



No. BPS/2026/NRI Annual Life Certificate/01

Date: 11 August 2026

To

The Secretary (Pension)

Department of Pension & Pensioners' Welfare
Government of India, New Delhi

The Secretary

Department of Financial Services
Ministry of Finance, Government of India

The Governor

Reserve Bank of India

The Joint Secretary (CPV)

Ministry of External Affairs

Subject: Reminder—Request for amendment of DoP&PW O.M. No. 11/1/2025-P&PW(H)-VI dated 31.10.2025 to facilitate submission of Annual Life Certificates by Overseas/NRI Central Government Pensioners and Family Pensioners through registered email IDs

Reference: BPS letter of even number dated 01.07.2026

Respected Madam/Sir,

Greetings from Bharat Pensioners Samaj!

Kindly refer to our letter dated 1 July 2026 on the subject cited above, through which Bharat Pensioners Samaj requested the introduction of an additional optional facility enabling Overseas/NRI Central Government pensioners and family pensioners to submit duly authenticated Annual Life Certificates through their registered email IDs.

The representation explained the serious practical difficulties faced by elderly pensioners residing abroad in using Aadhaar-based digital authentication or sending physical certificates through international post or courier. It also enclosed a proposed amendment to the relevant Office Memorandum for consideration.

However, no acknowledgement or response has been received so far. As the annual period for submitting Life Certificates is approaching, an early decision is essential to prevent hardship and possible interruption of pension payments to Overseas/NRI pensioners and family pensioners.

We, therefore, respectfully request that the proposal may kindly be examined on priority, in consultation with the Department of Financial Services, Reserve Bank of India, Ministry of External Affairs and other concerned stakeholders. Suitable instructions may please be issued permitting the submission of duly authenticated Life Certificates from the pensioner's registered email ID to the designated official email address of the Pension Disbursing Bank.

We shall also be grateful if the present status of our representation and the action taken or proposed thereon could kindly be communicated to us at the earliest.

A copy of our original representation dated 1 July 2026, along with its annexure, is enclosed for ready reference.

With regards,

Yours sincerely,



(Avinash C. Rajput)

Secretary General

Bharat Pensioners Samaj (BPS)

Encl.: Copy of BPS representation dated 01.07.2026 with Annexure-I.

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PENSIONER**

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for Pensioners by Pensioners

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A SYMBOL OF
PENSIONERS' UNITY

ESTABLISHED IN : 1955

**BHARAT PENSIONERS'
SAMAJ**

(All India Federation of Pensioners' Associations)
(Registered No. 2023 of 1962-63), Recognised by GOI-DOP&PW



Associate NGO/Partner International Federation
on Ageing, Toronto (Canada)

2/13-A - LGF Backside, Jangpura - 'A',

No. BPS/2026/NRI Annual Life Certificate/01

Date: 01 July 2026

To

The Secretary (Pension)

Department of Pension & Pensioners' Welfare (DoP&PW)

Ministry of Personnel, Public Grievances & Pensions

Government of India

Lok Nayak Bhawan, Khan Market

New Delhi – 110003

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The Secretary,

Department of Financial Services,

Ministry of Finance

E: secy-fs@nic.in

The Governor,

Reserve Bank of India

E: governor@rbi.org.in

The Joint Secretary (CPV),

Ministry of External Affairs

E: jscpv@mea.gov.in

Subject: Request for amendment of DoP&PW O.M. No. 11/1/2025-P&PW(H)-VI dated 31.10.2025 to permit submission of duly authenticated Annual Life Certificates by Overseas/NRI Central Government Pensioners and Family Pensioners through their registered e-mail IDs.

Respected Madam / Sir,

Greetings from Bharat Pensioners Samaj!

Bharat Pensioners Samaj (BPS), the apex federation representing Central and State Government pensioners across the country, respectfully draws your kind attention to a genuine hardship being experienced by Overseas/Non-Resident Indian (NRI) Central Government pensioners and family pensioners in complying with the procedure prescribed under DoP&PW Office Memorandum No. 11/1/2025-P&PW(H)-VI dated 31 October, 2025 regarding submission of Annual Life Certificates.

The issue has been brought to our notice by Shri Nagisetty Sadasiva Rao, a retired Mail/Express Guard of South-Central Railway, presently residing in the United States of America. BPS believes that the difficulties highlighted in this representation are common to a large number of Central Government pensioners and family pensioners residing abroad.

While the Department has introduced several digital initiatives such as Jeevan Pramaan and Face Authentication for submission of Annual Life Certificates, these facilities are not universally accessible or reliable for many elderly pensioners residing overseas. A significant number of senior citizens encounter difficulties due to age-related facial changes, biometric authentication failures, lack of Aadhaar-linked mobile connectivity abroad, or limited digital proficiency. In many countries, Aadhaar-based authentication and mobile OTP services are either unavailable or unreliable, making digital compliance difficult despite the willingness of pensioners to comply.

Further, the existing requirement of forwarding physical documents through international postal or courier services imposes substantial hardship. Elderly pensioners are often dependent upon family members merely to reach courier facilities or Indian Missions/Consulates. International courier charges are considerable and recurring. More importantly, delays, loss of mail or customs clearance issues may result in non-receipt of the Life Certificate within the prescribed period, leading to avoidable stoppage of pension despite the pensioner having duly complied with the prescribed requirements.

Bharat Pensioners Samaj submits that these hardships can be eliminated by adopting a simple, secure and practical electronic mechanism.

