

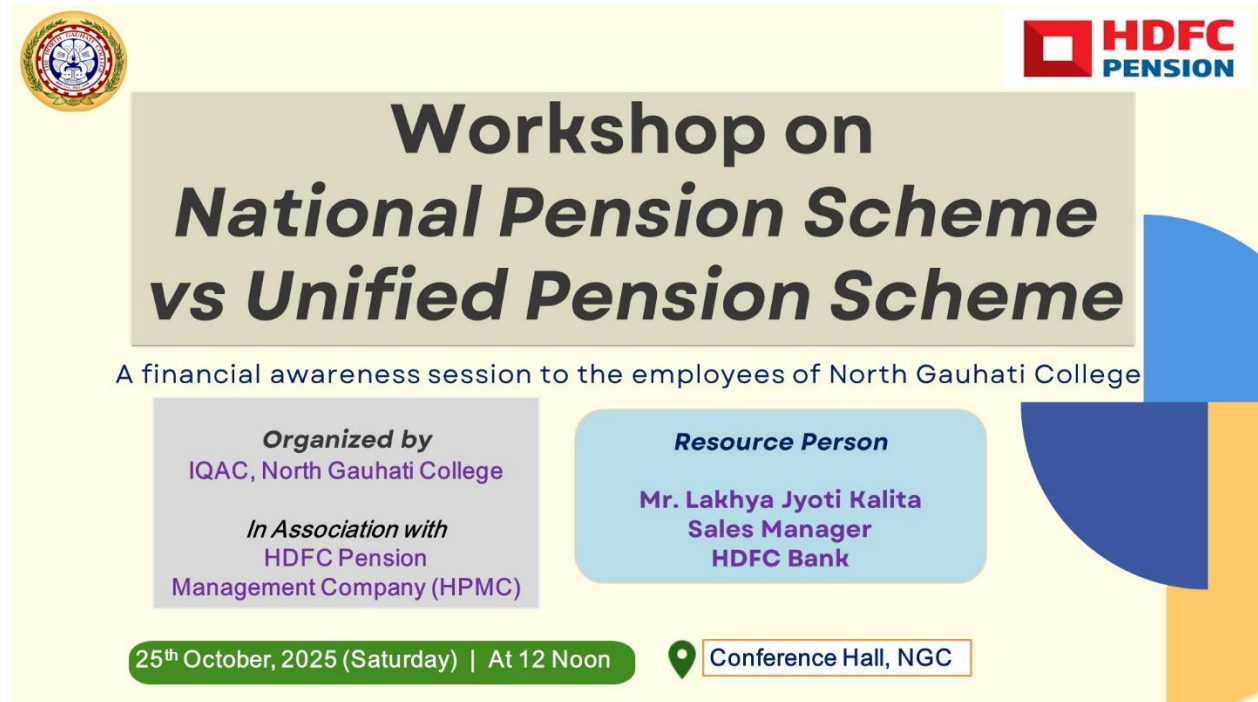
Report on Workshop on NPS vs UPS
Organized by IQAC, North Gauhati College
In Association with HDFC Pension Management Company (HPMC)

Date: 25.10.2025 (Saturday), Time: 12.30 PM onwards

Venue: Conference Hall, North Gauhati College

Attendees: 23 Nos of faculty and Non-teaching Staff

A specialized workshop focusing on the comparison between the **National Pension System (NPS)** and the newly introduced **Unified Pension Scheme (UPS)** was successfully organized by the IQAC, North Gauhati College, in association with HDFC Pension Management Company (HPMC). The session was highly insightful, providing faculty members with a comprehensive understanding of both retirement schemes, particularly the assured benefits and key features of the UPS.



The banner features the IQAC logo on the top left and the HDFC Pension logo on the top right. The main title is 'Workshop on National Pension Scheme vs Unified Pension Scheme'. Below the title, it states 'A financial awareness session to the employees of North Gauhati College'. Two boxes provide details: 'Organized by IQAC, North Gauhati College' and 'In Association with HDFC Pension Management Company (HPMC)'. Another box identifies the 'Resource Person' as 'Mr. Lakhya Jyoti Kalita, Sales Manager, HDFC Bank'. At the bottom, it specifies the date and time as '25th October, 2025 (Saturday) | At 12 Noon' and the location as 'Conference Hall, NGC'.

The primary objectives of the workshop were:

- To clearly delineate the **features and benefits** of the existing National Pension System (NPS).
- To introduce the **Unified Pension Scheme (UPS)**, highlighting its guaranteed pension component and other key changes.

- To equip faculty members with the knowledge to make an **informed decision** between NPS and the one-time, one-way option to switch to UPS.
- To provide an open forum for **Q&A** with a pension expert from HDFC Pension Management Company.



The workshop successfully addressed the faculty's queries regarding their retirement planning in light of the new UPS option. Attendees were advised to use the **UPS Calculator** (available on the NPS Trust website) to compare their projected payouts under both schemes before the **November 30, 2025 deadline** to exercise the option for UPS (or any extended deadline by the government). The IQAC team extends its sincere gratitude to HDFC Pension Management Company for their valuable contribution and expertise.

st. 25/10/2025

workshop on
National Pension Scheme vs Unified Pension Scheme
 organized by -
 IQAC, NQC in association with HDFC Pension Management
 Company (HDFC)

Signatures:

- 1) Gopindran Bhatia Directorship
- 2) Sanjay Deka (HDFC Pension) *25/10/25*
- 3) Sanjay Deka (HDFC Pension) *25/10/25*
- 4) Ullash Jyoti Bora (HDFC Pension) *25/10/25*
- 5) Lakhya Jyoti Kalita (HDFC Pension)
- 6) Sanjay Deka *25/10/25*
- 7) Sanjay Deka *25/10/25*
- 8) Himadri Baruah *25/10/25*
- 9) Purabi Hazarika *25/10/25*
- 10) Sima Baruah *25/10/25*
- 11) Syda Sabina Shukla *25/10/25*
- 12) Bhimrajit Kalita *25/10/25*
- 13) Arifur Rahman *25/10/25*
- 14) Dr. Lalit Shrestha *25/10/25*
- 15) Dr. Rupa Doley *25/10/25*
- 16) Dr. Sourav Kalita *25/10/25*
- 17) Ananda Bora *25/10/25*
- 18) Bipul Bora *25/10/25*
- 19) Jishnu Nath *25/10/25*
- 20) Jami Kumar *25/10/25*
- 21) Tapati Doley *25/10/25*
- 22) Tannu Jyoti *25/10/25*
- 23) Anup Bora *25/10/25*

Team from HDFC:

1. Lakhya Jyoti Kalita
2. Ullash Jyoti Bora
3. Sanjay Deka

Report Prepared by

Sourav Kalita

Dr. Sourav Kalita
 IQAC Coordinator
 North Gauhati College