

Procedure for Generating Jeevan Pramaan / Digital Life Certificate

1. What is Jeevan Pramaan (JP):

There are more than one crore pensioners in the country including pensioners from Central Government and Defense personnel. These pensioners get their due pension through Pension Disbursing Authorities (PDAs) such as the banks, the post offices etc. Pensioners 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 the prescribed format. The requirement to produce this certificate causes huge hardships particularly to the aged and or / infirm pensioners. Launched by Hon. PM Shri. Narendra Modi ji, on 10th Nov 2014, Digital Life Certificate for Pensioners Scheme of the Government of India, known as the Jeevan Pramaan (JP) seeks to address this very problem by digitizing the whole process of securing the life certificate. It enables the pensioner to generate a digital life certificate using a software application and secure Aadhaar based Biometric Authentication System. The Digital Life Certificate (DLC) so generated is stored online & can be accessed by the pensioner & the Pension Disbursing Agency as and when required by them.

2. Components of the J P/ Digital Life Certificate

There are three basic components of the Jeevan Pramaan /Digital Life Certificate:

A. The Pension Sanctioning Authority (PSAs)

It is the authority which approves and sanctions the pension of an individual. The Pension is to be delivered in the Pension Account specified in the Pension Payment Order (PPO).

B. The Pension Disbursing Agency (PDAs)

The Pension Disbursing Agencies process the DLC of the pensioners. The PDAs can register on the Jeevan Pramaan Portal to access the Life Certificates on-line. This account sign up facility has been created for the PDAs (Banks, Post Office etc), to process pension orders. The Agencies can securely login to view/ download a PDF copy of DLC of Pensioner for processing.

C. The Pensioners:

The JP uses the Aadhaar platform for biometric authentication of the pensioner. For the DLC generation the pensioners needs to have Internet Connectivity, a biometric device (list of supported devices is given on the JP portal) and JP Windows/Android Client Application Software for PC/Mobile/tablet which can be downloaded from the Jeevan Pramaan portal: <https://jeevanpramaan.gov.in/>

3. Pre-Requisites for Digital Life Certificate Generation

- i) The pensioner must have a Aadhaar number
- ii) The pensioner must have an existing mobile number
- iii) Registration of the Aadhaar number with Pension Disbursing Agency (bank Post Office etc) should have been done already
- iv) Biometric device (list of supported devices is given on the JP portal)
- v) PC with Windows 7.0 & above Android Mobile/Tablet 4.0 & above
- vi) Internet Connectivity

4. Generation of Digital Life Certificate – Where & How

The Pensioners can either Generate DLC themselves or Let Others do it for them. The Pensioner can register and get a JP/DLC done at the below places: i) Pensioner can download the JP application (Generate DLC themselves) from the JP Portal <https://jeevanpramaan.gov.in/app/download> & install client application on android based smart Phone/tablet or Windows PC/Laptop for DLC generation.

ii) Pensioner can visit any nearest Centre (having facilities for digital services) like the Citizen Service Centre (CSC), the Government Office /Banks designated for generating the DLCs and get themselves registered online using their services. Pensioner might have to pay nominally for this). The All India List of such CSCs (name & address) in various States across India is posted on JP portal at:

<https://jeevanpramaan.gov.in/locater>

5. The Two Step process with Client Application for the Online DLC:

The Pensioner can download the Jeevan Pramaan Windows & Android client software from the portal. The client software will take care of registration for the life certificate, for authentication it will use the Aadhaar Biometric Authentication platform. To download the application, the pensioner has to provide their e-mail in the online form available at <https://jeevanpramaan.gov.in/app/download> This link will be made available after submitting the e-mail address. The pensioner or the operator needs download the client application as per their requirement. Generation of DLC using the Client Application Software (the registration and generation of Jeevan Pramaan) gets done in two basic steps:

5.1 Operator Authentication /Device Registration

It is required to authenticate /register the biometric device (this one time only for a particular biometric device whether it's the agencies doing the DLC generation or it is being done by the pensioners herself/himself). The operator / pensioner provide Aadhaar Number and a Mobile number and receive an OTP which is provided in the online application form/ software module for registration.

On entering correct OTP, Provide Name & Email ID and click 'Scan Finger'. Scan finger-print on finger-print scanner or scan Iris (Eye) on Iris Scanner connected to PC / mobile / tab.

once the finger-print/Iris is authenticated, the system displays 'Device Registration successful' message on the screen as shown . Click on OK.

On clicking OK, Pensioner Authentication Screen appears. Pensioner now has to move to the Next step 2 -For Pensioner Authentication.

5.2 Authentication and Certificate Generation

The pensioner data Aadhaar Number and Mobile number is to be entered in the online application form after which the pensioner receives an OTP. The pensioner has to enter the OTP and click OK

If correct OTP is entered, following screen is presented., enter mandatory information like Pensioner Name, PPO Number, Type of pension, name of Sanctioning Authority, Disbursing Agency, email and BankAccount number etc. Select Remarried options, Re-Employed Options. Check small grey box. Then click 'Scan Finger' button & this willstart the finger/Iris scanning process.Once the Finger Print/Iris Authentication is successful, the life certificate of the pensioner is displayed and an SMS acknowledgement is sent tothe pensioner's mobile number. This sms has Jeevan Pramaan Certificate ID. Thegenerated certificates or DLCs are stored in the Life Certificate Repository and isavailable anytime & anywhere for use by pensioner & Pension Disbursing Agency.

6. Electronic Delivery of DLC

Once the certificate is generated, the Pramaan ID is sent in a sms to the pensionerfor further use (print). The Digital Life Certificate or the Jeevan Pramaan can also beelectronically delivered to the Pension Disbursing Agencies. The PDAs can access andview the Life Certificate on the Jeevan Pramaan website and also download the same The PDAs can get in touch with Jeevan Pramaan team, to enable the e-delivery facility as well as for login access.

7. Pensioner Access to the JP/DLC

The Pensioner can have the DLC available not only at the time of DLC generation but the can also download a PDF copy of the generated digital certificate from JeevanPramaan website (<https://jeevanpramaan.gov.in/>) by using the generated JeevanPramaan ID or Aadhaar number. The Jeevan Pramaan /Digital Life Certificate application is simple and easy to implement and leaves out the difficulties which the pensioners face in production of life certificate every year. It also reduces the chances of wrongful disbursal of pension.

Quick Reference :

Website address: <https://jeevanpramaan.gov.in/>