

## EPS Pensioners can submit their life certificate any time during the year

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Remember this decision of EPFO is applicable to only those pensioners who are covered under the Employees' Pension Scheme, 1995, i.e. non-government pensioners covered under Employees Provident Fund Scheme during their working years.

Pensioners covered under **Employees' Pension Scheme, 1995** (EPS, 1995) can now submit their life certificate any time during the year. Earlier, EPS pensioners were required to submit the life certificate in the month of November every year.

Remember this decision of **Employees' Provident Fund Organization (EPFO)** is applicable to only those pensioners who are covered under the Employees' Pension Scheme, 1995, i.e. non-government pensioners covered under Employees Provident Fund Scheme during their working years. Therefore, central and state government pensioners will continue to submit their life certificate in the month of November every year.

The decision to allow EPS pensioners to submit their life certificate any time during the year was announced by the EPFO via circular dated December 18, 2019. The move is aimed at facilitating the submission of life certificate every year and also to ensure that the pension of a genuine pensioner is not stopped.

The EPFO has also tweeted about this decision.

Puneet Gupta, Director, People Advisory Services EY India says, "To receive monthly pension from the EPFO, member pensioner was required to furnish a life certificate to the EPFO in November every year. This caused major hardship for both the pensioners and EPFO - to process all certificates in November every year. Where life certificate could not be provided for any reason, the pension disbursement was stopped by the EPFO which lead to a lot of complains from the pensioners. To avoid this hardship, vide circular dated 18 Dec 2019, the EPFO has now allowed pensioners to provide life certificate to the EPFO anytime during the year. Life certificate once provided will be valid for a year. The pensioner is required to provide life certificate next year in the same month in which the certificate was furnished in the prior year. Such life certificate can be obtained online through the Jeevan Pramaan portal and can be furnished online on the EPFO portal."

The move will benefit the 64 lakh EPS pensioners. The life certificate once submitted any time during the year will remain valid for one year. Therefore, if a pensioner has submitted the life certificate recently in the month of November 2019, then you can submit the life certificate any time before the month of November, 2020. If the certificate is submitted in the month of August 2020, then it will remain valid till August 2021. In this case the EPS pensioner would be required to submit the life certificate any time on or before August 2021. If the pensioner

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does not submit the life certificate by August 2021, then the pension will be stopped from the next month i.e. from September 2021 in this example.