



File No.35-2(5)/Pension/2021-22

Dated: 12.10.2022

To,

The Sr. COFA / COFA/ FAO/SO (F&A)
of all CSIR labs /Institutes.

Sub- Submission of Annual Life Certificate through Jeevan Pramaan Portal.

Dear Sir/Madam,

This has reference to Government of India, Ministry of Personnel, Public Grievances & Pensions, Department of Pension & Pensioners Welfare, Office Memorandum No. 1(8)/2021-P&PW(H)-7468 dated 30-09-2022 endorsed by CSIR vide letter No. 5-1(49)/2008-PD dated 10-10-2022 on the above-mentioned subject. In the said OM several modes are available to the pensioners for submitting Annual Life Certificate. One such mode is submission of Life Certificate online through **Jeevan Pramaan Portal**. In this connection I am happy to inform you that National Informatics Centre (NIC) New Delhi, has successfully on boarded CSIR & its laboratories on Jeevan Pramaan Portal (**Annexure-A**). The user ID Account of all 42 Pension Disbursing Units (labs/ instts) of CSIR have already been approved by NIC. All the labs are therefore requested to login to their PDA User ID account created by them.

2. The Jeevan Pramaan is biometric enabled digital service which uses the Aadhar platform for biometric authentication of Pensioners. A successful authentication generates the digital life certificate which gets stored in the life certificate repository and can be accessed, verified, approved & downloaded by the pension disbursing agencies (CSIR Labs / Banks). The life certificates can also be electronically delivered to pension disbursing agency without any manual intervention.

3. Steps of submission of digital life certificate: -

A) The pensioners have to download the PC/Mobile Application or alternatively visit the nearest Jeevan Pramaan center to get them registered with the help of their mobile number registered in Aadhar.

B) They have to provide correct information like Aadhar number, Pension Payment Order, Bank account, Bank name and mobile number in DLC. In case of CSIR pensioners they have to select their respective Pension disbursing labs or Banks as per their case.

C) After successful authentication a SMS acknowledgment is sent to mobile number including Jeevan Pramaan certificate ID. The submitted certificate are stored in life certificate Repository for access to pension disbursing agencies. Once approved by pension disbursing agency the digital life certificate can be downloaded by pensioners from Jeevan Pramaan website by providing the Jeevan Pramaan ID.

4) Pre-requisite for downloading the PC/Mobile/Tablet application to register for a life certificate: -

a) **PC windows 7 (or above) OS 32- & 64-bit** system require for windows 8/10/11 (32/64bit) Microsoft net foreworn version -4 full or higher Microsoft visual C++2010 Re distributable package for windows machine.

b) Mobile Android 7 and above: -

The system requirement for face (android app) are following: -

- Android 7.00 or above (unrooted device)
- *RAM -4+GB
- Minimum 500 MB Free storage
- *Camera resolution -5mp or greater
- Download face RD service from Google play store

c) Biometric device is not required for Jeevan Pramaan Face App (Android) and this application uses the camera of the mobile phone to capture the face.

d) The required applications for windows OS and mobile App can be downloaded by pensioners by giving their email ID and submitting OTP sent on their email from Jeevan Pramaan website – www.jeevanpramaan.gov.in –**download** (at the right corner).Once after the submission of OTP and captcha code the window will show the following links :-

i) For Window OS:-

Download Jeevan Pramaan ver.3.7.3.

ii) For Mobile App:-

Download Jeevan Pramaan ver.3.7.3 Android App Download Jeevan Pramaan ver.3.6.3 Android face app. Both applications are required to be downloaded.

5) Responsibilities of Pension Disbursing Units (CSIR lab /Institutes)

- *The pension disbursing agencies/authorities have to download and process the digital life certificates on regular and timely manner.
- *The disbursing agencies have to follow the Aadhar Act 2016.
- *The digital life certificate is an add on facility for pensioners to the existing way of submission of life certificate.

The process of accepting successful DLC or rejection of wrong DLC is attached at **Annexure-B** for information, guidance and Compliance.

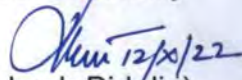
6) The Responsibilities of Pensioners for submission of DLC: -

- *The pensioners must have an Aadhar number.
- *The mobile number has to be register with Aadhar number.
- *The pensioners have to submit /select correct information of Aadhar number /Phone number/Bank account number/Pension Disbursing Authority which may be banks or respective CSIR labs form where they are drawing pension for submission of DLC. The submission of incorrect information will result in rejection of DLC.
- Pensioner have to download the Jeevan Pramaan allocation (generate DLC themselves) from portal <https://jeevanpramaan.gov.in/aap/downlaod> & install client application on android based smart phone /tablet /or windows PC/laptop for DLC Generation.

