



Government of West Bengal
Directorate of Treasuries and Accounts
Finance Department

8, Lyons Range, 3rd Floor, Kolkata-700 001 e-mail: dta-wb@gov.in

No. DT/O/2/N-2020/437

Date: 05.05.2025

CIRCULAR

Sub: Implementation of Unified Pension Scheme [UPS] for All India Service Officers of West Bengal Cadre

The Department of Financial Services (DoFS), Ministry of Finance, Government of India, vide Notification No. FX-1/3/2024-PR dated 24.01.2025, has announced the implementation of the Unified Pension Scheme (UPS) under the National Pension System (NPS), to be made effective from 01.04.2025. In line with this, the Pension Fund Regulatory and Development Authority (PFRDA), through Gazette Notification dated 19.03.2025, has issued the PFRDA (Operationalisation of Unified Pension Scheme under National Pension System) Regulations, 2025 for UPS.

The Department of Personnel & Administrative Reforms, Government of West Bengal, has requested the Director of Treasuries & Accounts, vide letter no. 702-PAR(IAS)/4P-09/2025 dated 25.04.2025, to take necessary steps for implementation of UPS.

The Department of Personnel & Training (DoPT), Govt. of India, vide letter no. 25014/01/2025-AIS-II (Pension) dated 30.04.2025, has advised all States and Union Territories for necessary compliance and to facilitate the implementation of UPS for the willing All India Services (AIS) Officers.

The following procedural guidelines are now being notified for the implementation of the Unified Pension Scheme [UPS] under the National Pension System [NPS] for All India Service (AIS) Officers borne on the West Bengal Cadre.

A. Procedure for opting to UPS by the existing NPS Subscribers

1. Existing subscribers under NPS, who are in service as on 01.04.2025, shall exercise Option for being covered under Unified Pension Scheme (UPS) by applying in **FORM A2** and submitting the same to the concerned Head of the Office (HOO) in Triplicate.
2. The DDO of the concerned HOO shall verify the application, mention the DDO Registration No. on the prescribed format, sign it and forward it to the concerned Pay & Accounts Officer/ Treasury Officer.
3. The concerned Pay & Accounts Officer/ Treasury Officer shall verify the DDO details, mention the PAO/ TO Registration No. on the Form and return it back to the DDO.
4. The HOO shall then forward the duly filled and signed copy of the application to the following Authorities:

- a) One copy to the Directorate of Treasuries & Accounts, West Bengal, being the State Nodal Office to process the application, at the following address:

8, Lyons Range, Mitra Building (3rd floor), Kolkata-700001

e-mail: jdtanps-wb@gov.in

(A scanned copy of the completed application in PDF format may be mailed at the designated e-Mail ID mentioned above. The hard copy of the same is also to be forwarded to DTA, WB for official records.)

- b) One Copy to the respective Cadre Controlling Authority (CCA) for necessary noting in the Service Book.
- c) One copy is to be preserved in the respective office.

B. Procedure for opting for UPS for AIS Officers due for enrolment under NPS for the first time

1. AIS Officers, who are due for enrolment under NPS for the first time and willing to opt for the UPS Option, shall apply in **FORM A1** along with KYC and Bank detailed documents as prescribed therein and submit the same to the concerned Head of the Office (HOO).
2. The DDO of the concerned HOO shall verify the application, mention the DDO Registration No. on the prescribed format, sign it and forward it to the concerned Pay & Accounts Officer/ Treasury Officer.
3. The concerned Pay & Accounts Officer/ Treasury Officer shall verify the DDO details, mention the PAO/ TO Registration No. on the Form and return it back to the DDO.
4. The HOO shall then forward the duly filled and signed copy of the application to the Directorate of Treasuries & Accounts, West Bengal at the address mentioned in point 4 (a) above.
5. The HOO shall also intimate the respective Cadre Controlling Authority regarding the option exercised by the Officer for necessary noting in the Service Book.

C. Procedure for applying for NPS (Not Opting for UPS) by the newly joined AIS Officers

The existing procedure for application and enrolment under NPS by submission of the form CSRF 1 to DTA, WB through the concerned HOO, as detailed in G.O. No. 1069-F(Y) dt. 03.02.2012 will continue.

D. Guidelines for the DDOs & PAOs/TOs:

1. The Head of Accounts (HOA) for transferring the employee contributions and employer contributions as mentioned in G.O. No. 1069-F(Y) dt. 03.02.2012 & 5332- F(Y) dt. 05.10.2016 will remain the same.
2. **The employer contribution for the subscribers opting for UPS will be 10 % of (Basic + D.A.), i.e., equal to the employee contribution.**
3. The additional Govt. Contribution in the Pool Corpus "under UPS" will be done by the Directorate of Treasuries & Accounts, West Bengal, being the Nodal Office for NPS/UPS.

