Circular No-CHO/PMG/115/2026-27 **Date: 06.10.2026**

TO ALL BRANCHES AND OFFICES IN INDIA

Reg: Submission of Life Certificate –Staff Pensioners and Staff family pensioners.

As per extant guidelines it is mandatory for staff pensioners/staff family pensioners to submit Annual Life Certificate from 1st November every year. Life Certificates is to be submitted by pensioners once in a year for continuation of pension payment.

Staff Pensioners/ staff family pensioners aged 80 years and above are allowed to give their Life Certificate w.e.f. 1st October every year instead of November which would be valid till 31st October of the subsequent year.

To ease out the process, Bank has taken several initiatives to submit the Life Certificate including digital modes by the staff pensioners/staff family pensioners. We refer the HO Circular No CHO/GB/13/2021-22 dated 28.10.2021 issued by Government Business Cell, with regard to different modes available to the pensioners for submitting their life certificate.

For better understanding and convenience of the branches as well as staff pensioners/staff family pensioners, we reiterate the modes/process of submission of life certificate. The pensioners can submit the Life Certificate by using following means using Digital Modes:-

1. Pensioners can submit Life Certificate online through **"Jeevan Praman"** Portal.
2. In order to promote Ease of banking reforms our bank has introduced "Doorstep Banking". Pensioners can submit Life Certificate through **"Doorstep Banking"** made available by our Bank. The service can be booked using UCO mBanking App, DSB Mobile App or Website.
3. Physical Life Certificate can be submitted by Staff Pensioners/ staff family pensioners in **any branch of our Bank**. On receipt of life certificate submitted in physical form, branches are advised to issue duly signed acknowledgment to the pensioners and to enter the same in GBM System immediately and issue a system generated receipt to serve the twin purpose of acknowledgment to the pensioners as well as real time updation of records.(Job card attached)
4. Department of Pension and Pensioners' Welfare (Govt of India) has also allowed Facilitation of Digital Life Certificate through **Face Authentication.** (SOP attached)
5. For the Staff Pensioners/staff family pensioners residing abroad, branches to guide them to follow the methods available, communicated vide HO letter No HO/GB/232/2021-22 dated 27.09.2021 for the submission of Life Certificate.

6. Staff Pensioners in respect of whom his/her authorized agent produces a Life Certificate duly signed by any **'Designated Official'** to be accepted by branch in the prescribed form signed by person as specified by Govt of India.

Branches may arrange special counter/facility counter in the branches for submission of life certificates for all the pensioners including the staff pensioners.

SMS are being sent to all the pensioners to make them aware and for submission of life certificate in time. Zonal Offices/Branches are advised to make the pensioners aware with regard to the above facility and encourage/guide pensioners for submission of life certificates and promote to use the digital modes made available for submission of life certificate to Staff Pensioners.

Please note that obtaining Life Certificate, Certificate of Non-Employment/Re-employment/Re-marriage/Non-Re-marriage is mandatory and pension will be stopped in all those cases where the status of submission is not updated by branches before start of trial run date of pension in GBM.

In case where the staff pensioner does not submit the life certificate, the pension shall be stopped centrally. It is expected from the branches that, if the pension of staff pensioner is stopped, they should immediately make arrangements to visit the pensioner to find out the reason for non- submission of the life certificate. This will help branches for timely updating data (in case the pensioner has expired) and recovery of any excess pension payment, ultimately reducing the financial burden of provisioning in such cases.

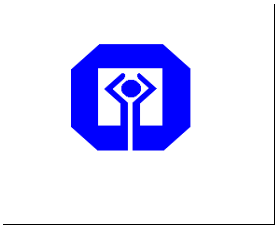
Further it is once again advised that submission of life certificate is an important task and sensitive matter, hence all branches should give special attention to this activity and ensure that no complaint should arise in this matter. Zonal offices should pursue and monitor the branches in this regard.

Format of Life Certificate and related JOB CARD/SOP is attached for ready reference of the Branches.

Branches should display this circular to the notice board for the information to all Staff Pensioners/ Family pensioners.

