HEALTH · MAP #39

UPSC CMS — the exam where the government pays you 20% extra to stop practising privately

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A government medical officer draws a Non-Practising Allowance of 20% of basic pay, and taking it means accepting a bar on private practice. That single line is the whole decision. Everything else about the career, Level 10 pay, a posting you do not choose among four different employers, and a service that invented a non-functional grade to relieve its own stagnation, follows from it.

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THE 30-YEAR JOURNEY

Most career decisions on this site are about money against security, or pay against postings. This one is unusually clean, and a doctor reading it already half knows the answer. The government pays a Non-Practising Allowance of 20% of basic pay, and accepting it means accepting that you will not practise privately. So the exam is a single trade: a visible, permanent reduction against what the same qualification could earn outside, in exchange for a salary that arrives every month, a pension behind it, fixed clinical duty and the ability to stop thinking about patient volume as income. The second thing to know is that CMS is not one job. It is four employers sharing one exam, and which one you get is decided by rank and preference rather than by you.

SALARY PROJECTION

If you joined today

Figures as of September 2026

7th CPC pay matrix with DA at current rates, plus Non-Practising Allowance at 20% of basic. NPS deducted. A long-standing cap on basic plus NPA exists and is not sourced here, so senior rows are less reliable than the entry row.. The promotion conditions in the left column are primary-sourced from the health ministry's Central Health Service background paper: Senior Scale at two years of regular service, Specialist Grade I four years after that. The right column is the general-duty and administrative route, which is not traced in the same detail. Neither column covers the Railways cadre, which is a third of the intake. We update this every year.

YEAR	MILESTONE	THE SPECIALIST GRADE LADDER Timings from the health ministry's own rules	GENERAL DUTY AND ADMINISTRATION Toward JAG and its non-functional grade
0	On joining	**L10 · ₹95k** Both paths identical so far · Medical Officer	

YEAR	MILESTONE	THE SPECIALIST GRADE LADDER Timings from the health ministry's own rules	GENERAL DUTY AND ADMINISTRATION Toward JAG and its non-functional grade
6	Six years in	**Sp Gr I · ₹1.33L** Specialist Grade I Senior Scale at two years of regular service and Specialist Grade I four years after that. Both conditions come from the health ministry's background paper rather than from an estimate.	**GDMO · ₹1.15L** General duty medical officer The general-duty progression is not traced in this draft. This row is indicative and should not be read as a schedule.
20	Twenty years in	**Sr Sp · ₹1.95L** Senior specialist grades Indicative. The cap on basic plus NPA is unsourced and bites hardest at this end of the table.	**JAG / NFSG · ₹1.4L** Junior Administrative Grade, and its non-functional grade The Non-Functional Selection Grade exists specifically to relieve stagnation in the JAG, which is the service's own description of what happens to the ladder here.

Includes NPA at 20% of basic. The cap on basic plus NPA is unsourced and affects senior rows most. The Specialist Grade timings are primary-sourced; the general-duty and Railways ladders are not. Snapshot dated September 2026.

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Visual career maps for government jobs in India. Each map shows the full 30-year path: pay at every stage, promotion timelines, and the costs nobody mentions.

Salaries and rules change. Read the latest version:
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