LIFE CERTIFICATE

(1)   What is Annual Life Certificate for pensioners?
A.   Every Central Government pensioner has to submit an Annual Life Certificate in the month of November to the authorized Pension Disbursing Agencies like the Bank for further continuation of pension. To provide an additional exclusive window to very senior pensioners, the government had allowed the pensioners in the age group of 80 years and above to submit Annual Life Certificate from 1st October, instead of 1st November onwards, every year.

(2)   Why Life Certificate is required to be submitted by pensioners?
A.   The Life Certificate required to be submitted by pensioners to continue pension without break.

(3)   Whether there is a prescribed form for submitting the Life Certificate in physical form?
A.   Yes. It has to be submitted in the form prescribed in <u>Annexure-XIII</u> of CPAO Booklet Scheme, 2021

(4)   What are the different modes of submitting the Life Certificate?
A.   A Life Certificate can be submitted manually or digitally as per convenience of the pensioner. Following are the modes of submitting the Life Certificate:

In   Digital manner

At home -
❖ Aadhaar Biometric Authentication like Face, Finger and IRISAuthentication through Apps i.e. Jeevan Praman App & Aadhaar Face RD App.
 	
❖ Indian Post Payment Bank - Department of Posts:
  Through Gramin Dak Sewaks and Postmen with nominal fees of Rs. 70/- by calling them though 'Postinfo App'.
 	
❖ Alliance of Public Sector Bank through Doorstep Banking with nominal fees of Rs. 75/- by
  I.   'Doorstep Banking' app
  II.   Website- doorstepbanks.com or www.dsb.imfast.co.in/doorstep/login
  III. Call on toll-free number- 18001213721 or 18001037188.

At Common Service Centres (CSCs) - One can search nearest CSC by clicking on <u>'Locate a Centre'</u> on https://jeevanpramaan.gov.in portal or alternately you can send SMS to 7738299899. The SMS body must start with keyword "JPL" and after space write your pin-code. e.g. JPL 110003 and send it to 7738299899.
At Pension Disbursing Banks, Post Offices or designated Government Offices
At the offices of more than 50 Pensioners' Welfare Association identified by DOPPW. Their details can be accessed with URL link- https://pensionersportal.gov.in/pa.aspx .

In Physical manner
At Pension Disbursing Banks, Post offices or designated Government Offices

(5) When should life certificate be submitted by the super-senior pensioners aged 80 years and above?

A. The Life certificate is to be submitted in the month of November every year in the form prescribed in Annexure-XIII of CPAO Booklet Scheme, 2021. However, in case of senior Pensioners of the age of 80 years and above, Life Certificate can be submitted from 01st October. Life certificate in both cases, would be valid till 30th November of the subsequent year.

(6) What will happen if life certificate is not submitted till the month of November?

A. Payment of pension for the month of December and onwards will not be done to the pensioner.

(7) If life certificate is submitted in a subsequent month, when will pension for November and onwards get paid?

A. Once the Life Certificate is updated in the Pension System, pension will be paid along with arrears immediately on the next pension payment. However, in case Life Certificate is not submitted for a period of three years and above, pension will be commenced after sanction of the competent authority through the CPAO as per due process.

JEEVAN PRAMAAN OR DIGITAL LIFE CERTIFICATE

(8) What is Jeevan Pramaan?

A. Jeevan Pramaan is a biometric enabled Aadhaar-based Digital Life Certificate for pensioners and is generated for individual pensioner using his/her Aadhaar number and Biometrics.

(9) When was Digital Life Certificate launched?

A. In November 2014, an online system for submission of life certificate, "Jeevan Pramaan" was launched by the Hon'ble Prime Minister.

(10) Why was Jeevan Pramaan (Digital Life Certificate) introduced and how it is different from the conventional method?

A. It was introduced to obviate the physical attendance of pensioners at the Banks by providing facility of getting digital Life Certificate from their homes only.

