

GOVERNMENT OF ASSAM  
OFFICE OF THE DIRECTOR OF HIGHER EDUCATION, ASSAM  
KAHILIPARA, GUWAHATI-19

Docketed No. 204  
Date 26/12/2025

ECF No. 732094/1

From :- Ms. Gayatri Naiding, AES  
Joint Director of Higher Education, Assam  
Kahilipara, Guwahati-19

To,  
1. The Registrar  
(All Universities of the State)  
2. The Principal, (ALL)  
Govt./Provincialised/ PDUAM/ Govt. Model colleges, Assam.

Sub :- Notification regarding Unified Pension Scheme.

Ref :- Govt. Letter eCF No. 361778/2025/366 dated 03/12/2025.

Sir,

In inviting a reference to the subject cited above, I am directed to forward herewith Govt. letter along with its enclosures in connection with Notification regarding Unified Pension scheme which is self explanatory and request you to take necessary action accordingly.

Yours faithfully,

Digitally signed by

GAYATRI NAIDING

Date: 23-12-2025

Joint Director of Higher Education, Assam  
18.02.16  
Kahilipara, Guwahati-19

Memo ECF No. 732094/1-A

Copy to :- 1. The Secretary to the Govt. of Assam, Higher Education  
Department, Dispur, Guwahati-6 for favour of kind information.

Joint Director of Higher Education, Assam  
Kahilipara, Guwahati-19

*Samison  
Docket and copy to  
Academic Registry  
for circulation  
among the Teachers  
26/12/2025*



GOVERNMENT OF ASSAM  
HIGHER EDUCATION DEPARTMENT

DISPUR:::::GUWAHATI-6

Block-C, Ground Floor, Janata Bhawan, higheredn.assam@assam.gov.in

**eCF No. 361778/2025/366**

From : Smti Ashru Moni Malakar, ACS  
Secretary to the Govt. of Assam  
Higher Education Department

To : 1) The Director of Higher Education, Assam  
Kahilipara, Guwahati-19  
2) The Director of Technical Education, Assam  
Kahilipara, Guwahati-19

Sub : Office Order

Ref : No. BB.E. 625961/65 dated 12/11/2025

Sir/Madam,

With reference to the subject cited above, I am directed to forward herewith a copy of letter under reference along with its enclosure received from the Commissioner & Secretary to the Govt. of Assam, Finance Department, Dispur, Ghy-06 regarding Office Order, which is self-explanatory and request you to take a necessary action accordingly.

*(Enclo:- As stated above)*

Yours faithfully

Digitally signed by  
ASHRU MONI MALAKAR  
Date: 03-12-2025  
Secretary to the Govt. of Assam  
13:03:28  
Higher Education Department

**Memo eCF No. 361778/2025/366-A**

**Copy for information to:**

1. The Commissioner & Secretary to the Govt. of Assam, Finance Department, Dispur, Ghy-06.
2. P.A to Secretary to the Govt. Assam, Higher Education Department, Dispur, Ghy-06.

***(e-Signed)***

Secretary to the Govt. of Assam  
Higher Education Department

50  
P.W.D.  
19/11/2025

GOVERNMENT OF ASSAM  
FINANCE BUDGET DEPARTMENT  
ASSAM SECRETARIAT :: DISPUR

P.W.D.  
19/11/2025

ORDERS BY THE GOVERNOR  
NOTIFICATION

Dated Dispur,  
the 12-11-2025

**No. BB.E.625961/65.** In partial modification of Finance (Budget) Department's Letter No. BW.3/2003/Pt-II/1, dated 25/01/2005 and OM No BW.7/2008/Pt./40, dated 06/10/2009, the Governor of Assam is pleased to introduce Unified Pension Scheme, as an option under the National Pension System for the employees of the Government of Assam who are covered under the National Pension System.

1. **The Unified Pension Scheme** shall be applicable to such Government employees who are covered under the National Pension System and who choose this option under the National Pension System.

2. **Eligibility to receive benefits:**

- in case of an employee superannuating after qualifying service of ten years, assured payout will commence from the date of superannuation;
- in case of the Government retiring an employee under the provisions of FR 56(b) (which is not a penalty under Fundamental Rules and Subsidiary Rules), assured payout will commence from the date of such retirement;
- in cases of voluntary retirement after a minimum 25 years of qualifying service, assured payout will commence from the date on which the employee would have superannuated, if he had continued in service.

3. **Option to exercise UPS:**

- the employees who opt for the UPS have to exercise the choice within 1 year of the issuance of this order. If no option is exercised, the employee will be deemed under NPS after lapse of 1 year period. Option may be exercised in Annexure 1. Till that time the employee will be considered under NPS. However, if the service length is less than 10 years the option for UPS will not be applicable.
- option once exercised, can be switched one time one way from UPS to NPS in line with Department of Financial Services OM dated

MM  
20/11/2025

15/08/2025. The incumbent opted for the Unified Pension Scheme option under National Pension System under this notification, shall not be entitled for and cannot claim, any other policy concession, policy change, financial benefit, any parity with subsequent retirees etc. later including post-retirement.

c. for employees joining after operationalization of UPS, they will have the option to choose either UPS or NPS by giving system generated undertaking at Annexure II at the time of joining.

