



भारतीय लेखा तथा लेखा-परीक्षा विभाग  
प्रधान महालेखाकार (लेखा एवं हक), पश्चिम बंगाल  
Indian Audit And Accounts Department  
Pr. Accountant General (A & E), West Bengal



संख्या/No.: PAGAE-DADM0ADM3(PAYM)/2/2020-ADMN-III/

दिनांक/Date 25.05.2022

**परिपत्र / CIRCULAR**

**Subject: Procedure for implementation of change of option by a pensioner/Family Pensioner from FMA to CGHS (OPD) facility and vice-versa**

Department of Pension & Pensioners' Welfare, Ministry of Personnel, Public Grievances and Pension, Government of India's O.M. no. 4/05/2019-P&PW(D) dated 23.3.2022 received vide Headquarters' Circular No. 65 स्टाफ हक्दारी (नियम)/ए.आर/03-2019 दिनांक 13.05.2022 on the subject cited above, is circulated herewith for information of all concerned.

(Authority: Senior Deputy Accountant General (Administration)'s approval dated 25.05.2022)


Sd/-  
**Senior Accounts Officer  
(Administration-III)**

ट्रेजरी बिल्डिंग्स, २ गवर्नमेंट प्लेस वेस्ट, कोलकाता ७०० ००१  
**Treasury Buildings, 2 Government Place (West), Kolkata, West Bengal, PIN 700001**  
**Phone No (033) 2213-8000 :: FAX (033) 2248-7849**  
**e-Mail: agaewestbengal@cag.gov.in :: Website: http://agwb.cag.gov.in**

Email

Amitava Chatterjee

**Fwd: Fwd: [Cag-all-offices] Procedure for implementation of change of option by a Pensioner/Family Pensioner from FMA to CGHS (OPD) facility and vice-versa-reg:**

**From :** SUBHENDU DAS AAO <dassubh.wbl.ae@cag.gov.in> Fri, May 13, 2022 04:50 PM  
**Subject :** Fwd: Fwd: [Cag-all-offices] Procedure for implementation of change of option by a Pensioner/Family Pensioner from FMA to CGHS (OPD) facility and vice-versa-reg:  1 attachment  
**To :** Amitava Chatterjee <amitavach.wbl.ae@cag.gov.in>, GAIRIK GIRI <gairikg.wbl.ae@cag.gov.in>

----- Forwarded Message -----

From: AG AE WEST Bengal <agaewestbengal@cag.gov.in>  
To: Chaudhuri Yashodhara Ray (Ms) <chaudhuriyr@cag.gov.in>, Jana Tanmay <janat@cag.gov.in>  
Cc: RebatiRanjanr Podder <podderrr.wbl.ae@cag.gov.in>, JitendraNathDas AAO <dasjitnath.wbl.ae@nic.in>, SUBHENDU DAS AAO <dassubh.wbl.ae@cag.gov.in>  
Sent: Fri, 13 May 2022 15:26:05 +0530 (IST)  
Subject: Fwd: [Cag-all-offices] Procedure for implementation of change of option by a Pensioner/Family Pensioner from FMA to CGHS (OPD) facility and vice-versa-reg:

From: "MANOJ KUMAR" <saoaudit-r@cag.gov.in>  
To: "CAG-ALL-OFFICES" <CAG-ALL-OFFICES@lsmgr.nic.in>  
Sent: Friday, May 13, 2022 12:34:26 PM  
Subject: [Cag-all-offices] Procedure for implementation of change of option by a Pensioner/Family Pensioner from FMA to CGHS (OPD) facility and vice-versa-reg:

भारत के नियंत्रक - महालेखापरीक्षक का कार्यालय ,  
पॉकेट 9, दीन दयाल उपाध्याय मार्ग , नई दिल्ली - 110 124

सँख्या: 65 - स्टाफ हकदारी ( नियम )/ ए . आर / 03-2019

दिनांक: - 13 .05.2022

प्रति

भारतीय लेखा एवं लेखापरीक्षा विभाग

के सभी कार्यालय।

विषय :- Procedure for implementation of change of option by a Pensioner/Family Pensioner from FMA to CGHS (OPD) facility and vice-versa-reg:

महोदय / महोदया ,

उपर्युक्त विषय पर कार्मिक , लोक शिकायत तथा पेंशन मंत्रालय , पेंशन और पेंशनभोगी कल्याण विभाग , नई दिल्ली के कार्यालय ज्ञापन सं . OM No.4/05/2019-P&PW(D) दिनांक 23.03.2022 को इस ई - मेल के साथ संलग्न किया गया है ।

क्षेत्रीय कार्यालय कृपया इस आदेश को आवश्यक कार्रवाई हेतु इस ई - मेल के संलग्नक से डाउनलोड कर लें। इन्हें संबंधित मंत्रालय की वेबसाइट से भी डाउनलोड कर सकते हैं ।

Ministry of Personnel, Public Grievances & Pensions, Department of Pension and Pensioners Welfare, New Delhi OM No.4/05/2019-P&PW(D) dated 23.03.2022 on the subject cited above has been attached with this E-mail.

