

No.1/20/2016-P&PW(E)  
Government of India  
Ministry of Personnel, Public Grievances & Pension  
Department of Pension & Pensioners' Welfare

3<sup>rd</sup> floor, Lok Nayak Bhavan,  
Khan Market, New Delhi,  
Dated November 14, 2017

**OFFICE MEMORANDUM**

Subject: **Submission of Life Certificate-reg.**

The undersigned is directed to say that instructions have been issued from time to time for submission of Digital Life Certificate (i.e. Jeevan Praman) during the month of November every year. Complaints have been received in this Department that some senior pensioners are facing problems in submission of Digital Life Certificate due to non-acceptance of their biometrics (finger-prints) by the system and some branches of banks are refusing to accept physical life certificate submitted by such pensioners. This Department has taken a serious note of such complaints.

2. All Pension Disbursing Banks are therefore advised that where the finger prints of a pensioner are not accepted by the system, the alternate mechanism of biometric, i.e. Iris scanning, may be used in such cases. In case, however, it is not possible to have Digital Life Certificate either through finger prints or through Iris scanning, the physical life certificate submitted by the pensioner may be accepted to avoid any harassment to the pensioner. In no case a pensioner should be returned without accepting his life certificate on account of non-acceptance of his biometric by the system.

3. Instances have also been brought to the notice of this Department that some bank branches are insisting on personal appearance of pensioners for submission of life certificate even in cases where a pensioner is unable to appear in person on account of serious illness / incapacity. Instructions have been issued from time to time for obtaining life certificate in such cases. The following instructions issued in this regard are reiterated for strict compliance by all the pension disbursing banks:-

- a. In view of the difficulties faced by old and infirm pensioners, banks should make concrete effort to provide the facility of obtaining life certificate from the premises/residence of such pensioners in accordance with para 15.2 of the Scheme Booklet issued by CPAO and RBI's Notification no. RBI/2017-18/89 DBR, No. Leg.BC 96/09.07.05/2017-18 dated November 9, 2017.
- b. In the case of sick and infirm pensioners, personal appearance may be exempted if a life certificate in the prescribed form signed by persons specified in CPAO 's circular No. CPAO/Tech/Grievances/2010-11/531, dated 30-06-2011 and OM No. CPAO/Tech/Life Certificate/2014-15/31-72, dated 30-01-2015 is produced on his behalf (enclosed).

In the light of the above, all pension disbursing banks are advised to strictly adhere to the above guidelines.

Encl: As above.



(Sujasha Choudhury)  
Director

To  
All CMD's of the Banks

Government of India  
Ministry of Finance  
Department of Expenditure  
Central Pension Accounting Office  
Trikoote-II, Bhikaji Cama Place  
New Delhi - 110 066

No. CPAO/Tech/Life Certificate/2014-15/31-72

Dated

30.01.2015

OFFICE MEMORANDUM

**Sub: Exemption from Physical Appearance for the Purpose of Life Certificate**

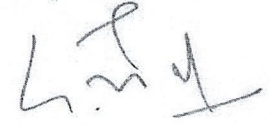
Department of Pension & Pensioners' Welfare in its agenda points for the ensuing SCOVA meeting on 03.02.2015 circulated vide their O.M. No. 42/39/2014-P&PW(G) dated 27.01.2015, has raised the issue of non-adherence of extant Rules with regard to submission of Life Certificate by authorized banks. It has been reported to the Department that some bank branches are insisting on personal appearance of pensioners for submission of Life Certificate alongwith PPOs.

2. Attention is invited to the amendment to the "Scheme for Payment of Pension to Central Government Civil Pensioners by Authorized Banks", issued vide Correction Slip No. 14. The Correction Slip No. 14 facilitates the pensioners to exempt to appear physically in the bank for the purpose of Life Certificate in November every year subject to the condition that the Life Certificate must be signed by any of the authority specified in the Correction Slip No. 14 (copy enclosed).

3. Moreover, as a part of Prime Minister's Mission "Digital India" and with the development of software application by Deptt. of Information Technology circulated as Correction Slip No. 22 to the "Scheme for Payment of Pension to Central Government Civil Pensioners by Authorized Banks", the pensioners can prove their existence through Aadhaar based authentication of Life Certificate.

4. In the light of above, the Pension Account Holding Branches (PAHBs) of all authorized banks may be instructed to strictly adhere to the existing norms and do not harass the pensioners/family pensioners by insisting upon presenting themselves physically in the bank if their Life Certificate is submitted duly signed by the authority specified in Correction Slip No. 14 to the "Scheme for Payment of Pension to Central Government Civil Pensioners by Authorized Banks" including Aadhaar based authentication of Life Certificate.

Encls: as above



(D.K. Saini)  
Sr. Accounts Officer

To

Heads of all the CPPCs of Authorized Banks (As per List)

**Government of India  
Ministry of Finance  
Department of Expenditure  
Central Pension Accounting Office  
Trikoot-II, Bhikaji Cama Place  
New Delhi**

**CPAO/Tech/Grievances/2010-11/531**

**30-06-2011**

To

All General Manager  
Nodal Officer

**Circular**

**Subject: Amendment to Para 15.2 ( P-11 of Scheme Booklet 4<sup>th</sup> Edition, 3<sup>rd</sup> Dec. 2004) – Submission of Life Certificate-regarding**

Reference is invited to Para 15.2 of Scheme Booklet for submission of life certificate in November each year by the pensioner. In order to facilitate submission of Life Certificate by pensioners, Para 15.2 is being amended to include provisions of Rule 343 of Central Treasury Rules(CTR) to be read as Para 15.2(i).

Para 15.2(i) states:

A pensioner who produces a life certificate in the prescribed form in Annexure –XVII signed by any person specified hereunder, however, is exempted from personal appearance- :-

- (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 Government servant;
- (iv) A Police Officer not below the rank of Sub-Inspector in –charge of a Police Station;
- (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 pensioned Officer who, before retirement, exercised the powers of a magistrate;
- (viii) A Justice of Peace;
- (ix) A Block Development Officer, Munsif, Tehsildar or Naib Tehsildar;
- (x) A Head of Village Panchayat, Gram Panchayat, Gaon Panchayat or an Executive Committee of a Village;
- (xi) A Member of Parliament, of State legislatures or of legislatures of Union Territory Governments /Administrations.
- (xii) Treasury Officer.

In the case of a pensioner drawing his pension through a Public Sector Bank the life certificate may be signed by an officer of a Public Sector Bank. In the case of a pensioner residing abroad and drawing his pension through any other bank included in the Second Schedule

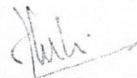
to the Reserve Bank of India Act, 1934, the life certificate may be signed by an officer of the Bank, A pensioner get exemption from personal appearance subject to production of Life Certificate signed by the above mentioned officer of the bank.

A pensioner not resident 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 special appearance.

The contents of the **Para 15.1** (P-11 of Scheme Booklet 4<sup>th</sup> Edition, 3<sup>rd</sup> Dec. 2004) stands unaltered.

It is requested that vide publicity and circulation be given to all the branches of your bank for strict compliance.

**This has the concurrence of O/O Controller General of Accounts vide its U.O.No.1(7)(4)/2010/TA/171 dated 18<sup>th</sup> April 2011 and U.O. No.1(7)/CPAO/Scheme Book/2005/TA/254 dt. 28.06.2011.**



(H.Atheli)

Dy. Controller of Accounts