4. **Assured Payout** shall not be available in case of removal or dismissal from service or resignation of the employee. In such cases, the Unified Pension Scheme option shall not apply, however the individual shall be eligible for the accumulated fund under individual corpus and may be allowed to draw the amount, with the condition of recovery of pecuniary loss as per existing rules.

5. Benefits under the Scheme

a. the rate of full assured payout will be @50% of twelve monthly average basic pay, immediately prior to superannuation. Full assured payout is payable after a minimum 25 years of qualifying service; basic pay is defined as per applicable Assam Services (Revision of Pay) Rule notified from time to time.

b. in case of less than 25 years but more than 10 years of qualifying service period, proportionate payout would be admissible;

c. minimum guaranteed payout of Rs.10,000 per month shall be assured in case superannuation is after ten years or more of qualifying service; subject to the matching of benchmark corpus as defined below.

i. Subject to other conditions stated in this notification, Assured Payout under the scheme shall be as follows, namely: -

ii. In case of death of the payout holder after superannuation, family payout @60% of the payout admissible to the payout holder, immediately before his/her demise, will be assured to the legally wedded spouse for life (spouse legally wedded as on the date of superannuation or on the date of voluntary retirement or retirement under FR 56(b), as may be applicable).

iii. Dearness Relief will be available on the assured payout and family payout, as the case may be. The Dearness Relief will be worked out in the same manner as Dearness Allowance applicable to serving employees. Dearness Relief will be payable only when payout commences. In the event of an assured payout following a

revision of pay and pension, the DA rise at the corresponding rate will continue and added with the DA drawn before Revision of Pay.

- iv. A lump sum payment will be allowed on superannuation @10% of monthly emoluments (Basic pay + Dearness Allowance) for every completed six months of qualifying service. This lump sum payment will not affect the quantum of assured payout.
- v. The corpus under the Unified Pension Scheme option will comprise of two funds, namely:-
  - a. An individual corpus with employee contribution and matching Government contribution; and
  - b. A pool corpus with additional Government contribution.
- vi. The contribution of employees will be 10% of (basic pay + Dearness Allowance). The matching State Government contribution will also be 10% of (Basic Pay + Dearness Allowance). Both will be credited to each employee's individual corpus on every month.
- vii. Government shall provide an additional contribution of an estimated 8.5% of (basic pay + Dearness Allowance) of all employees who have chosen the Unified Pension Scheme option on monthly basis, to the pool corpus on an aggregate basis. The additional contribution is for supporting assured payouts under the Unified Pension Scheme option.
- viii. The employee can exercise investment choices for the individual corpus alone. Such investment choices shall be regulated by the Pension Fund Regulatory and Development Authority. A 'default pattern' of investment may be defined by the Pension Fund Regulatory and Development Authority from time to time. If an employee does not exercise an investment choice on individual corpus, the 'default pattern' of investment will apply.
- ix. The investment decisions for the pool corpus built through the additional Government contribution @8.5 % will solely rest with the Government. This corpus will be kept in public account till further order.
- x. In respect of employees who have retired before the date of operation of the Unified Pension Scheme and who opt for the Unified Pension Scheme option, the mechanism for payout will be as per Pension Fund Regulatory and Development Authority's instruction in due course.

#### **6. Additional Benefits:**

- i. The provision of Compassionate Family Pension as granted to the

employees under NPS vide No PPG(P).292/2017/ dated 31/10/2017 as amended from time to time would be also extended to UPS employees, subject to condition that fund accumulated under three corpus of UPS of the deceased, Employer and additional Government contribution shall be refunded to the State Exchequer. However, family will be given option to either claim the UPS or CFP benefits, within one year of the demise of the Employee.

- ii. The benefits under Retirement Gratuity and Death Gratuity will be extended in line with NPS Employees
- 7. Once an employee covered under National Pension System, who is in service on 1st day of April 2025 (the effective date of operationalization of the Unified Pension Scheme option,) exercises the Unified Pension Scheme option, the outstanding National Pension System corpus in the employee's Permanent Retirement Account Number shall be transferred to the employee's individual corpus under the Unified Pension Scheme.
- 8. For each employee covered under National Pension System who has exercised the Unified Pension Scheme option, a 'benchmark corpus' value shall be computed, in such manner as may be determined by the Pension Fund Regulatory and Development Authority.
- 9. The value or units in the individual corpus with investment choices of the employee shall be informed to such employees on a periodic basis. Alongside, the value or units of the benchmark corpus corresponding to the employee, computed as per para 5 above will also be informed to the employee.
- 10. At superannuation or retirement, the qualifying service of the employee under the Unified Pension Scheme option, will be determined by the Head of Office/Appointing Authority.
- 11. At superannuation or retirement, the employee under Unified Pension Scheme shall authorise transfer of the value or units in the individual corpus to the pool corpus, equivalent to the value or units of the benchmark corpus for authorisation of Assured Payout. In case the value or units of individual corpus is less than value or units of the benchmark corpus, the employee will have an option to arrange for additional contribution to meet this gap. In case the value or units of individual corpus is more than the value or units of the benchmark corpus, the employee shall authorise transfer of value or units equivalent to the benchmark corpus and the balance amount in the individual corpus will be credited to the employee.
- 12. In case the values or units transferred by the employee from the

individual corpus to the pool corpus, is less than the value or units of the benchmark corpus, payout proportionate to the assured payout shall be authorised.

