

HUMAN RESOURCES DEPARTMENT
STAFF WELFARE DIVISION
REGISTERED OFFICE: MANIPAL

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NOTIFICATION

**Reg: SUBMISSION OF DIGITAL LIFE CERTIFICATE BY STAFF PENSIONERS/
STAFF FAMILY PENSIONERS – UPDATION IN INHOUSE PORTAL OR THROUGH
JEEVAN PRAMAAN FACILITY.**

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Kind attention is drawn to Bank's circular No.053-2017-BC dated 03.02.2017, 446-2017-BC dated 27-10-2017, 475-20017-BC-HRD-84-SWD dated 15.11.2017 and 440-2018-BC-HRD-95-SWD dt 05.11.2018 on the subject matter wherein it is informed that a new URL for capturing information of Retirees' Life Certificate has been provided and it is mandatory for all the staff pensioners / staff family pensioners to submit the Digital Life Certificate, Non-Marriage/Remarriage Digital Certificate through the system only in URL <http://inhouseweb/pensionlifecert/> (In-house applications - HOSWD/SRD-EX-EMPLOYEE LIFE CERTIFICATE). As per extant guidelines, the Life Certificate and other related certificates are to be obtained in the month of **November** itself every year.

Submission of life certificate by super senior pensioners (above 80 years of age).

In view of the difficulties faced by the pensioners above the age of 80 years, it has been decided that Super Senior Pensioners 80years and above be allowed to submit their life certificate **w.e.f 1st October every year instead of November which would be valid till 30th November of the subsequent year.**

The Digital Life Certificate (DLC) for all the staff pensioners / staff- family pensioners and the Non-Marriage / Re-Marriage Certificate for all the staff-family pensioners is / are to be generated during the month of November every year without exception. **In case of untoward incidence of death of the staff pensioner or the staff-family pensioner, the same is to be entered in the URL immediately without fail for sanction of family pension or for stopping payment of pension/ family pension.**

The responsibility to obtain life certificate from all staff pensioners and certificate of marriage/re-marriage along with life certificate from all the family pensioners in the month of November every year rests with the branches only. In the case of family pensioner, whenever marriage/re-marriage takes place, the Branch shall inform the same to CO: HRD: SWD immediately to stop the pension. In case of death of the Staff Pensioner/ Staff Family Pensioner the information shall be entered in the URL and the same is to be informed to CO: HRD: SWD for doing the needful. Branch should invoke high severity memo "**Certificate for pension required**" if the Certificate is not received by the end of November every year.

All the branches disbursing staff pension shall treat this as **URGENT** and accord **TOP MOST IMPORTANCE**.

Two options are available for staff / family pensioners to submit their life certificate:

1. **The pensioner can submit his / her Life Certificate at pension disbursing Branch / any convenient branch of the bank.** The branches are also instructed to provide the facility of obtaining the Life Certificate from the premises / residences of old & infirm, if the pensioner is physically handicapped/ incapacitated and unable to visit the Branch. In such cases the Bank official may also visit the pensioners' premises / residence / hospital for the purpose of identification and obtaining specimen signature or thumb / toe impression.
2. **Aadhaar based Biometric Authentication System: Pensioner can visit a nearby CSC centre, Bank branch or any Government Office whose details are provided under "locate centre" on "jeevanpramaan.gov.in" and biometrically authenticate his / her life certificate in real time by giving his / her Aadhaar number and other pension details related to their pension Bank Account.** Staff pensioner / Family pensioner has to carry the registered mobile. After successful submission of digital life certificate (DLC), pensioner will get an SMS on his / her mobile giving the transaction ID. Pensioner will be able to download computer generated life certificate from "jeevanpramaan.gov.in" using this transaction ID for his/ her record. Since the entire process is primarily Aadhaar based, **Digital Life Certificate (DLC) submitted by the pensioner can be authenticated only when pensioner's account is seeded with his / her Aadhaar Number.**

Staff pensioners / staff family pensioners who are temporarily residing abroad and are not expected to return to India before 30th November, 2019 have to submit the scanned copy of the certificate/s by e-mail in the format as per Annexure I & II (whichever is applicable) duly attested by Indian Consulate Officials or Govt. Public Notary appointed for the purpose in such foreign country, to the Pension disbursing branch to enter the details in the URL as mentioned above.

