No. 4/37/2026-P&PW(D)(2)
Government of India
Ministry of Personnel, Public Grievances & Pensions
Department of Pension & Pensioners' Welfare

3rd Floor, Lok Nayak Bhawan,
Khan Market, New Delhi–110003
Date: 29th October, 2026

OFFICE MEMORANDUM

Subject: Requirement of medical examination for commutation of pension under CCS (Commutation of Pension) Rules, 1981 – reg.

The undersigned is directed to say that queries are received in this Department regarding the circumstances in which medical examination is mandatory for the commutation of pension under the CCS (Commutation of Pension) Rules, 1981.

2. In this regard, it is stated that by virtue of sub-rule (2) of Rule 84 of the CCS (Pension) Rules, 2021, the provisions of CCS (Commutation of Pension) Rules, 1981 are applicable with respect to the commutation of pension authorised under the CCS (Pension) Rules, 2021.

3. Rule 18 of the CCS (Commutation of Pension) Rules, 1981 provides for commutation only after medical examination for an applicant who:

(i) retires on invalid pension under Rule 39 of CCS (Pension) Rules, 2021; or
(ii) compulsorily retired from service as penalty and is granted pension under Rule 40 of CCS (Pension) Rules, 2021; or
(iii) is in receipt of compassionate allowance under Rule 41 of CCS (Pension) Rules, 2021; or
(iv) has retired from service on one of the pensions referred to in Rule 12 of CCS (Commutation of Pension) Rules, 1981 but the application for commutation has not been received by the Head of Office within one year of his retirement,

4. Such an applicant will be eligible to commute a percentage of his pension, subject to the limit specified in Rule 5 of the CCS (Commutation of Pension) Rules, 1981, after being declared fit by the appropriate medical authority.

5. The subsequent processing of the application, including addition of years to the age, withdrawal of the application and appeal against the findings of the medical authority, is to be dealt with in accordance with the relevant provisions of the CCS (Commutation of Pension) Rules, 1981.

6. All Ministries/Departments are requested circulate these provisions to all Heads of Offices and pension processing authorities under their control for information and compliance.

7. This issues with the approval of the competent authority.

29/10/26

(Keshav Madhav Sharma)
Under Secretary to the Government of India

To,

All Ministries/Departments/Organisations
(As per standard list)