No. 11/1/2025-P&PW(II)-IV
Government of India
Ministry of Personnel, Public Grievances and Pensions
Department of Pension and Pensioners' Welfare
***

3rd Floor, Lok Nayak Bhawan,
Khan Market, New Delhi-110003
Dated:26-10 2026

**OFFICE MEMORANDUM**

Subject: **Submission of Annual Life Certificate.**

Every Central Government pensioner has to submit Annual Life Certificate in the month of November for further continuation of pension. It has been observed that a large number of Central Government pensioners physically visit bank branches for this purpose.

2. As a measure to enable an additional exclusive window to every senior pensioner, this Department, vide its OM No. 1/20/2018- P&PW(E) dated 18.07.2019, has allowed the pensioners in the age group of 80 years and above, to submit Annual Life Certificate from 1st October onwards, instead of 1st November onwards, every year.

3. The different modes available to a pensioner for submission of Annual Life Certificate are once again summarized for Pensioners' awareness. An Annual Life Certificate can be submitted manually or digitally as per convenience of the pensioner by following modes: -

i. Life certificate can be recorded by Pension Disbursing Authorities (PDAs), if the pensioner physically appears before the PDA.

ii. Personal appearance of a pensioner will not be required, if the pensioner submits the life certificate form signed by any 'designated official'. In accordance with para 17.2 of the Scheme Booklet issued by CPAO, relates to life certificate. A list of designated officials specified for signing the Life Certificate as per the scheme booklet of CPAO is attached as Annexure-I.

iii. Pensioners can submit Life Certificate online through Jeevan Pramaan Portal. The process of submission of Digital Life Certificate, through "Jeevan Pramaan", using fingerprint, may be seen at https://www.youtube.com/watch?v=nNMlkTYqTF8 UIDAI has provided details of all biometric devices which are permissible for capturing biometrics of a person. Pensioners may visit the site www.uidai.gov.in to get information of all such devices.

iv. Pensioners can also submit Life Certificates using the Face Authentication technology system based on UIDAI Aadhaar software whereby it is possible to generate a Digital Life Certificate from any smart phone by capturing the live photograph of the pensioner for online

submission on the Jeevan Pramaan mobile application. **The SoP for generating DLCs through Face Authentication is available on** https://www.youtube.com/watch?v=_3A6n91iDAM&t=9s.

v. India Post Payments Bank (IPPB) of Department of Posts along with MeitY has successfully launched the initiative of the Department of Pension & Pensioners' Welfare: "Doorstep Service for submission of Digital Life Certificate through Postman" in November, 2020. IPPB is utilizing its national network of more than 1.41 lakh access points in Post Offices and more than 1.80 lakh Postmen & Gramin Dak Sevaks with smart phones and biometric devices to provide Doorstep Banking Services for generation of Digital Life Certificates and requisite help may also be sought through Email on contact@ippbonline.in.

vi. Doorstep Banking is also available through the PSB Alliance comprising Public Sector Banks which do "Doorstep Banking" for its customers in major cities of the country under Ease of Banking reforms. PSB Alliance has introduced the service for collection of Life Certificates under the umbrella of Doorstep Banking. DSB Agent shall visit the doorstep of Pensioner to render the service. Service can be booked by the pensioner through any of the following three channels:

(i). Mobile-'Doorstep Banking' app–Google Play Store and App store

(ii). Website-https://psballiance.com/doorstep-banking.html

(iii). Call on toll-free number- 9152220220

4. All Pension Disbursing Authorities are requested to take note of this OM for compliance and give wide publicity of the same amongst pensioners.

5. This issues with the approval of the competent authority.

(Subhash Chander)
Under Secretary to the Govt. of India
Tel. No. 24644631

To,

1. CMDs/CPPCs of all Pension Disbursing Banks and Pension Disbursing Authorities.
2. Central Pension Accounts Office (CPAO), Ministry of Finance, Department of Expenditure, Trikoot-II, BhikajiCama Place, New Delhi.
3. Chairman, Railway Board, Ministry of Railways, Rail Bhawan, New Delhi.
4. Secretary, Ministry of Defence, South Block, New Delhi.
5. Secretary, Department of Ex-Servicemen Welfare, South Block, New Delhi.
6. Secretary, Department of Financial Services, Jeevan Deep Building, Sansad Marg, New Delhi.
7. Secretary, Department of Telecommunications, Sanchar Bhavan, New Delhi.
8. Secretary, Department of Posts, Dak Bhavan, New Delhi
9. NIC: -for posting on website of this Department.
10. All Pensioners Associations under Pensioners' Portal: for giving wide publicity among pensioners.

**Annexure-I**

**List of persons specified for signing the Life Certificate (Para 17.2) of Scheme Booklet by CPAO)**

(a) A person exercising the powers of a Magistrate under the Bharatiya Nagarik Suraksha Sanhita (BNSS), 2023 as amended from time to time ;
(b) A Registrar or Sub-Registrar appointed under Indian Registration Act;
(c) A Gazetted Government servant;
(d) A Police Officer not below the rank of Sub-Inspector in-charge of a Police Station;
(e) A Postmaster, a departmental Sub-Postmaster or an Inspector of Post Offices;
(f) 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;
(g) A Justice of Peace;
(h) A Block Development Officer, Munsif, Tehsildar or Naib Tehsildar;
(i) A Head of Village Panchayat, Gram Panchayat, Gaon Panchayat or an
(j) Executive Committee of a Village;
(k) A Member , of Parliament, of State legislatures or of legislatures of Union Territory Governments/Administrations.
(l) Treasury Officer