

Life Certificate

Every Pensioner is expected to submit a life certificate to the pension issuing bank / agency in the month of November. Such certificate can be submitted either in Physical format or by registering through Jeevanpraman On-Line Portal.

Physical Copy of Life Certificate: The physical copies can be signed by the pension disbursing bank official or anyone from the approved list of government officers or Public figures.

“Pensioners who are unable to visit their bank branch, can submit a life certificate, duly signed by a Magistrate, a Registrar or sub-Registrar, a Gazetted Officer, a Police Officer no below the rank of Sub-Inspector, a postmaster, a class I officer of the Reserve Bank of India (RBI), a pensioned officer who before retirement exercised powers of a Magistrate, a Justice, a Block Development Officer or Munsif or Tehsildar or Naib Tehsildar, a Head of Village Panchayat, a Member of Parliament or State Legislature or a Treasury Officer”

Digital Life Certificate (DLC):

If chosen to submit online from home, the digital Life certificate, there are a couple of options.

1. To self equip with a smart phone and either Finger Print Reader or Iris Reader and complete the biometric digital process using an App, email ID and OTP based Process.
2. Use Postal Departmental App Based Service for enabling the post office personnel complete the job visiting the Pensioner at his/her residence.

The procedures, Forms and circulars are given in the following Pages.

JEEVAN PRAMAAN

PREREQUISITES FOR PENSIONERS:

- I. AADHAR NO
- II. MOBILE NO.
- III. REGISTRATION OF AADHAR NO. WITH BANK
- IV. PPO NO.
- V. PENSION ACCOUNT NO.
- VI. TYPE OF PENSION
- VII. SANCTIONING AUTHORITY
- VIII. DISBURSING AUTHORITY

Links for Multimedia content:

<https://www.youtube.com/watch?v=nNMIkTYqTF8>

<https://www.youtube.com/watch?v=WIBs91gDyF4>

1. Digital Life Certificate through Department of Posts

- Biometric enabled digital service for pensioners
- No need to visit the bank to submit life certificate
- Door step service offered by post office through India Post Payments Bank
- Request through the Post Info app or through the website
<http://ccc.cept.gov.in/covid/request.aspx>
- Download the post info application available through google play store
- This is completely paperless and hassle free
- Open the application and go to service request
- Submit name, address, pincode and mobile no.
- Select IPPD service type and click on Jeevan Pramaan digital life service generation
- OTP will be received. Confirm
- The request for DLC will be forwarded to the nearest post office based on the pin code
- A post man will be assigned to get the certificate from your home within 48 hours.
- Keep Aadhar , PPO no. etc., ready.
- He will generate the DLC .

- Once the Jeevan Pramaan ID is generated, pensioners may download the DLC through the link <https://jeevanpramaan.gov.in/ppouser/login>
- A nominal fee of Rs.70/- will be charged.
- Banks to confirm acceptance of DLC via SMS within 2 days in the registered mobile no.

2. Digital Life Certificate through Door Step Banking

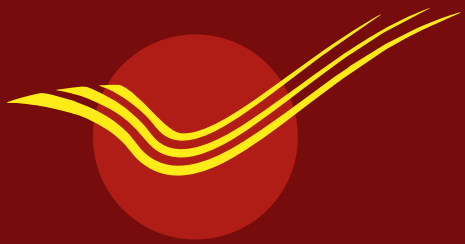
- Download door step banking app
- Select your bank and place request for door step service
- Enter pension account no and verify it.
- You get to see Doorstep services charges. Click to proceed. Just nominal fee
- After submission of request you get an SMS mentioning the name of the agent.
- The bank agent will visit your home address and complete the Life Certificate submission process.

-----ADDITIONAL INFORMATION-(Self help, Procedures & Circulars)-----

LIFE CERTIFICATE (To be submitted by Pensioner once a year in November)	
Certified that I have seen the pensioner Shri/Smt./Ms. <input type="text"/> holder of Pension Payment Order No. <input type="text"/> and that he/she is alive on this date.	
Name:	<input type="text"/>
Designation of Authorised Officer	<input type="text"/>
Seal	
Place:	<input type="text"/>
Date:	<input type="text"/>



