

EASTERN RAILWAY  
Sealdah

No.E-22/404/FMA /Pl. I

Date:12/03/2025

ALL Concerned

Sub : Grant of Fixed Medical Allowance to Railway pensioners/ family pensioners - change in option.

Ref : PCPO/E. Rly' s letter No-E.685/0/Pt. XI dated:10.03.2025

The PCPO/E. Rly' s letter No- E.685/0/Pt. XI dated:10.03.2025 (PCPO's Sl. No. 20/2025) along with Railway Board's letter no-PC-V/2016/A/Med/1(FMA)(E) dated:07.03.2025 (RBE No- 18/2025) is forwarded for information ,guidance and necessary action please.

DA:-As above.

*S.12/3/25*

(Sowrav Kumar Biswas)  
Assistant Personnel Officer-I  
For Sr. Divisional personnel Officer.  
Eastern Railway , Sealdah.

**Eastern Railway**  
(Personnel Department)  
17 N. S. Road, Kolkata - 700 001

Serial Circular No.20/2025

No.E.685/0/Pt.XI

Kolkata, Dated: 10/03/2025

**All Concerned**


(as per standard list)

**Sub: Grant of Fixed Medical Allowance to Railway pensioners/family pensioners- change in option.**

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A copy of Ministry of Railways (Railway Board) letter bearing File no. PC-V/2016/A/Med/1(FMA)(E), dated 07/03/2025 (Serial No. PC-VII/223/2025, RBE No.18/2025) on the above cited subject is circulated herewith along with its Annexures, for information and further necessary action. Board's earlier letter dated 27/10/2022 (RBE No.137/2022) mentioned therein was circulated under this office serial no.160/2022. Board's other letter dated 15/09/2009 (RBE No.168/2009) mentioned therein was circulated along with this office serial no. 75/2011.

DA: As above.

  
10.03.25  
(Md. Tarique)  
Dy. Chief Personnel Officer/HQ  
For Pr. Chief Personnel Officer  
Phone No. 24122 (Rly.)  
Email ID: [tariquemohammed@gov.in](mailto:tariquemohammed@gov.in)

  
10/3/25

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**Index No.1049:** Procedure regarding change of option from OPD to FMA & vice versa.

भारत सरकार/GOVERNMENT OF INDIA  
रेल मंत्रालय/MINISTRY OF RAILWAYS  
रेलवे बोर्ड/RAILWAY BOARD

S.No. PC-VII/ 223 / 2025

No. PC-V/2016/A/Med/1(FMA)(E)

RBE No. 18 /2025

New Delhi, Dated - 07 .03.2025

The General Manager,  
All Indian Railways and PUs,  
(as per mailing list)

**Sub:** Grant of Fixed Medical Allowance to Railway pensioners/family pensioners- change in option.

**Ref:** (i) Railway Board's letter No. PC-V/2006/A/Med/1 dated 15.09.2009 (RBE No. 168/2009).

(ii) Railway Board's letter of even no. dated 27.10.2022 (RBE No. 137/2022)

In terms of above referred letter (ii) of Railway Board, Railway pensioners/family pensioners residing beyond 2.5 kms from Railway Hospital/Health Unit and eligible for RELHS were allowed opportunity to avail change in option, once in a life time, from FMA to OPD or vice versa without linkage to change in residence.

2. The Federation (NFIR) raised the demand for issuing instructions for procedure for implementation of change of option by a pensioner/family pensioner from FMA to CGHS(OPD) facility and vice versa in terms of instructions of DoP&PW, the nodal department of the Government on FMA.

3. The issue has been examined in consultation with Accounts Dte. of Railway Board and it is reiterated that the Railway pensioners/family pensioners residing beyond 2.5 kms from Railway Hospital/Health Unit and eligible for RELHS shall be allowed opportunity to avail change in option, once in a life time, from FMA to OPD or vice versa in accordance with DoP&PW's OM dtd 23.03.2022.

4.1 In accordance with DoP&PW's abovementioned OM, if a Railway pensioner/family pensioner decides to avail change in option from FMA to OPD, he/she will apply to the Bank/Disbursing Authority in Form 2 for discontinuation of his/her FMA.

4.2 Further to avail change in option from OPD to FMA, the undertaking form as available in Board's letter dated 15.09.2009 will be applicable. However for ease of access the same form has been attached herewith as Form 2A.

