

EMPLOYEES' PENSION FUND	IG NO. : IC/ 767 /2026
HUMAN RESOURCES MANAGEMENT VERTICAL	DATE : 29/10/2026
HUMAN RESOURCES WING	INDEX : STAFF
HEAD OFFICE	SUB INDEX : EX EMPLOYEES
BENGALURU	REGULATOR : NA

SUBJECT: SUBMISSION OF LIFE CERTIFICATE BY EX-EMPLOYEE PENSIONERS & FAMILY PENSIONERS FOR THE YEAR 2026.

SYNOPSIS

1. Ex-employee pensioners/Family pensioners are required to submit their Life Certificate (LC) for the year 2026 from 01.11.2026 to 30.11.2026.
2. Branches/Regional Offices/Circle Offices are advised to encourage Ex-employee pensioners/Family pensioners to submit their Life Certificate through Jeevan Pramaan.
3. Physical Life certificate may be obtained wherever an Ex-employee pensioner/family pensioner is unable to submit it digitally.

As per the extant guidelines, Ex-employee pensioners / Family pensioners are required to submit their Life certificate (LC) in the month of November every year from 1st day of November to 30th day of November, for continuation of disbursement of monthly pension.

Channels available for submission of Life Certificate are as follows:

1. Life Certificate submission 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 (<https://jeevanpramaan.gov.in/v2.0/>)
- 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 (<https://jeevanpramaan.gov.in/v2.0/>)
- d) Post Offices/Digital Service Centers

During submission, Pensioners are required to enter / select the following details:

- 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
- Email ID:
- 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. Doorstep Banking (DSB) Services:

Pensioners / Family pensioners can utilize the facility for submitting Digital Life Certificate (DLC) 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 Center numbers: 9152220220/8302266622
- 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.
- Toll-free number: 1800 1030 (from registered mobile number)
- Email : requestdsb@canarabank.com (from registered email address)

3. Physical Life Certificate at Branches:

Ex-employee pensioners/Family Pensioners, who are unable to submit Digital Life Certificate (DLC) through various channels, may submit a physical Life Certificate at **any of our Branches**. Formats of Life Certificate, declaration of non-employment/employment & declaration of non-re-marriage/non-marriage 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

4. 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 **2026** in any of the above modes from **01.11.2026 to 30.11.2026**.
- In the event that the pensioner fails to submit the Life Certificate on or before 30.11.2026, pension payments will be stopped from December 2026 onwards until the Life Certificate is submitted and updated in the system.

- The pensioner may submit a physical Life Certificate (ANNEXURE I) 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/Re-employment Certificate (ANNEXURE II).
- **Family pensioner who is spouse** of the deceased Ex-employee shall submit Life Certificate (ANNEXURE I) and declaration of non-re-marriage/non-marriage (ANNEXURE III).
- Further, **son/daughter** of the deceased Ex-employee, who is drawing family pension, is required to submit Life Certificate (ANNEXURE I), declaration of non-re-marriage/non-marriage (ANNEXURE III) and declaration of non-employment (ANNEXURE IV).
- In case of family pension granted to **disabled child** beyond the age of 25 years, the disabled son/his guardian shall submit declaration of non-employment (Annexure IV) and the disabled daughter/ her guardian shall submit a declaration of non-re-marriage/non-marriage (ANNEXURE III) and declaration of non-employment (ANNEXURE IV) every month.

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 weekly basis for follow-up by the Branches.
- Life Certificate of those pensioners, who are receiving both regular and family pension, should be updated separately.
- Branches can allocate Roles in HRMS for LC updation. Both Maker & Checker roles to be assigned from Branch in Charge's HRMS login.

Maker Role: HRMS > Main Menu->People Tools > Security > Module Security > User Access Control > Module User Maintenance Branch > Maker Staff ID > Pension Life Certificate MSS > Pension Life Certificate Maker > Grant Access

Checker Role: HRMS > Main Menu > People Tools > Security > Module Security > User Access Control > Module User Maintenance Branch > Checker Staff ID > Pension Life Certificate MSS > Pension Life Certificate Checker > Grant Access

- 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, to Employees' Pension Fund Section through email hopenfund@canarabank.com immediately, to avoid excess pension payment.

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.

**SHAMBHU LAL
CHIEF GENERAL MANAGER**

TO: ALL BRANCHES / OFFICES OF THE BANK

ANNEXURE I
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/Guardian	

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 Non-re-marriage /non-marriage/Non-employment/Re-employment 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.

Place:
Date :

Signature of the Branch Manager
with seal and SP number

ANNEXURE II
NON-EMPLOYMENT CERTIFICATE

[Applicable only to Retired Officer Employees]

- 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 off 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.

ANNEXURE III
DECLARATION REGARDING NON-RE-MARRIAGE/NON-MARRIAGE

- i. 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 spouse of the deceased Ex-employee drawing pension)

OR

- ii. 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 child of the deceased Ex-employee drawing pension)

OR

- iii. I hereby declare that **has 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 he/she is drawing family pension.

(Applicable only to disabled daughter drawing pension through guardian)

AND

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/Guardian

(Left hand thumb impression in case of illiterate)

Name : _____

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

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.

ANNEXURE IV
DECLARATION REGARDING NON-EMPLOYMENT

- i. I hereby declare that I **have not taken any employment/ is not self-employed** as on date and I undertake to report any such employment taken up by me promptly to the Canara Bank Employees' Pension Fund / Canara Bank branch through which I am drawing family pension.

(Applicable only to Son/Daughter of the deceased Ex-employee drawing pension)

OR

- ii. I hereby declare that**has not taken any employment/ is not self-employed** as on date and I undertake to report any such employment taken up by him/her promptly to the Canara Bank Employees' Pension Fund / Canara Bank branch through which he/she is drawing family pension.

(Applicable only to disabled son/daughter drawing pension through guardian)

AND

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

(Strike off whichever is not applicable)

Place:

Date :

Signature of the Pensioner/Guardian

(Left hand thumb impression in case of illiterate)

Name : _____

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

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.