For JeevanPramaan (DLC), the pensioner is not required to present himself/ herself personally before the Pension Disbursing Officer. DLC does not have to be submitted physically to the Pension Disbursing Agency (Bank/Post Office etc) as it is available to them digitally and. is automatically processed by the Pension Disbursing Agency. Also each DLC has a unique id called the **Pramaan-Id.**

(11) Is it mandatory to submit online life certificate through Jeevan Pramaan ?

A. No. Jeevan Pramaan is in addition to other existing facilities for submission of Life Certificate in physical form.

(12) What is the legal provision which allow acceptance of DLC as a valid mode of submitting LC?

A. DLC is accepted as a valid life certificate, pursuant to the provision of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016.

(13) What are the methods to file DLC?

A. Following are the methods for submission of DLC:

> Biometric Authentication (Face, Finger and Iris))

Video based Customer Identification Process (V-CIP) by Banks

(14) What are the pre-requisite for DLC generation?

A.   Following are pre-requisite for DLC generation:

Aadhaar number of Pensioner and its registration with pensioner's account in PDA (Bank/Post Office)	Type of Pension*
Existing Mobile number of Pensioner	PPO Number*
Sanctioning Authority* and Disbursing Agency*	Account Number (Pension)*
For Fingerprint and Iris –PC Laptop with Windows. For Face Authentication Android Mobile/Tablet with version 9 & above with Internet Connectivity	
Biometric devices (list of supported devices is given on the Jeevan Pramaan portal)- **Not required for Face Authentication Technology & Video based Customer Identification Process**	

*In case, the pensioner has got the DLC generated in the previous year, then these details are auto-populated.

(15) Whether it is necessary to have the mobile number which is linked with the Pensioner's bank account at the time of generation of DLC?

A.   No.

(16) What is the basic requirement for submitting online Life Certificate through Jeevan Pramaan?

A.   Pensioner desirous of using the Jeevan Pramaan facility has to first link his/her Aadhaar number with Pensioner's Bank account in which pension is being credited.

(17) Whether Defence pensioners can also submit DLC or Jeevan Pramaan?

A.   Yes.

(18) Whether the pensioner can download DLC after submitting the Life certificate in digital manner?

A.   Yes. The life certificate can be downloaded from the portal- jeevanpramaan.gov.in by submitting Pramaan Id. The link of the same is - https://jeevanpramaan.gov.in/ppouser/login.

(19) How can one know the status of his Digital Life Certificate, whether it has been accepted or not ?

A.   One need to download the DLC from the https://jeevanpramaan.gov.in portal to know the status.

(20) Whether the Pension Disbursing bank receives DLC immediately after it is submitted by the pensioner?

A   No. The DLC will be accessible to the Pension Disbursing Bank after few days.

(21) What are the reasons for non-generation of Jeevan Pramaan or DLC and what is the process for generating the life certificate?

A.   Jeevan Pramaan is not generated in case wrong particulars are provided by the pensioner while submitting the DLC. It is recommended that a Jeevan Pramaan should be generated by providing the correct information after following Dos and Don'ts as mentioned in the reply to query no.32 below. If still the issue reoccurs, then it is suggested to submit life certificate in bank branch.

JEEVAN PRAMMAN APPLICATION AND RD SERVICE

(22) What is new in Jeevan Pramaan version 3.0 and above?

A. UIDAI has decided to discontinue the use of 'public biometric devices' soon, and it will only allow "Registered Biometric Devices" for Aadhaar enabled Authentication. For this, UIDAI has introduced new Aadhaar Authentication Framework and to support the same, new version (ver. 3.0) of Jeevan Pramaan Application has been introduced.

(23) How can an existing biometric device be used with Jeevan Pramaan ver 3.0 and above?

A. An existing device can be used by upgrading it to a Registered Device. For this, one needs RD service which is provided by device-manufacturer.

(24) What is RD Service and from where can one obtain it ?

A. RD service is required to convert public device into registered biometric device and is provided by respective device manufacturers. The links from where RD service can be downloaded have been provided on the JeevanPramaan portal. One has to follow link https://jeevanpramaan.gov.in/package/download, provide e-mail id and click on 'I agree to Download'. Then, the link for 'RD (Registered Device) Service & drivers' shall be available.

