



# RAILWAY SENIOR CITIZENS WELFARE SOCIETY

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IDENTIFIED BY DOP&PW GOVT. OF INDIA - UNDER PENSIONERS’ PORTAL

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Director (PP),  
DOP&PW, Govt. of India,  
8<sup>th</sup> Floor, Janpath Bhawan,  
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Dear Sir,

**Sub: Submission of Life Certificate - Problems faced by Pensioners & Family Pensioners in submitting Life Certificates/ Digital Life Certificate (DLC) to PDA Banks.**

We appreciate the initiative of the DOP&PW by introducing the Application of DLC with Face Authentication and further launching the campaign for 100% adoption of this Application for submission of the Life Certificate by the Pensioners & Family Pensioners. This will reduce the need to go to the PDA Banks for submitting the Life Certificates.

However, kind attention is invited towards the problems being faced by the Pensioners & Family Pensioners in submitting their Life Certificates to PDA Banks by either submitting it directly to the PDA or through DLC. We find that the problems are occurring mainly in the following areas:

- 1.a) No message of confirmation or acknowledgement of receipt of DLC is received by most of the Pensioners or Family Pensioners from the PDA Bank although on personal visit by the Pensioner, it was confirmed that the DLC had been received by the PDA. (Example Of PDA: Punjab National Bank, Sector 17-B, Chandigarh-160017) .
- b) Pension / Family Pension is stopped by the PDA Bank without giving any Notice to the Pensioner / Family Pensioners inspite of their having submitted the Digital Life Certificate(DLC) through Face Authentication etc.(Example of PDA: Punjab National Bank, Phase 4, SAS Nagar, Mohali)
- c) Long & torturous efforts are required to get the Pension restarted after it is stopped by the PDA Bank. (Example: of PDA: Punjab National Bank, Phase 4, Mohali).
- d) Heavy and unjust recoveries are made in some cases from the Pension / Family Pension without any Notice to the Pensioner/Family Pensioner, by the PDA Banks.
- e) Life Certificate of some Pensioners / Family Pensioners were not accepted by the PDA Banks as they submitted old PPO no. even after submitting an Application and copies of the Aadhar Card & that of the old PPO to the PSA /PDA. (Example of PDA: Indian Overseas Bank, Saharanpur).
- f) Many Pensioners are not having an access to the Smart Phones and are not literate enough to Register the DLC.

2.The reasons for the above said issues alongwith some other problems are given here below :-

- a) Some error(s) in the system of CPPC of the PDA Bank & the respective CPPCs regarding receipt & acknowledgement etc.

b) Inconsistency in linking of the Bank Account of Pensioners or Family Pensioners with the Old PPO No. in some cases & New PPO No. in other cases and non updating of the PPO No. after issue of the new PPO in the pass book & the pension slip.

c) Most of the confusion is caused due to non quoting of new PPO numbers, even though old PPO and Aadhaar Card etc are mentioned.

d) Some PDA banks refuse to send their representatives to the residence of sick & bedridden Pensioners for recording their DLC thereby causing much hardship to the sick & elderly Pensioners. In the case of 80 yrs plus pensioners, it is now incumbent for the banks to get the life certificate made by sending their staff to the residence of the pensioner; this is as per the latest judgement passed by the Karnataka High Court.

e) PDA banks stop the payment of the pension & make recoveries from the same without giving any notice to the Pensioners or family Pensioners.

3. It is, therefore, requested that

- a) NIC, PDA Banks & their CPPC (Central Pension Processing Centres) may be advised to update the system so as to automatically Register submission of Life Certificate / DLC (Digital Life Certificate) once it is successfully filed and authenticated by Aadhar .
- b) Message may automatically & invariably be sent to the Pensioner/ Family Pensioner as soon as it is successfully filed & authenticated by Aadhar & the PDA Bank.
- c) Provision be made in the system to link the Pension Account with both or either the Old &/or New PPO. Nos.
- d) Both Old & New PPO nos. be indicated in the Pass Book & Pension Slip of the Pensioner/Family Pensioner.
- e) Pension Slip invariably be sent by the PDA Bank to the Pensioners/ Family Pensioners by e-mail or by post with all relevant details.
- f) Notice should invariably be issued by the PDA Bank to the Pensioner / Family Pensioner, before stopping the Pension or making recoveries from the Pension, with reason there of allowing them a reasonable period for making representation.

With regards,

Yours truly,



(Harchandan Singh)  
Secretary General, RSCWS