- The procedure for generating Jeevan Pramaan /Digital life certificate along with quick references and help desk service number is also attached for information and guidance of pensioners at **Annexure-C.**

In view of above, all CSIR labs /Institutes are requested to accept and process the digital life certificate submitted by CSIR Pensioners/Family Pensioners with immediate effect. It is also requested that this letter may be given wide publicity among CSIR Pensioners/CSIR Pensioners Association's etc. The Pension disbursing agencies/authorities and Pensioners may also refer to FAQ section of Jeevan Pramaan website for information and guidance.

Yours faithfully



(Rakesh Bidalia)

Sr Deputy Financial Adviser
(Fund & Pension)

Encl: As above

Copy to:

1. CSIR Website
2. Office Copy



Jeevan Pramaan

List of Sanctioning Authority and Disbursing Agency

(as on 01-10-2022)

S.NO	Pension Sanctioning Authority	Pension Disbursing Agency
Organization: Banks		
1	Andhra Pradesh Grameena Vikas Bank	Andhra Pradesh Grameena Vikas Bank
2	Andhra Pragathi Grameena Bank	Andhra Pragathi Grameena Bank
3	Aryavart bank	Aryavart bank
4	Bangiya Gramin Vikash Bank	Bangiya Gramin Vikash Bank
5	Banking Staff	Bank
6	Baroda Rajasthan Kshetriya Gramin Bank	Baroda Rajasthan Kshetriya Gramin Bank
7	Baroda U.P Bank	Baroda U.P Bank
8	Chhattisgarh Rajya Gramin Bank	Chhattisgarh Rajya Gramin Bank
9	Dakshin Bihar Gramin Bank	Dakshin Bihar Gramin Bank
10	Himachal Pradesh Gramin Bank	Himachal Pradesh Gramin Bank
11	Karnataka Gramin Bank	Karnataka Gramin Bank
12	Karnataka Vikas Grameena Bank	Karnataka Vikas Grameena Bank
13	Madhyanchal Gramin Bank	Madhyanchal Gramin Bank
14	Prathama UP Gramin Bank	Prathama UP Gramin Bank
15	Rajasthan Marudhara Gramin Bank	Rajasthan Marudhara Gramin Bank
16	Reserve Bank of India	Reserve Bank of India
17	Sarva Haryana Gramin Bank	Sarva Haryana Gramin Bank
18	Saurashtra Gramin Bank	Saurashtra Gramin Bank
19	Small Industries Development Bank of India	Small Industries Development Bank of India
20	Tamil Nadu Grama Bank	Tamil Nadu Grama Bank
21	Telangana Grameena Bank	Telangana Grameena Bank
22	Uttar Bihar Gramin Bank	Uttar Bihar Gramin Bank
23	Uttarakhand Gramin Bank	Uttarakhand Gramin Bank
24	Vidharbha Konkan Gramin Bank	Vidharbha Konkan Gramin Bank
Organization: Central Government		
25	Central Government	Bank
26	Central Government New Pension Scheme (NPS AR)	Central Pension Accounting Office(CPAO) NPS-AR
27	Defence	DPDO,Bank
28	Defence - Jt.CDA(AF), Subrato Park, Delhi Cantt	DPDO,Bank
29	Defence - PCDA (P) Allahabad	DPDO,Bank,CPDA - PCDA (Pensions) Allahabad,SPARSH - PCDA (Pensions) Allahabad
30	Defence - PCDA(Navy) Mumbai	DPDO,Bank
31	Indian Audit and Accounts Department (IA and AD)	Bank,Post Office,AG Office
32	Postal	Post Office,Bank

