



भविष्य निधि एवं पेंशन प्रभाग, प्रधान कार्यालय
प्लॉट सं. 4, सेक्टर 10, द्वारका, नई दिल्ली- 110075
PF & PENSION DIVISION, HEAD OFFICE
PLOT NO: 4, SECTOR-10, DWARKA, NEW DELHI-110075

Date: 31/10/2025

HRMS NOTICE

SUBMISSION OF ANNUAL LIFE CERTIFICATE OF STAFF PENSIONERS

Submission of life certificate is an annual process where pensioner has to submit his/her Life Certificate to bank to ensure continuation of his/her pension. The drive of submission of pensioners' Life Certificate starts from the month of November every year which remains valid till 30th November of the subsequent year. **Senior Pensioners aged 80 years and above have been allowed to submit their Life Certificate w.e.f. 1st of October every year.**

Detailed guidelines regarding submission of Life Certificate by senior pensioners aged 80 years and above have already been issued vide **PF & Pension Division Circular No. 10/2025 dated 30/09/2025**. Further, various channels for submission of LC have also been elaborated in the aforesaid circular and the same are reiterated below for all staff Pensioners for submission of Life Certificate:

1. Digital Life certificate through Face Authentication/ Biometric Authentication

Pensioners can submit Life Certificate using the Face/ Biometric authentication technology system based on UIDAI Aadhaar software whereby a Digital Life Certificate (DLC) can be generated from smart phone by capturing the live photograph/ Biometric Authentication of the pensioner for online submission on the Jeevan Pramaan mobile application. Standing Operating Procedure for submission of Digital Life Certificate through face authentication is enclosed.

All staff pensioners are required to select 'Banking Staff' under heading Sanctioning Authority while submitting their Digital life certificate.

2. Submission of Life Certificate through HRMS- PF & Pension Division Circular No. 15/2021 dated 27-12-2021

Existing Pensioners can log in to the HRMS with existing credential and can submit Life Certificate through following navigation: -

Self Service→Pension Management→Life Certificate Submission→Add a new Value

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Pensioner will submit the undertaking that I am alive and will click on the submit button available at the bottom. Pension paying branch will generate list of life certificate pending for approval through following navigation:

Manager Self Service→Pension Management→Life Certificate approval→ Click on search

Further, branch is advised to follow the guidelines mentioned in the afore-stated circular and timely approve / reject the life certificates submitted through HRMS, by using the above-mentioned navigation.

3. Doorstep Banking

Doorstep Banking is available through the alliance comprising 12 Public Sectors Banks which provide “Doorstep Banking” for its customers in major cities of the country under Ease of Public Sector Banking Reforms. PSB Alliance has introduced the service for collection of Life Certificates under the umbrella of Doorstep Banking (DSB). DSB Agent will visit the doorstep of Pensioner to render the service. Service can be booked by the pensioner through any of the 3 channels i.e. Mobile App, Website or Toll-Free Number.

- Mobile App for Doorstep Banking (DSB) can be downloaded from Google Play store and Apple Store.
- Pensioners can access through Web Browser i.e. <https://www.doorsteppsba.com/doorstep/customerlogin>
- Through Contact Number: +91-8302266622

4. Submission of Life Certificate at Any Branch- PF & Pension Division Circular No. 10/2021 dated 05-10-2021

Life Certificate can be submitted physically at any Branch on the Bank's Prescribed Proforma PNB-1237 (enclosed as annexure). The receiving branch will enter the Life Certificate on the same day in HRMS and send the original Life Certificate by registered post to the pension paying branch for their record. The Navigation to enter the Life Certificate in HRMS is given below:

Manager Self Service→Pension Management→Life Certificate Updation

Further, if a pensioner is unable to appear in person at our branch to submit Life Certificate due to serious illness, incapacitation, inability to move etc., then requested to



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contact the branch so that an official could be deputed to obtain Life Certificate from his/her residence or hospital.

All staff-pensioners / family pensioner are requested to submit their life certificates within the stipulated timeline.

DIVISIONAL HEAD
(SAURABH BHATIA)



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One of the best practices in digital innovation
launched by Department of Pension & Pensioners'
Welfare.