The field offices may download the orders attached with this E-mail for further necessary action. The order can also be downloaded from the website of the concerned Ministry.

संलग्नक : यथोपरि I

भवदीय

हस्ता /-

( मनोज कुमार )

वरि . प्रशासनिक अधिकारी / स्टाफ - हक . ( नियम )

[ <https://amritmahotsav.nic.in/> ]

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CAG-ALL-OFFICES mailing list -- [cag-all-offices@lsmgr.nic.in](mailto:cag-all-offices@lsmgr.nic.in)  
To unsubscribe send an email to [cag-all-offices-leave@lsmgr.nic.in](mailto:cag-all-offices-leave@lsmgr.nic.in)



**FMA\_23032022\_Compressed2UqUs7.pdf**

924 KB

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No. 4/05/2019-P&PW(D)

भारत सरकार

कार्मिक, लोक शिकायत एवं पेंशन मंत्रालय  
पेंशन एवं पेंशनभोगी कल्याण विभाग

तृतीय तल, लोक नायक भवन  
खान मार्केट, नई दिल्ली-110003

दिनांक: 23 मार्च, 2022

**OFFICE MEMORANDUM**

**Sub: Procedure for implementation of change of option by a Pensioner/Family Pensioner from FMA to CGHS (OPD) facility and vice-versa-reg**

The undersigned is directed to say that the Central Government Civil Pensioners/Family Pensioners residing in areas not covered under Central Government Health Scheme administered by the Ministry of Health & Family Welfare and corresponding health schemes administered by other Ministries/Departments for their retired employees for meeting expenditure on their day-to-day medical expenses that do not require hospitalization, are entitled to receive a monthly Fixed Medical Allowance (FMA). The amount of FMA was revised from time to time and was last revised to Rs. 1000/- p.m. w.e.f. 01.07.2017 vide this Department's OM No. 4/34/2017-P&PW(D) dated 19.07.2017.

2. Only those Pensioners/Family Pensioners who are residing in an area not covered by CGHS, and specifically opt for not availing of OPD facilities in the nearest CGHS dispensary, are entitled medical allowance. An option is required to be exercised by a retiree at the time of retirement for availing OPD medical facility or FMA. Only one change in option in the life-time of a Pensioner/Family Pensioner is allowed.

3. The Department-related Parliamentary Standing Committee on Personnel, Public Grievances, Law and Justice, in its 110<sup>th</sup> report on "Pensioner's Grievances-Impact of Pension Adalats and Centralized Pensioners Grievance Redress and Monitoring System (CPENGRAMS)" has made following recommendation :

(3.22) The Committee takes note of the difficulties faced by pensioners in surrendering their Fixed Medical Allowance (FMA) and getting FMA Surrender Certificate to avail CGHS indoor & outdoor (OPD) facilities, and, accordingly, recommends DoPPW and CGA that the procedural loopholes coming in this way should be plugged and ensure that all such pensioners should get FMA Surrender Certificates in a hassle free manner through online mode under intimation to the bank concerned and a timeline should be fixed in this regard.

Contd/...



4. If a Pensioner/Family Pensioner who is residing in a non-CGHS areas and is in receipt of FMA, intends to avail the OPD facility under CGHS, etc, he has to forego FMA to become eligible for OPD facility under CGHS. However, in the absence of any guidelines for discontinuance of FMA by the Bank and issue of CGHS card for OPD facility, Pensioners/Family Pensioners are often facing difficulty in exercising revised option in this regard. The matter has been examined in consultation with Ministry of Health and Family Welfare and Central Pension Accounting Office and the following procedure is laid down in this regard:-

(i) If a Pensioner/Family Pensioner residing in non-CGHS area shifts his/her residence to a CGHS covered area, he/she no longer remains eligible for FMA irrespective whether he/she avails the CGHS facility or not. It will, therefore, be the responsibility of the Pensioner/Family Pensioner that on shifting from a non-CGHS area to a CGHS covered area and while requesting for change of address from a non-CGHS area to a CGHS covered area, he/she will apply to the Bank in **Form 2** for discontinuation of his/her FMA. The pension disbursing banks will also make a provision in their system so that whenever a Pensioner/Family Pensioner gives an intimation regarding change of residence from a non-CGHS area to a CGHS covered area, the FMA being paid to the Pensioner/Family Pensioner would automatically be stopped, irrespective whether or not the Pensioner/Family Pensioner has requested in Form-2 for stoppage of his/her FMA.