4. In order to avoid shortfall in the accumulated "Individual Corpus (IC)", the DDOs shall strictly ensure to submit the salary & govt. contribution bills related to the NPS/UPS Subscribers by the 20th day of the month to the concerned PAO/ Treasury.

The PAO/ Treasury will ensure to process the bills within 25th day of the month.

This would ensure timely processing of the contributions by the Nodal Office so that funds can be transferred to the NPS Trust Bank Account on the last day of every month and the funds so transferred may get invested with the NAV of the first Working day of the corresponding month.

The last date of submitting the application for shifting from NPS to UPS by the existing subscribers under NPS, is 30th JUNE, 2025.

The deduction of contributions & investments as per the modalities prescribed under UPS will be applicable from the month of July, 2025.



Randhir Kumar, IAS
Director of Treasuries & Accounts
Finance Department
Government of West Bengal

No. DT/O/2/N-2020/437/1 (300)

Date: 05.05.2025

Copy forwarded for information and necessary action to:

1. The Principal Accountant General (A&E), West Bengal, Treasury Buildings, 2, Govt. Place (West), Kolkata-700 001.
2. The Director (Services), Department of Personnel and Training, Ministry of Personnel, Public Grievances and Pension, Government of India, North Block, New Delhi-110001.
3. The Additional Chief Secretary / Principal Secretary / Secretary _____ Department.
4. The Resident Commissioner, New Delhi
5. The District Magistrate _____
6. The Sub-Divisional Officer _____
7. The Pay & Accounts Officer- I/II/III/ New Delhi
8. The Treasury Officer _____
9. Axis Bank, Kolkata Main Branch
10. National Securities Depository Limited (NSDL), 5th Floor, the Millennium, Flat No. 5W, 235/2A, Acharya Jagadish Chandra Bose Road, Kolkata - 700020.
11. Sri Sumit Mitra, Network Administrator, Finance (Budget) Department. He is requested to upload a copy of this circular in the website of the Finance Department.

Joint Director of Treasuries & Accounts
Finance Department
Government of West Bengal

Form A1

UNIFIED PENSION SCHEME (UPS) – SUBSCRIBER REGISTRATION FORM - Government Sector																			
Exercise of Option to be covered under Unified Pension Scheme (UPS) and to avail its Benefits																			
Name of CRA															Paste recent photograph of 3.5 cm x 2.5 cm size / passport size (Do not sign across / staple / clip)				
Print my PRAN in Hindi		Yes		No		If yes, please submit details as per Annexure I													
Select your category [Please tick (√)]					Central Government														
To, National Pension System Trust Dear Sir/Madam,																			
<p>I.....Son/Daughter of Mr /Mrs.....having joined Central Government service on..... and having read and fully understood the provisions of the Unified Pension Scheme (UPS) as notified by the 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 hereby request that an UPS account be opened in my name as per the particulars given below:</p>																			
* indicates mandatory fields. Please fill the form in English and BLOCK letters (Refer general guidelines at instructions page.)																			
1. PERSONAL DETAILS: (Refer Sr. No. 1 of the instructions)															Use Annexure II if name exceeds the space provided below				
Salutation*		Shri		Smt		Kumari													
Applicant Name*																			
Father's Name																			
Mother's Name																			
Orphan Status*		Yes		No															
Either Father's or Mother's name is mandatory* on PRAN Card*										Select the name to appear				Father's Name		Mother's Name			
Date of Birth*		d	d	m	m	y	y	y	y										
Place of Birth*																			
Country of Birth*																			
PAN*												Nationality*							
Applicant Gender*		Male		Female		Transgender Status*		Marital		Unmarried		Married							
Legally wedded Spouse Gender (if married) *				Male		Female		Transgender		Legally wedded Spouse DOB (if married) *									
Legally wedded Spouse Name (if married)*																			
Income Range (per annum) *		Below 1 lac		1 lac to 5 lac		5 lac to 10 lac		10 lac to 25 lac		25 lac to 1 Cr		Above 1 Cr							
Please Tick if Applicable		Politically exposed person				Related to Politically exposed person				(Refer instruction no. 1)									
2. PROOF OF IDENTITY and ADDRESS (POI / POA)* (Any one of the following to be submitted)																			
Passport												Passport Expiry Date							
Driving License												Driving License Expiry Date							
Government ID Card												Voter ID Card							
CKYC Number																			
National Population Register																			
Proof of possession of Aadhaar		Provide last Four Digits. Redact or black-out first 8 digits of the Aadhaar number on submitted copy (Refer Sr. No. 2 of the instruction)																	
3. ADDRESS DETAILS*																			
Line 1																			
Line 2		V I L L A G E / C I T Y																	

