such option would be deemed to have become invalid and the benefits admissible under the Unified Pension Scheme shall be granted in accordance with **the regulations to be framed in this regard.**

14. A Government servant, who had exercised option or in whose case the default option is for availing benefits under the CCS (Pension) Rules, 2021 or CCS (Extraordinary Pension) Rules, 2023 on death of Government servant during service or his discharge from service on account of invalidation or disablement, as the case may be, further action will be taken by the Head of Office for disbursement of benefits in accordance with the provisions of the CCS (Pension) Rules, 2021. Where the death or disablement of the Government servant is attributable to Government service, further action will be taken by the Head of Office for disbursement of benefits in accordance with the CCS (Extraordinary Pension) Rules, 2023 subject to fulfillment of all the conditions for grant of benefits under those rules.

15. If on death of the Government servant during service or his discharge from service on account of invalidation or disablement, benefits are payable under the CCS (Extraordinary Pension) Rules, 2023 or the CCS (Pension) Rules, 2021, the Government contribution and returns thereon in the accumulated pension corpus of the Government servant shall be transferred to Government account. The remaining accumulated pension corpus shall be paid in lump sum **in accordance with the regulations to be framed in this regard.**

16. In the case of death of a Government servant during service or his discharge from service on account of invalidation or disablement, who had exercised option or in whose case the default option is for availing benefits under the UPS, such benefits may be granted in accordance with **the regulations to be framed in this regard.**

17. Copy of Form 1 and Form 2 are also enclosed.

18. This issues in consultation with of Ministry of Finance, Department of Expenditure vide ID Note No. 1(18)/EV/2024 (part 2) dated 16.06.2025.

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



(Dhruvajyoti Sengupta)

Joint Secretary to the Government of India

To,

1. All Central Govt. Ministries / Departments.
2. Department of Expenditure, Ministry of Finance, North Block, New Delhi.
3. C&AG, Bahadur Shah Zafar Marg, New Delhi.
4. Ministry of Railways, Railway Board, for information, New Delhi.
5. Department of Personnel and Training, North Block, New Delhi.
6. Department of Financial Services, Jeevan Deep Building, Parliament Street, New Delhi.
7. Office of Controller General of Accounts, Mahalekha Niyantrak Bhawan, New Delhi,
8. NIC for uploading on Department's website.

FORM 1

OPTION TO AVAIL BENEFITS IN CASE OF DEATH OR DISCHARGE ON INVALIDATION OR DISABILITY OF GOVERNMENT SERVANT / SUBSCRIBER DURING SERVICE

* I,, hereby exercise option that in the event of my discharge from service on the account of disability or retirement from service on account of invalidation or Death during service, benefits under CCS(Pension) Rules, 2021 or CCS(Extraordinary Pension) Rules, 2023 as the case may be, may be paid to me or my family.

OR

* I,, hereby exercise option that in the event of my discharge from service on the account of disability or retirement from service on account of invalidation or Death during service, benefits may be paid to me or my family, as the case may be, in accordance with the **provision of the regulations to be framed in this regard.**

Signature of Government servant / Subscriber

Name-----

Designation-----

Office in which employed-----

Telephone No.-----

Place and date:

This option supersedes any other option made by me earlier.

* Completely strike out the benefits for which option is not intended to be made.

(To be filled in by the Head of Office or authorised Gazetted Officer)

Received the option dated, made by Shri/Smt./Kumari.....,
Designation.....

Office.....

Entry of receipt of option has been made in pageVolume.....of Service Book.

Signature,
Name and Designation of Head of Office or authorized Gazetted Officer with seal
Date of receipt.....

Note: The receiving Officer will fill the above information and return a duly signed copy of the complete Form to the Government servant who should keep it in safe custody so that it may come into the possession of the beneficiaries in the event of his/her death/ discharge on invalidation or disablement.

FORM 2

Details of Family

Important

1. The original Form submitted by the Government servant / Subscriber is to be retained. All additions or alterations are to be communicated by the Government servant/retired Government servant / Subscriber alongwith the supporting documents and the changes shall be recorded in this Form under the signature of Head of Office in Col 7. No new Form will substitute the original Form. However, the retiring Subscriber should submit the details of family afresh at the time of retirement.
2. The details of spouse, all children and parents (whether eligible for family pension or not) and disabled siblings (brothers and sisters) may be given.
3. The Head of Office shall indicate the date of receipt of communication regarding addition or alteration in the family in the 'Remarks' column. The fact regarding disability or change of marital status of a family member should also be indicated in the 'Remarks' column.
4. Wife and husband shall include judicially separated wife and husband.
5. The retired Government servant shall attach the details of change in family structure after retirement in the proforma prescribed under Dept. of P.& P.W., O.M No. 1 (23)-P.&P. W/91-E, dated the 4th November, 1992.
6. Copies of birth certificates to be attached. Copies of any other relevant certificates, if available, should be attached.

Name of the Government servant / Subscriber		Designation		Nationality	
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Details of family members:

S.N.	Name (Please see notes below before	Date of birth DD/MM/YYYY)	Aadhaar no.* (optional)	Relationship with Govt. servant/ retired Government servant / Subscriber	Marital status	Remarks	Dated signature of Head of Office
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1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							

I hereby undertake to keep the above particulars up to date by notifying to the Head of Office any addition or alteration.

E-mail:(Optional)

Place:

Mobile:(Optional)

Date

DD-MM-YYYY

(Signature)

**Providing Aadhaar No. is optional. However, if it is provided, consent to link it to Bank Account and also for authentication of identity from UIDAI for pension related purpose only, is presumed.*