On receipt of an application in Form-2 from the Pensioner/Family Pensioner, who has shifted from a non-CGHS area to a CGHS covered area, the Bank will issue a certificate in **Form-3** regarding discontinuation of FMA to the Pensioner/Family Pensioner **within three working days** from the date of receipt of the application for the said certificate. Thereafter, it will be open to the Pensioner /Family Pensioner to apply to the CGHS authorities for issue of a CGHS card for both OPD and IPD facility, by payment of requisite CGHS contributions.

In case the Pensioner/Family Pensioner applies for issue of a CGHS card, the same will be issued to him/her by the CGHS authorities as per their laid down procedure, if the Pensioner/Family Pensioner otherwise fulfils the eligibility conditions for issue of CGHS Card. The CGHS authorities will, however, issue a provisional CGHS card to the Pensioner/Family Pensioner **within four working days** from the date of completion of all formalities and deposit of contributions by the Pensioner/Family Pensioner and such provisional Card will remain valid till issue of a final CGHS Card.

(ii) If a Pensioner/Family Pensioner, residing in a non-CGHS area and availing FMA in lieu of OPD facility, intends to avail CGHS facility for both OPD and IPD, he/she may apply to the concerned branch of the pension disbursing bank in Form-2 for discontinuation of FMA, to enable him/her to apply to the CGHS authorities for the CGHS facility. The Pensioner/Family Pensioner will also give an undertaking in Form-2 to the Bank that the option being exercised by him/her to avail medical facility under CGHS or other similar Health Scheme of their respective Ministry/Department, is a one-time option and that he/she has not availed the facility of change of option from CGHS to FMA in the past. The pension disbursing bank shall, thereafter, stop the payment of FMA



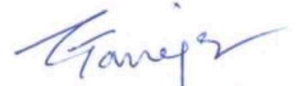
in respect of such Pensioner/Family Pensioner and issue a certificate in Form-3 to him/her regarding discontinuance of FMA, **within three working days** from the date of receipt of application.

Thereafter, the Pensioner/Family Pensioner may apply to the concerned CGHS authorities for issue of CGHS card for both OPD as well as IPD facility after paying requisite CGHS contribution, if not already paid. The CGHS authorities will, issue the CGHS Card (including OPD facility) to him/her as per their procedure, if the Pensioner/Family Pensioner otherwise fulfils the eligibility conditions for issue of CGHS Card. The CGHS authorities will, however, issue a provisional CGHS card to the Pensioner/Family Pensioner **within four working days** from the date of completion of all formalities and deposit of contributions by the Pensioner/Family Pensioner and such provisional Card will remain valid till issue of a final CGHS Card.

(iii) After discontinuing the FMA, the bank will make necessary changes in both halves of PPO in regard to discontinuance of FMA. The CPPC of the concerned bank, shall send an intimation to the Central Pension Accounting Office (CPAO) in the proforma at **Form-4** for updating the record. CPAO will thereafter forward the intimation to the concerned Pay & Account Office (PAO) after updating the data in the PARAS (i.e. CPAO's database). On receipt of intimation from CPAO, PAO will inform the change in status to the concerned Head of Office for record.

5. If a Pensioner/Family Pensioner, who is availing CGHS/medical facility for both IPD and OPD, intends to avail FMA while residing in a non-CGHS area or on shifting of residence from a CGHS area to a non-CGHS area, he/she may apply to the CGHS authorities for surrender of OPD facility under CGHS. On receipt of an application to this effect, the CGHS authorities will make necessary endorsement on the CGHS card and issue a certificate **within four working days** from the date of receipt of application, that the Pensioner/Family Pensioner is not availing OPD facility and is availing only IPD facility under CGHS. Thereafter, the Pensioner/Family Pensioner will submit an application to the Head of Office along with copy of the surrender certificate for issue of a revised pension payment authority for payment of FMA. The case for issue of the revised pension payment authority will then be processed in the usual manner through PAO and CPAO and sent to the Pension Disbursing Bank for payment of FMA along with monthly pension. The revised Pension Payment Authority will be issued **within two months** from the date of submission of application by the Pensioner/Family pensioner in this regard. The payment of FMA in such cases will, however, be made **from the date of issue of the surrender certificate by the CGHS authorities**.

