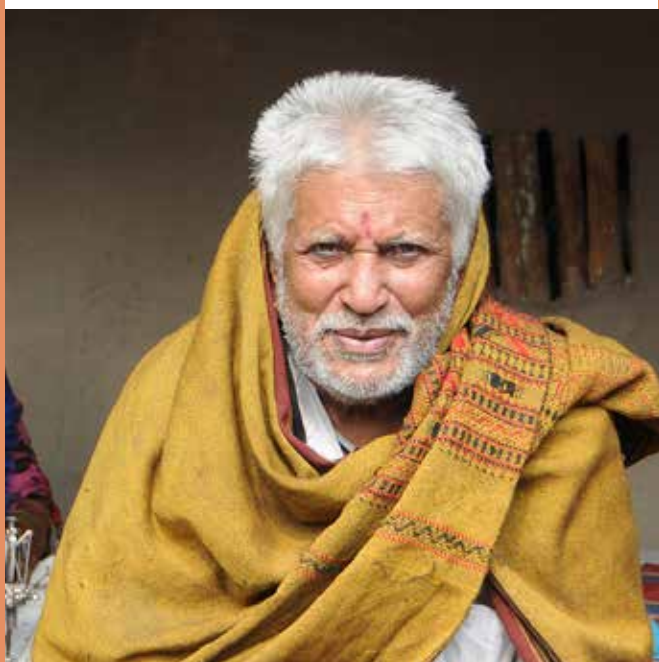




Ease of Life for Pensioners

Digital Life Certificate





“After the push towards self-certification, this Digital Life Certificate will be another enabling mechanism which would benefit the common man.”

**- Shri Narendra Modi
(Hon'ble Prime Minister of India)**

November 10, 2014



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Introduction

A pensioner is required to furnish a Life Certificate every year in the month of November for further continuation of pension. As per the practice earlier, the Life Certificate could be recorded by Pension Disbursing Authority (PDAs), if the pensioner physically appears before the PDA. Personal appearance of a pensioner would not be required, if the pensioner submits the Life Certificate form signed by any designated officer. Substantial number of pensioners' grievances used to be received on account of discontinuation of pension due to non- receipt of Life Certificate by the PDA. Keeping in view the concerns of senior pensioners and discomfort faced by them in the manual process, it was felt necessary to streamline the process and initiate Doorstep Service for submission of Life Certificate.

Gaps in the Earlier Process of Life Certificate

Pensioners had to physically present themselves before Pension Disbursing Authority for submission of Life Certificate, and it was a painful task for the old, ailing and infirm pensioners to wait outside the bank branches in long queues for submission of Life Certificate.

In this manual system, there was no mechanism for pensioners to get updated status and abruptly the pension used to be stopped on account of non- receipt of Life Certificate.



D/o Pension & Pensioners' Welfare , Gov @DOPPW_In... · Nov 27

Timeline for submission of Life Certificate has been extended till February 28, 2021.

#DLC

#JeevanPramaan

#lifecertificate

#ConstitutionDay

#ConstitutionDay2020

#StaySafeStayHealthy

#STAYATHOME



Alert pensioners! Central govt extends date for submitting Life Certificat...

Earlier in September 2020, the extension of the timeline for submission of Life Certificate by Central Government pensioners was extended from ...

timesnownews.com

Launch of Jeevan Pramaan Portal

In November 2014, an online system for submission of Life Certificate “Jeevan Pramaan” was launched by the Hon’ble Prime Minister.