S.NO	Pension Sanctioning Authority	Pension Disbursing Agency
33	Railway	Bank,Post Office
34	Telecom	Bank,MTNL - Department of Telecommunications,SAMPANN - Department of Telecommunications,Post Office
Organization: Central Govt Autonomous/Statutory organisation/body/Society		
35	Atomic Energy Education Society	Atomic Energy Education Society
36	Bureau of Indian Standards(BIS)	Bureau of Indian Standards(BIS)
37	Calcutta Dock Labour Board	Calcutta Dock Labour Board
38	CBSE-HQ	CBSE-HQ
39	Central Power Research Institute	Central Power Research Institute
40	Central Silk Board	Central Silk Board
41	Chennai Port Trust	Bank
42	Coal Mines Provident Fund Organisation	Coal Mines Provident Fund Organisation
43	Cochin Port Trust	Cochin Port Trust
44	Coconut Development Board	Coconut Development Board
45	Coffee Board of India	Coffee Board of India
46	Council Of Scientific And Industrial Research	Bank,CSIR Labs/Institutes
47	Damodar Valley Corporation	Damodar Valley Corporation
48	Deendayal Port Trust (Kandla Port Trust)	Deendayal Port Trust (Kandla Port Trust)
49	Haldia Dock Complex Kolkata Port Trust	Haldia Dock Complex
50	Institute for Plasma Research	Institute for Plasma Research
51	Institute of Hotel Management, Hajipur	Institute of Hotel Management, Hajipur
52	Jawaharlal Nehru Port Trust	Jawaharlal Nehru Port Trust
53	Ministry of Culture - Artistes Pension Scheme	Ministry of Culture- Artistes Pension Scheme
54	Mormugao Port Trust	Mormugao Port Trust
55	Mumbai Port Trust	Mumbai Port Trust
56	National Council of Science Museums	National Council of Science Museums
57	National Institute of Rural Dev and Panchayati Raj	National Institute of Rural Dev and Panchayati Raj
58	NCERT New Delhi	NCERT New Delhi
59	New Mangalore Port Trust	Bank
60	Paradip Port Trust	Bank
61	Physical Research Laboratory	Physical Research Laboratory
62	Sahitya Akademi	Sahitya Akademi
63	Syama Prasad Mookerjee Port Kolkata	Syama Prasad Mookerjee Port Kolkata
64	The Rubber Board	The Rubber Board
65	V O Chidambaranar Port Trust	V O Chidambaranar Port Trust
66	Visakhapatnam Port Trust	Visakhapatnam Port Trust
Organization: Central Govt PSU/Undertaking		
67	Coal India Limited	Coal India Limited
68	General Insurance Corporation of India	General Insurance Corporation of India

Annexure - B

PROCESSING OF DLC THROUGH PORTAL

The Pension Disbursing Agency can process the DLC either one by one or process them in bulk on the JeevanPramaan Portal.

1. One-by-One processing is simple. Log-in to the portal by providing the user-id and password. Click on 'Download' -> DLC Yet to be processed. The DLC's are listed – click on 'process' - single DLC shall be shown – the user can choose to approve or reject it.

2. Bulk Processing of DLC

For Bulk processing involves three steps, first the DLC have to be downloaded from the portal, next processed by the PDA at their end using any methodology – then upload the status of the DLC's by 'Uploading a Response file' .

- i. **Download the DLC's** PDA can download the files in CSV or DAT file format
- ii. **PDA Processes the DLC's at their end (outside of JeevanPramaan system)**
- iii. **Upload response file** PDA shall upload the processed pensioners' details i.e. acknowledgement back to the jeevan pramaan portal. The status of the processing can be either acceptance / rejection / incorrect data etc.

2.1 Steps

- a. The Banks/Agencies/PDAs may login to the <https://jeevanpramaan.gov.in> portal using the login-id i.e username and password (), using the following screen.



