



Employees' Pension Fund Human Resources Management Vertical Human Resources & Public Relations Wing Head Office, Bengaluru	IG No. : IC/791/2025 Date : 29/10/2025 Index : Staff Sub Index : Ex Employees Regulator : NA
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**SUBJECT: SUBMISSION OF LIFE CERTIFICATE BY EX-EMPLOYEE PENSIONERS & FAMILY PENSIONERS FOR THE YEAR 2025.**

**SYNOPSIS**

1. Ex-employee pensioners/Family pensioners to submit the Life Certificate (LC) for the year 2025 on or before 30.11.2025.
2. Branches/Regional Offices/Circle Offices are advised to popularize various Digital modes available for submission of LC by Ex-employee pensioners/Family pensioners.
3. Obtain physical LC in exceptional cases where the Ex-employee pensioner/Family pensioner is unable to access online facility.

As per the guidelines in vogue, Ex-employee pensioners / Family pensioners are required to submit their Life certificate (LC) in the month of November every year for continuation of disbursement of monthly pension. Branches/Offices have been informed about the various channels vide HO Cir. No. IC/756/2024 dated 30.10.2024.

Channels available for submission of Life Certificate as follows:

**1. Life Certificate through Jeevan Pramaan:**

Jeevan Pramaan is a digital initiative by Gol that enables pensioners to submit their Life Certificate digitally using Aadhaar-based Biometric Authentication or Face Authentication through various sources listed below.

- a) Jeevan Pramaan Portal (<http://www.jeevanpramaan.gov.in>)
- b) UMANG Application (Google Play Store)
- c) Face Authentication
  - "AadhaarFaceRd App" from Google Play store &
  - "Jeevan Pramaan Face Application" available in the download menu of Jeevan Pramaan Portal (<http://www.jeevanpramaan.gov.in>)
- d) Post Offices/Digital Service Centers

During submission, Pensioners are required to select in the following manner:

- Name of the Pensioner
- PPO Number
- Type of Pension - Select "Service"
- Organization Type - Select "Banks"
- Sanctioning Authority - Select "Banking Staff"
- Disbursing Agency - Select "Bank"
- Agency - Select "Canara Bank"
- Account Number - Pension crediting account number

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- Email
- Is re-employed - Yes or No
- Is re-married - Yes or No

Once the Biometric/Face authentication is successful, the Life Certificate of the pensioner is displayed and an SMS acknowledgement is sent to the pensioner's mobile number.

## **2. Video Based Customer Identification Process (VCIP):**

VCIP is a contactless process that enables submission of Life Certificate by Pensioners who are residing in India through video calling. This process involves identification of Pensioner, capturing of PAN, Aadhaar, signature and real time location of the pensioner based on consent for validation of Aadhaar based OTP to receive video call.

Pensioner can book request for VCIP slot for Life Certificate submission from <https://www.canarabank.bank.in/pages/pensioners-portal>.

## **3. Doorstep Banking (DSB) Services:**

Pensioners can utilize the facility of submitting digital Life Certificate through Doorstep Banking (DSB) Services. An authorized DSB agent will visit the doorstep of the requesting pensioner to obtain digital Life Certificate using their Aadhaar Number with biometric authentication.

Pensioners can access the facility through various channels listed below:

- DSB Call centre Toll free numbers: 9152220220/18001213721/18001037188
- DSB Web Portal: <https://www.doorsteppsba.com/doorstep/customerlogin>
- DSB Mobile App:  
<https://play.google.com/store/apps/details?id=com.integra.doorstepbanking>  
(Android) &  
<https://apps.apple.com/in/app/doorstep-banking/id6477159429> (ios)
- Canara ai1 App.

## **4. Physical Life Certificate at Branches:**

In exceptional cases, where the Ex-employee pensioners are unable to submit DIGITAL LIFE CERTIFICATE (DLC) through various channels, the pensioner may submit a physical Life Certificate at **any of our Branches**. Formats of Life Certificate, non-employment certificate & non-remarriage certificate are enclosed as annexure to this Circular. **The Branches must update and authorize the Life Certificate immediately in HRMS Package without fail.**

**Maker:** HRMS > Main Menu > Manager Self Service > Noting of Life Certificate > Noting of Life Certificate

**Checker:** HRMS > Main Menu > Manager Self Service > Noting of Life Certificate > Noting of Life Certificate



## 5. Option for pensioners residing Abroad:

Pensioners/Family Pensioners who are residing abroad can forward Life Certificate to pension paying Branch in India with attestation of an authorized official of the Embassy of India/ High Commission of India/ Indian Consulates located in the residing country.

### ROLE OF PENSIONERS

- Pensioner/family pensioner is required to submit life certificate for the year **2025-26** in any of the available modes from **01.11.2025 to 30.11.2025**.
- The pensioner may submit a physical Life Certificate at **any of our Branches**.
- In addition to Life Certificate, Ex-employee pensioners who are submitting Life Certificate within one year from the date of retirement in Officer cadre shall submit Non-employment Certificate.
- Family pensioner who are spouse of the deceased Ex-employee shall submit declaration of re-marriage/marriage along with Life Certificate.
- Further, Family pensioners other than spouse of the deceased Ex-employee (e.g., Son/Daughter/Mother/Father of the Ex-employee) are required to submit non-employment certificate along with Life Certificate and declaration of marriage.

