

F.No. 27023/01/2025-Cash  
Government of India  
Ministry of Environment, Forest and Climate Change

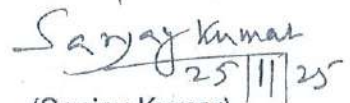
4<sup>th</sup> Floor, Agni Wing,  
Indira Paryavaran Bhawan,  
Jor bagh, New Delhi-3

Dated 25.11.2025

Office Memorandum

**Subject: - Gazette Notification on extending the Additional Investment Options (LC-75 and BLC) to Central Government Employees under the National Pension System (NPS) and the Unified Pension System (UPS).**

The undersigned is directed to circulate herewith a copy of Department of Financial Services, Ministry of Finance O.M. No. Nil dated 24<sup>th</sup> November, 2025 on the above mentioned subject mentioned above informing about publishing of a Gazette Notification dated 13.11.2025 on introduction of additional investment options – life Cycle 75 (LC-75) and Balanced Life Cycle Fund (BLC) for Central Government employees under the National Pension System (NPS) and the Unified pension Scheme (UPS) for information and necessary action.

  
(Sanjay Kumar)  
Under Secretary (P-I)/HOO

To,

**All the Officers/Officials of the Ministry (covered under NPS/UPS).**

Copy to:

1. Dir. (PL)/DS(CS)/DIG (RT)/DS(Admin)/Dir. (IFS)/ US(CP)/ AIG (ROHQ)/ US(NMNH)/ DIG (NAEB) / CZA /CCU – **with request to circulate the above mentioned information to all concerned employees under their Administrative control.**
2. PPS to JS(Admn)
3. PA to Director (P-I)
4. Sr. AO (NPS), Pr. AO, MoEF&CC with request to circulate among all DDOs under them for wide dissemination of above information.
5. Consultant (IT) – for uploading on the Ministry website
6. Guard File

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

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3<sup>rd</sup> Floor, Jeevan Deep Building  
Parliament Street, New Delhi  
Dated: 24<sup>th</sup> November, 2025


**OFFICE MEMORANDUM**

**Subject: Gazette Notification on extending the Additional Investment Options (LC-75 and BLC) to Central Government Employees under the National Pension System (NPS) and the Unified Pension System (UPS).**

The undersigned is directed to forward herewith a copy of the Gazette Notification No. CG-DL-E-13112025-267635 dated 13.11.2025, as published in the Gazette of India, on introduction of additional investment options—Life Cycle 75 (LC-75) and Balanced Life Cycle Fund (BLC)—for Central Government employees under the National Pension System (NPS) and the Unified Pension Scheme (UPS).

2. All Ministries/Departments are requested to circulate the same for information of NPS/UPS subscribers under their administrative control.

3. This issues with the approval of the Competent Authority.

  
(Surjit Karthikeyan)  
Director  
Tele no. 011-23748772

To:

All Ministries/Departments of the Government of India (as per standard mailing list)



