



CPAO/IT&Tech/Life Certificate/2 Vol-V/2019-20/146

13.11.2019

OFFICE MEMORANDUM

Subject:- Submission of 'Life Certificate'.

It has been observed that Authorized Banks are not adhering to the extant rules 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, OM No. CPAO/Tech/Life Certificate/ 2 Vol-V/2017-18/147 dated-23.10.2018 and OM No. CPAO/Tech/Life Certificate/ 2 Vol-V/2017-18/64 dated 26.07.2019 (Copies Enclosed).

2. This office is receiving number of grievances from pensioners that Banks are insisting on submission of life certificate online and not accepting the life certificate submitted in physical form.

3. It is reiterated that at present, the 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.

4. All Heads of CPPCs/Government Business Departments are requested to direct concerned officials of Bank branches to strictly adhere to the provisions mentioned above and accept the life certificate physically or electronically from the pensioners.

This issues with the approval of Chief Controller (Pensions).

Encl:- As above

(Md. Shahid Kamal Ansari)
(Dy. 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)

Copy to:-

1. Sr.PS to CGA, O/o the CGA, Mahalekha Niyantarak Bhawan, E-Block, General Pool Office (GPO) Complex, INA, New Delhi.
2. PS to Addl. CGA, Mahalekha Niyantarak Bhawan, E-Block, General Pool Office (GPO) Complex, INA, New Delhi.
3. PS to Jt. CGA (GBA), O/o the CGA, Mahalekha Niyantarak Bhawan, E-Block, General Pool Office (GPO) Complex, INA, New Delhi.
4. PS to CC (P), CPAO, New Delhi
5. The General Manager, Reserve Bank of India, Opp. Mumbai Central Railway Station, 4th Floor, Byculla, Mumbai- 400 008
6. The Director, DP&PW, Lok Nayak Bhawan, Khan Market, New Delhi - 110003.
7. Sr. TD (NIC), CPAO, New Delhi



(Dy. Controller of Accounts)

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

CPAO/Tech/Grievance (LF)/10-11/553

Dt 20.12.2011

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

Correction Slip No. 14

Addition after para 15.2 (P-11 of Scheme Booklet 4th Edition, 3rd 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 4th Edition, 3rd 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 4th Edition, 3rd 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
Trikot II, Bhikaji Cama Place
New Delhi 110 066

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

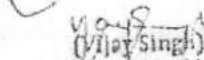
dated: 10.11.2014

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


(Vijay 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.

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

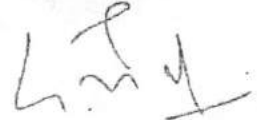
Department of Pension & Pensioners' Welfare in its agenda points for the ensuing SCOVA meeting on 03.02.2015 circulated vide their O.M. No. 42/39/2014-P&PW(G) dated 27.01.2015, has raised the issue of non-adherence of extant Rules with regard to submission of Life Certificate by authorized banks. It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



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 though 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


(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)



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 Niyantarak Bhawan, E-Block, General Pool Office (GPO) Complex, INA, New Delhi.
- ii) PPS to Addl. CGA (VP), Mahalekha Niyantarak 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.



CPAO/IT&Tech/Life Certificate/2 Vol-V/2018-19/64

Dated 26.07.2019

OFFICE MEMORANDUM

Subject : Submission of 'Life Certificate'

Attention is invited to CPAO's OM No. CPAO/IT&Tech/Life Certificate/2 Vol-V/2018-19/147 dated 23.10.2018 on the subject mentioned above. 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.

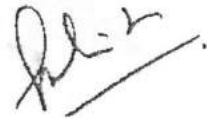
(II) According to Para 15.2 of the "Scheme for Payment of pension to Central Civil Pensioner" which states that "In case a pensioner is unable to obtain a life certificate from an authorised Bank officer on account of serious illness/ incapacitation etc., an intimation to this effect supported by a medical 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.

2. As per Department of Pension and Pensioners's Welfare OM No. 1/20/2018-P&PW(E) dated 18.07.2019, it has been decided by the Government that Senior Pensioners aged 80 years and above will be allowed to give their Life Certificate w.e.f 1st October every year instead of November which would be valid till 30th November of the subsequent year. The pensioners below the age of 80 years may continue to give their Life Certificate in November as per existing provisions of CPAO Scheme Booklet.

3. All Banks are requested to create awareness of this Office Memorandum among pensioners of their respective bank branches. Necessary instructions may be issued to all the Bank branches to make suitable arrangements for submission of Life Certificate by the pensioners/family pensioners aged 80 years and above w.e.f. 1st October, 2019.

This issues with the approval of the Chief Controller (Pensions).



(Md. Shahid Kamal Ansari)
(Dy. 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)

Copy for information to:-

1. Sr. PS to CGA, O/o the CGA, Mahalekha Niyantarak Bhawan, E-Block, General Pool Office (GPO) Complex, INA, New Delhi.
2. PPS to Addl. CGA (JPSC), Mahalekha Niyantarak Bhawan, E-Block, General Pool Office (GPO) Complex, INA, New Delhi.
3. PS to Jt. CGA (GBA), O/o the CGA, Mahalekha Niyantarak Bhawan, E-Block, General Pool Office (GPO) Complex, INA, New Delhi.
4. The Chief General Manager, Reserve Bank of India, Opp. Mumbai Central Railway Station, 4th floor, Byculla, Mumbai- 400 008
5. PS to CC(P), CPAO, New Delhi
6. Under Secretary, DP&PW, Lok Nayak Bhawan, Khan Market, New Delhi-110003 w.r.t OM No. 1/20/2018-P&PW(E) dated 18.07.2019
7. Sr. TD (NIC), CPAO, New Delhi
8. Sr. AOs of all the Sections of CPAO.