04th Level, 'C'-Wing,
Delhi Sachivalaya,
New Delhi.

No. F.7(4)/DOA/Estt./2014/dcaaudit/ ~7 5 7 5 - 8)   Dated: ~2 ~ ·~ ·· ~ ~~~

Sub.: Regarding simplification of procedure for securing annual "Life Certificate" for the purpose of disbursement of pension to pensioner by using digital medium.

Please find enclosed herewith the copy of letter No. 578 dated 10.12.2014 received from the Dy. Secretary-V (Finance) on the subject cited above alongwith enclosures, with the request to bring the contents to the notice of all the concerned for information and taking necessary action accordingly.

This issues with the prior approval of the Competent Authority.

Encl: As above.

(ALKA BANSAL)
ASSTT. ACCOUNTS OFFICER (ADMN.)
TEL. NO. 23392280

Copy to: -

1. All the Branch Incharges, Dte. of Audit
2. AAO(Audit)/Nodal Officer (Website) with the instruction to upload the same on the website of this department for the information of all the retirees of this department.
3. Guard File.
4. Notice Board.

F. No. 4(100)/Fin. (Estb-III)/2010-11/ Pt.-I /ols V/5-78
GOVERNMENT OF NATIONAL CAPITAL TERRITORY OF DELHI
FINANCE DEPARTMENT
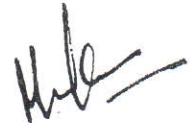4TH LEVEL, 'A WING' DELHI SECRETARIAT.
I.P. ESTATE, NEW DELHI

Dated:- 10/12/14

CIRCULAR

Ref. is invited for information and necessary action in respect of D.O. letter no. 8(30)/2014-GC dated 12.11.2014 with enclosure of correction slip-22 dated 10.11.2014 received from Department of Electronics and Information Technology, Ministry of Communication and IT, Govt. of India regarding simplification of procedure for securing annual "Life Certificate" for the purpose of disbursement of pension to a very large number of pensioners, by using digital medium.

Yours faithfully,

(MANOJ KUMAR)
DY. SECRETARY-V(FINANCE)

To,

1.   All the Pr. Secretaries/Secretaries,
      Heads of Department(s),
      Govt. of NCT of Delhi,
      Delhi/New Delhi.

2.   Pr.Accounts Office, GNCT of Delhi.

R.K. Goyal, IAS
Joint Secretary

भारत सरकार
GOVERNMENT OF INDIA
संचार और सूचना प्रौद्योगिकी मंत्रालय
MINISTRY OF COMMUNICATIONS AND IT
इलेक्ट्रॉनिकी और सूचना प्रौद्योगिकी विभाग
DEPARTMENT OF ELECTRONICS AND
INFORMATION TECHNOLOGY
इलेक्ट्रॉनिक्स निकेतन/ELECTRONICS NIKETAN
6,सी.जी.ओ. कॉम्पलेक्स / 6,C.G.O. COMPLEX
नई दिल्ली /New Delhi-110003
Website : www.deity.gov.in

दूरभाष/Tele:
अ०स०पत्र सं०: 011-24363078
D.O.NO.. 8(30)/2014-GC

12.11.2014
दिनांक/Dated.....................................

Dear Sir,

This is regarding the simplification of procedure for securing annual "**Life Certificate**", for the purpose of disbursement of pension to a very large number of pensioners, by using digital medium.

2.   As per the extant procedure, a Pensioner is required to either personally present himself/ herself before the Pension Disbursing Agency or have the Life Certificate issued by one of the authorities notified for the purpose and have the same delivered to the said Disbursing Agency during the month of **November every year. This causes hardship particularly to those who are aged and/or infirm Pensioners. Besides, the existing system is prone to misuse by way of fraudulent withdrawals causing loss to the exchequer.**

3.   In view of the above, the Department of Electronics & IT, Ministry of Communications & IT, Government of India has developed "**Jeevan Pramaan – Digital Life Certificate**" Portal (**jeevanpramaan.gov.in**), which was launched by **Hon'ble Prime Minister on 10th November, 2014**. A copy of the brochure and a note on the process is enclosed for your reference.

4.   I may mention that the Controller General of Accounts (CGA), Government of India, has since issued necessary instructions through the enclosed Correction Slip No. 22 in the Scheme for Payment of Pensions, for accepting the Life Certificate issued online by a Government Agency as a result of Aadhaar Biometric authentication as a valid certificate, in respect of Central Government Pensioners.

5.   Considering the benefits available from this Portal, I am desired to request you to:

(i)   appropriately notify amendments to the relevant Rules/ Instructions in your State on the lines issued by CGA; and

(ii)   sensitize the concerned Pension Disbursing Agencies in the State as well as the State Pensioners about the procedure for online submission of Digital Life Certificate and its retrieval from a Central Digital Repository in NIC.