(Rajesh Nagar)
Chief General Manager

यूको बैंक UCO Bank ★ कार्मिक सेवा विभाग/Personnel Service Dept. ★ प्र० का० / H.O. कोलकाता Kolkata



Select the Treasury as per PPO for which Certificate to be submitted. The following screen will come.



Select **Certificate Receipt Details** under Transaction Menu.

The below screen will come.



To enter the certificates select **Add**.

The following screen will come.



Choose Sol id and PPO Number from the torch button.

Click on **Submit** button. The below screen will come.



Click on "**View latest certificate submission details**" to view the entered certificate details present against the PPO. The below screen will come.



Then click **BACK**.

The following screen will come.



Select the current year for the three certificates (By default the current year will appear) then enter the Received Date as DD/MM/YYYY format for all certificates as mentioned in below screen.



Then click **SUBMIT**.

A message window screen will come, as mentioned below.



VERIFICATION OF CERTIFICATES:

The entered certificate should be verified by another user. For Verification follow the steps as described below.

GBM > PENSION > Certificate Receipt Details > Click On **Verify**.

The following screen will come.

Select Sol id, PPO and Certificate Id then from respective three torch buttons.



Now click on **Submit** Button. The below screen will come.



Check the entered details and then click on **Submit** Button. The following screen will appear.



Now click on **Acknowledgement Slip**.

Acknowledgement Slip window will open. (Screenshot given in the next page). Take a printout to deliver the respective customer / save for future reference.

Then close the Acknowledgement Slip window and click on BACK button.

NB: **If all the certificates are not added during the month of November every year, payment of pensioners for those pensioners will be with-held from the month of November itself. System will pay the pension in the subsequent month when certificates are added along with arrear from month of November.**

VERSION	**1.00**
DATE of ISSUE	**02-November-2017**
CREATED BY	

No. 1(2)/2023-P&PW(H)-8869
भारत सरकार
कार्मिक, लोक शिकायत और पेंशन मंत्रालय
पेंशन और पेंशनभोगी कल्याण विभाग
***

8वीं मंजिल 'बी' विंग, जनपथ भवन
जनपथ, नई दिल्ली-110001
दिनांक: 25 सितम्बर 2023

OFFICE MEMEORANDUM

Sub: Facilitation of Digital Life certificate through Face Authentication for Super Senior Pensioners aged 80 years and above from 1st October every year- reg.

The undersigned is directed to refer to Department of Pension and Pensioners' Welfare's OM No. 1/20/2018-P&PW(E) dated 18/7/2019 (copy enclosed) regarding provisions of submission of life certificate for super senior pensioners aged 80 years and above from 1st October to every year.

2. In view of the Digital Life Certificate through Face Authentication Technology, it is now possible that each and every citizen can submit Digital life certificate either from home using android smartphone or bank branch.

3. It is suggested that all Banks may utilize the various platforms for creating awareness of the convenience of obtaining a Life Certificate by using the Face Authentication Technology. The following steps may be taken by the Banks:-

i. SMS/ emails/ Whats App message may be sent to the pensioner with link of SOP of Face Authentication to empower the Super Senior Pensioner to submit their Life Certificate through Face Authentication Technology through their Android phone. (Youtube link of SOP: https://www.youtube.com/watch?v=MT4z_dDfdFY Hindi: https://www.youtube.com/watch?v=JbWZJkm-PB0&t=11s).
ii. Banks may circulate the SOP on DLC through Face Authentication (copy enclosed) through email to concerned officials of Banks to enable them to get familiar with the usage of this technology.
iii. Facilitate bed-ridden/hospitalized pensioners for submission of life certificate of by deputing Doorstep banking executives.
iv. Banks may run widely publicize the methodology for submitting DLC by pasting information posters in branches/ATMs.

Cont... 2

4. Necessary instructions may be issued to all the Bank branches to make suitable arrangements for submission of Life Certificate by the super senior pensioners/family pensioners aged 80 years and above from 1st October of every year.

Encl: (1) OM No. 1/20/2018-P&PW(E) dated 18/7/2019
(2) SOP on Face Authentication.

