

	OPS	NPS	UPS
Pension	50% + DA	The pension amount is not fixed since it is paid based on the return on investments made in market-linked instruments managed by professional fund managers.	50% + DA
Contribution of Employee for Pension	No	Yes (10% of Basic + DA)	Yes (10% of Basic + DA)
Gratuity	Yes	Yes	Yes
Withdrawal of Commuted Corpus	Whole amount of GPF	Employees can withdraw 60% of the corpus upon retirement, which is tax-free and 40% invested in annuities for getting a pension	Not mentioned
GPF	Yes	No	No
Inflation Indexation	Pension increases with the revision of DA twice a year.	No	Pension increases with the revision of DA twice a year.
Contributed Money	Can withdraw once in year	No	No
Lump Sum Payment	No	No	1/10 th of monthly emoluments (basic + DA) as on the date of superannuation for every completed 6 months service
VRS	Eligible for pension on the Date of VRS	Employee will get only 20% of Commuted Corpus and rest 80% will be invested in annuities for getting a	May eligible for pension only after as on date of actual retirement

		pension	
Minimum Pension	9000/- + DA	No	10000 /- + DA after superannuation minimum 10 years of service (it is not mentioned about the minimum pension in case of Death before 10 months
Family pension in case of Death during service	60 % of Basic or 30% of family pension	OPS to family till date of 60 years' service of deceased employee i.e. 50 % of basic After this, 30% of family pension	30% of family pension