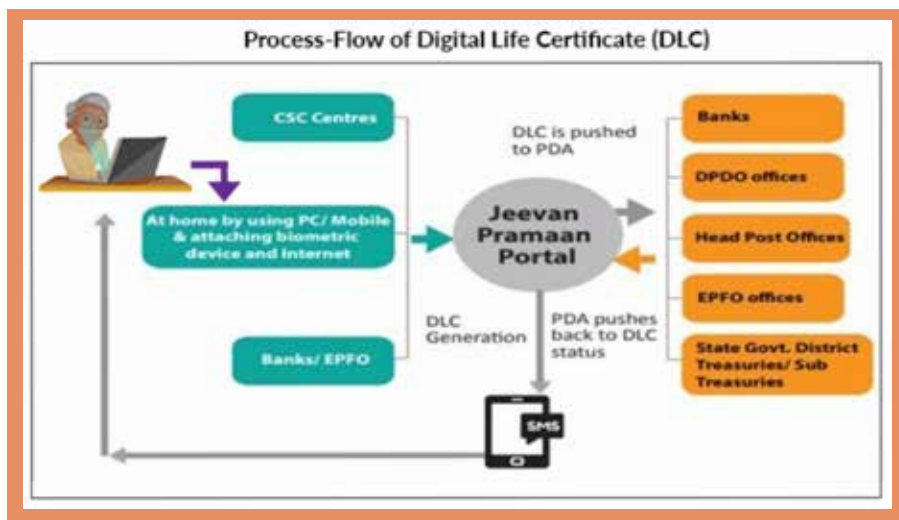




HOW DOES IT WORK

Jeevan Pramaan uses the Aadhaar platform for generation of Digital Life Certificates (DLCs) and stores them on the Jeevan Pramaan Portal for enabling access to Pension Disbursing Authorities(PDAs).

PDAs then process available DLCs on a daily basis and release pension to the pensioners in a hassle free manner.



Key Features of Jeevan Pramaan Portal

A pensioner can give an online Life Certificate, anytime and from anywhere.

The process for submission of Life Certificate has become faster and more transparent due to Jeevan Pramaan Portal, as pensioners get the status of generation and acceptance of Life Certificate through SMS.

Banks can update thousands of Life Certificate records through a single click in their pensioners' data base without putting in extra resources.

The Jeevan Pramaan Portal has made the foundation to provide Doorstep Service for submission of Life Certificate to senior pensioners without compromising integrity of the process.

Doorstep Service for Submission of Life Certificate

- DoPPW started a Pilot Programme “DLC from home campaign” in 2018 in 7 cities through Pensioners’ Associations. The objective of the campaign was to extend support to aged and infirm pensioners in submission of Life Certificate digitally from home. In 2019, this project was expanded to cover 24 cities and this has continued up to 2021 as well, with the help of Registered Pensioners’ Associations.





“DLC from Home” campaign by Pensioners’ Associations

- With a view to make Doorstep Services for submission of Life Certificate available to all pensioners across the country, DoPPW roped in the India Posts and Payment Bank (IPPB) under the Department of Posts for Digital Life Certificate. The IPPB is now fulfilling the major initiative of DoPPW, viz. DLC from Home by roping in 1,89,000 Postmen and Gramin Dak Sevaks and obtaining Digital Life Certificate from Home of Pensioners. This has come as a source of great comfort to Pensioners, especially those residing in rural areas.



- DoPPW was also instrumental in roping in an Alliance comprising 12 Public Sector Banks which does “Doorstep Banking” for its customers in 100 major cities of the country under Ease of banking reforms. As a result, PSB Alliance has introduced the service for collection of Life Certificates under the umbrella of Doorstep Banking.

PSB DOORSTEP BANKING

GET YOUR LIFE CERTIFICATE AT YOUR DOORSTEP!

Here's how!

- 1 Book Life Certificate Service through Doorstep Banking (DSB) App
- 2 Let our agent capture Jeevan Praman at your home
- 3 Once your Jeevan Praman is validated, **It's done!**

Know more at www.psbdsb.com

- The department came to know that some inconvenience was being experienced by the super senior citizens because of their changing biometrics due to age. Accordingly, vide its OMs dated 11.09.2020 and 23.11.2020, DoPPW advised all the Pension Disbursing Banks to adopt the Video based Customer Identification Process (V-CIP) as an additional facility for obtaining a Life Certificate from the pensioners, within permissible RBI guidelines. UCO Bank has become a pioneer in this area and started video-based Life Certificate for their pensioners.
-

- In addition, the Department tackled a small but often neglected percentage of Pensioners living abroad and gave instructions to the Ministry of External Affairs, that all the Indian Embassies/High Commissions/Consulates devise a methodology for endorsing Life Certificates and also to the International Banking Divisions of Pension Disbursing Banks to facilitate Life Certificate of such Pensioners.