(25) If RD Service is not working. What should one do ?

A. In such cases, one has to contact the device manufacturer/provider.

(26) One has installed RD service, but JeevanPramaan ver 2.75 is not working.

A. Version 2.75 and earlier versions have been withdrawn and are no longer supported as these are incompatible RD Service Framework.

JEEVAN PRAMMAN FACE APPLICATION AND RD SERVICE
(FACE AUTHENTICATION TECHNOLOGY)

(27) What are the benefits of using the Jeevan Pramaan application through face authentication?

A. The benefits are as follows:

B. (i) Works on common Android smartphones;

C. (ii) No external biometric device is needed;

D. (iii) Eliminates the need for visits to the bank;

E. (iv) Provides a solution for individuals with worn-out fingerprints or damaged eyes;

F. (v) Touchless features;

G. (vi) Pensioners can do face authentication from the comfort of sitting at home;

(28) What are the requirements for using the Jeevan Pramaan application through face authentication?

A. Following are the requirements: (i) Android smart phone with version. 9 and above with Camera resolution of 13 MP or more and minimum 500 MB free storage space; (ii) Internet connection and; (iii) Pensioner's Aadhaar number registered with the pension disbursing authority (bank, post office, etc.).

(29) What is the process of submitting Digital Life Certificate (DLC) through Aadhaar face authentication RD service?

A. Pensioners can submit Life Certificates via the UIDAI Aadhaar based Face Authentication Technology based on the Aadhar database. This enables anyone with an Android-based smart phone to submit a DLC. It involves following steps:

Step-1	Go to Google Play Store and look for the "**Aadhaar Face RD** (Early Access) Application" from UIDAI (presently 0.7.43). (https://play.google.com/store/apps/details?id=in.gov.uidai.facerd.)
Step-2	After successfully installing the Aadhaar Face RD App on the device, it will appear in the 'settings' under App Manager or App Info. This application is used for the background process of the Jeevan Pramaan Application, so it is mandatory to install it.
Step-3	The pensioner or family pensioner should access the "Jeevan Pramaan" from the Google Play Store with Version 3.6.3 after successfully installing both applications. They will then be directed to the "Operator Authentication" screen, where they must enter the following information: Aadhar No., Phone No., E-mail. All the sections marked with an asterisk (*) are mandatory to fill.
Step-4	After providing all the information, the Operator (pensioner/family pensioner/any other person on behalf of pensioner/family pensioner) needs to submit the OTP (One Time Password) sent to their respective mobile number and e-mail address.
Step-5	After submitting the OTP, the Jeevan Pramaan App will take the Operator (pensioner/family pensioner/any other person on behalf of pensioner/family pensioner) to a screen where they have to provide Name as per Aadhaar. They should click on the checkbox and then click on Scan. The app will request permission for Face Scan, and the pensioner/family pensioner should press "Yes" to continue the process.
Step-6	Before the scan, the app will display instructions and guidelines for the face scan. The pensioner/family pensioner should read them carefully. Afterward, they need to click on the "I am aware of this" checkbox to continue and press 'proceed'. The app will capture their face. The camera should be having 13 MP or more. **Points to note:** 1. The operator authentication is a one-time process. 2. Pensioner can also be the Operator. 3. After operator authentication, a screen will open for pensioner authentication. 4. One operator can generate many DLCs of different Pensioners.
Step-7	The pensioner will be directed to the "Pensioner Authentication" screen. He/she or any family member must fill out the proper information in accordance with the records viz. Full Name as per Aadhaar, Type of Pension, Sanctioning Authority, Disbursing Agency, PPO Number, Account Number (pension). The process for scanning face will begin. After face scanning, DLC submission appears on the mobile screen along with the Pramaan ID and PPO no. One can download a PDF copy of the certificate from the Jeevan Pramaan website by providing the Jeevan Pramaan ID. If process is not completed, please see SOP with URL link- https://www.youtube.com/watch?v=0KQB5rWKUDU

(30) **Once a mobile device is registered as operator authentication, then how many DLCs can be generated using that device?**

A. DLCs of large number of pensioners can be generated.

(31) **For which type of pensioners, Jeevan Pramaan through Face Authentication Technology is not allowed?**

A. The Life certificates of Re-employed and re-marriage are not authenticated through this technology. They are required to submit the Life Certificate the conventional way to their Pension Disbursing Authority.