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DOPPW, in collaboration with UIDAI & MeitY, has launched Face Authentication technology for submission of Digital Life Certificate for enhancing “Ease of Living” of Central Govt. Pensioners’.



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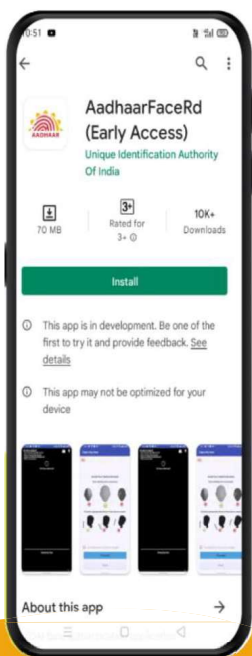
DLC through Face Authentication Technology is based on Aadhaar using Android/iOS mobile.



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**Process of submitting Life Certificate through
“FACE AUTHENTICATION”**

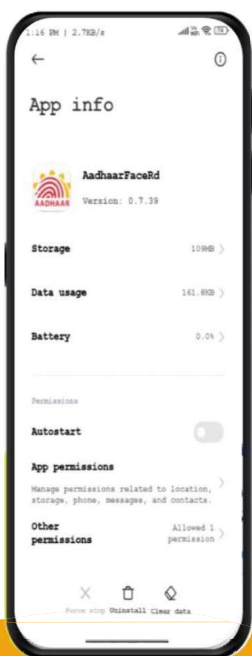


STEP-1

In this step, the pensioner/family pensioner needs to go to the Google Play Store/App store and search for "Aadhaar Face RD (Early Access) Application" by UIDAI (Unique Identification Authority of India) with latest Version.



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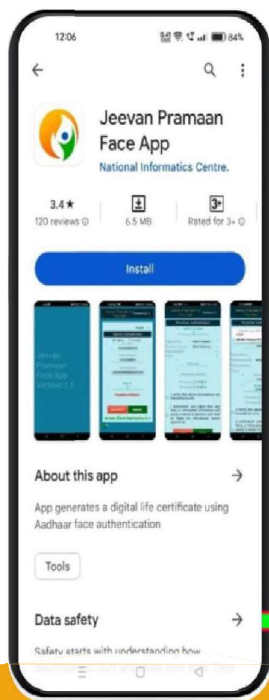


STEP-2

After successfully installing the Aadhaar Face RD App on the device, it will appear in the Settings under App Manager or App Info. This application is used for the background process of the Jeevan Pramaan Application, so it is mandatory to install it.



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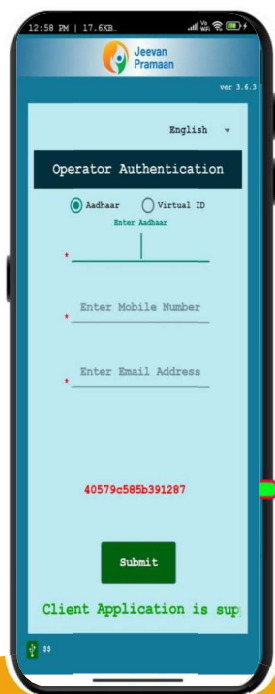


STEP - 3

Once the Aadhaar Face RD App is installed on your Android/iOS device, the pensioner/family pensioner needs to download another application called "Jeevan Pramaan" from the Google Play Store/App store.



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STEP-4

After successfully installing both applications, the pensioner/family pensioner should open the "Jeevan Pramaan" application. They will be taken to the "Operator Authentication" screen where they have to provide their personal details as follows:

1. Click on the Aadhaar checkbox.
2. Enter the Aadhaar Number.
3. Enter the Mobile Number.
4. Enter the Email Address.
5. Click on the Submit Button.

***Please ensure that all the information provided is correct as per the records.**

***A pensioner/family pensioner/any other person on behalf of pensioner/family pensioner can be an Operator to generate DLC.**

***All the sections marked with an asterisk (*) are mandatory to fill.**



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2:16 PM | 1.7GB/s

Jeevan Pramaan ver. 3.6.3

English

Operator Authentication

☒ Aadhaar ☐ Virtual ID

Enter Aadhaar

4298 *****

Enter Mobile Number

987 *****

Enter Email Address

*****@gmail.com

Enter OTP

40579c585b391287

Resend OTP Submit

Pramaan Client Application

STEP-5

After providing all the information, the Operator (pensioner/family pensioner/any other person on behalf of pensioner/family pensioner) needs to submit the OTP (One Time Password) sent to their respective mobile number and email address.

