

**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**

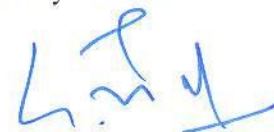
Department of Pension & Pensioners' Welfare in its agenda points for the ensuing SCOVA meeting on 03.02.2015 circulated vide their O.M. No. 42/39/2014-P&PW(G) dated 27.01.2015, has raised the issue of non-adherence of extant Rules with regard to submission of Life Certificate by authorized banks. It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

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

CPAO/Tech/Grievance (LF)/10-11/5733

Dt. 12.12.2011

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