5. To have a single point processing of this application, the following procedure may be followed as proposed by Accounts Dte.:

- i. Pension disbursing banks should forward the application received by them along with appropriate details to the PPO issuing Railway (Pension Sanctioning Railway), the details of which are available in the disbursers' copy of the PPO.
- ii. If the application is received at Railways, the same may be forwarded to Pension sanctioning authority by the receiving authority.

- iii. The Pension Sanctioning authority must approve requests for FMA changes, update records in HRMS and forward the case to Pension Accounts through IPAS ARPAN (under a drop-down Menu-FMA). 3 level authentication at appropriate levels should be put in place in both Portals.
- iv. Upon verification in IPAS, the relevant data fields in UMID Portal and HMIS Portal should be auto updated for generation of amended UMID cards.
- v. The system should generate a standard correspondence letter to the concerned bank's CPPC and pensioner regarding updated FMA status.
- vi. Once this process is completed, the "FMA option" data field in HRMS and IPAS should be frozen with the approval of competent authority to prevent future changes.

6. Further the Bank/Disbursing Authority will issue a certificate in Form-3 regarding discontinuation of FMA to the Pensioner/Family Pensioner.

7. After discontinuation of FMA, the bank/Disbursing Authority will make necessary changes in both halves of PPO in this regard. The CPPC of the concerned bank/ Disbursing Authority, shall send an intimation to the concerned FA & CAO of the zonal Railway in the proforma at Form -4 for updating the record.

8. This issues with the concurrence of the Finance Directorate of Ministry of Railways.

Encl : FMA Forms.



(Sudha A Kujur)  
Dy. Director/Pay Commission,  
Railway Board

No. PC-V/2016/A/Med/1(FMA)(E)

New Delhi, Dated - .03.2025

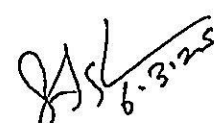
Copy (with 40 spares) forwarded to Deputy Comptroller and Auditor General of India (Railways), New Delhi.



For Member (Finance)/Railway Board

Copy forwarded to :-

- 1) The General Secretary, NFIR (with 35 spares)
- 2) The General Secretary, AIRF (with 35 spares)
- 3) The Members of the National Council, Departmental Council and Secretary, Staff Side, National Council, 13-C, Ferozeshah Road, New Delhi (with 90 spares)
- 4) The Secretary General FROA
- 5) The Secretary, RBSS, Group 'A' Officers Association
- 6) The President, Railway Board Group 'B' Officers' Association
- 7) The Secretary General, All India RPF Association
- 8) The Secretary, Railway Board Ministerial Staff Association
- 9) The Secretary, Railway Board Class IV Staff Association
- 10) Railway Board Promotee Officers Association, Room No, 341-C, Rail Bhawan.
- 11) Secretary General, Indian Railway Promotee Officers Federation, Room No. 268, Rail Bhawan.