Fig.1: Agency Sign in from the Jeevan Pramaan Portal

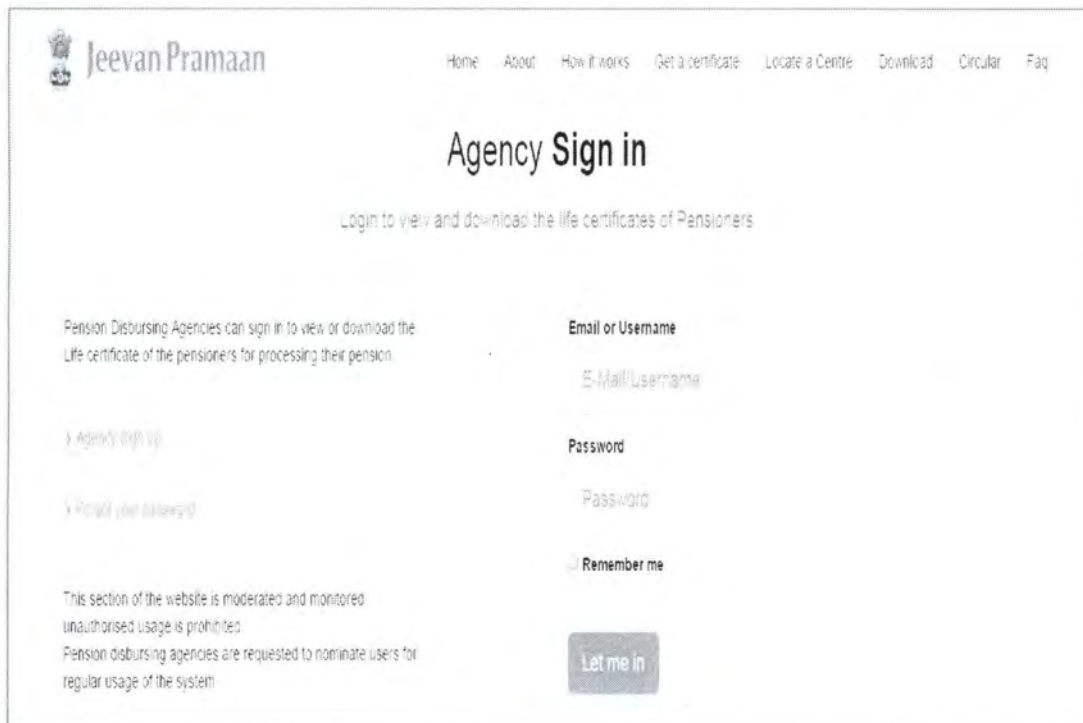


Fig.2: Agency Login Screen

On successful login the following screen appears with the Bank/Agency details with a Dashboard.

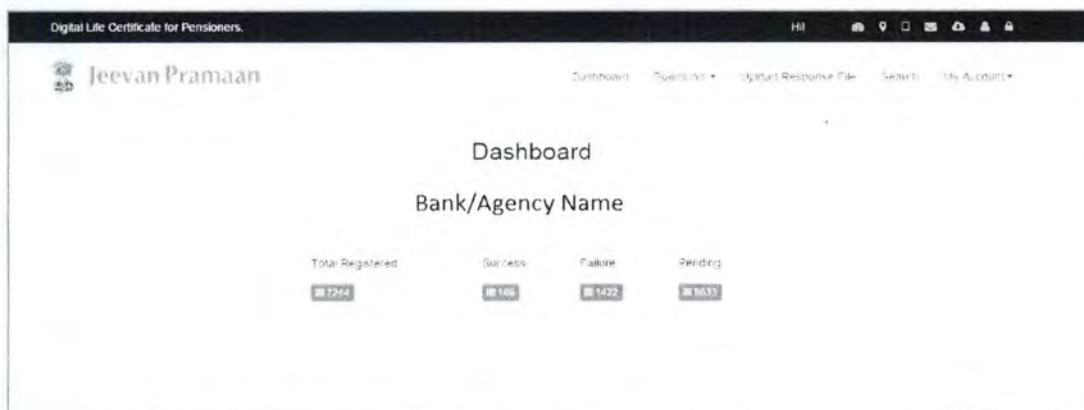


Fig.3: Authenticated Screen after Agency login - Dashboard

- b. The PDA may download the data of pensioners pertaining to their agency in either '.dat' or '.xls' format. Users are being provided with the option to download in either format.

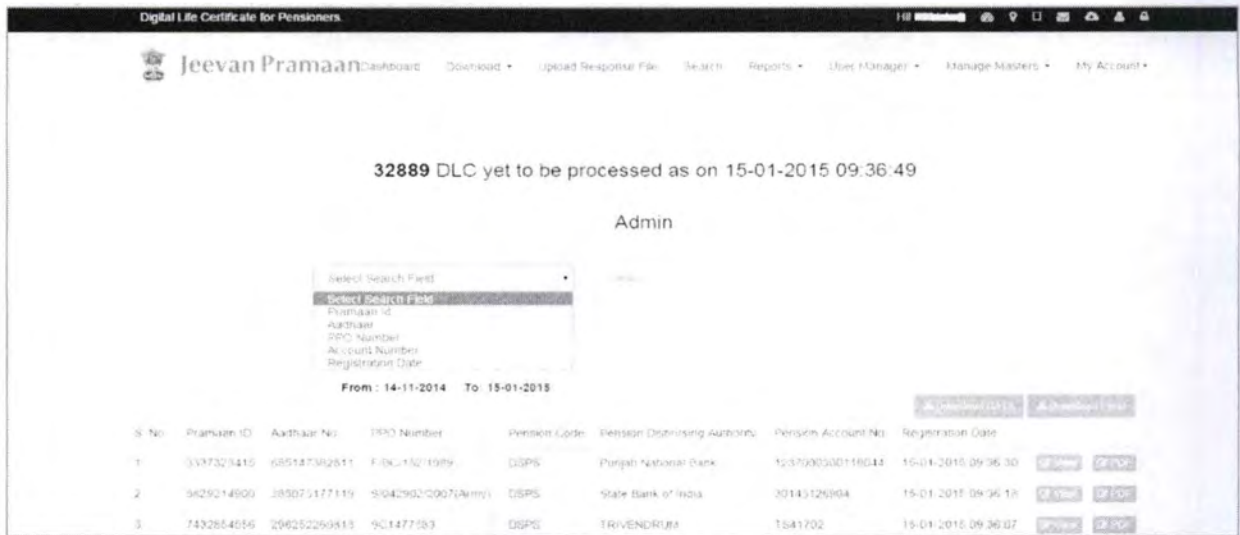


Fig.4: Different downloading options for DLC (Bulk download)

