Jeevan Pramaan:
Digital Life Certificate for Pensioners

In order to transform the entire ecosystem of delivery of public services through the use of ICT, Government of India has unveiled an ambitious programme called Digital India. Jeevan Pramaan (Aadhar-based Digital Life Certificate for pensioners), recently launched by Prime Minister Shri Narendra Modi, is an important initiative under the Digital India programme that intends to benefit over a crore pensioners in the country. The Prime Minister said that after the push towards self-certification, digital life certificate is another enabling mechanism which would benefit the common man.

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Currently, more than 1 crore families in India can be classified as pensioner families, where the pension disbursed by the various government bodies forms the basis for their income and sustainability. At present, there are about 50 lakh pensioners of the Central Government and a similar number for the various State and UT Governments and various other government agencies. This also includes pensioners from the various public sector enterprises. In addition to this, the number of Army and Defence Personnel drawing pension exceeds 25 lakhs.

One of the major requisite for the pensioners post their retirement from the service, is to provide life certificates to the authorized pension disbursing agencies like the bank, following which their pension is credited to their account. In order to get this life certificates, the individual drawing the pension is required to either personally present himself/herself before the Pension Disbursing Agency or get the Life Certificate issued by authority where they have served earlier and have it delivered to the disbursing agency.

This very requirement of personally being present in front of disbursing agency or getting a life certificate often becomes a major hurdle in the process of seamless transfer of pension amount to the pensioners. It has been noted that it causes a lot of hardship and unnecessary inconvenience particularly for the aged and infirm pensioners who cannot always be in a position to present them in front

Jeevan Pramaan
Digital Life certificate for pensioners
Services available at over 40,000 locations across the country

Welcome to Jeevan Pramaan, Digital Life Certificate for Pensioners

of the particular authority to secure their life certificates. In addition to this, many government employees post their retirement choose to move to different location either to be with their family or other reasons, hence causing a huge logistical issue when it comes to accessing their rightful pension amount.

Digital life Certificate for Pensioners scheme of the Government of India known as Jeevan Pramaan, envisions to address the root cause of this very problem by digitizing the whole process of securing the life certificate. It aims to streamline the process of getting this certificate and making it hassle free and much easier for the pensioners. With this initiative the pensioners requirement to physically present himself/herself in front of disbursing agency or the certification authority will become a thing of the past, benefiting the pensioners in a huge way and cutting down on unnecessary logistical hurdles.

HOW IT WORKS?

Jeevan Pramaan uses the Aadhaar platform for biometric authentication of the pensioners. A successful authentication generates the Digital Life Certificate which gets stored in the Life Certificate Repository. The Pension Disbursing Agencies can access the certificate online.

• **Enroll Yourself**

The user has to first download the PC/Mobile application or alternatively visit the nearest Jeevan Pramaan Centre to get himself/herself registered. At the time of registration, pensioner has to furnish necessary information like Aadhaar number, Pension Payment Order No., Bank Account No., Bank Name and mobile number.

• **Aadhaar Authentication**

The pensioner has to provide his/her biometrics, either a finger print or iris for authentication.

• **Life Certificate**

After successful authentication, a SMS acknowledgement is sent to the mobile number of the pensioners including their Jeevan Pramaan Certificate ID. The certificates are stored in the Life Certificate Repository for making it available anytime and anywhere for the pensioners and the Pension Disbursing Agencies.

• **Access your Certificate**

Pensioners can download a PDF copy of their certificate from the Jeevan Pramaan website by providing the Jeevan Pramaan ID or Aadhaar number.

• **Pension Disbursing Agency**

The Pension Disbursing Agency can access the Life Certificates from the Jeevan Pramaan website, and download the same.

• **Electronic Delivery**

The Life Certificates can also be electronically delivered to the Pension Disbursing Agency, without any manual intervention. For this, Pension Disbursing Agency has to get in touch of Jeevan Pramaan team, to enable the e-delivery facility.

Pensioners can register themselves from any location by using Android/Windows PC based application available for download at https://jeevanpramaan.gov.in/. At present, the Jeevan Pramaan Client application supports the Mantra & Morpho finger print scanner and Iritec Iris scanner for use with the software. Support for other devices are being added

and will be updated in the website in due course of time. As the Jeevan Pramaan software upgrades over the air, therefore for new functionality software will not require re-installation.

The software application system will be made available to pensioners and other stakeholders on a large scale at no extra cost. It can be operated on a personal computer or a smartphone, along with an inexpensive biometric reading device. This facility will also be made available at Common Service Centres, and other Aadhaar-enabled centres for the benefit of pensioners residing in remote and inaccessible areas.