District											State/U.T.							
Country											PIN Code							
4. CONTACT DETAILS*																		
Mobile*						Telephone with STD code												
Email ID*																		
5. BANK DETAILS* (Proof to be submitted - Refer Sr. No. 3 of the instructions)																		
Account Type			Saving A/c						Current A/c									
Bank A/c Number																		
Bank Name											IFS Code							
I hereby declare that, the bank account detail provided are salary bank account.																		
6. SELECTION OF PENSION FUND (PF) AND INVESTMENT CHOICE* (Refer Sr no. 4 of the instructions)																		
Please Tick (✓) one		Default Pattern (pension funds and investment Pattern as determined by the Authority)																
		I would like to choose my Pension Fund and investment choice (Please select below)																
Pension Fund (Please Tick (✓) one)							Investment Choice (Please Tick (✓) one)											
Aditya Birla Sunlife Pension Mgmt Ltd			Axis Pension Fund Mgmt Limited			Active Choice (i.e. 100% in Govt Securities)												
DSP Pension Fund Managers Pvt Ltd			HDFC Pension Fund Mgmt Ltd															
ICICI Prudential Pension Funds Mgmt Co Ltd			Kotak Mahindra Pension Fund Ltd			or												
LIC Pension Fund Limited			Max Life Pension Fund Mgmt Ltd															
SBI Pension Funds Private Limited			TATA Pension Management Private Ltd			Auto Choice		Conservative (LC25)										
UTI Pension Fund Limited								Moderate (LC50)										
If no Pattern is chosen, the contributions will be invested as per default Pattern																		
7. FATCA* (Foreign Account Tax Compliance Act) & CRS DECLARATION (Refer Sr no. 5 of the instruction):																		
I am a tax resident of India and not resident of any other country							I am a tax resident of the country/ies mentioned below											
US Person							Yes				No							
Particulars							Country (1)				Country (2)				Country (3)			
Country/countries of Tax Residency																		
Address in the jurisdiction for Tax Residence							Address Line 1											
							City/Town/Village											
							State											
							ZIP/Post Code											
Tax Identification Number (TIN)/Functional equivalent Number																		
TIN/ Functional equivalent Number Issuing Country																		
Validity of documentary evidence provided (Wherever applicable)							ddmmyyyy				ddmmyyyy				ddmmyyyy			

I have understood the information requirement of the Form (read along with the FATCA / CRS Instructions and Terms & Conditions) and hereby confirm that the information provided by me/us on this Form is true, correct and complete and hereby accept the same.	Signature / Thumb Impression* of Applicant (refer instructions)
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8. DECLARATION BY APPLICANT* (Refer Sr no. 6 of the instructions)

I have read and understood the terms and conditions of the Unified Pension Scheme (UPS). The information and documents furnished by me are true and correct, to the best of my knowledge. Any changes in the information furnished by me shall be informed to CRA / NPS Trust. I understand that I shall be fully liable for submission of any false or incorrect information or documents.

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.

Declaration under the Prevention of Money Laundering Act, 2002

I hereby declare that the contribution paid by me/on my behalf has been derived from legally declared and assessed sources of income. I understand that NPS Trust has the right to peruse my financial profile or share the information, with other government authorities. I further agree that NPS Trust has the right to close my PRAN in case I am found violating the provisions of any law relating to prevention of money laundering.

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)

Date																		Place	
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9. DECLARATION BY NODAL OFFICER (All * Mark fields are Mandatory)

Employment Details (At the time of exercise of UPS option)

Date of joining*																				Date of Superannuation*														
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Date of commencement of qualifying service*																																			
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Employee Code/ID*																															
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Post (Optional)																															
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Group (Optional)	A	B (Gazetted)	B (non-Gazetted)	C	D	E	other																													
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Service(Optional)	IAS	IPS	IFS	Group A	Group B	other																														
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Basic Pay*																															
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Pay Scale (Optional)																															
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Name of the office*																															
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Department*																															
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Ministry*																															
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DDO Registration Number*		PAO / CDDO / PrAO Registration Number*	
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*Qualifying Service as defined in Regulation 2(k) read with Regulation 13 of PFRDA (Operationalisation of Unified Pension Scheme under NPS) Regulations, 2025.

It is certified that Shri./Smt./Kumari.....is employed in this office and the details provided in this subscriber registration form have been verified as per service record. The given address and officially valid documents (OVDs) of KYC are verified by this office. Also, it is further certified that he/she has read entries/entries have been read over him/her by us and got confirmed by him/her.