for Principal Executive Director (IR), Railway Board

Copy to:-

1. The GMs, N.F. Railway (Const.), CAO, SR (Const.) and CR (Const.)
2. FA & CAOs, All Indian Railways, PUs, NFR (Const.), SR (Const.) & CR (Const.)
3. The Director General, RDSO, Lucknow
4. The General Manager and FA & CAO, Metro Railway/Calcutta
5. The CAO and FA & CAO, COFMOW/New Delhi
6. The General Manager and FA & CAO, CORE/Allahabad
7. The Director General, Railway Staff College/Vadodara
8. The CAO (Const.), MTP(R)/Mumbai
9. The CAO (Const.), MTP(R)/Chennai
10. The Director, CAMTECH/Gwalior-474020
11. The Director, IRICEN/Pune, IRIEEN/Nasik Road, IRIMEE/Jamalpur, IRISSET/Secunderabad
12. The Managing Director, RITES, IRCON, IRFC, CONCOR, Executive Director, CRIS
13. The Chairman and Managing Director, KRC Limited/New Delhi
14. O/o Chief Project Administrator (Telecom), IRCOT Consultancy, Shivaji Bridge/New Delhi.
15. The Director (Movement), Railways/Calcutta
16. The Joint Director(Finance), RDSO, Lucknow
17. The Joint Director, Mil Rail, Ministry of Defence
18. The Joint Director, Iron & Steel, 3, Koila Ghat Street/Calcutta
19. Chief Mining Advisor, Ministry of Railways, Dhanbad, Bihar
20. The Chairman, RCC, Lok Sabha Secretariat/New Delhi
21. The Chairman, RCT/Delhi
22. The Chairman, RRT/Chennai
23. The Chairman, RRB/Ajmer, Ahmedabad, Allahabad, Bangalore, Bhopal, Bhubaneswar, Chandigarh, Chennai, Calcutta, Jammu, Gorakhpur, Guwahati, Malda, Mumbai, Muzaffarpur, Patna, Ranchi, Secunderabad and Trivandrum
24. The Editor, 'Bhartiya Rail', Room No.469, Rail Bhawan.
25. The Editor 'Indian Railways', Room No.411, Rail Bhawan.
26. The Pay & Accounts Officer, Ministry of Railways (Railway Board)
27. The General Secretary, IRCA, DRM Office Complex, State Entry Road, New Delhi
28. The Commissioner, Railway Safety/Lucknow
29. M/s Bahri Brothers, Lajpat Rai Market/Delhi
30. The Editor, 'Rail Rajbhasha', Rom No.543, Rail Bhawan
31. Rail Vikas Nigam Ltd., C-2/10, Safdarjang Development Area, Aurbindo Marg, N. Delhi-16
32. The Chief General Manager, Reserve Bank of India, Deptt. of Govt. and Bank Accoutns, Central Office, C-7, 2<sup>nd</sup> Floor, Bandra Kurla Complex, Bandra (East), P.B. No. 8143, Mumbai-400051.
33. Director General of Post, Department of Post, Dak Tar Bhawan, New Delhi
34. Ministry of Finance (E.V. Branch) North Block, New Delhi
35. Controller of Accounts, Ministry of Finance (Department of Expenditure), Lok Nayak Bhawan, New Delhi
36. Controller & Auditor general of India, Bahadur Shah Zafar Marg, New Delhi
37. The Manager, Allahabad Bank, Baroda House, New Delhi.
38. The Senior Manager, Bank of Baroda, Zonal Office, Bank of Baroda Building, 16 Sansad Marg, New Delhi 110001
39. The Regional Manager, State Bank of Maharashtra, 6/30/31, WEA, Ajmal Khan Road, Karol Bagh, New Delhi-01.
40. The Divisional Manager, Canara Bank, IF Section, Circle Officer, NEPZ No.IDA 01, New Delhi -01.
41. The Chief Officer, Central Bank of India, Zonal Office, Link House, 4, Bahadurshah Zafer Marg, New Delhi.
42. The Zonal Manager, Indian Bank, World Trade Center, Upper Ground Floor, Babar Road, New Delhi -01.
43. The Branch Manager, Indian Overseas Bank, Rachana Building, 2 Rajendra Place, Pusa Road, New Delhi.
44. The Asstt. General Manager, Dena Bank, Caltron Chamber, 18/78, Arya Samaj Road, New Delhi
45. The Zonal Manager, Bank of India, 124, Jeevan Bharti, Connaught Place, Level -3, Tower-I, New Delhi
46. The manager, Punjab National Bank, 5, Parliament Street, New Delhi
47. Zonal Manager & Deputy General Manager, United Bank of India, 108-109, Ansal Tower, 38, Nehru Place, New Delhi-110019.