DEPARTMENT OF PENSION & PENSIONERS' WELFARE
Government Of India



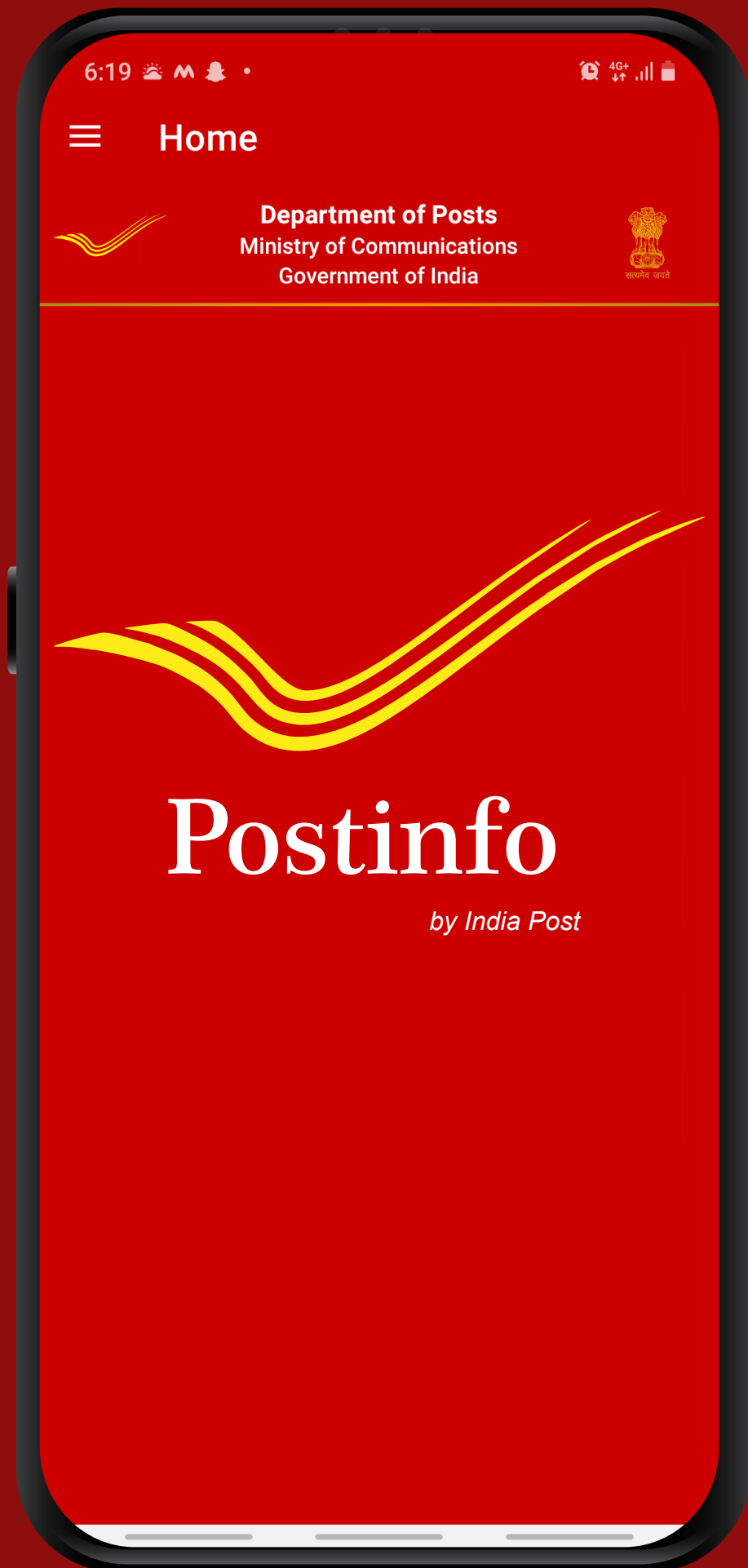
Department of Post has
launched doorsteps
service for Pensioners'
to submit
Digital Life Certificate
from comfort of their home.

Swipe >>



DEPARTMENT OF PENSION & PENSIONERS' WELFARE Government Of India

Process to avail the facility of doorsteps DLC through IPPB



Step - 1

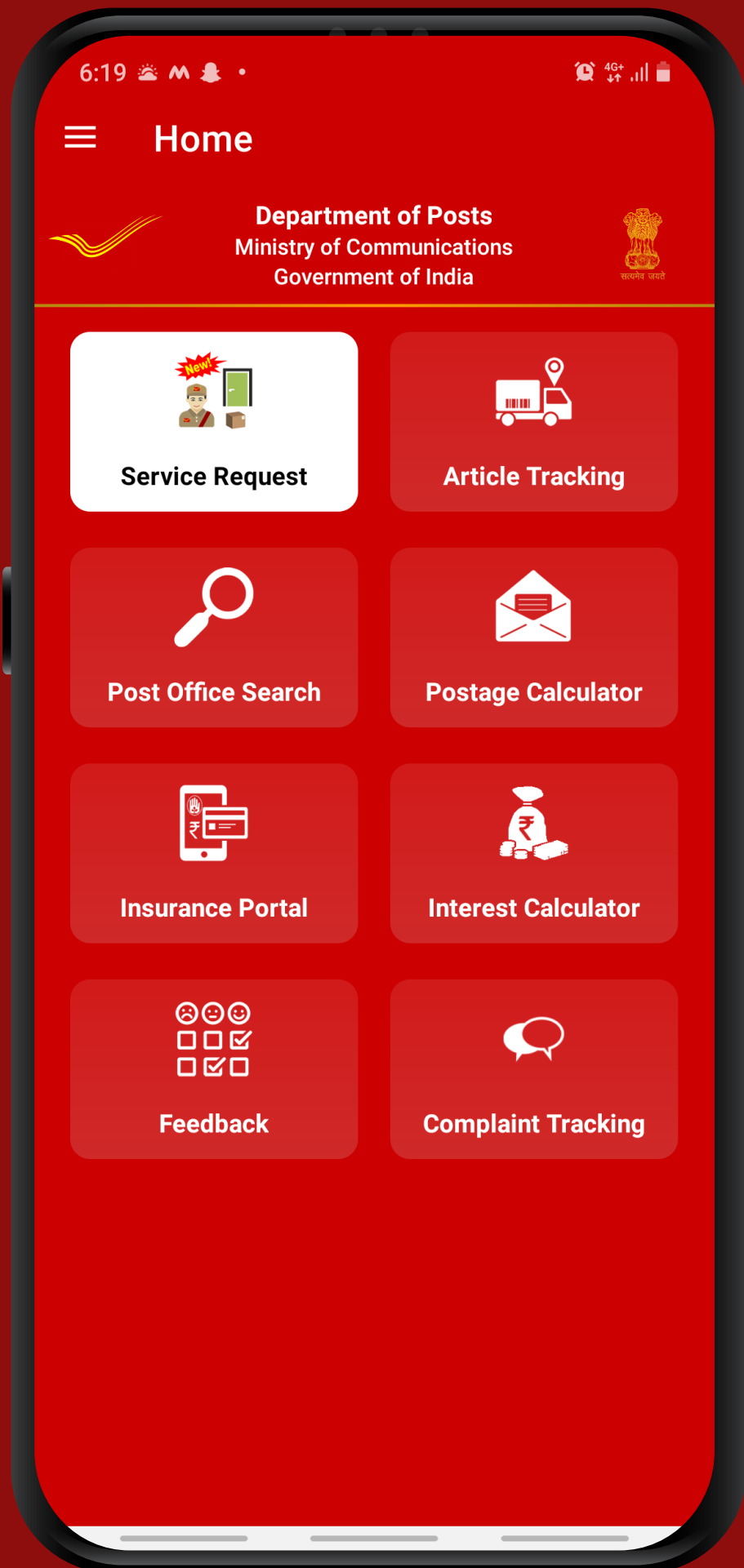
Download 
Postinfo App
from Google Play Store



