

**Human Resources Department
Employee Benefits Division (EBD), Central Office**

Staff Circular No:8411

September 30th, 2024

**Submission of Annual Life Certificate
by Staff pensioners / Family Pensioners**

- As per the extant guidelines, staff pensioners / family pensioners are required to submit the Life Certificate during the month of November, every year, to ensure uninterrupted payment of monthly pension. Government of India had issued guidelines for Super Senior pensioners (age 80 years and above) as per which they can submit life certificate from 01st October every year.
- All branches shall start accepting life certificates from 01.10.2024 for pensioners aged 80 years and above as on 30.09.2024 and from 01.11.2024 for pensioners aged below 80 years and update the same in Union Parivar.
- Presently pensioners can submit life certificate through physical or digital mode as per their convenience. The various modes through which the staff pensioners can submit life certificate is as under
 - **Pensioners may visit any branch of the Bank**, as per their convenience to update their Life Certificate in “UNION PARIVAR”, not necessarily Pension paying branch. Life certificate shall be submitted by the Branch in Union Parivar. Acknowledgment of Life Certificate generated from Union Parivar to be obtained from the Branch.
 - **Jeevan Pramaan**: Digital Life Certificate online through AADHAAR based authentication system. The pensioner, however, should ensure that his/her AADHAAR details are updated in Union Parivar records.
 - **Door-Step Banking**: Pensioners can also avail the door-step Banking facility of the Bank for digital submission of Life Certificate.
 - **NRI pensioners / family pensioners** who are unable to come to India for personal identification, he/she may be allowed, based on a certificate to be issued by an authorized official of the Indian Embassy /High Commission of India / Indian Consulates in the country where he/she is residing. The certificate is to be issued on verification of pensioner/family pensioner, based on photograph pasted in the PPO or on the basis of photograph pasted on the passport or any other such document.
 - **A pensioner not resident in India** in respect of whom a duly authorized agent produces Life Certificate signed by a magistrate or a notary or an officer of an Indian authorized Bank or Diplomatic Representative of India, is exempted from special appearance.
- Pensioners are advised to carry their AADHAAR card and PAN card for updation of the same in Union Parivar. Pensioners should also ensure that the correct mobile number is updated in “Union Parivar”.
- Pensioner will receive a text SMS in their registered mobile number on submission of the life certificate in union parivar by branches / offices, confirming submission of the life certificate.
- Please note, non-updation of life certificate in Union Parivar will lead to discontinuation of pension effective from the month of December-2024.

Operational Instructions to Branches:

- Staff Pensioners/family pensioners of staff shall be visiting the Branches for updation of their life certificates. Retired staff members/ family pensioners should be treated with due respect and their queries / concerns should be addressed to their satisfaction.
- All branches to update the life certificate of staff pensioners/family pensioners in Union Parivar. Navigation in Union Parivar is as under.
 - MAIN MENU → MANAGER SELF SERVICE → LIFE CERTIFICATE.
 - Click on "ADD A NEW VALUE" tab, enter the Employee ID (EMP. NO.) of the staff pensioner and then click on "ADD" button.
 - Check the name of Pensioner/Family Pensioner appearing on the screen and then fill up the necessary fields/ details appearing on the screen and then click save button.
- Branches to verify the physical PAN and AADHAAR number and ensure that the correct PAN and AADHAAR are updated in the Union Parivar. Mobile number and email ID are also to be updated, to ensure swift communication of our messages.
- Life Certificate shall be updated on real time basis and acknowledgment of Life Certificate, generated from Union Parivar and duly signed by pensioner and Branch official shall be invariably provided to the pensioner.
- Copy of the acknowledgment, duly signed by the pensioner and the Branch official shall be maintained in the branch records.
- In cases wherein the pensioner has visited a branch, other than the pension paying branch, the copy of acknowledgement duly signed by pensioner and branch official shall be dispatched to pension paying branch, for their records.
- In the case of pensioner not resident in India in respect of whom a duly authorized agent produces Life Certificate signed by a magistrate or a notary or an officer of an Indian authorized Bank or Diplomatic Representative of India, a scanned copy of the same may also be mailed to ebd.co@unionbankofindia.bank.
- Branch to feed correct PF number in Union Parivar and verify the name & details of the person visiting the branch, to avoid wrong updation of life certificate. Further branch also has to be careful and verify as to who is submitting the life certificate PENSIONER / FAMILY PENSIONER. Reiterated, since such instances have been noticed earlier.
- Pensioners of e-AB and e-CB may quote their old PF / Employee number while visiting the Branches. In cases wherein pensioner is not aware of the new PF /Employee number, Branch may contact EBD, HR, Central Office on IP No's. 116246, 116233, 116268, 116239, 116242.
- In case of any technical issue while updating in Union Parivar, the signed/certified life certificate be mailed to us in email id ebd.co@unionbankofindia.bank OR we may be contacted in IP Nos as stated above.