48. The Deputy Manager, Union Bank of India (Pension Cell), 10184, , Aryasamaj Road, Karol Bagh New Delhi 110005.
49. The Manager, Syndicate Bank, Zonal Office, 6, Bhagavandas Road, New Delhi.
50. The Dy. Chief Officer (Accounts), Zonal Office, UCO Bank, Sansad Marg, New Delhi
51. The Manager, State Bank of India, 11, Parliament Street, New Delhi
52. The Asstt. General Manager, State Bank of Bikaner & Jaipur, Zonal Office, Ahinsa Bhawan, New Rajendra Nagar, New Delhi
53. The Branch Manager, State Bank of Hyderabad, Suryakiran Building, 19, K.G. Marg, New Delhi.
54. The Branch Manager, State Bank of Indore, M-96, Connaught place, New Delhi
55. The Manager, State Bank of Mysore, 22/1, Regal Building, New Delhi
56. The Regional Manager, State Bank of Saurashtra, C-37, Connaught Place, New Delhi.
57. The Manager, State Bank of Travancore, 18/4, Main Arya Samaj Road, Karol Bagh New Delhi 110005.
58. The Chief Manager, Andhra Bank, Zonal Office, 15 A 13 WEA Azmal Khan Road New Delhi 110005.
59. The Manager, Punjab & Sind Bank, 21 Rajendra Place, New Delhi
60. The Officer-in-Charge, Corporation Bank, Zonal Officer, 16/10, 1<sup>st</sup> Floor, Main Arya Samaj Road, Karol Bagh, New Delhi.
61. The Addl General Manager, Vijaya Bank, P6/90, , Connaught Circle, Connaught Place, Sansad Marg, Janpath, New Delhi.
62. The Officer-in-Charge, Oriental Bank of Commerce, Harsh Bhawan, E-Block, Connaught Place, New Delhi
63. The Zonal Manager, State Bank of Patiala, No.30, Parliament street, Regal Building New Delhi 110001.
64. The Secretary (Finance), Government of Andhra Pradesh, Hyderabad.
65. The Secretary (Finance), Government of Bihar, Patna.
66. The Secretary (Finance), Government of Assam, Guwahati-6
67. The Secretary (Finance), Government of Gujarat, Gandhinagar, Ahmedabad
68. The Secretary (Finance), Government of Maharashtra, Mumbai
69. The Secretary (Finance), Government of Kerala, Trivandrum
70. The Secretary (Finance), Government of Madhya Pradesh, Bhopal
71. The Secretary (Finance), Government of Tamil nadu, Chennai
72. The Secretary (Finance), Government of Karnataka, Bangalore
73. The Secretary (Finance), Government of Orissa, Bhubaneshwar
74. The Secretary (Finance), Government of Punjab, Chandigarh
75. The Secretary (Finance), Government of Himachal Pradesh, Shimla
76. The Secretary (Finance), Government of Rajasthan, Jaipur
77. The Secretary (Finance), Government of Uttar Pradesh, Lucknow
78. The Secretary (Finance), Government of West Bengal, Calcutta
79. The Secretary (Finance), Government of Manipur, Imphal
80. The Secretary (Finance), Government of Jammu & Kashmir, Srinagar
81. The Secretary (Finance), Government of Tripura, Agartala
82. The Secretary (Finance), Government of Meghalaya, Shillong
83. The Secretary (Finance), Government of Nagaland, Kohima
84. The Secretary (Finance), Government of Goa, Panaji
85. The Secretary (Finance), Government of Arunachal Pradesh, Itanagar
86. The Secretary (Finance), Delhi Government, Delhi
87. The Secretary (Finance), Government of Mizoram, Aizawal
88. The Secretary (Finance), Government of Sikkim, Gangtok
89. The Secretary (Finance), Government of Lakswadeep, Kavarati
90. The Secretary (Finance), Government of Dadar & Nagar Haveli, Silvassa
91. The Secretary (Finance), Government of Uttaranchal, Dehradun
92. The Secretary (Finance), Government of Chattisgarh, Raipur
93. The Secretary (Finance), Government of Jharkhand, Ranchi
94. The Secretary (Finance), Union Territory of Chandigarh, Chandigarh
95. The Secretary (Finance), Government of Pondicherry, Pondicherry
96. The Secretary (Finance), Government of Andaman & Nicobar Islands, Port Blair
97. The Secretary (Finance), Government of Daman & Diu, Daman
98. The Secretary (Finance), Government of Haryana , Chandigarh.

**Copy to:-**

1. The General Secretary, A.I. Federation of Pensioners' Association. T.P.M. Hall, 22, Saidapet W, Chennai.

2. The General Secretary, Railway Pensioners' Council, Kiran Kutir, Larkania Tola, Katihar
3. The Shri C.R. Chatwani, CGPA, "SHIVANANAD", 11/13, Krishna Kunj Society, Chhotunagar-7, Rajya Rd. Rajkot - 360001.
4. The Shri B.S. Dard, Secy. Genl., CGPA. 1874/2, Sector-64, S.A.S Nagar, Chandigarh- 160062
5. The Shri N.D. Das, Vice President, FCGPO, P-24C, Sagar Manna Road, Calcutta- 700060
6. The Shri M.S. Solanki, Genl. Secy. Central & Als P.A., E-1/164, Arena Colony, Bhopal, M.P. 462016.
7. The Shri S. S. Ramachandran, Secy. Genl, AICCPA, Flat No. 144, New Suryakiran Appts Plot No. 65, Patparganj, New Delhi 110092.
8. Shri M.C. Das, President, AIRRF, 12-5-149/6/C/ Vijayapuri Street, South Lallaguda, Secunderabad -17
9. Shri R. B. Kulkarni, President, AIRF, Vivekanand Housing Society, Gurumandir Road, Mumbai, Mharashtra 421201
10. The Secretary General, National Federation of Railway pensioners, 'Udayam', Kunnathurmedu, Palghat- 678013