Swipe >>

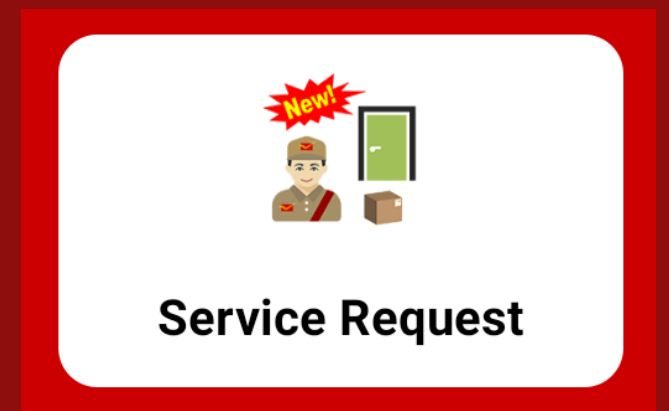
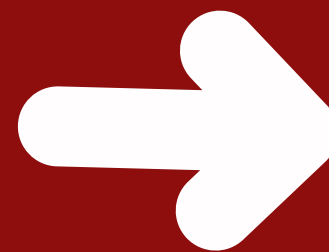


DEPARTMENT OF PENSION & PENSIONERS' WELFARE Government Of India



Step - 2

Go to



Service Request
find the icon on home screen.

Swipe >>



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The screenshot shows the 'IndiaPost: Request Service' app interface. At the top, the status bar shows the time 6:23 and network status. The app header is red with a back arrow, the title 'IndiaPost: Request Service', and the URL 'ccc.cept.gov.in'. The main content area has a white background with the India Post logo and the text 'Covid-19 Request Service!'. Below this is a link 'Click to Track your Request'. A blue disclaimer box states: 'Disclaimer: The Department of Posts will endeavor to fulfill the request of the customers expeditiously, however, the fulfilment will be subject to the availability of staff and also be conditional to the restrictions imposed due to the prevalence of COVID 19 in the CONTAINMENT Zones in India.' The form contains input fields for Name, Address, Pincode, Email Address, and Mobile No. Below these is a dropdown menu labeled 'Select Service'. At the bottom of the form is a blue button labeled 'Request OTP'. The app's bottom navigation bar is red and contains three icons: a red 'X' for 'STOP', a double arrow for 'BACKWARD', and a single arrow for 'FORWARD'.

