RBI/2014-15/587
DGBA.GAD No.H- 5013/45.01.001/2014-15   **May 07, 2015**

The Chairman/ Chief Executive Officer
All Agency Banks

Dear Sir

Mandatory issue of acknowledgement to pensioners on submission of life certificates

In terms of extant instructions, all pensioners are required to furnish a life certificate to the pension disbursing bank every year in November for continuance of pension. This certificate can be submitted at any branch of the pension paying bank. The Government of India has also launched from September, 2014 a scheme for introduction of Aadhaar based digital life certificates known as Jeevan Pramaan, which was conveyed to you vide our circular dated December 9, 2014.

2. Notwithstanding the above, we have been receiving complaints from central/state government pensioners/ pensioners' associations regarding pensioners being deprived of regular pension payments due to misplacement of life certificates at the branches concerned. In order to alleviate the hardships faced by pensioners on this account, all agency banks handling government pension payments may, henceforth, issue a duly signed acknowledgement to pensioners on receipt of the life certificate submitted in physical form. Banks may also consider entering the same in their CBS immediately on receipt and issuing a system generated receipt to the pensioners. This would serve the twin purpose of acknowledgement to the pensioners as well as real-time updation of records.

3. You may also promote the use of digital life certificates among pensioners, which would eliminate the need for physical presence at branches and issue of acknowledgement.

Yours faithfully

(Monisha Chakraborty)
General Manager