Payment of Pension for NRI/Staff Pensioners:

In case of the existing staff pensioners / staff family pensioners, the pensioner should intimate the fact that, he/she has become non-resident Indian, to the Pension Paying Branch in India and on receipt of the same the pension paying branch in India should convert the account of the pensioner to Non-resident Ordinary (NRO) Account.

The pensioner has to furnish the life certificate issued by an authorised official of the Embassy/High Commission of India or Consul of Indian Consulates or a Notary Public or an Officer of an Indian Authorised Bank attached to its branch in the country where the pensioner is residing, once in a year, in November.

The pensioner has to furnish other certificate viz. non-employment/re-employment certificate, Re-marriage/Marriage certificate as prescribed in the pension scheme.

The paying branches will credit the amount of pension due every month to the Non-resident Ordinary Account of the pensioner.

Withdrawals from the Non-Resident Ordinary Accounts will be governed as per provision of the Exchange Control.

Branches may kindly refer Circular No. 297-2018-BC-BS, P&M-044 dt 30.07.2018 with regard to operational guidelines and taxation details for NRI/NRO staff pensioners.

- *In case of staff pensioners / staff family pensioners who have genuine difficulties in submitting the certificates through the Pension disbursing branch, it has been decided that in such cases the concerned pensioners can approach any of our branches and submit the Life certificate in the format as per Annexure I and Marriage / Re-marriage Certificate as per Annexure II (attached).*
- *The Branch Manager after obtaining the Annexure has to attest the life certificate, scan the copy of life certificate along with the annexure and send the same immediately to the pension disbursing branch (by IP msg/Fax/post).*
- *The pension disbursing branch has to update the details in the in-house portal and generate the Life certificate (print out) and keep the same in the pension file of the pensioner. The original Annexure submitted by the pensioner has to be preserved by the Life certificate accepting branch.*

Option is also open to Pensioners for submission of Life Certificate through Jeevan Pramaan facility (primarily Aadhaar card based). It may be noted that submission of Life Certificate by Staff Pensioners / Staff family Pensioners can be offered either through the In house Portal by physical presence or through **Jeevan Pramaan facility** by **voluntarily submitting online**. Branches should provide necessary assistance for linking Aadhar Number with their pension accounts which enables them to submit Life Certificate in digital form through Jeevan Pramaan Scheme. (Refer our bank circular 204/2018/BC dt 31.05.2018 for submission of digital life certificate (DLC) through Jeevan Pramaan facility.)

Branches are informed to obtain additional/optional information from the pensioners / family pensioners & update in the in-house portal **if available** with the Staff Pensioners / Family pensioners such as **Aadhaar Card Number, Blood Group & PAN Number**.

Branches are advised that efforts shall be made to contact all the staff pensioners and ensure that life certificates / other related certificates are updated in the month of November itself.


(SATHISH KAMATH)
GENERAL MANAGER (HR)



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ANNEXURE I**STAFF- PENSIONER'S LIFE CERTIFICATE**

Employee Name:	
Pension No:	
Date of Birth:	
Gender:	
Blood Group:	
Account No:	
Address:	
Phone No:	
Mobile No (mandatory):	
PAN No:	
Email ID:	
Aadhaar No :	
Eligible Family Pensioner is alive?(Y / N)	
Eligible Family Pensioner Name:(IF YES)	
Eligible Family Pensioner DOB:	
Eligible Family Pensioner Aadhaar No.:	

Certified that Shri/Smt is alive
as on this date.

Signature of Pensioner

Signature of Authorised Signatory

Place:

Date:

(To be filed in pensioners file in the Pension Disbursing Branch / Receiver branch)



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ANNEXURE II**STAFF FAMILY PENSIONER**

Employee Name:	
Pension No:	
Pensioner Date of Death	
Family Pensioner Gender:	
Family Pensioner Blood Group:	
Family Pensioner Name:	
Date of Birth:	
Account No:	
Address:	
Phone No:	
Mobile No :	
PAN No:	
Email ID:	
Family Pensioner Aadhaar No :	
Family Pensioner Alive: Y /N	
Family Pensioner Re-married: Y /N	

DECLARATCION OF MARRIAGE/RE-MARRIAGE

I hereby declare that I have not married/re-married as on date..... (in case of marriage/ re-marriage mention the date of marriage/remarriage)

Signature of Family pensioner

Certified that Shri/Smt.is alive on this date.

Place:

Date :

Signature of Authorised Signatory

(To be filed in pensioners file in the Pension Disbursing Branch / Receiver branch)