Step - 3

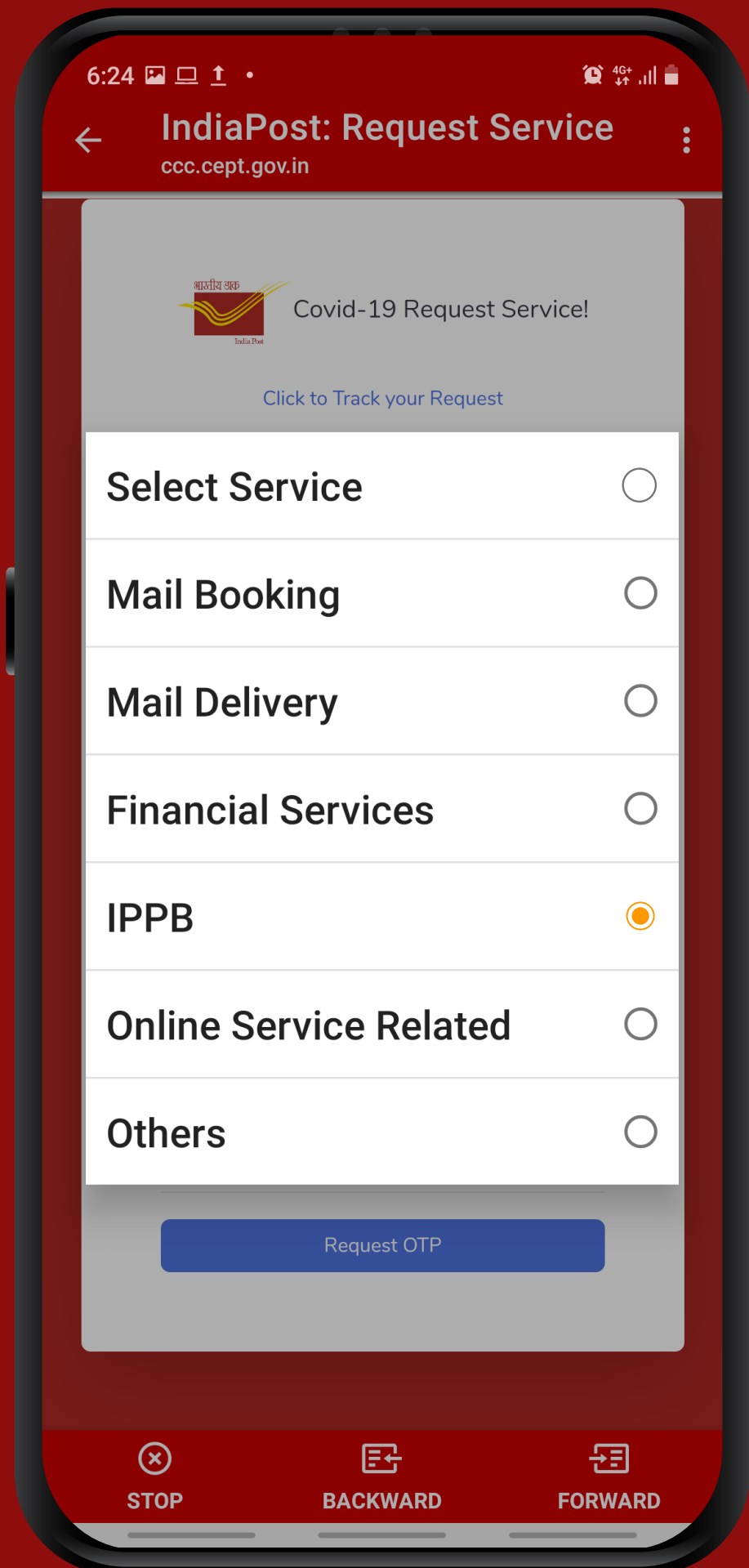
Submit

- Name
- Address
- Pin code
- Mobile number

Swipe >>



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Step - 4

Select service
as IPPB and then
Jeevan Pramaan
(Digital Life certificate) Generation.

Swipe >>



DEPARTMENT OF PENSION & PENSIONERS' WELFARE Government Of India

Step - 5

Select IPPB Service Type



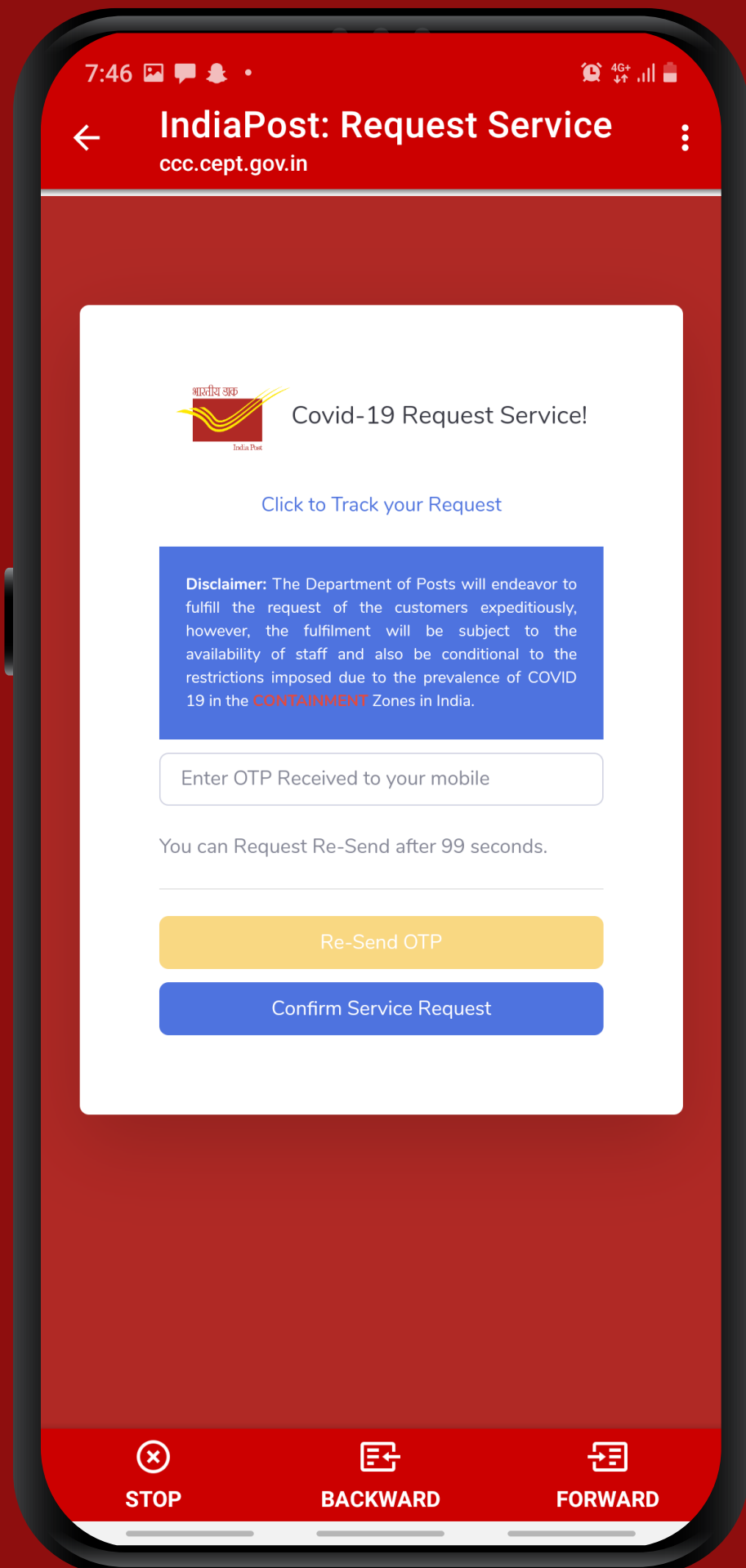
JeevanPramaan
(Digital Life certificate)
Generation.