To:-

- 1) Ministry of Agriculture and Farmers Welfare, Department of Agricultural Research and Education (DARE)
- 2) Ministry of Agriculture and Farmers Welfare, Department of Agriculture and Farmers Welfare
- 3) Ministry of Ayush
- 4) Ministry of Chemicals and Fertilizers, Department of Chemicals and Petrochemicals
- 5) Ministry of Chemicals and Fertilizers, Department of Fertilizers
- 6) Ministry of Chemicals and Fertilizers, Department of Pharmaceuticals
- 7) Ministry of Civil Aviation
- 8) Ministry of Coal
- 9) Ministry of Commerce and Industry, Department of Commerce
- 10) Ministry of Commerce and Industry, Department of Promotion of Industry and Internal Trade
- 11) Ministry of Communications, Department of Posts
- 12) Ministry of Communications, Department of Telecommunications (DOT)
- 13) Ministry of Consumer Affairs, Food and Public Distribution, Department of Consumer Affairs
- 14) Ministry of Consumer Affairs, Food and Public Distribution, Department of Food and Public Distribution
- 15) Ministry of Cooperation
- 16) Ministry of Corporate Affairs
- 17) Ministry of Culture
- 18) Ministry of Defence, Department of Defence
- 19) Ministry of Defence, Department of Defence Production
- 20) Ministry of Defence, Department of Defence Research & Development
- 21) Ministry of Defence, Department of Ex-Servicemen Welfare
- 22) Ministry of Defence, Department of Military Affairs
- 23) Ministry of Development of North Eastern Region
- 24) Ministry of Earth Sciences
- 25) Ministry of Education, Department of Higher Education
- 26) Ministry of Education, Department of School Education and Literacy
- 27) Ministry of Electronics and Information Technology
- 28) Ministry of Environment, Forest and Climate Change
- 29) Ministry of External Affairs
- 30) Ministry of Finance, Department of Economic Affairs
- 31) Ministry of Finance, Department of Expenditure
- 32) Ministry of Finance, Department of Investment and Public Asset Management
- 33) Ministry of Finance, Department of Revenue
- 34) Ministry of Fisheries, Animal Husbandry & Dairying, Department of Animal Husbandry and Dairying
- 35) Ministry of Fisheries, Animal Husbandry & Dairying, Department of Fisheries
- 36) Ministry of Food Processing Industries
- 37) Ministry of Health and Family Welfare, Department of Health and Family Welfare
- 38) Ministry of Health and Family Welfare, Department of Health Research
- 39) Ministry of Heavy Industries
- 40) Ministry of Home Affairs, Department of Border Management
- 41) Ministry of Home Affairs, Department of Home
- 42) Ministry of Home Affairs, Department of Official Language
- 43) Ministry of Housing and Urban Affairs
- 44) Ministry of Information and Broadcasting
- 45) Ministry of Jal Shakti, Department of Drinking water and Sanitation



- 46) Ministry of Jal Shakti, Department of Water Resources, River Development and Ganga Rejuvenation
- 47) Ministry of Labour and Employment
- 48) Ministry of Law and Justice, Department of Justice
- 49) Ministry of Law and Justice, Department of Legal Affairs
- 50) Ministry of Law and Justice, Legislative Department
- 51) Ministry of Micro, Small and Medium Enterprises
- 52) Ministry of Mines
- 53) Ministry of Minority Affairs
- 54) Ministry of New and Renewable Energy
- 55) Ministry of Panchayati Raj
- 56) Ministry of Parliamentary Affairs
- 57) Ministry of Personnel, Public Grievances and Pensions, Department of Administrative Reforms and Public Grievances (DARPG)
- 58) Ministry of Personnel, Public Grievances and Pensions, Department of Pension & Pensioner's Welfare
- 59) Ministry of Personnel, Public Grievances and Pensions, Department of Personnel and Training
- 60) Ministry of Petroleum and Natural Gas
- 61) Ministry of Planning
- 62) Ministry of Ports, Shipping and Waterways
- 63) Ministry of Power
- 64) Ministry of Railways
- 65) Ministry of Road Transport and Highways
- 66) Ministry of Rural Development, Department of Land Resources (DLR)
- 67) Ministry of Rural Development, Department of Rural Development (DRD)
- 68) Ministry of Science and Technology, Department of Bio Technology
- 69) Ministry of Science and Technology, Department of Science and Technology (DST)
- 70) Ministry of Science and Technology, Department of Scientific and Industrial Research (DSIR)
- 71) Ministry of Skill Development and Entrepreneurship
- 72) Ministry of Social Justice and Empowerment, Department of Empowerment of Persons with Disabilities
- 73) Ministry of Social Justice and Empowerment, Department of Social Justice and Empowerment
- 74) Ministry of Statistics and Programme Implementation
- 75) Ministry of Steel
- 76) Ministry of Textiles
- 77) Ministry of Tourism
- 78) Ministry of Tribal Affairs
- 79) Ministry of Women and Child Development
- 80) Ministry of Youth Affairs and Sports, Department of Sports
- 81) Ministry of Youth Affairs and Sports, Department of Youth Affairs
- 82) Department of Atomic Energy
- 83) Department of Space
- 84) NITI Aayog
- 85) Cabinet Secretariat
- 86) President's Secretariat
- 87) Prime Minister's Office
- 88) Election Commission of India
- 89) Union Public Service Commission





# भारत का राजपत्र The Gazette of India

सी.जी.-डी.एल.-अ.-13112025-267635  
CG-DL-E-13112025-267635

वसाधारण  
EXTRAORDINARY

भाग I—खण्ड I  
PART I—Section I

प्राधिकार से प्रकाशित  
PUBLISHED BY AUTHORITY

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No. 336]

