

**No. 1(8)/2021-P&PW(H)-7468**  
Government of India  
Ministry of Personnel, Public Grievances and Pensions  
Department of Pension and Pensioners' Welfare

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8<sup>th</sup> Floor, B-Wing, Janpath Bhawan  
Janpath, New Delhi-110001  
Dated the 30<sup>th</sup> September, 2022

**OFFICE MEMORANDUM**

**Subject: Submission of Annual Life Certificate**

Every Central Government pensioner has to submit **Annual Life Certificate** in the month of November for further continuation of pension. It has been observed that a large number of Central Government pensioners physically visit bank branches for this purpose.

2. As a measure to enable an additional exclusive window to very senior pensioners, this Department, vide its OM No. 1/20/2018-P&PW(E) dated 18.07.2019, has allowed the pensioners in the age group of 80 years and above, to submit Annual Life Certificate from 1<sup>st</sup> October onwards, instead of 1<sup>st</sup> November onwards, every year.

3. The different modes available to a pensioner for submission of Annual Life Certificate are once again summarized for Pensioners' awareness. An Annual Life Certificate can be submitted manually or digitally as per convenience of the pensioner by following modes: -

- i. Life certificate can be recorded by Pension Disbursing Authorities (PDAs), if the pensioner physically appears before the PDA.
- ii. Personal appearance of a pensioner will not be required, if the pensioner submits the life certificate form signed by any 'designated official'. In accordance with para 14.3 of the Scheme Booklet issued by CPAO, a pensioner who produces a life certificate in the prescribed form, signed by persons specified, is exempted from personal appearance. A list of designated officials specified for signing the Life Certificate as per the scheme booklet of CPAO is attached as **Annexure-I**.

- iii. Pensioners can submit Life Certificate online through **Jeevan Pramaan Portal**. The process of submission of Digital Life Certificate through “Jeevan Pramaan” may be seen at <https://youtu.be/nNMlkTYqTF8>. UIDAI has provided details of all biometric devices which are permissible for capturing biometrics of a person. Pensioners may visit the site [www.uidai.gov.in](http://www.uidai.gov.in) to get information of all such devices.
- iv. **India Post Payments Bank (IPPB)** of Department of Posts along with Meity have successfully launched the initiative of the Department of Pension & Pensioners’ Welfare: **“Doorstep Service for submission of Digital Life Certificate through Postman”** in November 2020. IPPB is utilizing its national network of more than 1,36,000 access points in Post Offices and more than 1,89,000 Postmen & Gramin Dak Sevaks with smart phones and biometric devices to provide Doorstep Banking Services for generation of Digital Life Certificates. For leveraging this facility through a mobile phone, a pensioner has to download **“Postinfo APP”** from Google Play store. The process of submission of Digital Life Certificate through Postmen/Gramin Dak Sevaks may be seen at [https://youtu.be/cERwM\\_U7g54](https://youtu.be/cERwM_U7g54).
- v. **Doorstep Banking** is also available through the **Alliance comprising 12 Public Sector Banks which do “Doorstep Banking”** for its customers in 100 major cities of the country under Ease of Banking reforms. PSB Alliance has introduced the service for collection of Life Certificates under the umbrella of Doorstep Banking. DSB Agent shall visit the doorstep of Pensioner to render the service. Service can be booked by the pensioner through any of the 3 channels i.e. Mobile App, Website or Toll Free Number.
- Mobile App i.e **“Doorstep Banking (DSB)”** can be downloaded from Google Playstore.
  - Pensioners can access through Web Browser i.e <https://doorstepbanks.com/> & <https://dsb.imfast.co.in/doorstep/login>
  - Through Toll free Number:- 18001213721,18001037188.

vi. Pensioners can also submit Life Certificates using the **Face Authentication** technology system based on UIDAI Aadhaar software whereby it is possible to generate a Digital Life Certificate from any Android based smart phone by capturing the live photograph of the pensioner for online submission on the Jeevan Pramaan mobile application. The process flow for generating DLCs through Face Authentication is available on DoPPW's Pensioners' Portal → Jeevan Pramaan → Process flow of face authentication technique for DLC generation. (<https://pensionersportal.gov.in/Document/Face%20Authentication%20Processes%20of%20Jeevan%20Pramaan%20App%20.pdf>).

4. All Pension Disbursing Authorities are requested to take note of this OM for compliance and give wide publicity of the same amongst pensioners.
5. This issues with the approval of the competent authority.



(Ashok Kumar Singh)

Under Secretary to the Govt. of India

Tel. No. 23310108

To

1. CMDs/CPPCs of all Pension Disbursing Banks and Pension Disbursing Authorities.
2. Central Pension Accounts Office (CPAO), Ministry of Finance, Department of Expenditure, Trikot-II, Bhikaji Cama Place, New Delhi.
3. Chairman, Railway Board, Ministry of Railways, Rail Bhawan, New Delhi.
4. Secretary, Ministry of Defence, South Block, New Delhi.
5. Secretary, Department of Ex-Servicemen Welfare, South Block, New Delhi.
6. Secretary, Department of Financial Services, Jeevan Deep Building, Sansad Marg, New Delhi.
7. Secretary, Department of Telecommunications, Sanchar Bhavan, New Delhi.
8. Secretary, Department of Posts, Dak Bhavan, New Delhi
9. All Chief Secretaries of States.
10. NIC: -for posting on website of this Department.
11. All Pensioners Associations under Pensioners' Portal: - for giving wide publicity among pensioners.

List of persons specified for signing the Life Certificate (para 14.3 of Scheme Booklet by CPAO)

- i. A person exercising the powers of a Magistrate under the Criminal Procedure code;
- ii. A Registrar or Sub-Registrar appointed under Indian Registration Act;
- iii. A Gazetted officer of the Government;
- iv. A Police Officer not below the rank of Sub-Inspector in-charge of a Police Station;
- v. A Postmaster, a departmental Sub-Postmaster or an Inspector of Post Offices;
- vi. A Class-I officer of the Reserve Bank of India, an officer (including Grade II officer) of the State Bank of India or of its subsidiary;
- vii. A Justice of Peace;
- viii. A Block Development Officer, Munsif, Tehsildar or Naib Tehsildar;
- ix. A Head of Village Panchayat, Gram Panchayat, Gaon Panchayat or an
- x. Executive Committee of a Village;
- xi. A Member of Parliament, of State legislatures or of legislatures of Union Territory Governments/Administrations;
- xii. Treasury Officer.