

R.B.A.No.54/2020

PCPO's Sl.No.57/2020

No .E/207/O/ECR/HJP

Dated:- 29.07.2020

1. CAO (Con.)/ उत्तर एवं दक्षिण /पटना ।
2. सभी PHOD/CHOD, पू.म.रे, हाजीपुर ।
3. DRM/ पूमरे /मुगलसराय, दानापुर, धनबाद, सोनपुर एवं समस्तीपुर ।
4. मुख्य कार्मिक अधिकारी /प्रशासन /पू.म.रे /हाजीपुर ।
5. मुख्यालय के सभी कार्मिक अधिकारी ।
6. CWM/ पीडी /मुगलसराय, यांत्रिक कारखाना /समस्तीपुर /हरनौत ।
7. Sr.DPO/ पूमरे /मुगलसराय, दानापुर, धनबाद, सोनपुर एवं समस्तीपुर ।
8. उप महाप्रबंधक /विधि /पटना ।
9. प्राचार्य /क्षेत्रीय रेल प्रशिक्षण संस्थान /मुजफ्फरपुर एवं भूली ।
10. सभी मुकार्याधी /कार्याधी /पू.म.रे /हाजीपुर ।

**विषय:** Obtaining of life Certificate by Banks from the door step of the Pensioners.

**संदर्भ :** Railway's Boards Lt. No.2020/AC-II/21/3 Dated: 02.07.2020.

विषयांकित से संबंधित संदर्भित पत्र की छायाप्रति सूचना, मार्गदर्शन एवं अग्रेत्तर आवश्यक कार्रवाई हेतु प्रेषित की जा रही है ।

A copy of above referred letter on the subject matter is being forwarded herewith for information guidance and needful onward action please.

संलग्नक : यथोपरि ।

DA : As above.

(सौरभ सावर्ण)  
वकाधि / ई.एस.एम  
कृते महाप्रबंधक (कार्मिक) / हाजीपुर

प्रतिलिपि सूचनार्थ, मार्गदर्शन एवं आवश्यक कार्रवाई हेतु प्रेषित :-.

1. महासचिव / ईसीआरकेयू / पू.म.रे. / हाजीपुर ।
2. महासचिव / एस0.सी0. / एस0.टी0. / एशोसिएशन / पू.म.रे. / हाजीपुर ।
3. सकाधि (एम.पी.पी.), पू.म.रे / हाजीपुर । कृपया इसे नेट पर अपलोड कराने की व्यवस्था करें ।
4. महासचिव / ओ.बी.सी.एशोसिएशन / पू.म.रे. / हाजीपुर ।

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महाप्रबन्धक (प्रशासन) कार्यालय  
पूर्व-मध्य रेल, हाजीपुर



GOVERNMENT OF INDIA  
MINISTRY OF RAILWAYS  
(RAILWAY BOARD)

RBA No. 54 /2020

No. 2020/AC-II/21/3

New Delhi dated : 02.7.2020

General Manager, *ECR*  
All Zonal Railways/Production Units

Sub: Obtaining of Life Certificate by Banks from the door step of the pensioners. **File No. ECR-HQ/PERS(RULE)/48/2020-O/o Dy.CPO/HQ/ECR**

Ref:- D/o Pension & Pensioners Welfare's Circular No. 12/4/2020-P&PW(C)-6300, dated 17.01.2020

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A copy of Department of Pension and Pensioners' Welfare (DOP&PW)'s O.M. no. 12/4/2020-P&PW©-6300 dated January,17, 2020 (17.1.2020) on the above subject is enclosed for information, guidance and compliance.

DA: 1 letter as cited as above.

*(V. Prakash)*  
Joint Director Accounts  
Railway Board

मं प्र ०

संवि

Copy to: 1. PFAs and PCPOs of all Zonal Railways/PUs,  
2. All PSBs paying Railway pension, RBI, DFS

N. G. J.

pl. issue

A.

No.12/4/2020-P&PW(C)-6300  
 Government of India  
 Ministry of Personnel, Public Grievances & Pension  
 Department of Pension & Pensioners' Welfare

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8th Floor, Janpath Bhawan,  
 Janpath, New Delhi-01.  
 Dated: January 17, 2020

CIRCULAR

Subject: Obtaining of Life Certificate by Banks from the doorstep of the pensioners

The undersigned is directed to say that instructions have been issued from time to time, for submission of Life Certificate by pensioners, in the month of November every year. Attention is also drawn to the following circulars, meant to facilitate submission of Life Certificate by Pensioners and ensure Ease of Living for them:

