

**Government of India  
Ministry of Finance  
Department of Expenditure  
Central Pension Accounting Office  
Trikoort-II, Bhikaji Cama Place  
New Delhi**

CPAO/Tech/Life Certificate/2014-15/

28.07.2014

**OFFICE MEMORANDUM**


**Subject: - Requirement of Life Certificate at the time of first credit of pension.**

It has been observed that banks insist on the pensioners to physically appear in the bank to prove their existence to enable the bank authorities to issue Life Certificate before commencing first payment of pension. In this context, as per existing arrangement no provision of submission of life certificate at the time of first credit of pension is available. Moreover, as conveyed by this office OM No. CPAO/Tech/Simplification/2014-15/19 dated-28.05.2014 (copy enclosed) physical appearance in the paying branch is no longer required even for identification of pensioner. The bank has to identify the pensioner with reference to the information already available with bank obtained through KYC at the time of opening of bank account.

Therefore, Heads of Govt. Business Department of all banks are advised to instruct their CPPC and paying branches not to insist on the pensioners to issue life certificate at the time of first credit of pension.

This issues with the approval of competent authority.

Encl:- As above

  
(Vijay Singh)  
Sr. Accounts Officer (Tech)

To,  
Heads of Govt. Business Departments  
to all authorized CPPC Banks

Copy to:-

- 1) All CPPCs of the banks
- 2) Sh. D. K. Solanki, Under Secretary, Deptt. Pension & Pensioner Welfare, Lok Nayak Bhawan, Khan Market, New Delhi-110003 w.r.t. his letter No.1/8/2014-P&PW (E) dated-24<sup>th</sup> June, 2014.
- 3) PS to CGA, O/o the Controller General of Accounts, Lok Nayak Bhawan, Khan Market, New Delhi-110003
- 4) PS to CC(P)
- 5) PA to CA
- 6) Grievance Cell
- 7) Sr. AO (Internal Audit)
- 8) Sr. AO (Coordination Section)

  
Sr. Accounts Officer (Tech)