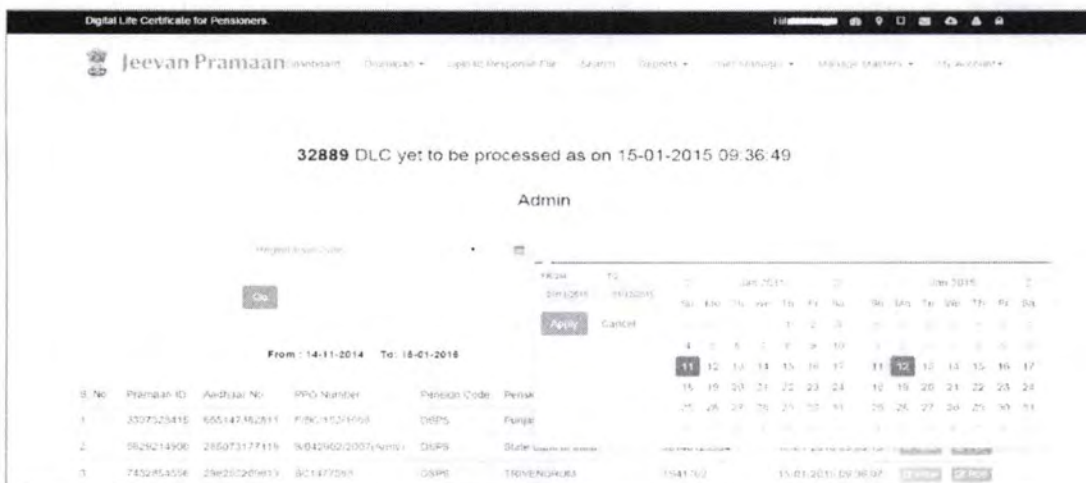


Fig.5: Different downloading options for DLC (Between Dates)

- c. Agencies can also view the list of processed pensioner's information with regard to their agency. The agency can process a single DLC on the portal itself.

Transaction No.	Aadhaar No.	PIN No.	Pension Code	Pension Category	Pension Account No.	Registration Date	Service Date	Status	Remarks	Action
0553293024	41441008005	0152-1247	08007	State Bank of India	0837545203	09-01-2015 14-10-17	18-01-2015 16-06-22	Success	N/A	Download
0322793497	24181160700	0245-113010007	03895	State Bank of India	11516529407	09-01-2015 14-11-11	12-03-2015 16-09-20	Success	Invalid Account Number	Download
0874090227	11521096711	0244/070000075		State Bank of India	11513176185	14-11-2014 12-10-22		Failure	Account not Found	Download
4981010474	10602262484	102670		State Bank of India	11040209427	14-11-2014 12-10-22		Failure	Account not Found	Download

Fig.6: Different downloading options for DLC (View)

- d. After processing the DLC records at their end, the PDA has to upload the processed records in the specified format. The format of the data is as specified in Table 1, and illustrated in the screen below.

Sample Data Format:

PRAMAAN ID|AADHAAR|RESULT_STATUS|REMARKS
 1234567890|1212121212|R|Invalid Account Number
 1234567890|2121212121|S|NA

File Upload (.dat format only)

Choose file: No file chosen

Upload

Fig.7: Acknowledgement/Response file upload module (Screen Shot)

Sample data format in file

2001860913|419417303433|S|NA
 8367896041|2121212121|R|Invalid Account no.

Table 1 : Description of Fields Required in Response File

Field No.	Field-Name	Description
1.	Pramaan-ID	10 digit Pramaan-id as per data downloaded
2.	Aadhaar number	Aadhaar number as per data downloaded

3.	Process Status	Processing Status : S - for Success, R – for Reject
4	Reason	Reason in case of Rejection/failure

Procedure for Generating Jeevan Pramaan / Digital Life Certificate (ver1.0)