The screenshot shows the 'IndiaPost: Request Service' app interface. At the top, there's a status bar with the time 6:25 and various icons. Below the app title, there's a 'Covid-19 Request Service!' section with a 'Click to Track your Request' link. A disclaimer is visible. The main section is titled 'Select IPPB Service Type' and lists four options: Deposit, Withdrawal, Account Opening, and Jeevan Pramaan (Digital Life Certificate) Generation. The Jeevan Pramaan option is selected, indicated by a yellow dot. Below this, there's a dropdown menu for 'IPPB' and another for 'Select IPPB Service Type'. At the bottom, there's a 'Request OTP' button. The app's navigation bar at the very bottom has three icons: a close icon, a back icon, and a forward icon, with labels 'STOP', 'BACKWARD', and 'FORWARD' respectively.

Swipe >>



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Step - 6

After confirmation of OTP,
The request for DLC will
be forwarded to nearest
post office based on the
pin code given by
service seeker.

Swipe >>



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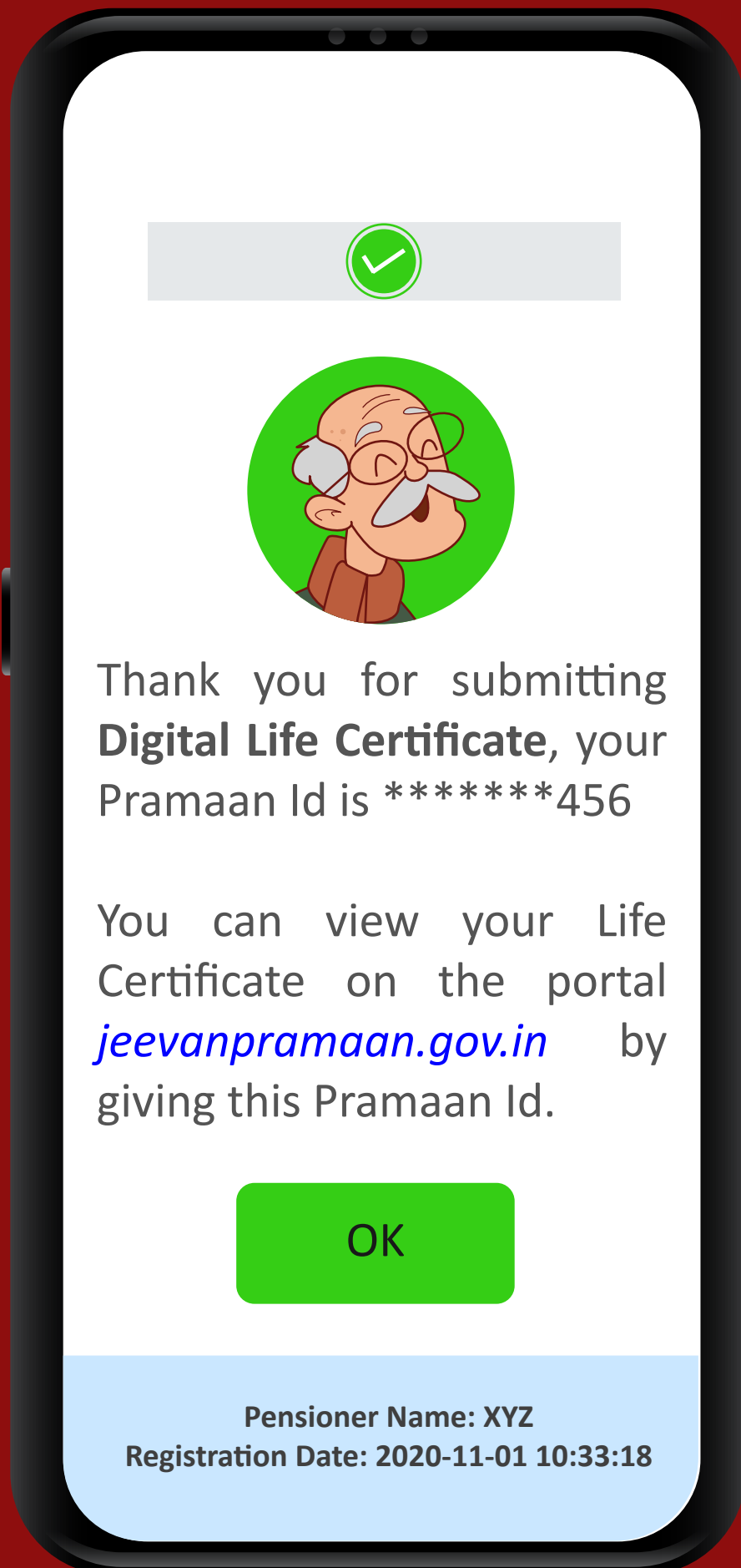
Step - 7

In next 24 hrs, a Postman /Gramin Dak Sevak will be assigned to collect DLC from home after seeking convenient time of pensioners on given mobile number.

