



ਸ੍ਰੀ ਗੁਰੂ ਗੋਬਿੰਦ ਸਿੰਘ ਕਾਲਜ ਆਫ ਕਾਮਰਸ
ਸ੍ਰੀ ਗੁਰੂ ਗੋਬਿੰਦ ਸਿੰਘ ਕਾਲਜ ਆਫ ਕਾਮਰਸ
Sri Guru Gobind Singh College of Commerce
(University of Delhi)
NAAC A++ Accredited
Pitampura, (Opposite TV Tower), Delhi – 110034

Ref. No. SGGSCC/Admin/Circular/04 / 7726

Dated: 08.10.2026

13-10-26

CIRCULAR

Subject: Submission of Annual Life Certificate by Pensioners/Family Pensioners – reg.

All concerned pensioners/family pensioners drawing pension/family pension through the College are hereby informed that, as per the Office Memorandum No. 11/1/2025-P&PW(H)-V dated 31.10.2025 issued by the Department of Pension & Pensioners' Welfare, Government of India, an Annual Life Certificate is required to be submitted every year in the month of November for continuation of pension/family pension.

Accordingly, all pensioners/family pensioners are requested to submit their Annual Life Certificate for the year 2026 during the month of November 2026, preferably at the earliest, to avoid any interruption in the payment of pension/family pension.

The Life Certificate may be submitted through any of the following prescribed modes:

1. Physically before the College/Pension Disbursing Authority, where the pensioner appears personally.
2. Life Certificate duly signed by a designated official, as prescribed in the Annexure – I, under the letter quoted above, in which case personal appearance of the pensioner is not required.
3. Digital Life Certificate through Jeevan Pramaan Portal, using biometric authentication.
4. Digital Life Certificate through Face Authentication using the Jeevan Pramaan mobile application.
5. Doorstep service through India Post Payments Bank (IPPB) for generation/submission of Digital Life Certificate.
6. Doorstep Banking services through PSB Alliance, wherever available.

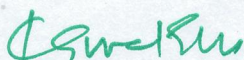
Pensioners aged 80 years and above may submit their Annual Life Certificate from 1st October onwards, instead of waiting until 1st November.

Pensioners/Family Pensioners residing abroad

Pensioners/family pensioners residing abroad may submit the Life Certificate as per Office Memorandum No. 11/1/2025-P&PW(H)-VI dated 31.10.2025 issued by the Department of Pension & Pensioners' Welfare, Government of India (Copy enclosed).

All concerned are therefore requested to ensure submission of the Life Certificate within the prescribed period so that payment of pension/family pension continues without interruption.

This may be treated as urgent.


Principal

13/10

Tele.: 011-26871262, e-mail: principaloffice@sggscs.ac.in, Website: www.sggscs.ac.in

Sri Guru Gobind Singh College of Commerce
University of Delhi

LIFE CERTIFICATE TO BE SUBMITTED BY PENSIONER

(To be furnished by pensioner/Family Pensioner once a year in November in concerned Bank)

Certified that I have seen the Pensioner/Family Pensioner Sh./Smt./Ms. _____

_____ husband/wife/son/daughter of Shri./Smt. _____

Retired/Retiring on _____ from University of Delhi, he/she is holder of

Pension from Sri Guru Gobind Singh College of Commerce, University of Delhi and that he/she

is alive on this date.

Place:

Date:

To be attested by Dean/HOD/In-Charge/
Group A Officer with rubber stamp and seal

Sri Guru Gobind Singh College of Commerce
University of Delhi

NON-EMPLOYMENT/RE-EMPLOYMENT CERTIFICATE

(Applicable in the case of pensioner/Family Pension)

To be given by pensioner once a year in November

- I declare that I have not received any remuneration for serving in any capacity in an establishment of the Central Government/State Government, the University or its affiliated Colleges, Central Autonomous Bodies, Central/State Undertaking, R.B.I Nationalized Bank/L.I.C/G.I.C, etc., during the year ended in November _____.

- I declare that I have been employed/re-employed in the office of _____
_____ and was in receipt of the following emoluments during the period. My SAVING A/c No. with you is Lgr. No. _____
A/c No. _____.

Signature: _____

Name of the Pensioner: _____

Permanent Address: _____

- Strike out whichever is not applicable.

To be attested by Dean/HOD/In-Charge/
Group A Officer with rubber stamp and
seal

F.No. 11/1/2025-P&PW(H)-V
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: 31st October, 2025

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 14.3 of the Scheme Booklet issued by CPAO, a pensioner who produces a life certificate in the prescribed form, signed by persons specified, is exempted from personal appearance. 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/embed/nNMikTYqTF8>. 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=ZExb_s4Lmgo.