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ELECTRONICS INDIA
Billion Needs Million Chips

6.   The above may be done immediately as this will benefit the pensioners provided it is done in the current month only.

7.   We would be grateful for a response in the aforesaid matter.

Regards,

Yours sincerely,

(R.K. Goyal)

Encl: As above.

Shri D.M.Spolia,
Chief Secretary,
Government of NCT Delhi
Delhi Secretariat,
I.P.Estate,
New Delhi-110 002

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

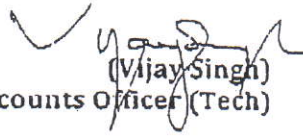CPAO/Tech/Amdt.-Sch. Book/2014-15   dated: 10.11.2014

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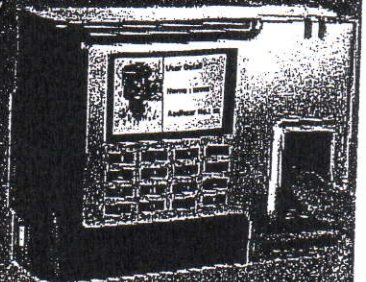
Step 3 : After successful submission of digital life certificate, pensioner will be sent a sms on his/her mobile giving the transaction id. Pensioner will be able to download computer generated life certificate from jeevanpramaan.gov.in using this transaction id for their records.

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.

JEEVAN PRAMAAN

Digital Life Certificate for Pensioners

Digital India

Pensions

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

[illegible text]

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:
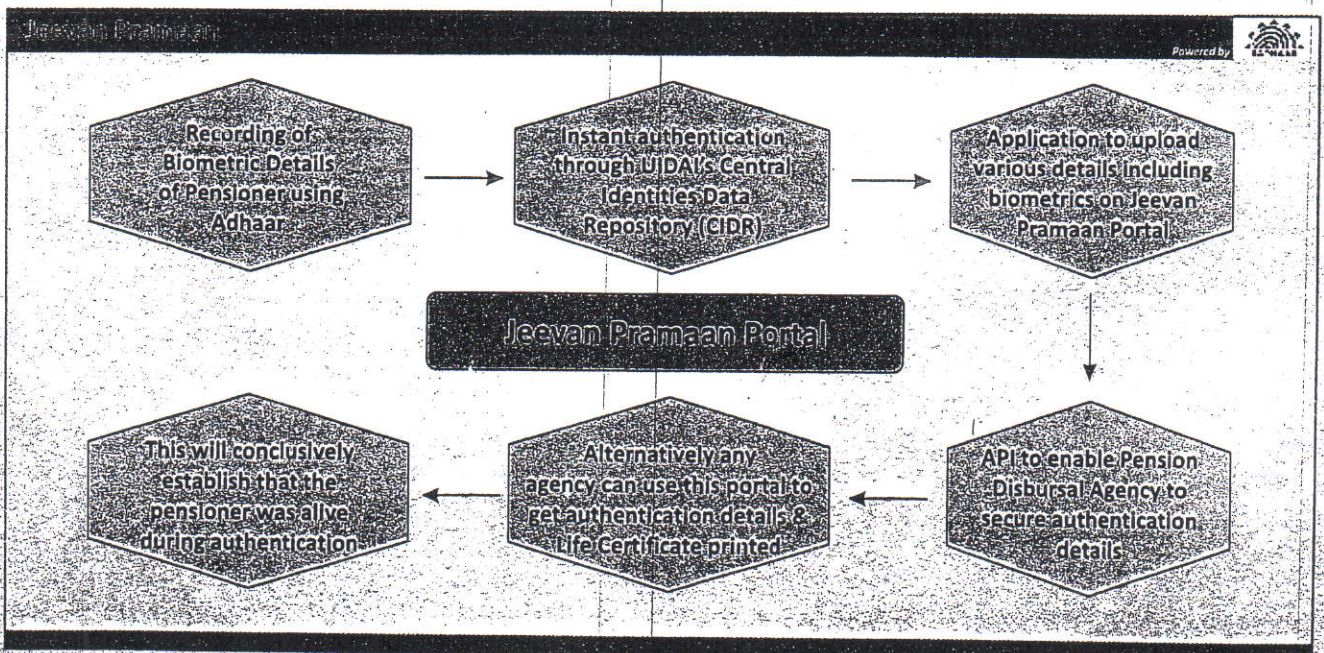
i. Register the pensioner's Aadhaar Number and biometric details from PCs or other devices using biometric reading device;

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 disbursal of pension.
- Inexpensive, scalable and cloud based application.

Jeevan Pramaan Portal flowchart: Recording of Biometric Details of Pensioner using Adhaar → Instant authentication through UIDAI's Central Identities Data Repository (CIDR) → Application to upload various details including biometrics on Jeevan Pramaan Portal → API to enable Pension Disbursal Agency to secure authentication details → Alternatively any agency can use this portal to get authentication details & Life Certificate printed → This will conclusively establish that the pensioner was alive during authentication.

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