

F. No. 11(15)/2022-P&PW(H)-8363
Government of India
Ministry of Personnel, PG & Pensions
Department to Pension & Pensioners' Welfare

3rd floor, Lok Nayak Bhawan
Khan Market, New Delhi
15th October, 2024

OFFICE MEMORANDUM

Subject: - Submission of Annual Life Certificate in respect of pensioners/family pensioners living abroad.

Every Central Government pensioner/family pensioner has to submit **Annual Life Certificate** in the month of November for further continuation of pension/family pension. In the case of a pensioner/family pensioner residing abroad, the following methods are available for submission of life certificate -

- i. In the case of a pensioner/family pensioner residing abroad and drawing his pension/family 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. A pensioner/family pensioner gets exemption from personal appearance subject to production of Life Certificate signed by the above mentioned officer of the bank.
- ii. A pensioner/family pensioner not residing 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 personal appearance.
- iii. Pensioner/family pensioner can also provide Digital Life Certificate online through Aadhaar based biometric authentication system. <https://jeevanpramaan.gov.in/>

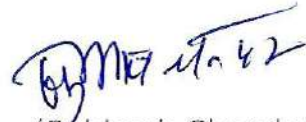
**(CPAO SCHEME BOOKLET PARA No. 14.3, pg 38 -
CERTIFICATES TO BE FURNISHED BY THE
PENSIONERS/FAMILY PENSIONERS - SCHEME FOR PAYMENT
OF PENSIONS TO CENTRAL GOVERNMENT CIVIL
PENSIONERS By AUTHORISED BANKS (Fifth Edition, July
2021)**

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

the PPO or on the basis of photograph pasted on the Passport or any other such document.

- v. In case the pensioner/family pensioner is unable to visit the Embassy of India/Consulate, he/she may submit requisite documents by post to the Embassy/Consulate, including Doctor's Certificate showing the pensioner's/family 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.

(CPAO SCHEME BOOKLET PARA No. 16, pg. 44 - Payment of Pension to NRI Pensioners -SCHEME FOR PAYMENT OF PENSIONS To CENTRAL GOVERNMENT CIVIL PENSIONERS By AUTHORISED BANKS (Fifth Edition, July 2021)



(Subhash Chander)

Under Secretary to the Government of India

Copy to:

1. Secretary, CPV and Overseas Indian Affairs
2. Secretary Department of Financial Services
3. Chairman, Railway Board
4. Secretary, Ex-Servicemen Welfare
5. Secretary Posts
6. Secretary Telecom
7. Controller General of Accounts, Department of Expenditure
8. CMDs/MDs of all the Pension Disbursing Banks
9. Head of CPPCs of All Pension Disbursing Banks.
10. NIC: - for posting on website of this Department.
11. All Pensioners' Associations under Pensioners' Portal: - for giving vide publicity among pensioners.