Name of DDO		Name of PAO	
Signature of DDO		Signature of PAO	
DDO Code No. (As per record in CRA System)		PAO Code No. (As per record in CRA System)	
Seal of DDO		Seal of PAO	
Date		Date	
Place		Place	

ACKNOWLEDGEMENT

Name of the Subscriber																				
Date of Receipt of Application:																				

INSTRUCTIONS FOR FILLING THE SUBSCRIBER REGISTRATION FORM

General guidelines

- (a) Please fill in legible handwriting to avoid errors. Do not overwrite. Corrections should be countersigned by the applicant. Applications incomplete in any aspect (or) if mandatory fields are left blank (or) with unclear photograph (or) not accompanied by required documents (or) not authenticated by the Nodal Office are liable to be rejected.
- (b) Copies of documents submitted by the applicant should be self-attested.
- (c) Applicant is advised to retain the acknowledgement slip signed / stamped by the designated nodal officer where they submit the application.

SI	Item No	Item Details	Instructions
1	1	Fathers Name, Mother's Name	(a) If the name has more than 30 digits, fill Annexure II for the same. (b) If the applicant is an Orphan, he/she may leave the fields blank. However, an official document to support the status to be submitted.
		Politically Exposed Person	Politically Exposed Person's (PEPs) are individuals who are or have been entrusted with prominent public functions such as heads of state or of the government, senior politicians, senior government, judicial or military officials, senior executives of state-owned corporations, important political party officials
2	2	Proof of Identity	If the applicant is submitting Aadhaar as proof of Identity, the first 8 digits of the Aadhaar number should be redacted / masked on the submitted copy.
3	5	Bank Details	For UPS account opening through physical form (FORM A1) bank details and documentary proof are mandatory. Please submit a cancelled cheque / copy of bank passbook / bank statement / bank certificate / letter from Bank containing applicant's Name, Bank Name, Bank Account Number and IFS Code.
4	6	Selection of Pension Fund (PF) & Investment Choice	Government employee/subscribers can exercise choice of Pension Funds and allocate their investments either in Asset Class 'G' under 'Active Choice' or in Life Cycle Funds - LC 50 or LC 25 under 'Auto Choice'. If no choice is provided, the contributions will be distributed among the default Pension Funds and investment pattern selected by the Government.

5	7&8	FATCA & CRS Declaration / Signature by Applicant	<p>Clarification / Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India:</p> <ul style="list-style-type: none"> • Jurisdiction(s) of Tax Residence: Since US taxes the global income of its citizen, every US citizen of whatever nationality, is also a resident for tax purpose in USA. • Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a “Functional equivalent”), the same may be reported. Examples of that type of number for individual include, a social security/insurance number, citizen/personal identification/services code/number and resident registration number). • In case applicant is declaring US person status as ‘No’ but his/her Country of Birth is US, document evidencing Relinquishment of Citizenship should be provided or reasons for not having relinquishment certificate is to be provided. • In case applicant is declaring US person status as ‘Yes’, provide PAN and 'father name' in addition to details required under section 9 of form. • In case the applicant is unable to affix signature, Left Thumb Impression in case of male and Right Thumb Impression in case of female should be affixed and in case there is no hands, toe impression of the applicant to be provided. The thumb / toe impression should be attested by two persons, one of whom should be the designated nodal officer attesting the same under his/her official seal and stamp.
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General Information for Subscribers

- a) The Subscriber can obtain the status of his/her application from CRA and respective Nodal Office.
- b) Subscribers are advised to retain the acknowledgement slip signed/ stamped by the designated respective nodal office where they submit the application.
- c) For more information / clarifications, contact CRA:
Website:
Call:
Address of CRA.

Annexures - Subscriber Registration Form for Government Sector applicants *(Tick and fill applicable annexures below)*

Annexure I - Print PRAN Card in Hindi (Fill the details in Devanagari script)

Applicant's First Name	
Middle Name	
Last Name	
Father / Mother's First Name	
Middle Name	
Last Name	
Annexure II - If Alphabets of name exceeded the space provided on page 1 of the application form	
Applicant's First Name	
Middle Name	
Last Name	
Father's First Name	
Middle Name	
Last Name	
Mother's First Name	
Middle Name	
Last Name	

Form A2

[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)

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

Date: -----
Place: -----

Signature of Subscriber
Name-----

(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 <i>(Qualifying Service as defined in Regulation 2(k) read with Regulation 13)</i>	
Current month Basic Pay	
Non-Practicing Allowance (NPA), if applicable	
Schedule date for next increment	

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 by 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.