Swipe >>



DEPARTMENT OF PENSION & PENSIONERS' WELFARE Government Of India



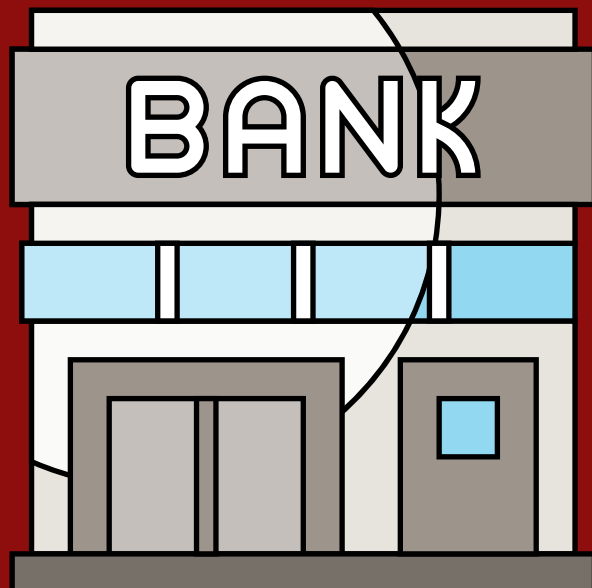
Step - 8

It may be noted that charge will be paid to postman or Gramin Dak Sevak in cash only if successful DLC is generated.

Swipe >>



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Step - 9
After successful generation of DLC, it will automatically be forwarded to Pension disbursing Bank and pensioners will not be required to visit bank.

Swipe >>



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MESSAGE FROM BANK



Your DLC has been accepted by Bank on
your Registered mobile no.- 987*****

Step - 10

Bank will confirm the
acceptance of DLC
through SMS on the
mobile number linked
with pension account.

Swipe >>



DEPARTMENT OF PENSION & PENSIONERS' WELFARE
Government Of India

**" No need to step out for
submission of life
Certificate .
Any Central Government
pensioners may avail
Doorstep DLC through
IPPB "**

#Stay Home, Stay Safe

End >>

CERTIFICATES TO BE SUBMITTED BY PENSIONER

STATE BANK OF INDIA

ANNEXURE – A

Branch Name:
SB A/C No.:

Branch Code:
Category: Def/Central/Rail/Telecom/State

I. Life Certificate

Certified that I have seen the Pensioner
..... holder of Pension Payment Order No. and A/c No. and
that he is alive on this date.

Signature of Pensioner

Name:

Place:

Date:

Signature with SS No.:
Date:
Name:
Designation:
Seal:

ADDITIONAL INFORMATION

I submit herewith additional details as under:

1. Income Tax Permanent Account Number (PAN) :
2. Mobile No. :
3. Date of birth of the Pensioner/Spouse:
(Proof of Date of Birth attached)
4. Aadhar No.:
5. e-Mail Address:

Signature of the Pensioner
Name of the Pensioner:
Aadhar No.:
Savings Bank Account No.

II. Non Employment Certificate

*I declare that I have not received any remuneration for serving in any capacity in the establishment of the Central Government or a State Government or a Government undertaking or from a Local Fund during the period November to April 20....., May to October 20.....

*I declare that I have been employed/re-employed in the office of
and was in receipt of the following emoluments during the period (to be specified).

*I declare that I have not accepted any employment under any Government outside India or Commercial Employment after obtaining/without obtaining sanctioning of the Director/CSIR (to be furnished by Class I Officer only).

* Strike out whichever is not applicable

Place:
Date:

Signature of Pensioner

III. Certificate of Re-marriage/Non-marriage

I hereby declare that I am not married/I have not been re-married during the past six months and shall inform the Bank as soon as I marry/re-marry.

Place:
Date:

Signature of Pensioner

I certify to the best of my knowledge and belief that the above declaration is correct.

Place:
Date:

(Signature of the responsible officer
or a well-known person)
Name:
Designation:

Annexure-B

Acknowledgement of Life Certificate

We acknowledge receipt of Life Certificate of Shri/ Smt/ Kumari----- (Pensioner) Account No----- PPO no---
----- submitted by him/her/his/ her representative on----- (Date)

For State Bank of India

-----Branch

Guidelines for On-boarding of Organizations on Jeevan Pramaan

Background: As a Digital India initiative to facilitate Pensioners, Ministry of Electronics & Information Technology (MeitY) has launched Jeevan Pramaan portal. Now the pensioner need not visit office of Disbursing Agency for physical submission of Life Certificate and may use the Aadhaar enabled Biometric authentication mechanism to generate Digital Life Certificate.