(रुचिर मित्तल)
निदेशक (पी.डब्लू.)

To

All Pension Disbursing Banks/ Authorities through mail.

Copy to:

1. Secretary, All Ministries/ Departments.
2. Controller General of Defence Accounts.
3. Controller General of Accounts
4. Chief Controller of Pension, Ministry of Finance Department of Expenditure, Bhikaji Cama Place, Rama Krishna Puram, New Delhi.
5. Pensioners' Welfare Associations

No. 1/20/2018-P&PW (E)
Government of India
Ministry of Personnel, Public Grievances & Pensions
Department of Pension & Pensioners' Welfare

3rd Floor, Lok Nayak Bhavan,
Khan Market, New Delhi-110003
Dated: 18.7.2019

OFFICE MEMORANDUM

Subject:- Submission of Life Certificate.

It has been the experience of this Department that the Senior Pensioners i.e. the pensioners 80 years and above are facing a lot of difficulties standing in queues while giving the Life Certificates in November. It has been under the consideration of the Government to provide some relief to such pensioners.

2. It has therefore, been decided by the Government, that Senior Pensioners aged 80 years and above be allowed to give their Life Certificate **w.e.f 1st October every year instead of November which would be valid till 30th November of the subsequent year.**

3. The remaining pensioners below the age of 80 years may continue to give their Life Certificate in November as per existing provisions of CPAO Scheme booklet.

This has the approval of competent authority.

(Sanjoy Shankar)
Under Secretary to Govt. of India

To

1. Shri Nitesh Kumar Mishra, Chief Controller of Pension, Ministry of Finance Department of Expenditure, Bhikaji Cama Place, Rama Krishna Puram, New Delhi.
2. Shri Adnan Ahmed, DDG(Postal Operations), Dak Bhawan, Patel Chowk, New Delhi.
3. All Pension Disbursing Banks.

Copy for information to

i. Chairman, Railway Board, Ministry of Railways, Rail Bhawan, New Delhi.
ii. Secretary, Ministry of Defence.
iii. Secretary, Department of Ex-Servicemen.
iv. Secretary, Department of Financial Services.
v. Secretary, Department of Telecommunication.
vi. All Chief Secretaries of States.
vii. O/o CGA.
viii. Jt. CGDA.

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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 70 lakhs Central Govt. Pensioners'.

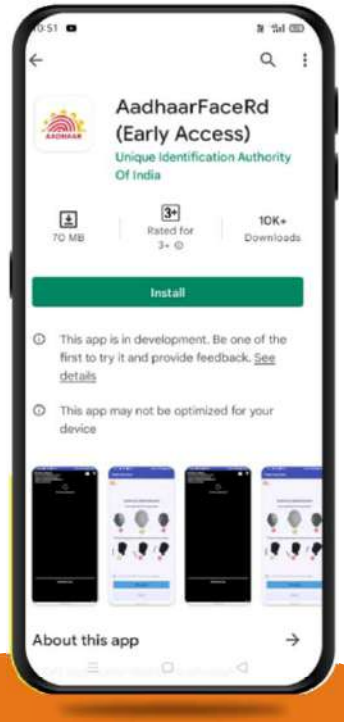
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DLC through Face Authentication Technology is based on Aadhaar using Android based smartphone.

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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 and search for "Aadhaar Face RD (Early Access) Application" by UIDAI (Unique Identification Authority of India) with latest Version (presently 0.7.43).

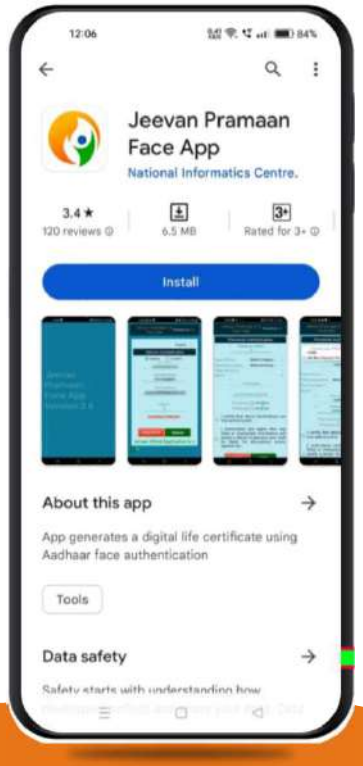
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STEP-2

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 smartphone/Android device, the pensioner/family pensioner needs to download another application called "Jeevan Pramaan" from the Google Play Store with Version 3.6.3.