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>

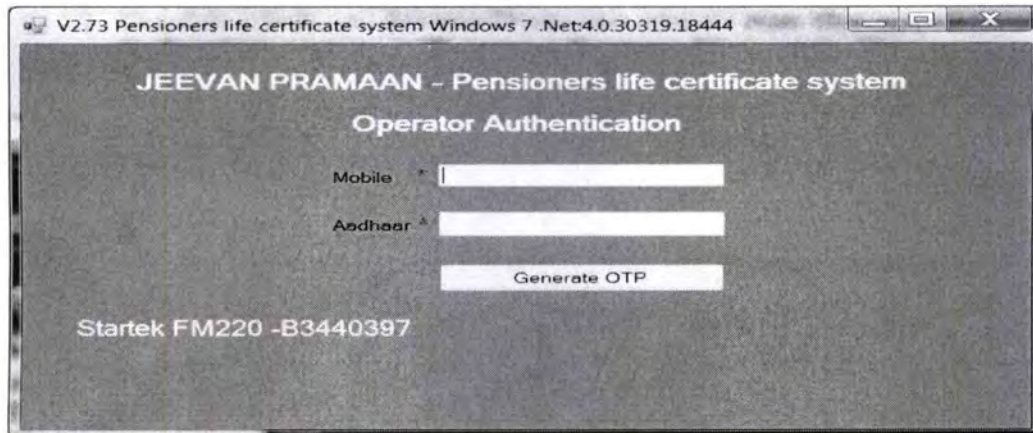
This link **will be made available after submitting the e-mail address.** The pensioner or the operator needs download the client application as per their requirement.

Generation of DLC using the Client Application Software (the registration and generation of Jeevan Pramaan) gets done in two basic steps:

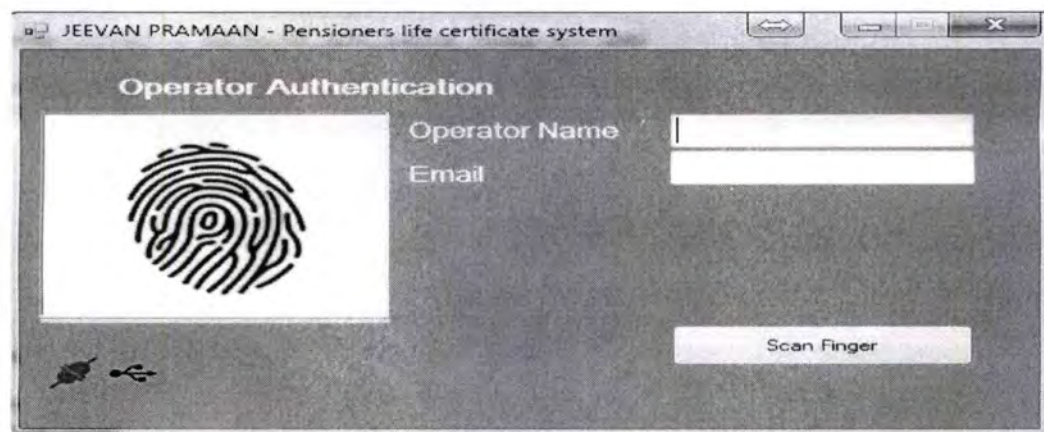
5.1 Operator Authentication /Device Registration

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

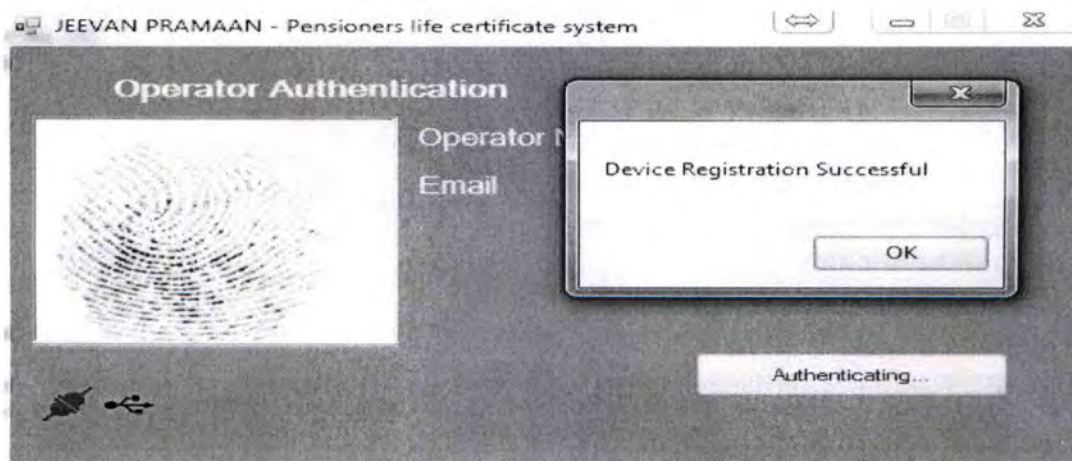
being done by the pensioners herself/himself). The operator / pensioner provide **Aadhaar Number and a Mobile number** and receive an OTP which is provided in the online application form/ software module for registration.



On entering correct OTP, below screen shall be presented. 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.