(32) What are main reasons that impede successful face scan during the authentication process?

A. Following are the main reasons:

Not having good lighting conditions	Keeping Aadhaar locked
Not holding face still	Keeping Biometric locked.
Not blinking eyes during scan.	Not capturing frontal pose of your face and capturing side poses
Uneven or multi-coloured background during scan	Multiple persons in frame
Slow internet connectivity	Not Maintaining an appropriate distance from phone camera
The pensioner, not wearing specs or glasses, if Aadhar card's photograph is having specs or glasses or vice versa.	
Using android smart phone not having version 9 and above, camera resolution below 13MP and free storage space less than 500 MB	

(33) In case of any difficulty in submitting DLC, what are the options for a pensioner?

A. For any issue, the pensioner can call 1947 or visit jeevan pramaan website for FAQs- https://jeevanpramaan.gov.in/misc/faq or email at help@uidai.gov.in for any help or feedback regarding the Jeevan Pramaan application.

SPECIAL CONDITIONS

(34) What are the options available for pensioner/family pensioner who is unable to submit a life certificate to an Authorised Bank Officer on account of serious illness/incapacitation etc.?

A. Following are the options in these types of cases:

I.	Submission of DLC preferably through Face Authentication Technology.
II.	In these cases, an intimation to this effect supported by a medical certificate from a Registered Medical Practitioner about his/her inability to appear in person may be sent to the officer-in-charge of the Pension Account Holding Branch (PAHB) so that the latter may nominate an officer to visit the pensioner at his/her residence/hospital for the purpose of recording the life certificate.
III.	In the case of a pensioner drawing his pension through a Public Sector Bank, the Life Certificate may be signed by an officer of that Public Sector Bank.
IV.	A pensioner who produces a life certificate in the prescribed form in Annexure –XIII signed by any person specified hereunder, is exempted from personal appearance: ➢ A person exercising the powers of a Magistrate under the Criminal Procedure code; ➢ A Registrar or Sub-Registrar appointed under Indian Registration Act; ➢ A Gazette Government servant; ➢ A Police Officer not below the rank of Sub-Inspector in-charge of a Police Station;

- ➢ A Postmaster, a departmental Sub-Postmater or an inspector of Post Offices;
- ➢ A Class-I Officer of the Reserve Bank of India.
- ➢ A Pensioned Officer who, before retirement, exercised the powers of a magistrate
- ➢ A Justice of Peace
- ➢ A Block Development Officer, Munsif, Tehsildar or Naib Tehsildar.
- ➢ A Head of Village Panchayat, Gram Panchayat, Gaon Panchayat or an Executive
- ➢ Committee of a Village
- ➢ A Member of Parliament, of State legislatures or of legislatures of Union Territory
- ➢ Governments/Administrations
- ➢ Treasury Officer.

(35) Who will sanction the payment of arrears due to non-submission of Life Certificate?

A. This has been discussed in as para 21 of CPAO Booklet Scheme, 2021. In case, payment of arrear due to non-submission of the life certificate relates to period less than three years, these may be paid by the CPPC of authorized Banks after obtaining specific orders of the Manager/Officer in charge of the bank who would release the payment subject to verification of the bonafide of the claim of the pensioner.

In case, the period is three years and above, the disburser's portion of the PPO is returned to the CPAO by the CPPC, with suitable endorsement thereon; CPAO will forward the same to PPO issuing authority for updation of their record. Payment of arrears in such cases as also payment of current pension will be made by the CPPC on receipt of PPO with a sanction of the competent authority through the CPAO.