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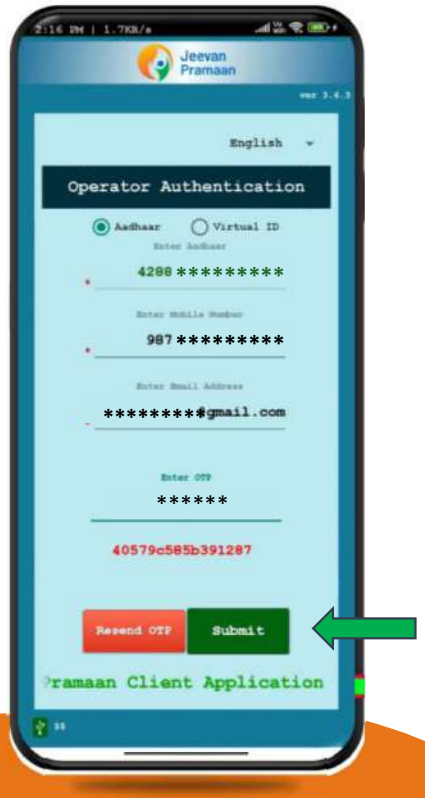
STEP-4

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.**

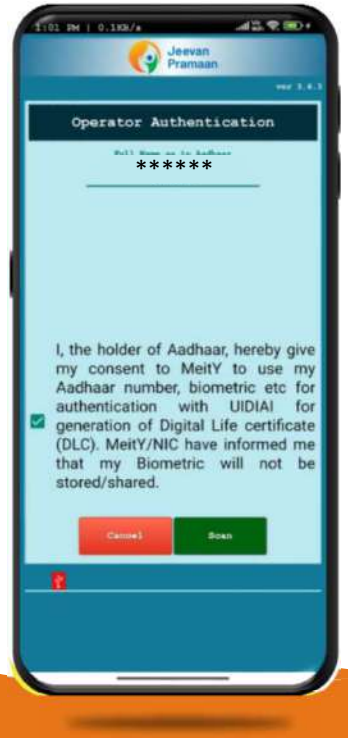
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STEP-5

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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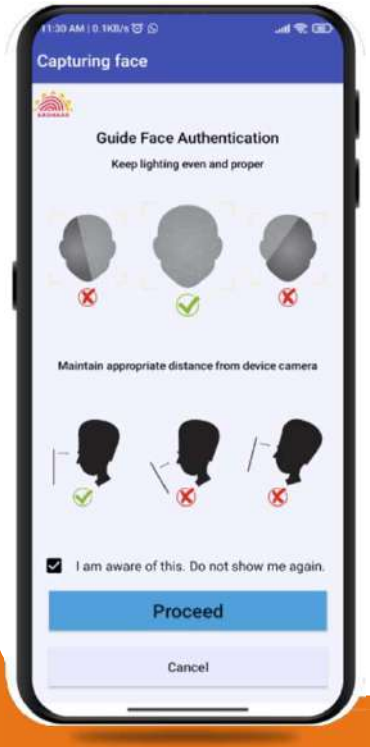


STEP-6

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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STEP-9



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

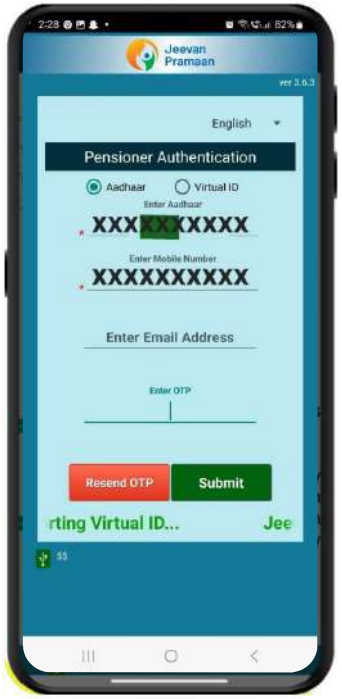


Image-2

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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