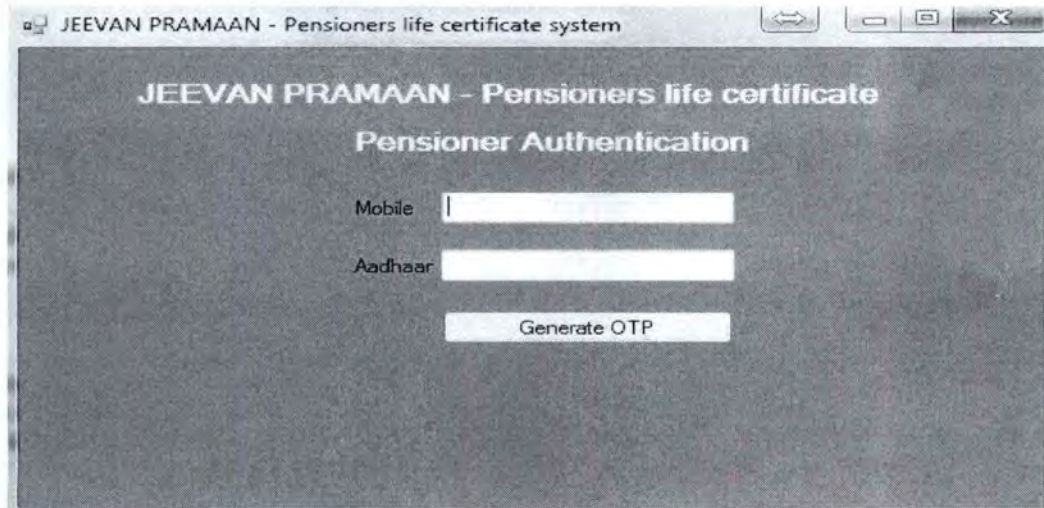
once the finger-print/Iris is authenticated, the system displays 'Device Registration successful' message on the screen as shown in the screen below. Click on OK.



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

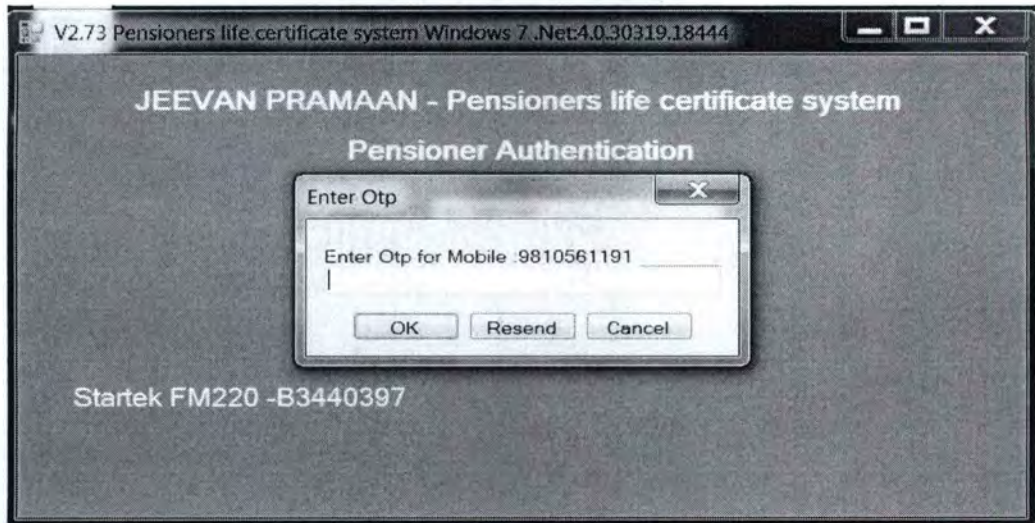
5.2 Authentication and Certificate Generation

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 screenshot shows a window titled "JEEVAN PRAMAAN - Pensioners life certificate system". The main heading is "JEEVAN PRAMAAN - Pensioners life certificate" followed by "Pensioner Authentication". There are two input fields: "Mobile" and "Aadhaar". Below these fields is a "Generate OTP" button.

