"हर काम देश के नाम"
रक्षा लेखा प्रधान नियंत्रक (पेंशन), द्रौपदीघाट
प्रयागराज – 211014
Principal Controller of Defence Accounts (Pension)
Draupadi Ghat, Prayagraj – 211014
Email-pcdapprayagraj.dad@gov.in
Call Centre No.(Toll Free) – 18001805325
(Timing: 9:30 to 18:00)

विकसित भारत अभियान

Circular No. 685

Dated: 09.02.2026

To,

1. The Chief Accountant, RBI, Deptt. Of Govt, Bank Accounts, Central Office C-7, Second Floor, Bandre- Kurla Complex, P B No. 8143, Bandre East Mumbai- 400051
2. All CMDs, Public Sector Banks.
3. The Nodal Officers, ICICI/HDFC/AXIS/IDBI Banks
4. All Managers, CPPCs
5. Military and Air Attache, Indian Embassy, Kathmandu, Nepal
6. The PCDA (WC), Chandigarh
7. The CDA (PD), Meerut
8. The CDA Chennai
9. The Director of Treasuries, All States
10. The Pay and Accounts Officer, Delhi Administration, R K Puram and Tis Hazari, New Delhi.
11. The Pay and Accounts Office, Govt of Maharashtra, Mumbai
12. The Post Master Kathua (J&K) and Camp Bell Bay.
13. The Principal Pay and Accounts Officer Andaman and Nicobar Administration Port Blair.

**Subject:-** Acceptance of Manual Life Certificate signed by bank officials for SPARSH Pensioners-reg.

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Prior to implementation of SPARSH, Para 78 of Pension Regulations for the Army Part-II, 2008 stated that pensioner shall receive payment in person after the Pension Disbursing Authority is satisfied about his identity or Pension Disbursing Authority shall arrange to credit in the bank account of the pensioner, the month's pension, commuted value of pension and retirement/death gratuity as has been authorized. The life certificate shall be produced by the pensioner once in month of November each year.

2- NRI pensioners/family pensioners who are settled abroad were exempted from personal appearance before the concerned Pension Disbursing Authorities at the time of drawal of pension/family pension provided the Indian Embassy/Mission abroad issued a certificate to the effect that the pensioner/family pensioner has been identified by them on his/her personal

appearance on the date with reference to documents viz. (i) Marriage certificate, (ii) Passport and (iii) Pension Payment Order.

3- In terms of Para 69(xv) of DPPI 2013, officer of a bank included in the second schedule to the RBI Act 1934(2 of 1934) is authorized to attest life certificate of that pensioner in respect of a pensioner drawing his/her pension through that bank. Para 72.4 (iv) of DPPI 2013 further states that NRIs can also submit life certificate issued by authorized official of an **Indian Public Sector Banks** attached to its branch in the country where the pensioner is residing. These provisions are based on orders issued by CPAO vide letter No. CPAO/ IT & Tech/Bank Performance/37 Vol-III(A)/10638/2022-23/268 dated 22.03.2023.

4- After implementation of SPARSH, Manual Life Certificate in respect of NRI Pensioners issued by an officer of an authorized bank's foreign branch (authorized in RBI e-Kuber portal) are being accepted.

5- In view of the above, it is requested to strictly follow the above guidelines for issue of Life Certificate.

6- Hindi version will follow.

09/02/26

(Akhlesh Garg), IDAS
DCDA(P)

**No. Gts/Tech/0148/LXVIII**
**Dated:09/02.2026**

**Copy to:-**

1. The Dy. Secretary, Govt. of India, Ministry of PPG & P(Deptt. of P&PW),Lok Nayak Bhawan,Khan Market, New Delhi.
2. Director (Pensions), Govt. of India, Ministry of Defence D (Pen/Sers), Sena Bhawan, Wing 'A' New Delhi.
3. Naval HQrs, PP & A, DHQ PO New Delhi.
4. DPA, Vayu Bhawan, New Delhi- 11.
5. Air HQrs Ad PP & P- 3, West Block-VI, R. K. Puram, New Delhi- 110066.
6. Sr. Dy.CGDA(AT-II), O/O the CGDA, Ulan Batar Road, Palam, Delhi Cantt– 110010.
7. PCDA (Navy) No.-1, Cooperage Road, Mumbai- 400039.
8. PCDA (WC), Chandimandir, Chandigarh
9. CDA (AF), West Block-V, R. K. Puram, New Delhi- 110066.
10. CDA Teynampet, Chennai
11. CDA (PD) Ayudhpath, Meerut.
12. JCDA (AF) Subroto Park, New Delhi- 110010.
13. Director of Audit, Defence Service, New Delhi
14. All Records/PAOs.
15. Naval Pension Office C/o INS, Tanaji, Sion- Trombay Road Mankhurd Mumbai -400088
16. Air Force Record Office, Dhaula Kunwa, Delhi Cantt.
17. Director MP8(I of R)Integrated HQ of MOD(Army)AG's Branch, Addl Dte Gen of MP/MP8(I of R) West Block-III, RK Puram ,N-Delhi 110066

18. All Addl CsDA/ Jt. CsDA in Main Office.
19. All GOs in Main Office.
20. The OI/C SPARSH ICOs, G-1 Mily Legacy
21. The O I/C of all Sections in Main Office.
22. The OI/C Sparsh Core Team:- **for suitable amendement in SPARSH Program.**
23. The OI/C, Sparsh Army/Navy/Air Force.
24. The OI/C, IT& S Wing.
25. The OI/C, IT & S Wing (Website):- **for uploading the Circular on SPARSH Portal.**
26. The O I/C Defence Pension Contact Centre.
27. The OI/C Reception Centre, PCDA(P) Allahabad-14.
28. The Director, Defence Pension Training Institute, Allahabad.
29. Spare

**(R.K.Singh)**
**Sr. AO(P)**