



RBI/2014-15/343

DGBA.GAD.H- 2529/45.01.001/2014-15

December 9, 2014

The Chairman/Chief Executive Officer
All agency banks

Dear Sir

Introduction of Digital Life Certificates for Pensioners

As per the present scheme for payment of government pension, pensioners are required to furnish a life certificate in November every year to the bank concerned for continued receipt of pension without interruption. Even though this requirement has been liberalised to enable pensioners to submit their life certificate at any branch of the pension disbursing bank, several pensioners find it difficult to submit the certificates in time for various reasons.

2. In order to alleviate the hardship caused to pensioners, the Government of India has since launched "Jeevan Pramaan", a digital life certificate based on Aadhaar Biometric Authentication, aimed at further simplifying the process of submission of life certificate and facilitating accuracy and timeliness in disbursement of pensions. In order to facilitate implementation of Jeevan Pramaan, a web portal (jeevanpramaan.gov.in) was launched by the Hon'ble Prime Minister on November 10, 2014. Copy of a brochure on Jeevan Pramaan brought out by the Ministry of Communications and Information Technology of the Government of India, explaining the details of the scheme and its benefits, is [enclosed](#) for your information.

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हिन्दी आसान है, इसका प्रयोग बढ़ाइए ।

चेतावनी: भारतीय रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन-कॉल के जरिये किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड, आदि नहीं मांगी जाती है । यह धन रखने या देने का प्रस्ताव भी नहीं करता है । ऐसे प्रस्तावों का किसी भी तरिके से जवाब मत दीजिये ।
Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

3. To facilitate introduction of Jeevan Pramaan, the Central Pension Accounting Office, Ministry of Finance, Government of India (CPAO) has amended the Scheme of Payment of Pensions to Central Government Civil Pensioners. A copy of the relative Office Memorandum dated November 14, 2014, issued by the CPAO, enclosing Correction Slip no. 22 dated November 10, 2014, and the process for getting digital life certificates by the pensioners, is attached. Copies of the memorandum has already been sent by CPAO to all banks and to the governments of all States and Union Territories. Similar amendments to their respective pension regulations have also been made by different Central Government Ministries (e.g., Ministry of Railways and Department of Posts). The Indian Banks Association has also issued a circular dated November 22, 2014, in this regard to their member banks.

4. Once fully implemented, agency bank branches will be able to obtain information about the digital life certificate of their pensioner customers by logging on to the website of Jeevan Pramaan and searching for the certificate or by downloading through their Core Banking Systems. Pensioners will also be able to forward to their bank branches the relative link to their digital life certificate by email/sms.

5. All agency banks disbursing government pension may take necessary action to implement and benefit from the scheme and issue necessary instructions to all their branches concerned and dealing staff. Banks may, in addition, work towards creating awareness about this facility among their pensioner customers through their branches, websites and other means. Banks may also suitably amend the FAQs on pension payments posted on their websites, and provide a link to the website of Jeevan Pramaan.

Yours faithfully

(G. Sreekumar)
Chief General Manager

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