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 1.89 lakh Postmen & Gramin Dak Sevaks with smart phones and biometric devices to provide Doorstep Banking Services for generation of Digital Life Certificates. Information about Digital Life Certificates facility through IPPB is available on the website with URL: <https://ippbonline.com/web/ippb/digital-life-certificate1>. The request for doorstep service can be placed through:

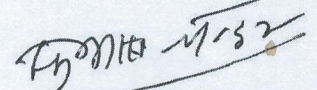
- a. Post Info app, downloaded from Play store/App Store on Smartphones..
- b. Through post office
- c. Email on contact@ippbonline.in

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, Trikot-II, Bhikaji Cama 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.

List of persons specified for signing the Life Certificate (Para 14.3 of Scheme Booklet by CPAO)

- i. A person exercising the powers of a Magistrate under the Criminal Procedure code;
- ii. A Registrar or Sub-Registrar appointed under Indian Registration Act;
- iii. A Gazetted Government servant;
- iv. A Police Officer not below the rank of Sub-Inspector in-charge of a Police Station;
- v. A Postmaster, a departmental Sub-Postmaster or an Inspector of Post Offices;
- vi. 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;
- vii. A Justice of Peace;
- viii. A Block Development Officer, Munsif, Tehsildar or Naib Tehsildar;
- ix. A Head of Village Panchayat, Gram Panchayat, Gaon Panchayat or an Executive Committee of a Village;
- x. A Member of Parliament, of State legislatures or of legislatures of Union Territory Governments/Administrations.
- xi. Treasury Officer.
- xii.

11/1/2025-P&PW(H)-VI
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
31st October, 2025

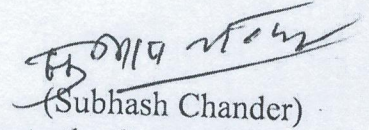
OFFICE MEMORANDUM

Subject:- **Submission of Annual Life Certificate in respect of pensioners/family pensioners living abroad.**

Every Central Government pensioner/family pensioner has to submit **Annual Life Certificate** in the month of November for further continuation of pension/family pension. In the case of a pensioner/family pensioner residing abroad, the following methods are available for submission of life certificate –

- i. In the case of a pensioner/family pensioner residing abroad and drawing his pension/family pension through any bank included in the Second Schedule to the Reserve Bank of India Act, 1934, the life certificate may be signed by a designated officer of the Bank. A pensioner/family pensioner gets exemption from personal appearance subject to production of Life Certificate signed by the above mentioned designated officer of the bank.
- ii. A pensioner/family pensioner not residing in India in respect of whom his duly authorized agent produces a life certificate signed by a Magistrate, a Notary, a Banker or a Diplomatic Representative of India is exempted from personal appearance.
- iii. In case of NRI pensioners/family pensioners who are unable to come to India for personal identification, pension/family pension may be allowed on the basis of a certificate to be issued by an authorized official of the Indian Embassy/High Commission of India or Consul of Indian Consulate in the country where the pensioner/family pensioner is residing. This certificate is to be issued on verification of Pensioner/Family Pensioner on the basis of photograph pasted in the PPO or on the basis of photograph pasted on the Passport or any other such document (CPAO SCHEME BOOKLET PARA No. 16, pg. 44 – PAYMENT OF PENSION TO NRI PENSIONERS).

iv. In case the pensioner/family pensioner is unable to visit the Embassy of India/Consulate, he/she may submit requisite documents by post to the Embassy/Consulate, including Doctor's Certificate showing the pensioner's/family 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. (CPAO SCHEME BOOKLET PARA No. 16, pg. 44 – Payment of Pension to NRI Pensioners -SCHEME FOR PAYMENT OF PENSIONS To CENTRAL GOVERNMENT CIVIL PENSIONERS By AUTHORISED BANKS (Fifth Edition, July 2021)


(Subhash Chander)

Under Secretary to the Govt. of India
Tel. No. 24644631

Copy to:

1. Secretary, CPV and Overseas Indian Affairs
2. Secretary Department of Financial Services
3. Chairman, Railway Board
4. Secretary, Ex-Servicemen Welfare
5. Secretary Posts
6. Secretary Telecom
7. Controller General of Accounts, Department of Expenditure
8. CMDs/MDs of all the Pension Disbursing Banks
9. Head of CPPCs of All Pension Disbursing Banks.
10. NIC: - for posting on website of this Department.
11. All Pensioners' Associations under Pensioners' Portal: - for giving vide publicity among pensioners.