- Keeping in view the difficulties faced by very senior citizens aged 80 years and above, an exclusive window from October 1 onwards, has been provided to them to avoid the general rush from 1st November onwards.
-
- In view of the pandemic and with the objective of avoiding crowds in the Pension Disbursing Banks, the timeline for submission of Life Certificate has been extended from November 30, 2020 to February 28, 2021.



Success in Numbers

In the year 2020, 75 lakh pensioners have submitted Life Certificate through Jeevan Pramaan out of which 12 lacs are Central Government Pensioners.

97 Pension Disbursing Authority are on board and accepting Life Certificates online through Jeevan Pramaan.

Approximately 65,000 Central Government Pensioners had already availed Doorstep Service of IPPB till November, 2020.

Around 6,546 pensioners availed the Video based Life Certification facility of UCO bank till November, 2020.



Impact

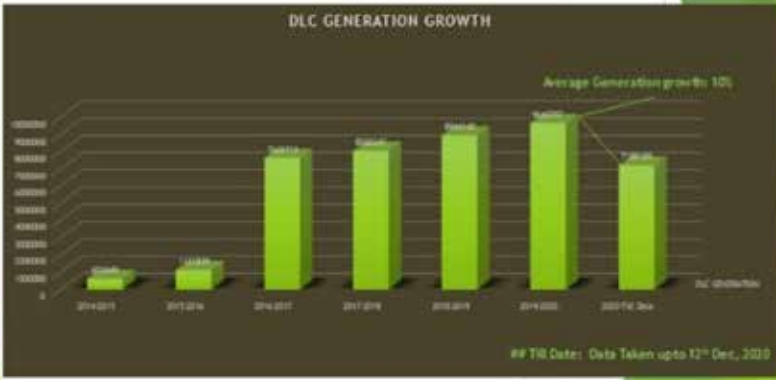
Doorstep Services for submission of DLC aims to provide a huge relief to those pensioners who are unable to move out of their homes and go to their banks for submission of Life Certificate due to age as well as the pandemic.

In order to provide Doorstep Service for submission of Life Certificate, D/o of Pension, D/o Post, MeitY and Banks have worked together with the aim to ensure ease of living for senior citizens. The synergy among these departments has built an environment for working towards a common objective in future and to break down the silos in order to serve the retired population.

The above digital technology for Life Certificate shall not only benefit 66.73 lakh Central Government Pensioners but also crores of other pensioners.

DLC Generation Growth

More than 4.31 crore Digital Life Certificate (DLCs) have been submitted on the Jeevan Pramaan.
71.9 lakh DLCs have been submitted in current cycle (Nov'2020 till Dec'2020).



Pensioners' Views



Ashok Kansal

Very good initiative by the DOP& PW. Pensioners will not be required to visit the PDA/ bank. Post man will visit pensioner's home, capture biometrics, generate Jeeven Praman (DLC). Cash charges to be paid to visiting postman are not mentioned. Please specify



Ankur Batham

Availed this service for my father it's very prompt and helpful of old age people to submit their life certificate for pension thanks to GOI

6w Like Reply

2



Top Fan

Anjum Varma

Already avail this service of DLC and submitted to concern authorities/bank successfully yesterday.

Awareness Drive for Doorsteps

SOCIAL MEDIA AWARENESS

Facebook Insights



50,303 Reach

3,966 Engagement Rate



YouTube Insights



JEEVAN PRAMAAN

@Doppw

2,61,231 Views

15,000 Impressions





Ministry of Information and Broadcasting
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