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**IMPORTANT ADVISORY**

Gp Capt

Central Organisation ECHS  
Adjutant General's Branch  
IHQ of MoD (Army)  
ECHS Bhawan, Thimayya Marg,  
Near Gopinath Circle,  
Delhi Cantt - 110010

B/49791/FMA POLICY/AG/ECHS

24 Feb 2022

**SO ECHS, IHQ of MoD (Navy)**  
**Air HQ (VB) (D Fin P) / PD DAV (SP)**  
**HQ Southern Command (A/ECHS)**  
**HQ Eastern Command (A/ECHS)**  
**HQ Western Command (A/ECHS)**  
**HQ Central Command (A/ECHS)**  
**HQ Northern Command (A/ECHS)**  
**HQ South Western Command (A/ECHS)**  
**HQ Andaman & Nicobar Command (A/ECHS)**

**(All RCs ECHS (For Dir))**

**REGARDING RECOVERY OF EXCESS PAYMENT OF FIXED  
MEDICAL ALLOWANCE (FMA) AND TO REGULATE THE ECHS  
FACILITY IN R/O PRE-01.04.2003 ARMED FORCES PERSONNEL**

1. Reference is made to the following :-

(a) O/o the PCDA (P), Allahabad Circular No 147 issued vide letter No AT/Ors/Tech/340/MA/Vth CPC/III dated 01 Feb 2011 regarding stoppage of FMA on becoming member of ECHS.

(b) O/o the PCDA (P), Allahabad Circular No 225 issued vide letter No AT/Tech/340/Vol-III dated 31 Jan 2022 regarding stoppage of FMA on becoming member of ECHS (**copy attached**).

2. According to Govt of India, Min of Def letter No 22(01)/ US(WE)/D(Res) dated 30 Dec 2002 as amended vide even No dated 01 Apr 2003, ECHS membership is compulsory for all ESM pensioners who retire on or after 01 Apr 2003. It is optional for pensioners prior to 01 Apr 2003, however, they may opt to join the scheme only after paying their requisite contribution in a lump-sum towards the scheme through MRO and obtaining the certificate regarding stoppage of FMA from their respective PDAs. **In connection with stoppage of FMA and issue of certificate thereof, O/o the PCDA (P), Allahabad has issued various circulars to all PDAs (Banks/CPPCs/DPDOs/Treasuries/Post Master) and all concerned from time to time, as quoted at Para 1 above.**

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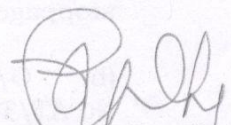
3. Despite existing instructions/orders on the subject, **various grievances with regard to non stoppage of Fixed Medical Allowance (FMA) even after issuance of 'Non Payment Certificate' and lump sum recovery thereof by PDAs (Banks/CPPCs/DPDOs/Post Offices/Treasuries) are being received in this office from ECHS members (Pre-01 Apr 2003 retirees) as well as some social groups and NGOs.** Hence, a case was taken up in this regard with O/o the CGDAs, New Delhi as well as PCDA (Pension), Allahabad and **the same was also discussed by MD ECHS during meeting with CGDA.**

4. In order to address the subject matter, PCDA (P), Allahabad has now instructed all **PDAs (Banks/CPPCs/DPDOs/ Treasuries/Post Master)** vide their Circular No 225 dated 31 Jan 2022 with regard to stoppage of FMA consequent upon their issue of **'Non Payment Certificate'** to the Pre-01 Apr 2003 ESMS (who already joined or opt to join the scheme) and recovery of overpaid FMA in monthly installments subject to prescribed condition, i.e., not more than 1/3<sup>rd</sup> of the basic pension plus dearness relief.

5. In view of the above, it is to be ensured by all concerned that **all Pre-01 Apr 2003 retirees (ECHS members) who have been getting FMA, even after issuance of 'Non Payment Certificate'** will not be denied their new ECHS Smart Card as well as medical treatment at ECHS facilities. However, all **Pre-01 Apr 2003 retirees (ECHS members)** will be directed to liaise with their respective **PDAs (Banks/CPPCs/DPDOs/Post Offices/Treasuries)** for stoppage of FMA and recovery thereof in a prescribed manner. **OIC ECHS Polyclinics to ask all the Pre-01 Apr 2003 retirees (ECHS members) to get fresh 'Non Payment Certificate' from their respective PDAs duly endorsed with original date of stoppage of FMA and to submit the same immediately to the Polyclinics.** All RCs ECHS must instruct all ECHS Polyclinics to render a completion report in this regard by 30 Apr 2022.

6. **This letter alongwith PCDA (P), Allahabad Circular No 225 dated 31 Jan 2022 may please be displayed at notice board by all Comd HQs, Stn HQs, RCs ECHS, ECHS Polyclinics, URCs & Record Offices for wide publicity amongst the veterans (Pre-01 Apr 2003 Retirees).**

7. The above has the approval of MD ECHS.

  
(Arun Chaudhary)  
Gp Capt  
Offg Dir (Proc & Fin)  
for MD ECHS

**Enclosures : O/o the CDA (Pension), Allahabad  
Circular No 225 dated 31 Jan 2022.**

**Copy to :-**

**US (WE), DoESW, GoI, MoD, Sena Bhavan, New Delhi - 110011**

**O/o CGDA, Ulan Batar Road, Palam, New Delhi - 110010**

**O/o PCDA (Pension), Draupadi Ghat, Allahabad - 211014**

**O/o JCDA (AF), Subroto Park, New Delhi - 110010**

**O/o PCDA (Navy & CG), Mumbai, Cooperage Road, Mumbai- 400039**