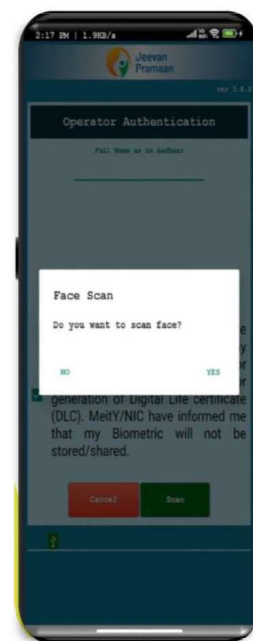
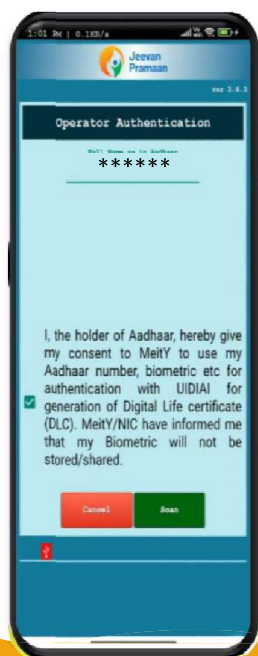


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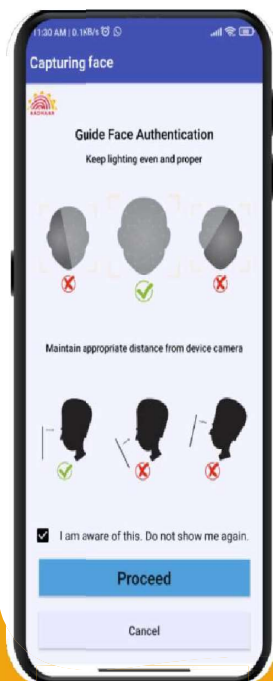
STEP-6

After submitting the OTP, the Jeevan Pramaan App will take the Operator (pensioner/family pensioner/any other person on behalf of pensioner/family pensioner) to a screen where they have to provide their Name as per Aadhaar. They should click on the checkbox and then click on Scan. The app will request permission for Face Scan, and the pensioner/family pensioner should press "Yes" to continue the process.



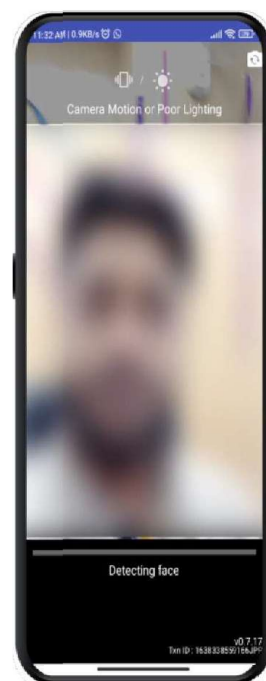


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STEP-7

Before the scan, the app will display instructions and guidelines for the face scan. The pensioner/family pensioner should read them carefully. Afterward, they need to click on the "I am aware of this" checkbox to continue and press proceed. The app will capture their face.





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STEP-8

Note:-

1. The operator authentication is a one time process.
2. Pensioner can also be the Operator.
3. After operator authentication, a screen will open for pensioner authentication.
4. One operator can generate DLC of multiple Pensioners.