Advantages of Digital Life Certificate (DLCs):

- It may be generated from anywhere including home if the Windows/Android based device is having an Internet and STQC certified Bio metric device connected to it is available.
- Auto SMS to pensioners regarding DLC.
- Auto transfer of DLC to Pension Disbursing Agency.
- Sending SMS by Pension Disbursing Agency after processing.

The Pre-requisite for pensions are that their Pension Sanctioning Authority may have to issue order regarding acceptance of DLC and have to on board on the portal along with their Pension Disbursing Agency.

2. Eligibility for on-boarding on Jeevan Pramaan portal.

2.1. Sanctioning Authority

Following Pension Sanctioning Authority can be on boarded:

- Apex Offices (such as Offices of the Hon'ble President of India, Hon'ble Prime Minister of India)
- Central Government offices.
- State/UTs Government Offices.
- Autonomous bodies/ Statutory Organizations/ Societies under Central Government Ministries/Departments/Offices.
- Autonomous bodies under State Government Ministries/Departments/Offices.
- Central Government/State Government PSUs.
- Bodies created through Parliament/State Legislation.
- Judicial Organizations.

2.2. Disbursing Agencies

Pension Disbursing Agencies means the Life Certificate processing agency for the pensioner. Following Disbursing Agencies may be eligible for on-boarding:

- Banks
- Post Offices
- State/UTs Government Offices(Treasuries)

Guidelines for On-boarding of Organizations on Jeevan Pramaan

- Central Government Offices
- Autonomous bodies / Statutory Organizations/Societies PSUs of Central Govt.
- Autonomous bodies/ PSUs of State Govt.
- Bodies created through Parliament/State Legislation.
- Judicial Organizations.

3. On-boarding Process for Sanctioning and Disbursing Authority

- Sanctioning Authority has to share the Order related to acceptance of DLC by its disbursing agency.
- On-boarding agencies have to upload duly signed form to for on-boarding on the portal for creation of user account.
- Sanctioning/Disbursing Agency may get an account to view/monitor DLCs.
- Banks will be provided SFTP account on Jeevan Pramaan SFTP servers. Additional forms need to be filled by Banks to get this facilities indicating the IPs to be white listed.

4. Responsibilities of Disbursing Authority

- Disbursing Agency on boarded on the system has to download DLCs from the portal on regular basis.
- Downloaded DLCs are to be processed in timely manner.
- Disbursing Agency may have to send status related DLCs via SMS to the pensioners.

5. Aadhaar Act, 2016

- Government of India has enacted Aadhaar Act, 2016.
- The sanctioning authorities and Disbursing Agencies have to follow the Aadhaar Act, 2016.
- The DLCs data cannot be shared with any Agency other than the pensioners' Sanctioning and Disbursing Agency (as specified in the consent taken).
- The Digital Life certificate is an add-on facility to the existing way of submission of Life Certificate.

6. Government may review above guidelines from time to time to address any emerging needs/ requirements.

7. For any clarification related to Jeevan Pramaan, email may be sent to jeevanpramaan@gov.in

No.1/20/2016-P&PW(E)
Government of India
Ministry of Personnel, Public Grievances & Pension
Department of Pension & Pensioners' Welfare

3rd floor, Lok Nayak Bhavan,
Khan Market, New Delhi,
Dated November 14, 2017

OFFICE MEMORANDUM

Subject: Submission of Life Certificate-reg.

The undersigned is directed to say that instructions have been issued from time to time for submission of Digital Life Certificate (i.e. Jeevan Praman) during the month of November every year. Complaints have been received in this Department that some senior pensioners are facing problems in submission of Digital Life Certificate due to non-acceptance of their biometrics (finger-prints) by the system and some branches of banks are refusing to accept physical life certificate submitted by such pensioners. This Department has taken a serious note of such complaints.

2. All Pension Disbursing Banks are therefore advised that where the finger prints of a pensioner are not accepted by the system, the alternate mechanism of biometric, i.e. Iris scanning, may be used in such cases. In case, however, it is not possible to have Digital Life Certificate either through finger prints or through Iris scanning, the physical life certificate submitted by the pensioner may be accepted to avoid any harassment to the pensioner. In no case a pensioner should be returned without accepting his life certificate on account of non-acceptance of his biometric by the system.

3. Instances have also been brought to the notice of this Department that some bank branches are insisting on personal appearance of pensioners for submission of life certificate even in cases where a pensioner is unable to appear in person on account of serious illness / incapacity. Instructions have been issued from time to time for obtaining life certificate in such cases. The following instructions issued in this regard are reiterated for strict compliance by all the pension disbursing banks:-

- a. In view of the difficulties faced by old and infirm pensioners, banks should make concrete effort to provide the facility of obtaining life certificate from the premises/residence of such pensioners in accordance with para 15.2 of the Scheme Booklet issued by CPAO and RBI's Notification no. RBI/2017-18/89 DBR, No. Leg.BC 96/09.07.05/2017-18 dated November 9, 2017.
- b. In the case of sick and infirm pensioners, personal appearance may be exempted if a life certificate in the prescribed form signed by persons specified in CPAO 's circular No. CPAO/Tech/Grievances/2010-11/531, dated 30-06-2011 and OM No. CPAO/Tech/Life Certificate/2014-15/31-72, dated 30-01-2015 is produced on his behalf (enclosed).

In the light of the above, all pension disbursing banks are advised to strictly adhere to the above guidelines.