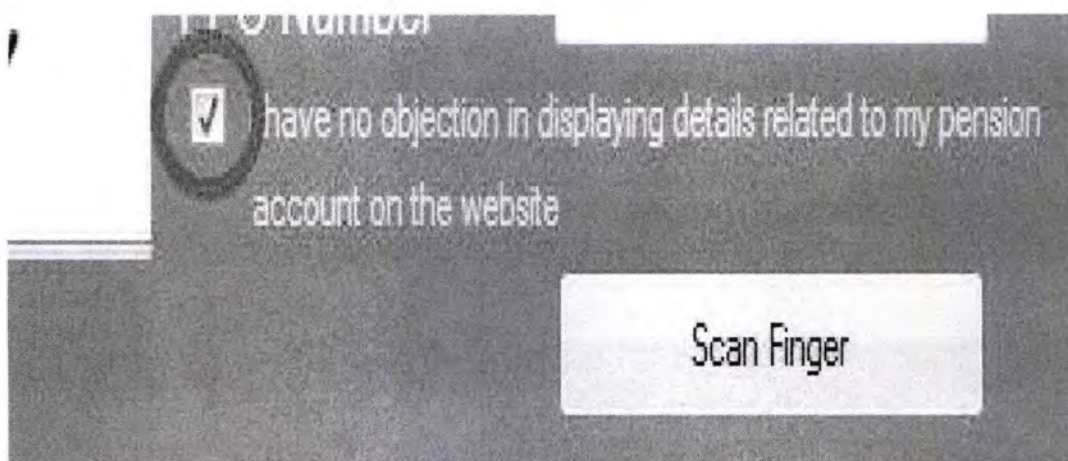
The pensioner has to enter the OTP and click OK (See Screen shot below)



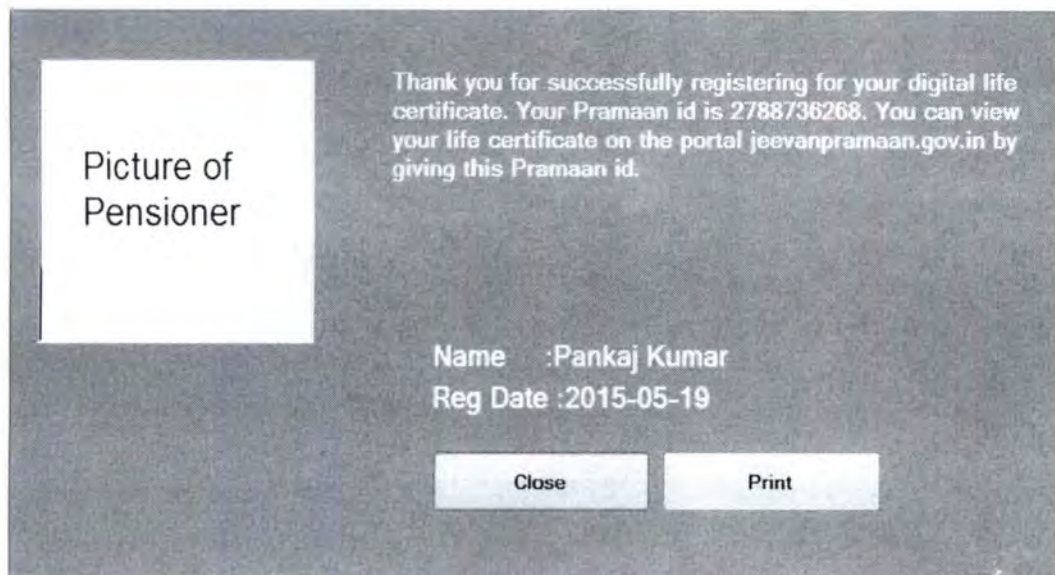
The screenshot shows a dialog box titled "Enter Otp" overlaid on the main application window. The dialog box contains the text "Enter Otp for Mobile :9810561191" and an input field. Below the input field are three buttons: "OK", "Resend", and "Cancel". The main application window behind the dialog box shows the text "Startek FM220 -B3440397".

If correct OTP is entered, following screen is presented. On next screen given below, enter mandatory information like Pensioner Name, PPO Number, Type of pension, name of Sanctioning Authority, Disbursing Agency, email and Bank Account number etc. Select Remarried options, Re-Employed Options.

Check small grey box as shown below. Then click 'Scan Finger' button & this will start the finger/Iris scanning process.



Once the Finger Print/Iris Authentication is successful, the life certificate of the pensioner is displayed as shown below and an SMS acknowledgement is sent to the pensioner's mobile number. This sms has Jeevan Pramaan Certificate ID. The generated certificates or DLCs are stored in the Life Certificate Repository and is available 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 pensioner for further use (print). The Digital Life Certificate or the Jeevan Pramaan can also be electronically delivered to the Pension Disbursing Agencies. The PDAs can access and view 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 Jeevan Pramaan website(<https://jeevanpramaan.gov.in/>) by using the generated Jeevan Pramaan 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 certificates every year. It also reduces the chances of wrongful disbursal of pension.

Quick Reference:

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

Contact JP Team at: jeevanpramaan@gov.in

Help Desk Service (Call Centre) Phone: (91)-0120-3076200

Version: Procedure for Generating Jeevan Pramaan/Digital Life Certificate ver.1.0