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Image-1

After Operator Authentication a screen opens for Pensioner Authentication (Image-1) where they have to provide their personal details as follows:

1. Click the checkbox of Aadhaar.
2. Enter Aadhaar Number.
3. Enter Mobile Number.
4. Enter Email Address (Not Mandatory).
5. Click on the 'Submit' button.
6. On clicking submit button, an option appears on screen 'Enter OTP' (Image-2)
7. Enter OTP and click Submit button

Image-2



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STEP-10

After submission of OTP a screen will appear (Image-1) where the following information is to be provided:

1. Full Name as per Aadhaar
2. Type of Pension
3. Sanctioning Authority
4. Disbursing Agency
5. PPO Number
6. Account Number (pension)
7. Click on the declarations
8. Click on Submit button
9. A permission to Confirm will appear on the screen as per Image-2

The image shows a smartphone screen displaying the 'Pensioner Authentication' form. The form includes fields for 'Full Name as in Aadhaar', 'Type of Pension' (with a dropdown menu), 'Sanctioning Authority' (with a dropdown menu), 'Disbursing Agency' (with a dropdown menu), 'Agency' (with a dropdown menu), 'PPO Number', and 'Account Number (pension)'. There are also checkboxes for 'Re-Employed' and 'Re-Marriage', each with 'YES' and 'No' options. At the bottom, there is a 'Submit' button and a 'Cancel' button. A declaration section at the bottom states: 'I certify that above declarations are true and accurate.' followed by a larger declaration: 'I understand and agree that any false or misleading information will justify a denial of pension and shall be liable for disciplinary action against me.' with a checked checkbox.

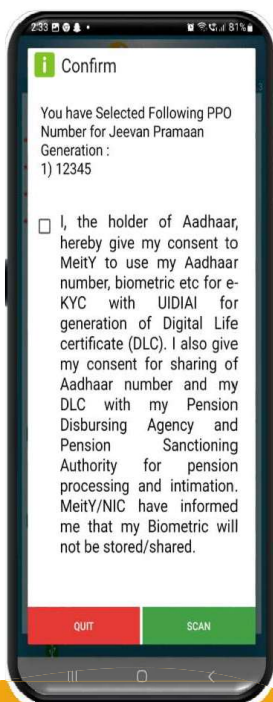
Image-1

The image shows a smartphone screen displaying a 'Confirm' dialog box. The dialog box asks: 'Do you want to generate Digital Life Certificate(DLC) for any other pension not entered above?' with 'NO' and 'YES' options. Below the dialog box, a numeric keypad is visible, suggesting an OTP entry screen.

Image-2



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STEP-11

A screen will appear for providing consent and permission for scan .

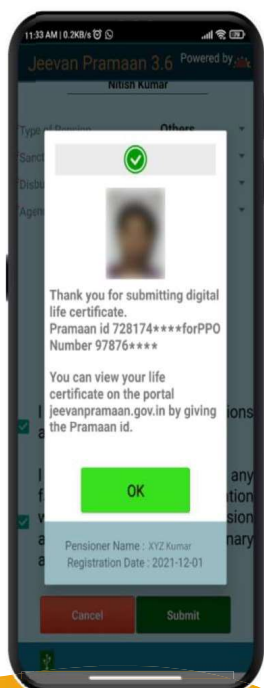
Click on scan.

The process for scanning face will begin.





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- After face scanning DLC submission appears on the mobile screen along with the Pramaan ID and PPO number.
- For downloading certificate visit: <https://jeevanpramaan.gov.in/> → Pensioner Login/ Sign in → Enter Jeevan Pramaan ID

*For queries mail us at doppw-dlc@gov.in

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[f @facebook.com/DoPPW](https://www.facebook.com/DoPPW). [X @twitter.com/DOPPW_India](https://twitter.com/DOPPW_India)

*DLC documentary

<https://www.youtube.com/watch?v=YYYwcyOTNjk&t=148s>

पेंशनभोगी द्वारा प्रस्तुत किए जाने वाला प्रमाणपत्र
CERTIFICATES TO BE SUBMITTED BY PENSIONER

(क) प्राधिकृत अधिकारी द्वारा जीवन प्रमाणपत्र
(A) LIFE CERTIFICATE BY AUTHORIZED OFFICER

प्रमाणित किया जाता है कि पेंशनभोगी _____ ((पेंशनभोगी का नाम) पेंशन भुगतान आदेश सं. _____ के धारक है एवं इस तिथि पर जीवित हैं। उनका बचत निधि खाता संख्या _____ है।

Certified that I have seen the pensioner _____ (Name of the Pensioner), the holder of the Pension Payment Order No. _____ and that he/she is alive on this date. His/her Saving A/c No. is _____