### ROLE OF BRANCHES

- Branches may refer the list of Ex-employee pensioners along with their details made available in the CANNET: HRD > List of Ex Emp Pensioners for their follow-up and early updation of Life Certificate.
- Ex-employee pensioners can submit their Life certificate in any of the Branches. No Branch shall deny life certificate updation services to the pensioners even if they are drawing pension from another Branch.
- On receipt of physical life certificate at Branch, the LC should be updated and authorized immediately in HRMS package without fail.
- List of Ex-employee pensioners whose Life certificate is not updated will be published in CANNET: HRD on Bi -weekly basis for follow-up by the Branches.
- Details of Ex-employee pensioners who are already on abroad visit / visiting abroad, may be shared with Pension Fund Section to provide help for updation of Life Certificate on time.
- LC of those pensioners who are receiving both regular and family pension should be updated separately.
- Branches may refer **HO Circular No. 494/2017** for allocation of Roles in HRMS for LC updation.



- Branches to exercise due diligence while updating Life Certificate.
- Branches have to inform the details of the ex-employee pensioners/family pensioners who have been reported deceased, through email to [hopenfund@canarabank.com](mailto:hopenfund@canarabank.com).
- Branches should accept physical life certificate if DLC has been rejected on account of database mismatch and update the LC in HRMS package.

Circle Offices/Regional Offices should ensure that Roles (Maker/Checker) for the updation of Life certificate in HRMS package are enabled for all the Branches.

Branches and Offices are advised to follow the above instructions scrupulously and ensure that the Life Certificates of Ex-employee pensioners and family pensioners are updated within the stipulated timeline to ensure uninterrupted pension payment.

**B P JATAV**  
**CHIEF GENERAL MANAGER**

**TO: ALL BRANCHES / OFFICES OF THE BANK**



**ANNEXURE**  
**LIFE CERTIFICATE**

(To be submitted by Canara Bank Ex-Employee Pensioners and Family Pensioners during the month of November every year)

Name of the Pensioner	Sri / Smt.
Staff number	
SB account number through which pension is credited	
Name & DP code of the Branch where account is maintained	
Mobile number of the Pensioner	
email id of the Pensioner	
Signature of the Pensioner	

Certified Sri / Smt. .... Staff Number. ....Canara Bank Ex-employee Pensioner / Family Pensioner has submitted Life Certificate / Declaration on remarriage/marriage/non-employment certificate as applicable in person.

Signature of the Authorised Officer	
Name of the Authorised Officer with staff number	Sri / Smt.
Signing Power No	
Branch / Office	

Branch Seal with date:

Signature of the Branch Manager  
with seal and SP number

**Acknowledgement**

Sri / Smt. .... Staff Number..... Ex-employee Pensioner / Family Pensioner has submitted Life Certificate / Declaration on re-marriage/marriage/Nonemployment certificate as applicable in person. Certified that the Life Certificate (and annexures as applicable) is obtained and updated in the HRMS package for release of Pension.

Date:

Signature of the Branch Manager  
with seal and SP number

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### **Non-Employment Certificate**

- i. I declare that I have not accepted any commercial employment after my retirement from the services of the Bank, I have noted to obtain permission from the Bank in the event of accepting any commercial employment within one year from the date of retirement from the service of the Bank. Further, I undertake to report any re-employment taken up by me promptly to the branch through which I am drawing pension & Canara Bank (Employees') Pension Fund.

Place:

Date:

Signature of the retired employee

Name: ..... Staff no. ....

Designation at the time of retirement: .....

OR

### **Re-employment Certificate**

- ii. I declare that I have accepted commercial employment after obtaining prior sanction from the Bank and none of the conditions attached thereto by the Bank has been violated (copy of the duly attested letter permitting re-employment thereof by the Bank is enclosed).

Place:

Date:

Signature of the retired employee

Name: ..... Staff no. ....

Designation at the time of retirement: .....

**(Strike out whichever is not applicable)**

In terms of Canara Bank Employees' Pension Regulations, 1995, the expression commercial employment means:

- i. an employment in any capacity including that of an agent, under a company (including a banking company), co-operative society, financial or professional business and includes also a directorship of such company (including a banking company) and partnership of such firm, but does not include employment under a body corporate, wholly or substantially owned or controlled by the Central Government or a State Government.
- ii. Setting up practice, either independently or as a partner of a firm, as adviser or consultant in matters in respect of which the pensioner-
  - a) Has no professional qualification and the matters in respect of which the practice is to be set up or is carried on are relatable to his official knowledge or experience, OR
  - b) Has professional qualifications but the matters in respect of which such practice is to be set up are such as are likely to give his clients an unfair advantage by reason of his previous official position, OR
  - c) Has to undertake work involving liaison or contact with offices or officers of the Bank.

Explanation: For the purpose of this clause the expression "employment under a co-operative society" includes the holding of any office, whether elective or otherwise, such as that of President, Chairman, Manager, Secretary, Treasurer and the like, by whatever name called in such society.



### **Declaration regarding re-marriage/marriage**

I hereby declare that I have not got re-married as on date and I undertake to report such an event promptly to the Canara Bank Employees' Pension Fund / Canara Bank branch through which I am drawing family pension.

(Applicable only for widow/widower)

I hereby declare that I have not got married as on date and I undertake to report such an event promptly to the Canara Bank Employees' Pension Fund / Canara Bank branch through which I am drawing family pension.

(Applicable only to unmarried children)

I declare that to the best of my knowledge and belief, the above is correct.

(Strike off whichever is not applicable)

Place:

Date

Signature of the Pensioner

(Left hand thumb impression in case of illiterate)

Attested by: Name, Signature and address (in case of illiterate)

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Note: Attestation should be by an Officer of Canara Bank or a Gazetted Government Servant or a respectable person in the Town/Village where the applicant resides.  
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