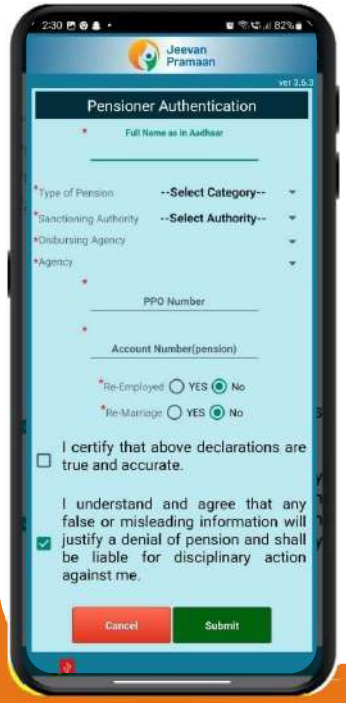


Image-1

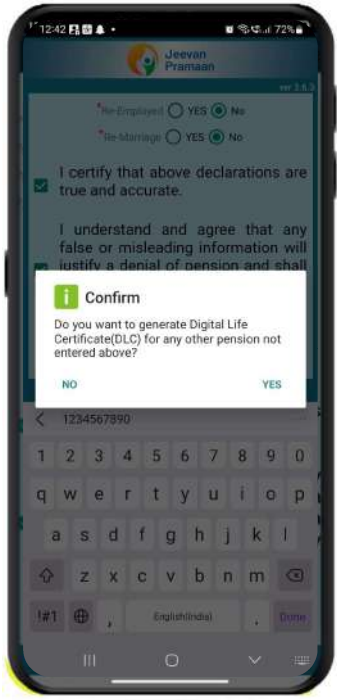
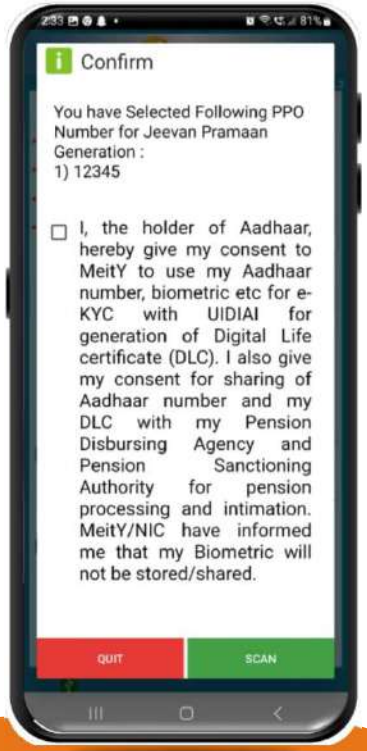


Image-2

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STEP-11

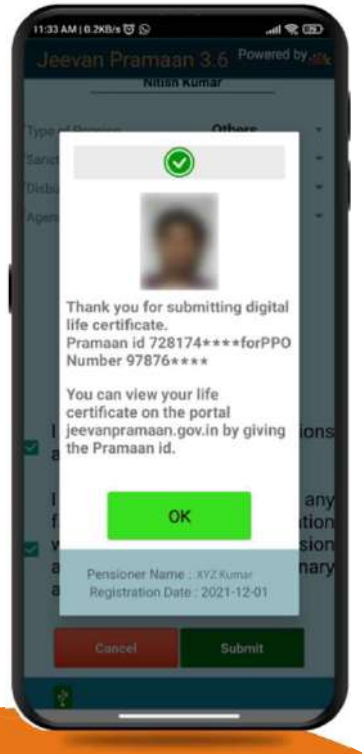
A screen will appear for providing consent and permission for scan .

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 no.

*For queries mail us at dlc.doppw@gov.in
*Follow us Facebook and Twitter

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*DLC documentary- https://youtu.be/nNMlkTYqTF8

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THANK YOU