पेंशनभोगी का नमूना हस्ताक्षर

Specimen Signature of Pensioner : _____

स्थान/Place: _____

दिनांक/Date: _____

पेंशनभोगी द्वारा प्रस्तुत किए जाने वाला विवरण/DETAILS TO BE SUBMITTED BY THE PENSIONER

1. आधार संख्या (आधार कार्ड की प्रति के साथ)
Aadhaar Number (with copy of Aadhaar Card) : _____
2. मोबाईल संख्या
Mobile Number : _____
3. ई-मेल आईडी
E-mail ID : _____
4. जन्म तिथि (प्रमाण की प्रति संलग्न करें यदि विवरण पीपीओ पर उपलब्ध नहीं हैं)
Date of Birth (Attach copy of proof if details not on PPO) : _____
5. वर्तमान डाक का पता
Present Postal Address : _____

अधिकृत अधिकारी के हस्ताक्षर

Signature of Authorized Officer _____

नाम/Name _____

पदनाम/Designation _____

सील : पंजाब नैशनल बैंक के लिए/SEAL : For Punjab National Bank

(ख) गैर-रोजगार/पुनरोजगार का प्रमाणपत्र
(B) CERTIFICATE OF NON-EMPLOYMENT/RE-EMPLOYMENT

मैं घोषणा करता/करती हूँ कि मैं किसी भी रूप में या तो सरकारी विभाग/कार्यालय/ कंपनी, निगम, स्वायत्त निकाय या केंद्र या राज्य सरकार के सोसायटी या संघ राज्य क्षेत्र या किसी स्थानीय फंड में अक्टूबर, 20_____ को समाप्त वर्ष के दौरान सेवा नहीं कर रहा/रही हूँ।

I declare that I have not been serving in any capacity either in a Govt. Deptt. / Office / Company, Corporation, Autonomous Body or Society of Central or State Govt. or Union Territory or a Local Fund during the year ended October, 20_____

या/OR

मैं घोषणा करता/करती हूँ कि मुझे _____ कार्यालय में कार्यरत/ पुनरोजगार किया गया है जो _____ सरकार का एक हिस्सा/द्वारा वित्त पोषित है। और अक्टूबर, 20_____ को समाप्त अवधि के दौरान या उक्त वर्ष के भीतर आने वाले _____ महीनों के दौरान वेतन की निम्न मासिक दर प्राप्त कर रहा/रही थी।

I declare that I have been employed/re-employed in the office of _____ which is a part of/ financed by _____ govt. and was in receipt of following monthly rates of emoluments during the period ended October 20_____ or / during the months of _____ falling within the said year.

क) भुगतान _____ विशेष भुगतान _____ डीए, एडीए इत्यादि सहित भत्ता _____।

a) Pay _____ Special pay _____ Allowance _____ including DA, ADA etc.

या/OR

ख) मानदेय

b) Honorarium

इसके अतिरिक्त, मेरे पुनरोजगार के आदेश मेरी पेंशन को पुनरोजगार अवधि के दौरान निलम्बित किए जाने का प्रावधान करते हैं/ नहीं करते हैं।
Further, that the orders of my re-employment do/do not stipulate for my pension to be held in abeyance during the re-employment period.

* ii) मैं घोषणा करता/करती हूँ कि मैंने कोई वाणिज्यिक रोजगार स्वीकार नहीं किया है।

* ii) I declare that I have not accepted any commercial employment in India.

या/OR

मैं घोषणा करता/करती हूँ कि मैंने केन्द्र सरकार से पूर्व अनुमोदन प्राप्त करने बाद भारत में वाणिज्यिक रोजगार स्वीकार कर लिया है, और सरकार द्वारा संलग्न किसी भी शर्त, यदि कोई है का उल्लंघन नहीं किया गया है।

I declare that I have accepted commercial employment in India after obtaining previous sanction of the Central Govt. and none of the conditions, if any, attached thereto by Govt. has been violated.

