No. 4/37/2026-P&PW(D)(1)
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: Commutation of pension not requiring medical examination 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 not required 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 12 of the CCS (Commutation of Pension) Rules, 1981 provides for commutation without medical examination for an applicant who is authorised any of the following classes of pension:

(i) Superannuation pension under Rule 33 under the CCS (Pension) Rules, 2021; or
(ii) Retiring pension under Rule 34 under the CCS (Pension) Rules, 2021; or
(iii) Pension on absorption in or under a corporation or company or body in terms of Rule 36 under the CCS (Pension) Rules, 2021 and who elects to receive monthly pension and retirement gratuity; or
(iv) Compensation pension on abolition of a permanent post under Rule 39 under the CCS (Pension) Rules, 1972; or
(v) Pension, in whole or in part, on finalisation of the departmental or judicial proceedings referred to in Rule 8 under the CCS (Pension) Rules, 2021 and issue of final orders thereon.

3.1 The pensions referred to in clauses (i), (ii) and (iv) above shall include the provisional pension sanctioned under Rule 62 of the Pension Rules.

4. As per rule 13 of CCS (Commutation of Pension) Rules, 1981, an applicant who is in receipt of any pension referred to in Rule 12 of these rules and desires to commute a percentage of that pension at any time after the day following retirement, but before the expiry of one year from the date of retirement, is required to submit an application in the prescribed form within one year of retirement.

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4.1 However, in the case of an applicant covered under clause (iii) of Rule 12 where the retirement order is issued with retrospective effect, the one year period shall be counted from the date on which the retirement order is issued. The one year period shall be counted from the date on which the order is issued after the finalization of the departmental or judicial proceedings in the case of an applicant covered under clause (v) of Rule 12.

5. All Ministries/Departments are requested to bring the aforesaid provisions to the notice of Heads of Offices, Pay and Accounts Offices and other pension processing authorities under their control for proper examination and timely disposal of applications for commutation.

6. 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)

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