Encl: As above.


(Sujasha Choudhury)
Director

To
All CMD's of the Banks

Government of India
Ministry of Finance
Department of Expenditure
Central Pension Accounting Office
Trikoort-II, Bhikaji Cama Place
New Delhi – 110 066

No. CPAO/Tech/Life Certificate/2014-15/31-72

Dated

30.01.2015

OFFICE MEMORANDUM

Sub: Exemption from Physical Appearance for the Purpose of Life Certificate

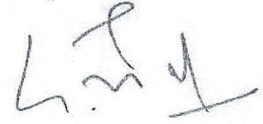
Department of Pension & Pensioners' Welfare in its agenda points for the ensuing SCOVA meeting on 03.02.2015 circulated vide their O.M. No. 42/39/2014-P&PW(G) dated 27.01.2015, has raised the issue of non-adherence of extant Rules with regard to submission of Life Certificate by authorized banks. It has been reported to the Department that some bank branches are insisting on personal appearance of pensioners for submission of Life Certificate alongwith PPOs.

2. Attention is invited to the amendment to the "Scheme for Payment of Pension to Central Government Civil Pensioners by Authorized Banks", issued vide Correction Slip No. 14. The Correction Slip No. 14 facilitates the pensioners to exempt to appear physically in the bank for the purpose of Life Certificate in November every year subject to the condition that the Life Certificate must be signed by any of the authority specified in the Correction Slip No. 14 (copy enclosed).

3. Moreover, as a part of Prime Minister's Mission "Digital India" and with the development of software application by Deptt. of Information Technology circulated as Correction Slip No. 22 to the "Scheme for Payment of Pension to Central Government Civil Pensioners by Authorized Banks", the pensioners can prove their existence through Aadhaar based authentication of Life Certificate.

4. In the light of above, the Pension Account Holding Branches (PAHBs) of all authorized banks may be instructed to strictly adhere to the existing norms and do not harass the pensioners/family pensioners by insisting upon presenting themselves physically in the bank if their Life Certificate is submitted duly signed by the authority specified in Correction Slip No. 14 to the "Scheme for Payment of Pension to Central Government Civil Pensioners by Authorized Banks" including Aadhaar based authentication of Life Certificate.

Encls: as above



(D.K. Saini)
Sr. Accounts Officer

To

Heads of all the CPPCs of Authorized Banks (As per List)

**Government of India
Ministry of Finance
Department of Expenditure
Central Pension Accounting Office
Trikoot-II, Bhikaji Cama Place
New Delhi**

CPAO/Tech/Grievances/2010-11/531

30-06-2011

To

All General Manager
Nodal Officer

Circular

Subject: Amendment to Para 15.2 (P-11 of Scheme Booklet 4th Edition, 3rd Dec. 2004) – Submission of Life Certificate-regarding

Reference is invited to Para 15.2 of Scheme Booklet for submission of life certificate in November each year by the pensioner. In order to facilitate submission of Life Certificate by pensioners, Para 15.2 is being amended to include provisions of Rule 343 of Central Treasury Rules(CTR) to be read as Para 15.2(i).

Para 15.2(i) states:

A pensioner who produces a life certificate in the prescribed form in Annexure –XVII signed by any person specified hereunder, however, is exempted from personal appearance:-

- (i) A person exercising the powers of a Magistrate under the Criminal Procedure code;
- (ii) A Registrar or Sub-Registrar appointed under Indian Registration Act;
- (iii) A Gazetted Government servant;
- (iv) A Police Officer not below the rank of Sub-Inspector in –charge of a Police Station;
- (vi) A Class-I officer of the Reserve Bank of India, an officer (including Grade II officer) of the State Bank of India or of its subsidiary;
- (vii) A pensioned Officer who, before retirement, exercised the powers of a magistrate;
- (viii) A Justice of Peace;
- (ix) A Block Development Officer, Munsif, Tehsildar or Naib Tehsildar;
- (x) A Head of Village Panchayat, Gram Panchayat, Gaon Panchayat or an Executive Committee of a Village;
- (xi) A Member of Parliament, of State legislatures or of legislatures of Union Territory Governments /Administrations.
- (xii) Treasury Officer.

In the case of a pensioner drawing his pension through a Public Sector Bank the life certificate may be signed by an officer of a Public Sector Bank. In the case of a pensioner residing abroad and drawing his pension through any other bank included in the Second Schedule

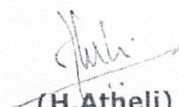
to the Reserve Bank of India Act, 1934, the life certificate may be signed by an officer of the Bank, A pensioner get exemption from personal appearance subject to production of Life Certificate signed by the above mentioned officer of the bank.

A pensioner not resident in India in respect of whom his duly authorized agent produces a life certificate signed by a Magistrate, a Notary, a Banker or a Diplomatic Representative of India is exempted from special appearance.

The contents of the **Para 15.1** (P-11 of Scheme Booklet 4th Edition, 3rd Dec. 2004) stands unaltered.

It is requested that vide publicity and circulation be given to all the branches of your bank for strict compliance.

This has the concurrence of O/O Controller General of Accounts vide its U.O.No.1(7)(4)/2010/TA/171 dated 18th April 2011 and U.O. No.1(7)/CPAO/Scheme Book/2005/TA/254 dt. 28.06.2011.


(H.Atheli)
Dy. Controller of Accounts