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(FMA Form-4)

[Intimation to be given by CPPC of the concerned bank to the FA & CAO regarding stoppage of Fixed Medical Allowance (FMA) ]

To

The FA & CAO

\_\_\_\_\_ Railway.

Sir/Madam,

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

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

Encl : Copy of application received from Railway 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



**FMA Form 3 (BANK)**

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

This is to certify that on receipt of request from the following Railway 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 Railway 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 Railway Pensioner/Family Pensioner for discontinuation of FMA : |    |       |

- (a) Change of residence from area which is beyond 2.5 kms from Railway Hospital/Health Unit to area which is within 2.5 kms from Railway Hospital/Health Unit.
- (b) Residing beyond 2.5 kms from Railway Hospital/Health Unit but intend to avail OPD facility under RELHS.

\*(strike out which is not applicable)

The Railway Pensioner/Family Pensioner has given an undertaking to the Bank that the option being exercised by him/her to avail medical facility under RELHS is a one-time option and that he/she has not availed the facility of change of option from FMA to OPD or vice-versa in the past.

Encl: Copy of application and undertaking (Form 2) from Railway Pensioner/Family Pensioner.

**FMA Form 2A (UNDERTAKING FORM)**

( to be submitted in DUPLICATE by pensioners/family pensioners to his/her Pension Disbursing Authority(PDA) one copy to be retained by PDA and other copy to be furnished to Pension Sanctioning Authority by PDA)

I \_\_\_\_\_, a retired employee/ family pensioner whose \_\_\_\_\_ ( specify relation of Family pensioner with deceased Railway employee) was an employee of (Office address) \_\_\_\_\_ declare that I am residing at (residential address indicated in PPO) \_\_\_\_\_, which is beyond 2.5 KMs from the nearest Railway hospital/health unit \_\_\_\_\_ (Name of the Hospital/Health Unit as contained in Annexure III to Railway Board's letter No. PC-V/98/1/7/1/1 dated 21.04.99).

2. Accordingly, I hereby opt to claim fixed medical allowance of Rs. 1000/- per month (present rate). Necessary endorsement may please be made in my PPO in this regard. Simultaneously, I undertake that I will not avail OPD facilities at Railway hospitals/health units from the day I claim Medical Allowance. I also understand that grant of Medical Allowance is subject to the terms and conditions specified in Board's letters No. PC-V/98/1/7/1/1 dated 21.04.99 and 1.3.2004 & No. PC-V/2006/A/Med/1 dated 15.09.2009.

3. I also declare that I have not availed of any treatment as Out Door Patient for the period from \_\_\_\_\_ (indicate here the date of retirement or the date of availing OPD facility on the last occasion or 1.12.1997, whichever is later) to \_\_\_\_\_ (indicate here the date on which this declaration is signed). I may accordingly be paid arrear of Medical Allowance as per the prescribed rate for the period mentioned above.

Signature.....

Name in full.....

PPO No.....

Issued by.....

SB A/c No.....

Post office/Bank.....

Branch.....

Place.....

Date.....

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 area which is beyond 2.5 kms from Railway Hospital/Health Unit to area which is within 2.5 kms from Railway Hospital/Health Unit.

(b) I am residing beyond 2.5 kms from Railway Hospital/Health Unit but intend to avail OPD facility under RELHS.

\*(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/discontinue medical facility under RELHS is a one-time change in option and that I have not availed the facility of change of option from FMA to OPD or vice versa in the past.

Date:

(Signature of the Railway Pensioner/Family Pensioner)

Name of Railway Pensioner/Family Pensioner

ACKNOWLEDGEMENT

Received request from Shri/Ms ..... a Railway Pensioner/Family Pensioner ( PPO No. ....) for continuation/discontinuation of FMA as part of his/her pension.

Date:

Seal of the Bank

Name, Deisignation & Signature of the representative of the Bank