

**Government of India
Ministry of Finance
Department of Expenditure
Central Pension Accounting Office
Trikoort-II, Bhikaji Cama Place
New Delhi- 110066.**

No. CPAO/IT&Tech/FMA to NPS/101/5894/2026-27/ 65

Dated: 16.04.2026

Office Memorandum

Subject: Grant of Fixed Medical Allowance (FMA) to Pensioners/Family Pensioners covered under National Pension System- reg.

The undersigned is directed to refer to the DoP&PW OMs dated 06.12.2023 and 07.02.2025 regarding grant of Fixed Medical Allowance (FMA) to pensioners/family pensioners covered under National Pension System (NPS), wherein the procedure for payment of FMA to these retirees has been prescribed (copies enclosed).

In this regard, it is informed that the payment of FMA to eligible NPS pensioners/family pensioners shall be disbursed by the Pension Disbursing Banks through their Central Pension Processing Centres (CPPCs). The modalities for sanctioning and procedure for payment of FMA to NPS retirees has been finalized as per details given below :

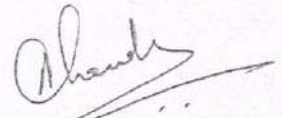
- i) After carrying out necessary checks, CPAO will prepare Special Seal Authority (SSA) and send the same along with all the Forms received from Pay & Accounts Officer to the concerned CPPC of the Authorized Bank for payment of FMA to the beneficiary.
- ii) The CPPC of the authorized bank, after receiving the Special Seal Authority for payment of FMA from CPAO, will credit the amount of FMA at the rate notified from time to time by the DoP&PW in respect of these beneficiaries in their bank account on quarterly basis as per schedule given in the aforementioned O.M.
- iii) The payment of FMA will be automatic and no bill is required to be submitted by the beneficiary. The CPPC will strictly follow the instructions mentioned in the Special Seal Authority issued by the CPAO for payment of FMA and any other orders issued by the Government on the subject.
- iv) In the case of change in option by the beneficiary from FMA to CGHS (OPD) facility, the instructions contained in the DoP&PW O.M. dated 23rd March 2022 will be followed.
- v) For transfer of account from one branch/bank to another for payment of FMA, the procedure laid down in Scheme booklet issued by CPAO for payment of pensions to Central Government Civil Pensioners by Authorized banks shall be followed.
- vi) The person drawing FMA shall submit the life certificate (Digital or Physical) every year in November in the concerned bank for continuing the payment of FMA. The payment of FMA for the period September to November shall be in the first week of December and the release of FMA from the month of December onwards shall be subject to the submission of the life certificate by the beneficiary due in preceding November.

vii) On the death of FMA beneficiary, if the name of the spouse/family member eligible for FMA is mentioned in the FMA payment authority, the spouse/family member will apply to the bank along with the death certificate for disbursement of FMA to him/her. The bank will accordingly start disbursement of FMA to him/her. If the name of family member eligible for FMA is not mentioned in the FMA authority, then on death of an FMA beneficiary, the eligible member of the family shall apply to the Head of the Office for issue of fresh FMA authority.

viii) After making payment of FMA, the CPPC shall follow the procedure / instructions contained in the scheme booklet issued by CPAO for reimbursement, accounting and submission of reports to the extent feasible and required. The amount of FMA disbursed to the retired NPS employees and their families will be reimbursed by the Government to the banks as per the existing system.

CPPCs are requested to take necessary action for compliance of the aforesaid instruction. Detailed instructions for integration with CPAO for making payment of FMA to NPS retirees will be issued in due course.

This issues with the approval of the competent authority.



(Ajay Chaudhary)

Sr. Accounts Officer (IT & Tech)

To,

1. Heads of CPPCs of All Authorized Banks (as per list)
2. Heads of GBD of All Authorized Banks (as per list)

Copy to:

1. PS to CC (P)
2. PA to CA
3. Sr. Accounts Officer, TA-III Section, O/o CGA for kind information.
4. NIC (CPAO)