



सां/No.: 5-1(49)/2008-PD

दिनांक/Dated: 03.06.2020

प्रेषक /From: संयुक्त सचिव (प्रशासन)  
Joint Secretary (Admn.)

सेवा में / To: सी.एस.आई.आर के सभी राष्ट्रीय प्रयोगशालों/संस्थाओं/इकाईयों के निदेशक/प्रमुख  
The Directors/Heads of all National Labs./Instts./Units of CSIR

महोदय/Sir / महोदया/Madam,

I am directed to forward herewith the copy of the following Government of India, Ministry of Personnel, Public Grievances & Pension, DOPT Circulars for information, guidance and compliance:

क्रम सं S. No	सं / No.	विषय/ Subject
1	No. 12/4/2020-P&PW(C) dated 17.01.2020	Obtaining of Life Certificate by Banks from the doorstep of the pensioner – reg.
2	No. 12/5/2020-P&PW(C)6363 dated 20.02.2020	Consolidated instructions on Life Certificate and commencement of family pension if pensioner / family pension is living abroad–reg.

भवदीय/Yours faithfully,

(बी. के. सिंह /B. K. Singh)  
उप सचिव (नीति प्रभाग) / DS(PD)

संलग्न/Encl. :यथोपरि/As above

प्रतिलिपि/Copy to:

1. प्रमुख, आईटी डिवीजन - इस सर्कुलर पत्र को वेबसाइट और नीति रिपोजिटरी पर उपलब्ध कराने के अनुरोध के साथ / Head, IT Division with the request to make this circular letter available on the website & Policy Repository.
2. कार्यालय प्रति / Office copy



No.12/4/2020-P&PW(C)-6300  
Government of India  
Ministry of Personnel, Public Grievances & Pension  
Department of Pension & Pensioners' Welfare

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8th Floor, Janpath Bhawan,  
Janpath, New Delhi-01.  
Dated: January 17, 2020

**CIRCULAR**

Subject: Obtaining of Life Certificate by Banks from the doorstep of the pensioners

The undersigned is directed to say that instructions have been issued from time to time, for submission of Life Certificate by pensioners, in the month of November every year. Attention is also drawn to the following circulars, meant to facilitate submission of Life Certificate by Pensioners and ensure Ease of Living for them:

- i. CPAO/Tech/Grievances/2010-11/531, dated 30.06.2011, issued by Central Pension Accounting Office, New Delhi, which provides for exemption from personal appearance by Pensioners submitting Life Certificate, if the prescribed form in Annexure-XVII of Para 15.2(i) of Scheme Booklet, is signed by certain specified authorities.
- ii. CPAO/Tech/Life Certificate/2014-15/31-32, dated 30.01.2015, issued by Central Pension Accounting Office, New Delhi, which highlights the Digital Life Certificate mode of submission as part of Prime Minister's "Digital India" scheme.
- iii. RBI/2014-15/587, dated 07.05.2015, issued by the Reserve Bank of India, prescribing mandatory issue of acknowledgement to Pensioners on submission of Life Certificates and promoting the use of Digital Life Certificates among Pensioners, which would eliminate the need for their physical presence at branches.
- iv. RBI/2017-18/89, dated 09.11.2017, issued by Reserve Bank of India, directing Banks for enabling Ease of submitting Life Certificate, whereby a Pensioner can submit Life Certificate in any branch of the pension paying Bank and the same is uploaded promptly in CBS by the receiving branch itself. It also directs all Banks to ensure Door-step submission of Life Certificate facility, along with Banking facility to all senior citizens of more than 70 years of age and differently abled or infirm persons, including pick up of cash and delivery of cash against withdrawal.
- v. OM No. 1/20/2016-P&PW(E), dated 14.11.2017, issued by Department of Pension & Pensioners' Welfare, which re-iterates RBI's concern w.r.t. old/infirm pensioners, for whom Banks should make concrete efforts to provide the facility of obtaining Life Certificate from their premises/residence and exempt personal appearance.
- vi. OM No. 1/20/2018-P&PW (E), dated 18.07.2019, issued by Department of Pension & Pensioners' Welfare, which prescribes that pensioners aged 80 years and above may be allowed to give their Life Certificate w.e.f. 1<sup>st</sup> October every year, which would be valid till 30<sup>th</sup> November of the subsequent year, in order to provide Senior pensioners with an exclusive window at Banks, for the activity and avoid the general rush.

