

भारत सरकार  
वित्त मन्त्रालय, व्यय विभाग  
केन्द्रीय पेंशन लेख कार्यालय  
त्रिकूट-II भीकाजी कामा प्लेस  
नई दिल्ली-110066  
फोन : 26174596, 26174456, 26174438



GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF EXPENDITURE  
CENTRAL PENSION ACCOUNTING OFFICE  
TRIKOOT-II, BHIKAJI CAMA PLACE,  
NEW DELHI-110066  
PHONES : 26174596, 26174456, 26174438

CPAO/IT&Tech/Life Certificate/2 Vol-V/2018-19/147

23.10.2018

### OFFICE MEMORANDUM

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

It has been observed that the Authorized Banks are not adhering to extant rule regarding submission of life certificate issued vide OM No. CPAO/Tech/Life Certificate/2014-15/31-72 dated-30.01.2015 and subsequent OM No. CPAO/Tech/Life Certificate/2 Vol-V/2017-18/178 dated-08.01.2018 (Copies Enclosed). At present following three options are available with pensioner/family pensioner to authenticate his/her life:

- I. By presenting himself/herself to the authorised bank officer to record the life certificate.
- II. According to Para 15.2 of the "Scheme for Payment of pension to Central Civil Pensioner" which states that "In case a pensioner is unable to obtain a life certificate from an authorised Bank officer on account of serious illness/incapacitation etc., an intimation to this effect supported by a medical certificate from a registered medical practitioner about his inability to appear in person may be sent to officer-in-charge of the paying branch so that the latter may nominate an officer to visit the pensioner at his/her residence/hospital for the purpose of recording the life certificate". Further, vide Correction Slip No. 14 of "Scheme for payment of pension to Central Government Civil Pensioners by Authorized Banks" (Copy Enclosed), a pensioner who produces a life certificate in the prescribed form in Annexure-VII signed by any person specified in the said Correction Slip, is exempted from personal appearance.
- III. 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 per Correction Slip No. 22 to the "Scheme for payment of pension to Central Government Civil Pensioners by Authorized Banks" (Copy Enclosed) the pensioner can prove their existence through Aadhaar based authentication of Life Certificate.

In spite of above provisions some banks are insisting on appearing physically in the banks causing inconvenience to the pensioners. All Heads of CPPCs/Government Business Departments are advised to ensure that all the above options are honoured by the respective branches of Authorized Banks.

Encl:- As above

  
23/10  
(Md. Shahid Kamal Ansari)  
(Asstt. Controller of Accounts)  
Ph No.011-26103074

To

1. Heads of CPPCs of all Banks
2. Heads of Government Business Divisions of all Banks (As per list)

Government of India  
Ministry of Finance  
Department of Expenditure  
Central Pension Accounting Office  
Trikoot-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**

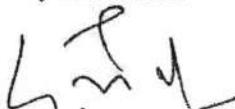
Department of Pension & Pensioners' Welfare in its agenda points for the ensuing SCOVA meeting on 03.02.2015 circulated vide their O.M. No. 42/39/2014-P&PW(G) dated 27.01.2015, has raised the issue of non-adherence of extant Rules with regard to submission of Life Certificate by authorized banks. It 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)**

भारत सरकार  
वित्त मन्त्रालय, व्यय विभाग  
केन्द्रीय पेशन लेख कार्यालय  
त्रिकूट-II भीकाजी कामा प्लेस  
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GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF EXPENDITURE  
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NEW DELHI-110066  
PHONES : 26174596, 26174456, 26174438

CPAO/Tech/Life Certificate/2 Vol-V/2017-18/178

08.01.2018

### OFFICE MEMORANDUM

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

Attention is invited to this office OM No. CPAO/Tech/ Life Certificate/2014-15/31-72 dated-30.01.2015 (copy enclosed). At present following three options are available with the pensioners/family pensioners to authenticate his/her life:-

- (i) By presenting himself/herself to the authorised bank officer to record the life certificate.
- (ii) By producing a Life Certificate in the prescribed proforma signed by any of the person specified in para 15.2 of the Scheme for Payment of pension to Central Civil Pensioner (copy enclosed).
- (iii) Through Aadhaar based Biometric Authentication System.