नोट : सेवानिवृत्ति की तिथि से दो साल के भीतर यह घोषणा देना आवश्यक है।

Note : This declaration is required to be given for a period of two years from the date of retirement

*iii) मैं घोषणा करता/करती हूँ कि मैंने भारत के बाहर सरकार/अंतर्राष्ट्रीय संस्था के अंतर्गत रोजगार स्वीकार कर लिया है, जिसमें भारत सरकार की सदस्यता नहीं है।

*iii) I declare that I have accepted employment under a Govt. outside India/an International Organisation of which Govt. of India is not a member.

या/OR

मैं घोषणा करता/करती हूँ कि मैंने केन्द्र सरकार से पूर्व अनुमोदन प्राप्त करने बाद भारत के बाहर सरकार/अंतर्राष्ट्रीय संस्था के अंतर्गत रोजगार स्वीकार कर लिया है, जिसमें भारत सरकार की सदस्यता नहीं है, और सरकार द्वारा संलग्न किसी भी शर्त, यदि कोई है का उल्लंघन नहीं किया गया है।

I declare that I have accepted employment under a Govt. outside India/an International Organisation of which Govt. of India is not a member after obtaining the previous sanction of the Central Govt. and none of the conditions attached thereto by the Govt. has been deviated from.

स्थान/Place _____

हस्ताक्षर/Signature : _____

दिनांक/Date _____

पेंशनभोगी का नाम

Name of the Pensioner : _____

पीपीओ संख्या/PPO NO. : _____

* ii) तथा iii) पर दिए प्रमाणपत्र केवल सेवानिवृत्त- समूह “क” अधिकारियों द्वारा प्रस्तुत किए जाएं।

* Certificates at (ii) and (iii) are to be furnished only by retired Group “A” Officers

(ग) पुनर्विवाहित/अविवाहित होने का प्रमाणपत्र
(C) CERTIFICATE OF RE-MARRIAGE/NON-MARRIAGE

विधवा परिवार पेंशनर द्वारा परिवार पेंशन के प्रारंभ होने के समय पर केवल एक बार निम्नानुसार स्वप्रमाणिकृत किया जाए:-

मैं एतद्वारा घोषणा करती हूँ कि मेरा पुनर्विवाह नहीं हुआ है तथा मैं तुरंत बैंक को ऐसा कुछ होने की रिपोर्ट करने का वचन देती हूँ।

Self Certification by widow family pensioner **(to be furnished)** at the time of start of family pension, **(only once)** :-

I hereby declare that I have not remarried and I undertake to report such any event promptly to the Bank .

या/OR

विधु परिवार पेंशनर द्वारा प्रत्येक छः माह अर्थात् मई एवं नवम्बर में स्वप्रमाणिकृत किया जाए।

मैं एतद्वारा घोषणा करता हूँ कि मैं अविवाहित हूँ/पिछले छः महीनों के दौरान मेरा विवाह नहीं हुआ है।

Self Certification by widower family pensioner, **(to be furnished, every six months in May & November)** :-

I hereby declare that I have not got remarried during the last six months

या/OR

अविवाहित/विधवा/तलाकशुदा पुत्री द्वारा वर्ष में एक बार अर्थात् नवम्बर में स्वप्रमाणिकृत किया जाए।

मैं एतद्वारा घोषणा करती हूँ कि मैं अविवाहित हूँ/पिछले एक वर्ष के दौरान मेरा विवाह नहीं हुआ है।

Self Certification by un-married/widowed/divorced daughter **(to be furnished, once in a year in November)** :-

I hereby declare that I am not married/have not got re-married during the last one year

स्थान/Place _____

पेंशनभोगी का हस्ताक्षर

Signature of Family Pensioner : _____

दिनांक/Date _____

नाम/Name : _____

पीपीओ संख्या/PPO NO. : _____

----- ✂ ----- ✂ ----- ✂ ----- ✂ -----

पावती//ACKNOWLEDGEMENT

पुष्टि की जाती है कि श्री/सुश्री _____ ने वर्ष _____ हेतु अपना जीवन प्रमाणपत्र जमा कर दिया है।

IT IS CONFIRMED THAT MR./ MS. _____ HAS SUBMITTED HIS/ HER LIFE CERTIFICATE FOR THE YEAR _____.

दिनांक
Date _____

अधिकृत अधिकारी के हस्ताक्षर
Signature of the Authorized Officer