(2) In spite of detailed instructions, as brought out above, it has been observed that a large number of pensioners (around 8-10 percent) are unable to submit their Life Certificate by the stipulated date, i.e. 30<sup>th</sup> November every year on account of various reasons. The pension disbursing authorities/banks are constrained to discontinue disbursement of their monthly pension, in such cases, due to non-submission of the Life Certificate. Such pensioners face a lot of difficulty in re-commencement of their pension.



(3) In order to promote Ease of Living for Pensioners and minimize the cases of non-submission of Life Certificate by the pensioners and ensure uninterrupted disbursement of pension to them, in addition to the instructions contained in Para 1 above, the following instructions are hereby issued for strict compliance: -

- i. All Pension disbursing banks shall send SMSs/E-mails to the pensioners on 24<sup>th</sup> October, 1<sup>st</sup> November, 15<sup>th</sup> November and 25<sup>th</sup> November, every year reminding them to submit their Annual Life Certificate by the stipulated date, i.e. 30<sup>th</sup> November.
- ii. All Pension disbursing banks shall make an exception list, as on 1<sup>st</sup> December every year, of those pensioners who fail to submit their Life Certificate by 30<sup>th</sup> November and send SMS/E-mail to the pensioners included in the aforesaid exception list advising them to submit the Life Certificate at the earliest to avoid discontinuation of their pension. The Bank shall also ask such pensioners, through SMS/E-mail, as to whether they are interested in submission of Life Certificate through a doorstep visit by the bank. Wherever a call centre /App based facility is available, Banks should also encourage taking request for doorstep visits through such modes. The banks shall not charge any Pensioner more than Rs. 60/- for such a doorstep visit. In line with the Reserve Bank of India circular, RBI/2014-15/587, dated 07.05.2015, all banks shall encourage promoting Life Certificate through Digital means.
- iii. As regards pensioners who have failed to submit their Life certificate in the year 2019, the banks will prepare an exception list of such pensioners immediately and follow the steps mentioned in sub-para 3(ii) above.
- iv. The CPPCs of Pension Disbursing Banks (in case of more than 1 CPPC in any Bank, then one nominated official on behalf of the bank as a whole) shall report to the Department of Pension & Pensioners' Welfare in the months of January, February and March respectively the total number of Central Govt Pensioners who have given the Life Certificate, the total number of Pensioners who have not given their Life Certificate, along with a break-up of the certificates submitted physically and through digital means, on the following email address: [rajesh.kr73@nic.in](mailto:rajesh.kr73@nic.in)

(4) CPPCs/Branches of your bank may be advised to strictly comply with the above instructions. The banks are also requested to give wide publicity by putting up these instructions in their websites and also on the notice boards of the branches of the bank etc.

This is issued with the approval of competent authority.  
Hindi version will follow.

*Rajesh Kumar*  
(Rajesh Kumar)  
Under Secretary to the Government of India  
Tel No. 23310108

To,  
CMDs of all Pension Disbursing Banks

Copy for information to: (1) Central Pension Accounts Officer, CPAO-Trikoot-II, Bhikaji Cama Place, New Delhi (2) Department of Financial Services, Jeevan Deep Building, Sansad Marg, New Delhi



No.12/5/2020-P&PW(C)-6363  
Government of India  
Ministry of Personnel, Public Grievances & Pension  
Department of Pension & Pensioners' Welfare

8<sup>th</sup> Floor, Janpath Bhawan,  
Janpath, New Delhi-01  
Dated: 20<sup>th</sup> February, 2020

