

11/1/2025-P&PW(H)-VI
Government of India
Ministry of Personnel, Public Grievances and Pensions
Department of Pension and Pensioners' Welfare

3rd floor, Lok Nayak Bhawan
Khan Market, New Delhi
31st October, 2025

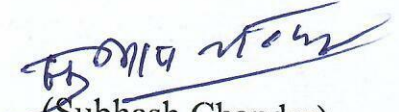
OFFICE MEMORANDUM

Subject:- **Submission of Annual Life Certificate in respect of pensioners/family pensioners living abroad.**

Every Central Government pensioner/family pensioner has to submit **Annual Life Certificate** in the month of November for further continuation of pension/family pension. In the case of a pensioner/family pensioner residing abroad, the following methods are available for submission of life certificate –

- i. In the case of a pensioner/family pensioner residing abroad and drawing his pension/family pension through any bank included in the Second Schedule to the Reserve Bank of India Act, 1934, the life certificate may be signed by a designated officer of the Bank. A pensioner/family pensioner gets exemption from personal appearance subject to production of Life Certificate signed by the above mentioned designated officer of the bank.
- ii. A pensioner/family pensioner not residing in India in respect of whom his duly authorized agent produces a life certificate signed by a Magistrate, a Notary, a Banker or a Diplomatic Representative of India is exempted from personal appearance.
- iii. In case of NRI pensioners/family pensioners who are unable to come to India for personal identification, pension/family pension may be allowed on the basis of a certificate to be issued by an authorized official of the Indian Embassy/High Commission of India or Consul of Indian Consulate in the country where the pensioner/family pensioner is residing. This certificate is to be issued on verification of Pensioner/Family Pensioner on the basis of photograph pasted in the PPO or on the basis of photograph pasted on the Passport or any other such document (CPAO SCHEME BOOKLET PARA No. 16, pg. 44 – PAYMENT OF PENSION TO NRI PENSIONERS).

iv. In case the pensioner/family pensioner is unable to visit the Embassy of India/Consulate, he/she may submit requisite documents by post to the Embassy/Consulate, including Doctor's Certificate showing the pensioner's/family pensioner's inability to present himself/herself in person. Embassy of India/High Commission/ Indian Consulate may also assist pensioners/family pensioners in submission of the Life Certificate. (CPAO SCHEME BOOKLET PARA No. 16, pg. 44 – Payment of Pension to NRI Pensioners -SCHEME FOR PAYMENT OF PENSIONS To CENTRAL GOVERNMENT CIVIL PENSIONERS By AUTHORISED BANKS (Fifth Edition, July 2021)


(Subhash Chander)

Under Secretary to the Govt. of India
Tel. No. 24644631

Copy to:

1. Secretary, CPV and Overseas Indian Affairs
2. Secretary Department of Financial Services
3. Chairman, Railway Board
4. Secretary, Ex-Servicemen Welfare
5. Secretary Posts
6. Secretary Telecom
7. Controller General of Accounts, Department of Expenditure
8. CMDs/MDs of all the Pension Disbursing Banks
9. Head of CPPCs of All Pension Disbursing Banks.
10. NIC: - for posting on website of this Department.
11. All Pensioners' Associations under Pensioners' Portal: - for giving wide publicity among pensioners.