Encl: FMA Forms



(Charanjit Taneja)

Under Secretary to the Government of India

1. All Ministries/Departments of the Government of India (as per standard distribution list)
2. CMDs/CPPCs of all Pension Disbursing Banks
3. Comptroller & Auditor General of India
4. Controller General of Account

**FMA Form 2**

To

The Manager,  
.....Bank  
.....

**Sub: Application for discontinuation of Fixed Medical Allowance**

**Sir/Madam,**

I am presently drawing pension/family pension, with FMA, from your Bank and my particulars are as given below:

- |                                  |          |
|----------------------------------|----------|
| 1. Name                          | :-.....  |
| 2. Pension Sanctioning Authority | :- ..... |
| 3. PPO Number                    | :-.....  |
| 4. Bank Account Number           | :-.....  |
| 5. Contact Number                | :-.....  |
| 6. Present Address               | :-.....  |

2. I hereby request you to discontinue my FMA due to the following reason::

- (a) I have changed residence from a Non-CGHS area to a CGHS covered area
- (b) I am residing in a non-CGHS area but intend to avail CGHS facility for both IPD and OPD

\* (strike out which is not applicable)

3. It is also requested that a certificate regarding discontinuation of FMA may be issued to me for taking further action in the matter.

**(UNDERTAKING)**

I hereby declare that the option being exercised by me to avail medical facility under CGHS or other similar Health Scheme of their respective Ministry/Department, is a one-time change in option and that I have not availed the facility of change of option from FMA to CGHS in the past.

Date:

(Signature of the Pensioner/Family Pensioner)  
Name of the Pensioner/Family Pensioner

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**ACKNOWLEDGEMENT**

Received request from Shri/Ms..... a Pensioner/Family Pensioner (PPO No. ....) for discontinuation of Fixed Medical Allowance as part of his/her pension.

Date:

Seal of the Bank

Name, Designation & Signature of the representative of the Bank



**FMA Form 3**

**Certificate from Bank regarding Stoppage of Fixed Medical Allowance of Pensioner/Family Pensioner**

This is to certify that on receipt of request from the following Pensioner/ Family Pensioner, payment of Fixed Medical Allowance (FMA) as part of his/her pension/family pension has been discontinued by the bank:

**Details of Pensioner/ Family Pensioner**

1. Name :- \_\_\_\_\_
2. Pension Sanctioning Authority :- \_\_\_\_\_
3. PPO Number :- \_\_\_\_\_
4. Bank Account Number :- \_\_\_\_\_
5. Contact Number :- \_\_\_\_\_
6. Present Address :- \_\_\_\_\_
7. Date from which FMA has been discontinued :- \_\_\_\_\_
8. Reason given by Pensioner/Family Pensioner for discontinuation of FMA:

(a) Change of residence from a non-CGHS area to a CGHS covered area

(b) Residing in Non CGHS area but intends to avail OPD facility under CGHS

\*(strike out which is not applicable)

The Pensioner/Family Pensioner has given an undertaking to the Bank that the option being exercised by him/her to avail medical facility under CGHS or other similar Health Scheme of their respective Ministry/Department, is a one-time option and that he has not availed the facility of change of option from CGHS to FMA in the past.

Encl: Copy of application and undertaking from Pensioner/ Family Pensioner.

**(FMA Form-4)**

**[Intimation to be given by CPPC of the concerned bank to the Central Pension Accounting Office regarding stoppage of Fixed Medical Allowance (FMA)]**

To

Central Pension Accounting Office  
Bhikaji Cama Place, Trikot-II  
New Delhi-110066

Sir/Madam,

It is intimated that on receipt of a request in this respect, Fixed Medical Allowance to the Pensioner/Family Pensioner, whose details are given below, has been discontinued:

Name of the Pensioner/Family Pensioner	
PPO Number	
Date of Retirement	
Pay and Accounts Office	
Date of discontinuation of FMA	

Encl: Copy of application received from Pensioner/Family Pensioner regarding stoppage of FMA

Signature of Officer issuing Certificate along with stamp of bank

Name of Officer issuing the certificate....

Name and address of Bank.