**CIRCULAR**

**Subject: Consolidated instructions on Life Certificate and commencement of family pension if pensioner / family pensioner is living abroad**

This Department has been receiving grievances of pensioners residing abroad mentioning the difficulties and inconvenience faced by them with respect to submission of life certificate as well as commencement/continuation of family pension. Instructions have already been issued from time to time on the above subject in order to ensure Ease of Living for them. The circulars have been consolidated and are as under:-

- i. **In the case of a pensioner residing abroad, the following methods are available for submission of life certificate –**
  - a. If he/she is drawing pension through any 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.
  - b. An authorized official of the Embassy of India/High Commission of India/Indian Consulates may issue the life certificate.
  - c. In case the pensioner is unable to visit the Embassy/Consulate, he/she may submit requisite documents by post to the Embassy/Consulate, including Doctor's Certificate showing the 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.
  - d. A Pensioner, not resident in India, in respect of whom a duly authorized agent produces a Life Certificate, signed by a magistrate or a notary or an officer of an Indian authorized Bank or Diplomatic Representative of India, is exempted from special appearance.
  - e. There have been complaints that life certificate submitted over the counter of pension paying branches are misplaced causing delay in payment of monthly pension. In order to alleviate the hardship faced by pensioners, agency banks are instructed to mandatorily issue duly signed acknowledgements. They were also advised to consider entering the receipt of life certificate in CBS and issue a system generated acknowledgements which would serve the twin purpose of acknowledgement as well as real time updation of records.

(RBI/2018-19/1 DGBA.GBD.No.-1/31.02.007/2018-19, dated 2<sup>nd</sup> July, 2018)

**P.T.O**



ii. For commencement of family pension, after demise of a pensioner residing abroad following procedure will be followed –

- a. In case the pensioner and spouse are holding a joint account, the requirement of Form 14 has been dispensed with. The spouse may inform the pension disbursing Bank of the death of the pensioner and request the bank for commencement of family pension, through a simple letter. He/she may enclose a copy of death certificate of the pensioner, PPO, proof of his/her own age/date of birth and an undertaking for recovery of excess payment. In other cases, i.e., where the pension is not being credited to the joint bank account of the pensioner, Form 14 will be continued to be obtained by the banks from the family pensioner. However, the condition of attestation of Form 14 has been done away with and witnessing by two persons has been considered as sufficient.

*(G.I. D/o of Pension & Pensioners' Welfare's O.M No.1/27/2011-P&PW(E)  
dated, 20<sup>th</sup> September, 2013)*

- b. In case of family pensioners who are unable to visit to India for personal identification, they may be allowed pension/family pension on the basis of a certificate to be issued by an authorized official of the Embassy of India/High Commission of India/Indian Consulate in the country where the pensioner is residing. This certificate is to be issued on verification of Pensioner/Family Pensioner on the basis of the photograph available in the PPO or on the basis of the photograph available on the Passport.

*(CGA's Authority No.-F.No.1(7)/CPAO Scheme Book/2005/TA/585 dated 22.09.2006)*

2. CPPCs/Branches of all the Pension disbursing banks may be advised to strictly comply with the above instructions.

This issues with the approval of competent authority.

*Rajesh Kumar*  
(Rajesh Kumar)

Under Secretary to the Government of India

Tel. No.23310108

To,

1. Chairman, Railway Board
2. Secretary, CPV and Overseas Indian Affairs
3. Secretary, Department of Financial Services
4. Secretary, Ex-Servicemen Welfare
5. Secretary Posts
6. Secretary Telecom
7. Controller General of Accounts, Department of Expenditure
8. MDs of all the Pension Disbursing Banks
9. Head of CPPCs of All Pension Disbursing Banks.
10. Coordination Division, Ministry of External Affairs, Room No 29 A, South Block, New Delhi-01.
11. Central Pension Accounts Officer, CPAO, Trikoot-II, Bhikaji Cama Place, New Delhi.
12. NIC: - for posting on the website of the Department.