The Annual Life Certificate submitted by an overseas pensioner is already authenticated by a duly authorised Notary Public, Magistrate or any other competent authority recognised in the country of residence. If a scanned PDF copy of such duly authenticated certificate is transmitted through the pensioner's registered e-mail ID already available in the records of the Pension Disbursing Bank during KYC compliance, the authenticity of the source can be reasonably established while creating an immediate electronic audit trail. Such a mechanism would be faster, economical, environmentally friendly and significantly more convenient for elderly pensioners residing abroad.

We also wish to point out that the SPARSH system administered by the Principal Controller of Defence Accounts (PCDA) already permits overseas Defence pensioners to transmit duly authenticated Life Certificates electronically through a designated official e-mail system. Since an identical objective has already been achieved under the SPARSH framework without compromising security or authenticity, adoption of a similar facility for civilian and Railway pensioners would ensure administrative uniformity, technological consistency and equitable treatment among all Central Government pensioners.

In view of the above, Bharat Pensioners Samaj respectfully requests that the following enabling provision may kindly be incorporated in the above-mentioned Office Memorandum:

“In addition to the existing modes prescribed for submission of the Annual Life Certificate, an Overseas/NRI Central Government Pensioner or Family Pensioner residing outside India may submit a clear scanned PDF copy of the manually signed Annual Life Certificate duly authenticated by a Notary Public, Magistrate or any other competent authority recognised in the country of residence from the registered e-mail ID already available in the records of the Pension Disbursing Bank to the designated official e-mail address of the Pension Disbursing Bank Branch. Upon verifying the registered e-mail credentials and the authenticity of the accompanying Life Certificate, the Pension Disbursing Bank shall treat the Life Certificate as valid compliance for the relevant year, update its records electronically and ensure uninterrupted pension disbursement.”

The proposed amendment does not seek to replace any of the existing modes prescribed by the Government. It merely introduces an additional optional facility for Overseas/NRI pensioners facing genuine practical difficulties. The proposal neither dilutes existing safeguards nor creates any additional financial implication for the Government. On the contrary, it would strengthen digital governance, reduce avoidable correspondence, minimise delays and provide substantial relief to elderly pensioners residing abroad.

Bharat Pensioners Samaj, therefore, respectfully requests the Department to examine this proposal in consultation with the Department of Financial Services, the Reserve Bank of India, the Ministry of External Affairs and other concerned stakeholders and issue suitable instructions by appropriately amending the above-mentioned Office Memorandum at the earliest.

An early and favourable decision will provide significant relief to thousands of Overseas/NRI Central Government pensioners and family pensioners residing across the world while furthering the Government's objective of citizen-centric, accessible and technology-enabled governance.

With regards,

Yours sincerely,



(A.C. Rajput)

Secretary General

Bharat Pensioners Samaj (BPS)

Copy for information and necessary action to:

The Joint Secretary (Pension)

Department of Pension & Pensioners' Welfare

Lok Nayak Bhawan, Khan Market

New Delhi – 110003

E-mail: js-doppw@nic.in

Shri Nagisetty Sadasiva Rao, Retired Mail/Express Guard, South Central Railway, Hyderabad

Division, presently residing in USA. E-mail: ssrao18@gmail.com

Encl.: **Annexure-I** – Proposed amendment to DoP&PW O.M. No. 11/1/2025-P&PW(H)-VI dated 31.10.2025.

Annexure-I

Proposed amendment to DoP&PW Office Memorandum No. 11/1/2025-P&PW(H)-VI dated 31.10.2025 regarding submission of Annual Life Certificate by Overseas/NRI Central Government Pensioners and Family Pensioners

Proposed Additional Provision

It is proposed that the following paragraph may be inserted in the Office Memorandum No. 11/1/2025-P&PW(H)-VI dated 31.10.2025 after the provisions relating to submission of Annual Life Certificate by pensioners residing abroad:

“In addition to the existing modes prescribed for submission of the Annual Life Certificate, an Overseas/Non-Resident Indian (NRI) Central Government Pensioner or Family Pensioner residing outside India may submit a clear scanned PDF copy of the manually signed Annual Life Certificate duly authenticated by a Notary Public, Magistrate or any other competent authority recognised under the laws of the country of residence, directly from the registered e-mail ID available in the records of the Pension Disbursing Bank to the designated official e-mail address of the Pension Disbursing Bank Branch.

The Pension Disbursing Bank shall, after verifying the registered e-mail credentials and the authenticity of the accompanying documents, treat such Annual Life Certificate as valid compliance

for the relevant year, update its records electronically and continue pension/family pension without interruption.

Where considered necessary, the Pension Disbursing Bank may seek any additional document or clarification from the pensioner before accepting the Annual Life Certificate.”

Justification

1. The proposal does not replace any of the existing modes prescribed by the Department. It merely introduces an additional optional facility for Overseas/NRI pensioners and family pensioners.
2. The proposal is intended to benefit elderly pensioners residing abroad who experience practical difficulties in using Aadhaar-based digital authentication or in forwarding physical documents through international postal or courier services.
3. The proposed procedure relies upon:
 - 3.1 authentication of the Life Certificate by a competent authority in the country of residence; and
 - 3.2 transmission through the pensioner’s registered e-mail ID already available in the records of the Pension Disbursing Bank, thereby providing a verifiable electronic audit trail.
4. The proposed mechanism is broadly in line with the electronic submission facility already available to overseas Defence pensioners under the SPARSH system and promotes administrative uniformity across different categories of Central Government pensioners.
5. The proposal has no financial implication for the Government. Rather, it would facilitate ease of compliance, reduce avoidable correspondence, minimise delays in receipt of Life Certificates and strengthen citizen-centric digital governance.