



CPAO/IT & Tech/Bank Performance/37 Vol-III/6476/2022-23 /175

14.10.2022

**OFFICE MEMORANDUM**

**Sub:- Alert to pensioners- Beware of fraud calls - reg.**

It has come to notice of this office that the cyber malefactors have been calling to pensioners to update their Life Certificate by getting their data from somewhere as date of appointment, date of retirement, PPO number, Aadhaar number, e-mail, address, monthly pension, nominee etc. The fraudsters call pensioners with their data to convince them that they are calling from Pension Department and ask the pensioners to share OTP for updating their Life Certificate. Once they get OTP from pensioners, the fraudsters get direct access to their bank accounts and transfer the amount from pensioners' account to a fraud account.

2. In this regard, all the pensioners are cautioned to beware of these type of fraud calls and intimated that no person on behalf of CPAO calls to pensioners to ask any detail or share OTP. Therefore, all the pensioners are advised not to share OTP or any other detail etc. for any updation for pension to avoid such frauds.

3. Scheme Booklet of CPAO (Para 14) may be referred for submission of certificates and different modes available with pensioners for submission of Life Certificate. Department of Pension and Pensioner's Welfare (DoP&PW) OM No. 1(8)/2021-P&PW(H)-7468 dated 30<sup>th</sup> September, 2022 (copy enclosed) regarding submission of Annual Life Certificate may also be referred.

This issues with the approval of the competent authority.

Encl:-As above

*Amit*

(Amit Malhan)  
(Dy. Controller of Accounts)

To

1. All the stakeholders for awareness.
2. **Heads of CPPCs of All Authorized Banks (as per list)**- To spread awareness among pensioners to avoid frauds and take cognizance of DoP&PW OM No. 1(8)/2021-P&PW(H)-7468 dated 30<sup>th</sup> September, 2022 regarding submission of Annual Life Certificate.

Copy to:

1. PS to CC (P), CPAO
2. PA to CA, CPAO
3. Sr. TD, NIC (CPAO)- to upload on website of CPAO.



CPAO/IT & Tech/Bank Performance/37 Vol-III/6476/2022-23 /175(H)

14.10.2022

## कार्यालय ज्ञापन

**विषय:- पेंशनभोगियों के धोखाधड़ी कॉल से सावधान रहने के संदर्भ**

इस कार्यालय के संज्ञान में आया है कि साइबर अपराधी पेंशनभोगियों के जीवन प्रमाण पत्र को अपडेट करने के लिए उन्हें फोन करते हैं। तथा इसके लिए साइबर अपराधी पेंशनभोगी का ब्यौरा जैसे कि नियुक्ति की तारीख, सेवानिवृत्ति की तारीख, पीपीओ नंबर, आधार संख्या, ई-मेल, पता, मासिक पेंशन, नामांकित आदि कहीं से भी प्राप्त करके, पेंशनर को यह विश्वास दिलाते हैं कि वे पेंशन विभाग से कॉल कर रहे हैं और पेंशनभोगियों से अपने जीवन प्रमाण पत्र को अपडेट करने के लिए ओटीपी साझा करने के लिए कहते हैं। एक बार जब वे पेंशनभोगियों से ओटीपी प्राप्त कर लेते हैं, तो साइबर अपराधी धोखे से उनके बैंक खातों तक सीधे पहुंच जाते हैं और पेंशनभोगियों के खाते से राशि को धोखाधड़ी वाले खाते में स्थानांतरित कर देते हैं।

2. इस संबंध में, सभी पेंशनभोगियों को इस प्रकार की धोखाधड़ी कॉल से सावधान रहने के लिए आगाह किया जाता है और सूचित किया जाता है कि सीपीएओ (CPAO) की ओर से कोई भी व्यक्ति पेंशनभोगियों को कोई विवरण पूछने या ओटीपी साझा करने के लिए नहीं बुलाता है। इसलिए, सभी पेंशनभोगियों को सलाह दी जाती है कि इस तरह की धोखाधड़ी से बचने के लिए पेंशन के किसी भी अपडेशन के लिए ओटीपी या कोई अन्य विवरण आदि साझा न करें।