Precautions to be followed in the case of Family Pensioners:

The Union Bank of India Employees' Pension Regulations, 1995 provides as under:

- In the case of widow or widower family pension is payable up to the death or **remarriage** whichever is earlier.

- The grant of family pension to a child (son/daughter) upto the age limit (25 years) is permissible on the following conditions:
 - i. in the case of a son or daughter (including widowed / divorced) till he/she attains the age of twenty five years or up to the date of his / her marriage or remarriage, whichever is earlier.
 - ii. The son or daughter starts earning a sum in excess of Rs.18000/- per month from employment in Government or private sector or self-employment.

- The grant of family pension to a disabled child beyond the age limit (25 years) is permissible on the following conditions:
 - i. A daughter shall become ineligible for family pension from the date she gets married.
 - ii. The family pension payable to such son or daughter shall be stopped if he or she starts earning his or her livelihood. In such cases it shall be the duty of the guardian or son or daughter to furnish a certificate to the bank every month that:
 - a) he or she has not started earning his or her livelihood.
 - b) in case of daughter that she has not yet married.

- The grant of family pension to parents of the deceased employee is not permissible if the income of one of the parents or the aggregate income of both the parents from employment in Government or private sector or self-employment, etc. exceeds Rs.18000/- per month.

- Branches should also obtain marriage / remarriage / income certificate (as the case may be) from family pensioners along with the life certificate. The physical copies of the certificates obtained be kept in pensioners/relevant files at the branch.

- A sample copy of the Life certificate is attached as annexure for the convenience of the branches / pensioners.

- Pension paying Branches are advised to follow-up with their Staff Pensioners/Family Pensioners and ensure that the Life Certificates are updated in Union Parivar latest by 30.11.2024.

- The contents of the circular shall be brought to the notice of all staff members and the pensioners of the Branch.

- All branches/ offices are advised to ensure strict compliance of the above instructions.

Sd/-

General Manager

LIFE CERTIFICATE

(To be submitted by the Pensioner once a year in the month of November)

Certified that I have seen the Pensioner Shri / Smt. _____
Employee / PF No _____ Account No _____
and that he/she is alive on this date.

Signature of Pensioner.
Date:
Place:

Signature of Branch Official
Name:
Designation:
Seal of Branch:

CERTIFICATE OF MARRIAGE / REMARRIAGE

(To be submitted by the Family Pensioner)

I hereby declare that I have not married / re-married and I undertake to report such an event promptly to the Pensions disbursing authority / Union bank of India.

(applicable only for widow/widower recipient of family pension)

OR

I hereby declare that I am not married / I have not got married.

(to be submitted by widowers and unmarried daughters)

Signature of Pensioner.
Date:
Place:

I certify to the best of my knowledge and belief that the above declaration is correct.

Signature of Branch Official
Name:
Branch:
Seal: