

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

CPAO/Tech/Amdt.-Sch.Book/2014-15/720

dated: 14.11.2014


OFFICE MEMORANDUM

Reference is invited to Correction Slip No.22 dated-10.11.2014 issued to facilitate acceptance of digital life certificate based on Aadhaar Biometric Authentication. The detailed process off getting digital life certificate issued for pensioners to be followed by banks and pensioners is hereby enclosed for necessary guidance.

2. This issues with the approval of the competent authority.

Encl: 1. Correction Slip No.22 dated-10.11.2014

2. Process of digital life certificate issued for Pensioners.


(Vijay Singh)

Sr. Accounts Officer (Tech)

To,
Heads of CPPC of all banks
Heads of Government Business Division of all banks

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dated: 10.11.2014

Amendment to the Scheme for Payment of Pensions to Central Government Civil Pensioners by Authorized Banks (Fourth Edition, 3rd December, 2004)

Correction Slip-22

Addition under Para 15.2 as S.No. (xiii)

(xiii) A life Certificate issued online by a Government Agency as a result of Aadhaar Biometric Authentication will also be accepted as a valid certificate. This document may be accessed through a Website (to be notified separately) by the Pension Disbursing Agency without insisting either on personal appearance of the pensioner or Life certificate by the competent authority referred above


(Vijay Singh)
Sr. Accounts Officer (Tech)

Process of getting digital life certificate issued for Pensioners

Step 1 : Pensioner needs to have an Aadhaar number for getting digital Life certificate issued.

Step 2 : Pensioner needs to enrol and biometrically authenticate himself/herself using one of the following methods

- a) Download application prepared for generating digital life certificate from jeevanpramaan.gov.in on any Android Tablet/Smartphone or Windows PC. Procure a low cost finger print scanner/iris scanner from the market and plug it on USB port of the Tablet/Smartphone/PC. Using the above application, Pensioner will be able to enrol and bio-metrically authenticate in real time from the comfort of their homes by giving his/her Aadhaar number and other details related to their pension bank account.
- b) Pensioner can visit a nearby CSC center, Bank Branch or any Government office whose details are provided under "locate center" on jeevanpramaan.gov.in and bio-metrically authenticate in real time by giving his/her Aadhaar number and other pension details related to their pension bank account.
- c) If the pensioner is already enrolled on the system, next time he gives his Aadhaar number, he would only be required to authenticate his bio-metric for updating date of his digital life certificate.

Step 3 : After successful submission of digital life certificate, pensioner will be sent a sms on his/her mobile giving the transaction id. Pensioner will be able to download computer generated life certificate from jeevanpramaan.gov.in using this transaction id for their records.

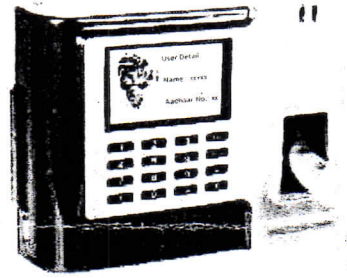
Step 4: Bank Branch can be informed about submission of your digital life certificate in one of the following ways

- a) Bank can login on jeevanparmaan.gov.in and can search manually for Pensioner's life certificate either by giving Aadhaar number, Bank Account number or Transaction Id
- b) Core Banking Systems of Banks will be able to automatically download life certificate details from the digital life registration repository and update life status in Pensioner's bank account.
- c) Pensioner's digital Life certificate can be sent to respective branch of the Bank by sending an email or forwarding the link through sms to download life certificate from the website.

Reminders through sms will be sent to the pensioners enrolled on jeevanpramaan.gov.in for timely submission of their digital life certificates.

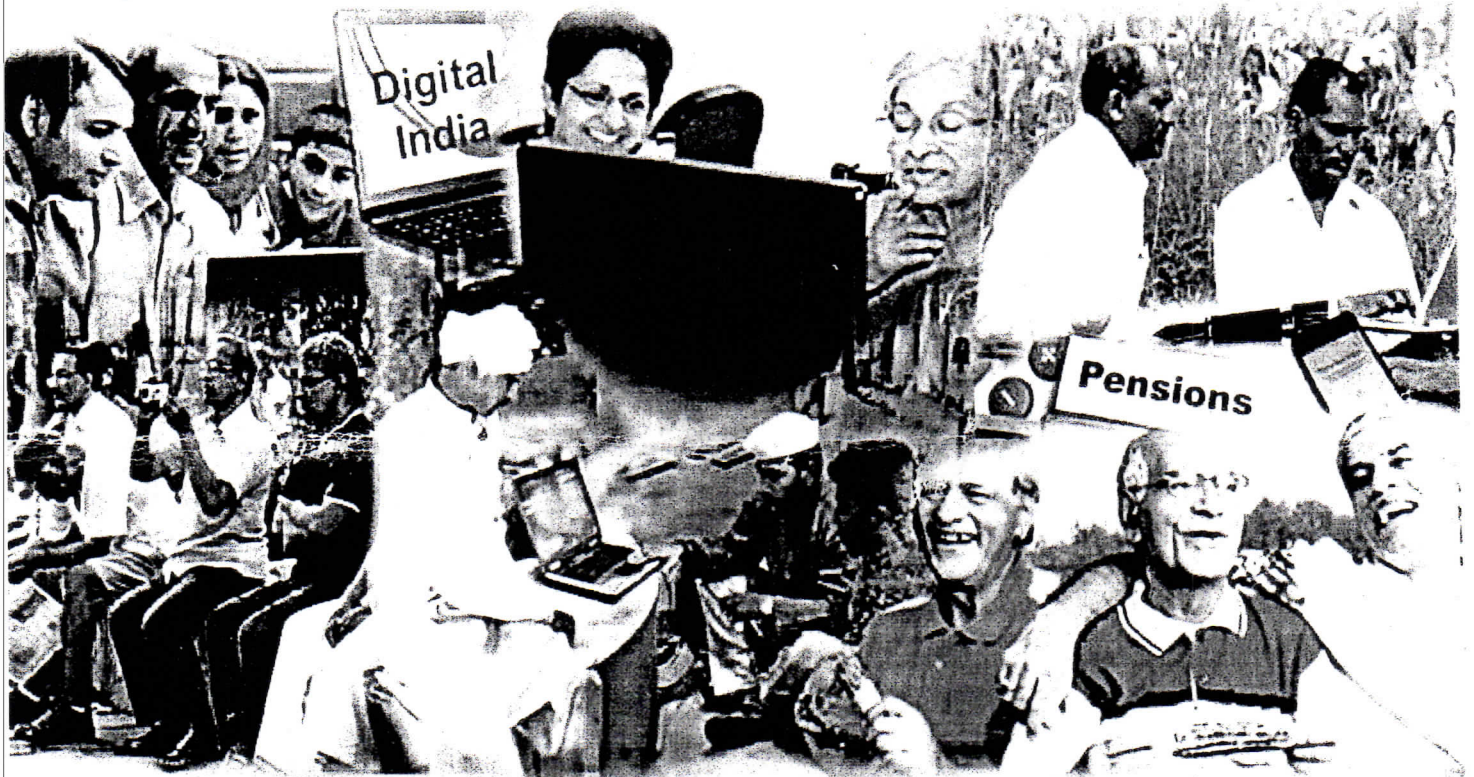


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JEEVAN PRAMAAN

Digital Life Certificate for Pensioners



Background

There are more than one crore pensioners in the country including pensioners from Central Government and defense personnel. This figure does not include pensioners drawing their pension from State and UT Governments, PSUs, Municipal corporations, Councils and other local bodies.

These pensioners get their pensions through Pension Disbursing Authorities (PDAs) such as banks, post offices, etc. and are required to furnish a "Life

Certificate" to these PDAs in November every year either by presenting themselves personally or by delivering a Life Certificate in a prescribed format. The requirement to produce Life Certificate causes huge hardships particularly to aged and/or infirm pensioners.

Aadhaar-based Digital Life Certificate

Use of Aadhaar-based biometric authentication system can be used effectively to alleviate this problem to a great extent without compromising with the integrity

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Ministry of Communications & Information Technology
Department of Electronics & Information Technology

of process or with authenticity of Life Certification without the necessity of presenting the pensioner personally before his / her PDAs.

A software application is being developed both on Windows and Android platforms for all devices that would enable the following to conclusively establish that the pensioner was alive at the time of biometric authentication:

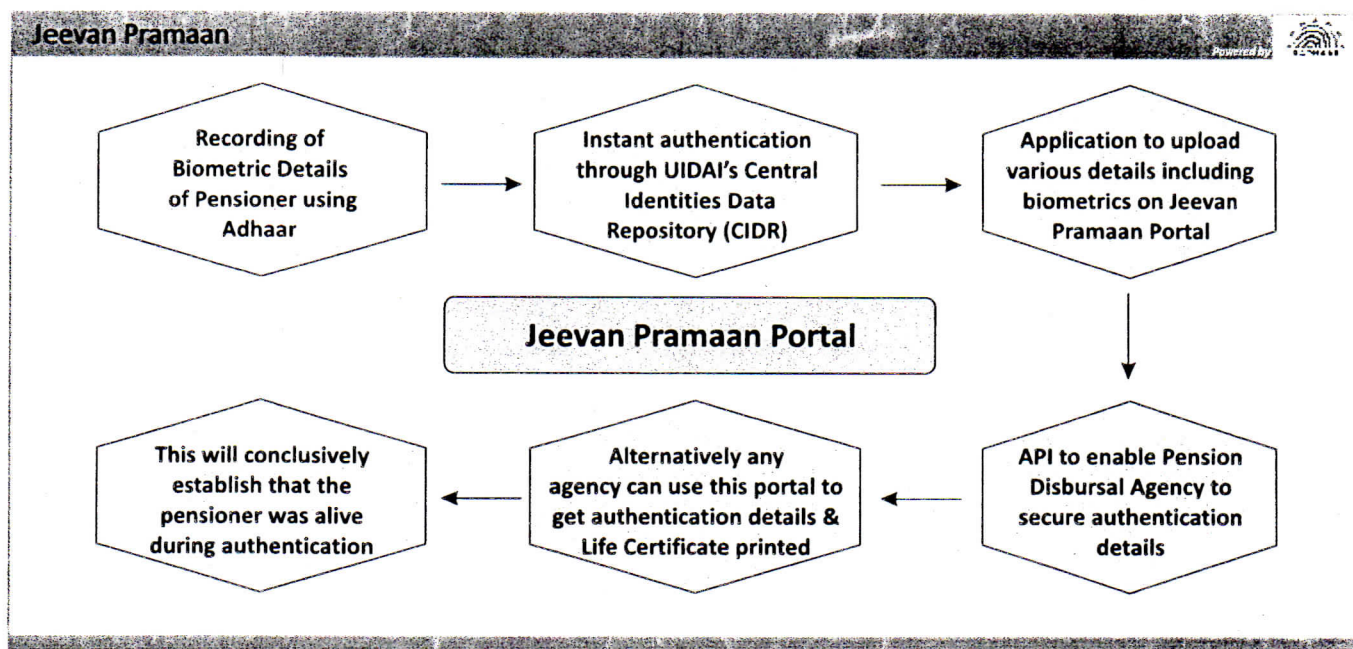
- i. Register the pensioner's Aadhaar Number and biometric details from PCs or other devices using biometric reading device;
- ii. Authenticate the pensioner through UIDAI's Central Identities Data Repository (CIDR) using biometric details and fetch his / her photograph and other demographic details on successful authentication;
- iii. Upload details such as date, time, biometrics, device ID for each pensioner in the Database on a real time basis;

- iv. Expose an API that would enable any agency to secure authentication details or facilitate obtaining authentication information.

This facility is proposed to be made available at the Common Service Centres (CSC) being operated under National e-Governance Plan, particularly for the benefit of pensioners residing in remote and inaccessible areas.

Benefits of the Digital Life Certificate

- Application can be replicated to all pension-disbursing authorities.
- Simple and easy to implement.
- Circumvent difficulties involved in production of Life Certificate every year.
- Reduce chances of wrongful disbursement of pension.
- Inexpensive, scalable and cloud based application.



Portal: jeevanpramaan.gov.in | Email: helpdesk@csclive.in | Helpline No: 011-49754975