3. सीपीएओ की योजना पुस्तिका (पैरा 14)(Scheme Booklet Para 14) में जीवन प्रमाण पत्र जमा करने और पेंशनभोगियों के पास जाकर जीवन प्रमाण पत्र जमा करने के लिए उपलब्ध विभिन्न तरीकों से अवगत कराया गया है। पेंशन और पेंशनभोगी कल्याण विभाग (DoP&PW) के कार्यालय ज्ञापन संख्या 1(8)/2021-P&PW(H)-7468 दिनांक 30<sup>th</sup> सितंबर, 2022 (प्रतिलिपि संलग्न) को वार्षिक जीवन प्रमाण पत्र प्रस्तुत करने के संबंध में भी संदर्भित किया जा सकता है।

यह सक्षम प्राधिकारी के अनुमोदन से जारी किया जाता है।

संलग्न - उपरोक्तनुसार

अमित

(अमित मलहान)

(उप लेखा नियंत्रक)

सेवा में,

- 1) जागरूकता के लिए सभी हितधारक।
- 2) सभी प्राधिकृत बैंकों के सीपीपीसी के प्रमुख) सूची के अनुसार।

प्रतिलिपि प्रेषित:-

- 1 मुख्य नियंत्रक (पेंशन)
- 2 लेखा नियंत्रक (पेंशन)

No. 1(8)/2021-P&PW(H)-7468  
Government of India  
Ministry of Personnel, Public Grievances and Pensions  
Department of Pension and Pensioners' Welfare

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8<sup>th</sup> Floor, B-Wing, Janpath Bhawan  
Janpath, New Delhi-110001  
Dated the 30<sup>th</sup> September, 2022

**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 very senior pensioners, 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 1<sup>st</sup> October onwards, instead of 1<sup>st</sup> 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" may be seen at <https://youtu.be/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](http://www.uidai.gov.in) to get information of all such devices.
- iv. **India Post Payments Bank (IPPB)** of Department of Posts along with Meity have 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 1,36,000 access points in Post Offices and more than 1,89,000 Postmen & Gramin Dak Sevaks with smart phones and biometric devices to provide Doorstep Banking Services for generation of Digital Life Certificates. For leveraging this facility through a mobile phone, a pensioner has to download "**Postinfo APP**" from Google Play store. The process of submission of Digital Life Certificate through Postmen/Gramin Dak Sevaks may be seen at [https://youtu.be/cERwM\\_U7g54](https://youtu.be/cERwM_U7g54).
- v. **Doorstep Banking** is also available through the **Alliance comprising 12 Public Sector Banks which do "Doorstep Banking"** for its customers in 100 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 3 channels i.e. Mobile App, Website or Toll Free Number.
- Mobile App i.e "**Doorstep Banking (DSB)**" can be downloaded from Google Playstore.
  - Pensioners can access through Web Browser i.e <https://doorstepbanks.com/> & <https://dsb.imfast.co.in/doorstep/login>
  - Through Toll free Number:- 18001213721,18001037188.

vi. 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 Android based smart phone by capturing the live photograph of the pensioner for online submission on the Jeevan Pramaan mobile application. The process flow for generating DLCs through Face Authentication is available on DoPPW's Pensioners' Portal → Jeevan Pramaan → Process flow of face authentication technique for DLC generation. (<https://pensionersportal.gov.in/Document/Face%20Authentication%20Process%20of%20Jeevan%20Pramaan%20App%20.pdf>).

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.



(Ashok Kumar Singh)

Under Secretary to the Govt. of India

Tel. No. 23310108

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. All Chief Secretaries of States.
10. NIC: -for posting on website of this Department.
11. 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 officer of the Government;
- 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
- x. Executive Committee of a Village;
- xi. A Member of Parliament, of State legislatures or of legislatures of Union Territory Governments/Administrations;
- xii. Treasury Officer.