Visa Documents for Retired People & Pensioners — PPO, Pension Proof & No-ITR Cases

What an officer checks in this document — and what gets it refused.

What this document must contain

Income first: the PPO — pension payment order — which is the single most useful document a pensioner has, together with the bank statement showing the pension arriving each month. Then status: the retirement or service certificate from the former employer, and the pensioner identity card where one was issued. Then assets and ties: property documents, fixed deposit receipts, and where relevant the spouse's position. Then the return you may still file — many pensioners do, and it should be included where it exists. If a child abroad is inviting or funding the trip, their invitation and financial documents sit alongside.

Do

• Lead with the PPO — it is your strongest single document
• Show six months of pension credits in the bank
• State plainly what you are returning to
• Include property and deposits as ties, not just as funds
• Attach the inviting relative's documents where they are hosting you

Do not

• Don't leave return intent to be inferred
• Don't submit a bank balance funded by a recent transfer from abroad
• Don't omit a spouse who is staying in India — that is a tie
• Don't apologise for having no employer letter
• Don't ignore medical needs; travel insurance and treatment continuity matter

Mistakes that get this document refused

• No PPO, so the pension is asserted rather than evidenced
• Balance funded by a large transfer from the child abroad shortly before applying
• Nothing in the file explaining what the applicant returns to
• Retirement certificate omitted, leaving the employment history unclear
• Invitation from the child abroad with none of their supporting documents

The finished document

A sample of this pensioner's file is on the guide page, free to read:
https://www.sureshotvisa.com/documents/retired-pensioner-visa-documents
The version filled in with your own details — and read by a consultant at our licensed firm before you submit it — is a paid service. Start it from the guide page above.