नई दिल्ली, बृहस्पतिवार, नवम्बर 13, 2025/कार्तिक 22, 1947  
NEW DELHI, THURSDAY, NOVEMBER 13, 2025/KARTIKA 22, 1947

वित्त मंत्रालय  
(वित्तीय सेवाएं विभाग)  
अधिसूचना

नई दिल्ली, 13 नवम्बर, 2025

फा. सं. एफएक्स-4/2/2025-पीआर.—वित्त मंत्रालय (वित्तीय सेवाएं विभाग) की 31 जनवरी, 2019 की अधिसूचना सं. 1/3/2016-पीआर और वित्त मंत्रालय (वित्तीय सेवाएं विभाग) की 24 जनवरी, 2025 की अधिसूचना सं. 1/3/2024-पीआर के तहत यथा संशोधित 22 दिसम्बर, 2003 की वित्त मंत्रालय (आर्थिक कार्य विभाग) की अधिसूचना सं. 5/7/2003-ईसीबी-पीआर में आंशिक संशोधन के साथ केन्द्रीय सरकार राष्ट्रीय पेंशन योजना और एकीकृत पेंशन योजना के अंतर्गत सरकार के कर्मचारियों के लिए अधिक निवेश का विकल्प देने के लिए, एतद्वारा, उक्त अधिसूचनाओं में निम्नलिखित संशोधन करती है, नामतः:-

2. उक्त अधिसूचना के पैरा 1(vii)(ग) के अंतर्गत उपखंड (क) और (ख) के पश्चात निम्नलिखित उपखंड अंतर्विष्ट किए जाएंगे, नामतः:-

(ग) एग्रेसिव लाइफ साइकल निधि जिसमें इक्विटी में निवेश की अधिकतम सीमा 75% निर्धारित हो फंड- एलसी 75

7589 GI/2025

(1)



- (घ) वैलेंसड लाइफ साइकल निधि जिसमें इक्विटी में निवेश की अधिकतम सीमा 50% निर्धारित हो और इक्विटी कंपोनेंट की टेपरिंग 45 वर्ष की आयु से शुरू हो-बीएलसी

मनोज मुट्टतिल अय्यप्पन, संयुक्त सचिव

**टिप्पणी:** मूल अधिसूचना भारत के राजपत्र, असाधारण, भाग 1, खण्ड 1 में 22 दिसम्बर, 2003 की अधिसूचना सं. 5/7/2003-ईसीवी एंड पीआर के तहत प्रकाशित हुई थी और तदनंतर 31 जनवरी, 2019 की अधिसूचना सं. 1/3/2016-पीआर तथा 24 जनवरी, 2025 की अधिसूचना सं. 1/3/2024-पीआर के तहत संशोधित की गई थी।

**MINISTRY OF FINANCE**  
(Department of Financial Services)  
**NOTIFICATION**

New Delhi, the 13th November, 2025

**F. No. FX-4/2/2025-PR.**—In partial modification of the Ministry of Finance's (Department of Economic Affairs) Notification No. 5/7/2003-ECB&PR dated 22nd December, 2003 as amended vide Ministry of Finance's (Department of Financial Services) Notification No. 1/3/2016-PR dated 31st January, 2019, and the Ministry of Finance's (Department of Financial Services) Notification No. 1/3/2024-PR dated 24th January, 2025, the Central Government, in order to allow more investment options to Central Government employees under National Pension System and Unified Pension Scheme, hereby makes the following amendments in the said notification, namely:—

2. Under para 1(vii)(c) of the said notification, after sub-clauses (A) and (B), the following sub-clauses shall be inserted, namely:—

- (C) Aggressive Life Cycle Fund with maximum exposure to equity capped at 75% - LC-75.
- (D) Balanced Life Cycle Fund with maximum exposure to equity capped at 50%, with tapering of equity component commencing from the age of forty-five years - BLC

MANOJ MUTTATHIL AYYAPPAN., Jt. Secy.

**Note:** The principal notification was published in the *Gazette of India*, Extraordinary, Part I, Section 1, vide Notification No. F. No. 5/7/2003-ECB&PR dated 22nd December, 2003, and was subsequently amended vide Notifications No. 1/3/2016-PR dated 31st January, 2019 and Notification No. 1/3/2024-PR dated 24th January, 2025.

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