**File No. ECR-HQ/PERS(RULE)/48/2020-O/o Dy. CPO/HQ/ECR**

- i. CPAO/Tech/Grievances/2010-11/531, dated 30.06.2011, issued by Central Pension Accounting Office, New Delhi, which provides for exemption from personal appearance by Pensioners submitting Life Certificate, if the prescribed form in Annexure-XVII of Para 15.2(i) of Scheme Booklet, is signed by certain specified authorities.
- ii. CPAO/Tech/Life Certificate/2014-15/31-32, dated 30.01.2015, issued by Central Pension Accounting Office, New Delhi, which highlights the Digital Life Certificate mode of submission as part of Prime Minister's "Digital India" scheme.
- iii. RBI/2014-15/587, dated 07.05.2015, issued by the Reserve Bank of India, prescribing mandatory issue of acknowledgement to Pensioners on submission of Life Certificates and promoting the use of Digital Life Certificates among Pensioners, which would eliminate the need for their physical presence at branches.
- iv. RBI/2017-18/89, dated 09.11.2017, issued by Reserve Bank of India, directing Banks for enabling Ease of submitting Life Certificate, whereby a Pensioner can submit Life Certificate in any branch of the pension paying Bank and the same is uploaded promptly in CBS by the receiving branch itself. It also directs all Banks to ensure Door-step submission of Life Certificate facility, along with Banking facility to all senior citizens of more than 70 years of age and differently abled or infirm persons, including pick up of cash and delivery of cash against withdrawal.
- v. OM No. 1/20/2016-P&PW(E), dated 14.11.2017, issued by Department of Pension & Pensioners' Welfare, which re-iterates RBI's concern w.r.t. old/infirm pensioners, for whom Banks should make concrete efforts to provide the facility of obtaining Life Certificate from their premises/residence and exempt personal appearance.
- vi. OM No. 1/20/2018-P&PW (E), dated 18.07.2019, issued by Department of Pension & Pensioners' Welfare, which prescribes that pensioners aged 80 years and above may be allowed to give their Life Certificate w.e.f. 1<sup>st</sup> October every year, which would be valid till 30<sup>th</sup> November of the subsequent year, in order to provide Senior pensioners with an exclusive window at Banks, for the activity and avoid the general rush.

(2) In spite of detailed instructions, as brought out above, it has been observed that a large number of pensioners (around 8-10 percent) are unable to submit their Life Certificate by the stipulated date, i.e. 30<sup>th</sup> November every year on account of various reasons. The pension disbursing authorities/banks are constrained to discontinue disbursement of their monthly pension, in such cases, due to non-submission of the Life Certificate. Such pensioners face a lot of difficulty in re-commencement of their pension.

(3) In order to promote Ease of Living for Pensioners and minimize the cases of non-submission of Life Certificate by the pensioners and ensure uninterrupted disbursement of pension to them, in addition to the instructions contained in Para 1 above, the following instructions are hereby issued for strict compliance: -

- i. All Pension disbursing banks shall send SMSs/E-mails to the pensioners on 24<sup>th</sup> October, 1<sup>st</sup> November, 15<sup>th</sup> November and 25<sup>th</sup> November every year reminding them to submit their Annual Life Certificate by the stipulated date, i.e. 30<sup>th</sup> November.
- ii. All Pension disbursing banks shall make an exception list, as on 1<sup>st</sup> December every year, of those pensioners who fail to submit their Life Certificate by 30<sup>th</sup> November and send SMS/E-mail to the pensioners included in the aforesaid exception list advising them to submit the Life Certificate at the earliest to avoid discontinuation of their pension. The Bank shall also ask such pensioners, through SMS/E-mail, as to whether they are interested in submission of Life Certificate through a doorstep visit by the bank. Wherever a call centre /App based facility is available, Banks should also encourage taking request for doorstep visits through such modes. The banks shall not charge any Pensioner more than Rs. 60/- for such a doorstep visit. In line with the Reserve Bank of India circular, RBI/2014-15/587, dated 07.05.2015, all banks shall encourage promoting Life Certificate through Digital means.
- iii. As regards pensioners who have failed to submit their Life certificate in the year 2019, the banks will prepare an exception list of such pensioners immediately and follow the steps mentioned in sub-para 3(ii) above.
- iv. The CPPCs of Pension Disbursing Banks (in case of more than 1 CPPC in any Bank, then one nominated official on behalf of the bank as a whole) shall report to the Department of Pension & Pensioners' Welfare in the months of January, February and March respectively the total number of Central Govt Pensioners who have given the Life Certificate, the total number of Pensioners who have not given their Life Certificate, along with a break-up of the certificates submitted physically and through digital means, on the following email address: [rajesh.kr73@nic.in](mailto:rajesh.kr73@nic.in)

(4) CPPCs/Branches of your bank may be advised to strictly comply with the above instructions. The banks are also requested to give wide publicity by putting up these instructions in their websites and also on the notice boards of the branches of the bank etc.

This is issued with the approval of competent authority  
Hindi version will follow.

*Rajesh Kumar*

(Rajesh Kumar)

Under Secretary to the Government of India  
Tel No. 23310108

To,  
CMDs of all Pension Disbursing Banks

Copy for information to: (1) Central Pension Accounts Officer, CPAO-Trikoot-II, Bhikaji Cama Place, New Delhi (2) Department of Financial Services, Jeevan Deep Building, Sansad Marg, New Delhi