13. The Unified Pension Scheme, being a 'fund-based' pension system, relies on the regular and timely accumulation and investment of applicable contributions (from both the employee and the employer) for Assured Payout to the employees.
14. The provisions of Unified Pension Scheme will also be applicable, mutatis mutandis to past retirees of National Pension System, who have superannuated before the date of operationalization of Unified Pension Scheme. Such superannuated employees will be paid arrears for the past period along with interest as per Public Provident Fund rates. The monthly top-up amount for such superannuated employees, to be determined by the Pension Fund Regulatory and Development Authority, will be paid after adjusting the withdrawals made by, and annuities paid to, them.
15. The provisions regarding assured payout under the Unified Pension Scheme option for employees facing disciplinary proceedings at the time of superannuation/retirement or where disciplinary proceedings are contemplated post-retirement will be four years, and shall be separately notified. 50% of assured payout will be applicable being provisional assured payout till finalization of Disciplinary Proceedings and assured payout will be applicable subject to outcome of the DP.
16. The effective date for operationalize of the Unified Pension Scheme shall be 1<sup>st</sup> April, 2025.
17. Detailed SOP regulating assured pay out and benefits under UPS will be notified later on covering not limited to Withdrawal, Missing Contribution, Treatment of Suspension, EOL etc. Investment if Individual Corpus and Management of Pooled Corpus etc.
18. Powers of State Government to issue Clarifications - In order to remove any difficulty in implementation, application or interpretation of these regulations, the State Government may issue clarifications, instructions, guidelines or circulars.

Digitally signed by  
JAYANT NARLIKAR  
Date: 12-11-2025  
(Jayant Narlikar, IAS)  
Commissioner & Secretary to the Govt. of Assam  
Finance Department

Memo No.BB.E.625961/65-A

Copy for information to :

Dated Dispur, the 12-11-2025

1. All Additional Chief Secretaries/ Principal Secretaries/ Commissioner & Secretaries/ Secretaries to the Govt. of Assam.
2. The Accountant General (A & E), Assam, Maidamgaon, Beltola, Guwahati- 781029.
3. The Accountant General (Audit), Assam, Maidamgaon, Beltola, Guwahati- 781029.
4. The Commissioner & Secretary to HE, the Governor of Assam, Raj Bhawan.
5. The Registrar General, Gauhati High Court, Guwahati- 781001.
6. The Secretary, Assam Public Service Commission, Khanapara, Guwahati- 781022.
7. P.P.S. to Chief Minister, Assam for kind appraisal of the Hon'ble C. M.
8. S.O. to Chief Secretary, Assam for kind appraisal of the Chief Secretary.
9. The Principal Secretary, Karbi Anglong Autonomous Council, Diphu/ N. C. Hills Autonomous Council, Haflong/ Bodoland Territorial Council, Kokrajhar.
10. All Heads of Departments, Government of Assam.
11. The Director, Assam Govt. Press, Bamunimaidam, Guwahati- 781021. He is requested kindly to publish the notification in the the Assam Gazette and furnish 100 spare copies to this Department.
12. The Director of Information and Public Relations, Assam, Dispur, Guwahati- 781006. He is requested kindly to circulate the news through leading local News Papers of Assam as well as through electronic media.
13. All Treasury Officers.

By orders etc..  
Digitally signed by  
SUMIT PATRANABISH  
Date: 13-11-2025  
13:12:24

Deputy Secretary to the Govt. of Assam  
Finance (Budget) Department

Annexure-1

(For existing NPS employees as on date of notification of UPS)

UNDERTAKING

I hereby opt to be governed under the Unified Pension Scheme under National Pension System under the Govt. Notification ..... shall not be entitled for and cannot claim, any other policy concession, policy change, financial benefit, any parity with subsequent retirees etc. later including postretirement. I also cleared that, I shall not be able to revert back to the National Pension System, once I started to exercise the Unified Pension Scheme.

Further the previous undertaking made while joining Government of Assam stand cancelled with this undertaking

Signature of the candidate

Name : .....

Name of the Post : .....

Date of Joining : .....

Place of Posting : .....

Date : .....

Annexure-II

**(For new employees joining after notification of UPS)**

**UNDERTAKING**

I hereby opt to be governed under the Unified Pension Scheme under National Pension System under the Govt. Notification ..... , shall not be entitled for and cannot claim, any other policy concession, policy change, financial benefit, any parity with subsequent retirees etc. later including postretirement. I also cleared that, I shall not be able to revert back to the National Pension System, once I started to exercise the Unified Pension Scheme.

signature of the candidate

Name

Name of the Post

Date of Joining

Place of Posting

Date