

Is Pension Paying Bank required to go to pensioner's place to collect Life Certificate?

Karnataka High Court recently ruled so in a recent case of Nagabhushan Rao Vs Canara Bank (WP 405 of 2023- GM RES).

However, the ruling is in the context of pension under Central Samman Pension Scheme, Clause 2.1 of which scheme requires that if the pensioner is too old to come to the bank, then the bank officer has to visit the pensioner's place to get the Life Certificate.

It would be worthwhile for Pension Paying Banks, in the light of the above judgment, to revisit various pension schemes under which they pay pension and verify whether there are requirements in it akin to the above since it is a responsibility with additional work for banks about which banks should be mindful about.

See full judgment here: https://karnatakajudiciary.kar.nic.in/repository/rep_judgmentcase.php