


Government of India  
Ministry of Defence  
Department of Ex-Servicemen Welfare  
D (Pension/Policy)  
Room No. 222, 'B' Wing, Sena Bhawan, New Delhi - 11

**Subect :- Submission of Annual Life Certificate for pensioners/family pensioners living abroad.**

Please find enclosed a copy of DoP&PW OM No. 1(8)/2021-P&PW(H) -7468 dated 22.09.2021 on the subject mentioned above wherein for pensioners awareness, DoP&PW has summarized different modes available to a pensioner/family pensioner living abroad for submission of Annual Life Certificate.

2. It is requested to take necessary action in the matter.
3. This issues with the approval of JS(ESW).

**Encl : As Above**

  
13.10.2021  
(Ashok Kumar)

Under Secretary to the Govt. of India  
Telefax : 2301 2973

✓ **Joint CGDA (Pension), O/o CGDA, Ulan Batar Road, Delhi Cantt - 110010**

MoD ID No. 3(3)/2020/D(Pen/Policy) dated 13.10.2021



No. 1(8)/2021-P&PW(H)-7468

भारत सरकार /Government of India

कार्मिक, लोक शिकायत और पेंशन मंत्रालय/Ministry of Personnel, Public Grievances and Pensions

पेंशन और पेंशनभोगी कल्याण विभाग/Department of Pension and Pensioners' Welfare

\*\*\*

8 वीं मंजिल, बी-विंग, 8<sup>th</sup> Floor, B-Wing,  
जनपथ भवन, जनपथ, Janpath Bhawan, Janpath,  
नई दिल्ली-110001 /New Delhi-110001  
Dated:- 22<sup>nd</sup> September, 2021

### OFFICE MEMORANDUM

**Subject: - Submission of Annual Life Certificate for 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/>

*(No. 14.3-CERTIFICATES TO BE FURNISHED BY THE PENSIONERS/FAMILY PENSIONERS pg 38 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.

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

*Rajesh Kumar*  
(Rajesh Kumar)

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 wide publicity among pensioners.