But, it has been observed that some banks are insisting to appear physically in the banks causing inconvenience to the pensioners. All Heads of CPPCs/Government Business Departments are advised to ensure that all the above options are honoured by the Authorised Banks.

Encl:- As above

  
(Md. Shahid Kamal Ansari)  
(Asstt. Controller of Accounts)

To

1. Heads of CPPCs of all Banks
2. Heads of Government Business Divisions of all Banks (As per list)

Copy for information to:-

- i) Sr.PPS to CGA, O/o the CGA, Mahalekha Nyantrak Bhawan, E-Block, General Pool Office (GPO) Complex, INA, New Delhi.
- ii) PPS to Addl. CGA (VP), Mahalekha Nyantrak Bhawan, E-Block, General Pool Office (GPO) Complex, INA, New Delhi.
- iii) Director, DP&PW, Lok Nayak Bhawan, Khan Market, New Delhi - 110003.
- iv) PS to CC (P), CPAO, New Delhi
- v) PA to CA, CPAO, New Delhi
- vi) Sr. TD(NIC), CPAO, New Delhi
- vii) Sr. AOs of all the Sections of CPAO.

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

CPAO/Tech/Grievance (LF)/10-11/ 533

Dt. 2.12.2011

Amendment to the Scheme for Payment of Pension to Central Government Civil Pensioners by Authorized Banks (Fourth Edition, 3<sup>rd</sup> December, 2004)

Correction Slip No. 14

**Addition after para 15.2 (P-11 of Scheme Booklet 4<sup>th</sup> Edition, 3<sup>rd</sup> Dec. 2004).**

**(In continuation)**

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;
- (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 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 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.

Below Annexure XVII (P-44 of Scheme Booklet 4<sup>th</sup> Edition, 3<sup>rd</sup> Dec. 2004)

For "Para 15.1" read "Paras 15.1 and 15.2"

(O/o CGA U.O. No. - 1(7)/CPAO/Scheme Book/2005/TA/254 dt. 28.06.2011).

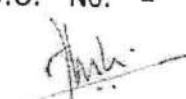
**Correction Slip No.15**

**Annexure XVIII-(P-46 of Scheme Booklet 4<sup>th</sup> Edition, 3<sup>rd</sup> Dec. 2004)**

Non-Employment/Re-employment Certificate.

The existing Serial No. at (B) & (C) may be read as (A) & (B).

(CGA's U.O. No.- 1(7)(1)2000/TA/377 dated 19.08.2003) & U.O. No. - 1(7)/CPAO/Scheme Book/2005/TA/254 dt. 28.06.2011.



**(H. Atheli)**  
**Dy. Controller of Accounts**

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

CPAO/Tech/Amdt-Sch. Book/2014-15

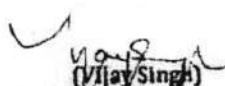
dated: 10.11.2014

Amendment to the Scheme for Payment of Pensions to Central Government Civil  
Pensioners by Authorized Banks (Fourth Edition, 3rd December, 2004)

Correction Slip-22

Addition under Para 15.2 as S.No. (xiii)

(xiii)A life Certificate issued online by a Government Agency as a result of Aadhaar Biometric Authentication will also be accepted as a valid certificate. This document may be accessed through a Website (to be notified separately) by the Pension Disbursing Agency without insisting either on personal appearance of the pensioner or Life certificate by the competent authority referred above

  
V. Jay Singh  
Sr. Accounts Officer (Tech)

Authority:- Approval of Controller General of Accounts in file No. 1(7)/CPAO  
Scheme Booklet/ 4th Edition/2005/TA on date 10.11.2014.

**ANNEXURE-XVII**  
**(See para 15.1 page 11 of**  
**CPAO's Scheme Booklet)**

**Part-A (Every year)**  
**LIFE CERTIFICATE**  
(To be submitted by Pensioner once a year in November)

Certified that I have seen the pensioner Shri/Smt./Ms. \_\_\_\_\_  
(Name of Pensioner)  
holder of Pension Payment Order No. \_\_\_\_\_ and that he/she is alive on this date.

1. Present address of the pension/family pensioner.
2. Telephone/Mobile number.

Name	
Place:	Designation of Authorised Officer
Date:	Seal