

No.12/5/2020-P&PW(C)-6363  
Government of India  
Ministry of Personnel, Public Grievances & Pension  
Department of Pension & Pensioners' Welfare

8<sup>th</sup> Floor, Janpath Bhawan,  
Janpath, New Delhi-01  
Dated: 20<sup>th</sup> February, 2020

**CIRCULAR**

**Subject: Consolidated instructions on Life Certificate and commencement of family pension if pensioner / family pensioner is living abroad**

This Department has been receiving grievances of pensioners residing abroad mentioning the difficulties and inconvenience faced by them with respect to submission of life certificate as well as commencement/continuation of family pension. Instructions have already been issued from time to time on the above subject in order to ensure Ease of Living for them. The circulars have been consolidated and are as under:-

- i. **In the case of a pensioner residing abroad, the following methods are available for submission of life certificate –**
  - a. If he/she is drawing pension through any bank included in the Second Schedule to the Reserve Bank of India Act, 1934, the life certificate may be signed by an officer of the Bank.
  - b. An authorized official of the Embassy of India/High Commission of India/Indian Consulates may issue the life certificate.
  - c. In case the pensioner is unable to visit the Embassy/Consulate, he/she may submit requisite documents by post to the Embassy/Consulate, including Doctor's Certificate showing the pensioner's inability to present himself/herself in person. Embassy of India/High Commission/Indian Consulate may also assist pensioners/family pensioners in submission of the Life Certificate.
  - d. A Pensioner, not resident in India, in respect of whom a duly authorized agent produces a Life Certificate, signed by a magistrate or a notary or an officer of an Indian authorized Bank or Diplomatic Representative of India, is exempted from special appearance.
  - e. There have been complaints that life certificate submitted over the counter of pension paying branches are misplaced causing delay in payment of monthly pension. In order to alleviate the hardship faced by pensioners, agency banks are instructed to mandatorily issue duly signed acknowledgements. They were also advised to consider entering the receipt of life certificate in CBS and issue a system generated acknowledgements which would serve the twin purpose of acknowledgement as well as real time updation of records.

*(RBI/2018-19/1 DGBA.GBD.No.-1/31.02.007/2018-19, dated 2<sup>nd</sup> July, 2018)*

**P.T.O**

ii. **For commencement of family pension, after demise of a pensioner residing abroad following procedure will be followed –**

- a. In case the pensioner and spouse are holding a joint account, the requirement of Form 14 has been dispensed with. The spouse may inform the pension disbursing Bank of the death of the pensioner and request the bank for commencement of family pension, through a simple letter. He/she may enclose a copy of death certificate of the pensioner, PPO, proof of his/her own age/date of birth and an undertaking for recovery of excess payment. In other cases, i.e., where the pension is not being credited to the joint bank account of the pensioner, Form 14 will be continued to be obtained by the banks from the family pensioner. However, the condition of attestation of Form 14 has been done away with and witnessing by two persons has been considered as sufficient.

*(G.I. D/o of Pension & Pensioners' Welfare's O.M No.1/27/2011-P&PW(E)  
dated, 20<sup>th</sup> September, 2013)*

- b. In case of family pensioners who are unable to visit to India for personal identification, they may be allowed pension/family pension on the basis of a certificate to be issued by an authorized official of the Embassy of India/High Commission of India/Indian Consulate in the country where the pensioner is residing. This certificate is to be issued on verification of Pensioner/Family Pensioner on the basis of the photograph available in the PPO or on the basis of the photograph available on the Passport.

*(CGA's Authority No.-F.No.1(7)/CPAO Scheme Book/2005/TA/585 dated 22.09.2006)*

2. CPPCs/Branches of all the Pension disbursing banks may be advised to strictly comply with the above instructions.

This issues with the approval of competent authority.

*Rajesh Kumar*  
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To,

1. Chairman, Railway Board
2. Secretary, CPV and Overseas Indian Affairs
3. Secretary, Department of Financial Services
4. Secretary, Ex-Servicemen Welfare
5. Secretary Posts
6. Secretary Telecom
7. Controller General of Accounts, Department of Expenditure
8. MDs of all the Pension Disbursing Banks
9. Head of CPPCs of All Pension Disbursing Banks.
10. Coordination Division, Ministry of External Affairs, Room No 29 A, South Block, New Delhi-01.
11. Central Pension Accounts Officer, CPAO, Trikoot-II, Bhikaji Cama Place, New Delhi.
12. NIC: - for posting on the website of the Department.