

F. No. 1(2)/2023-P&PW(H)  
Government of India  
Ministry of Personnel, Public Grievances and Pensions  
Department of Pension and Pensioners' Welfare

3<sup>rd</sup> Floor, Lok Nayak Bhawan,  
Khan Market, New Delhi-110003  
Dated: 13<sup>th</sup> January, 2025

**OFFICE MEMORANDUM**

**Subject: SMS to pensioners regarding submission of Digital Life Certificate**

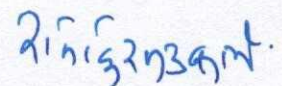
Every Central Government pensioner has to submit Annual Life Certificate in the month of November for further continuation of pension. For the convenience of pensioners, Digital Life Certificates were introduced, where the pensioner can submit annual Life Certificate through digital modes using biometric devices and through Face Authentication.

2. An important requirement for ensuring success of the DLC modes is that DLCs submitted by pensioners are updated in the Pension Disbursing Authorities (PDA) records, thus ensuring continuation of pension. Further, as per extant guidelines, Pension Disbursing Authorities including banks, are required to send SMS messages to the pensioners, confirming acceptance / rejection of their DLC by the PDA. This is essential, to ensure corrective action by pensioners and to ensure continuity of pension. It has been observed, on account of several representations received from pensioners, that these SMS messages are not being sent by some PDAs on a regular basis, and pension is being discontinued despite DLC submission by the pensioner.

3. In view of the above, all PDAs are requested to ensure updation of DLCs in the PDA records and sending SMS messages of acceptance / rejection of DLCs to the concerned pensioner on T+1 basis. In this regard, OM dated 20<sup>th</sup> February, 2024 (copy enclosed) may be referred for detailed guidelines.

4. All Pension Disbursing Authorities are requested to take note of this OM for meticulous compliance.

5. This issues with the approval of the competent authority.



(Ravikiran Ubale)  
Director(PW)

Tel. No. 011-24650580



To

- 1) CMDs/CPPCs of all Pension Disbursing Banks and Pension Disbursing Authorities.
- 2) Central Pension Accounts Office (CPAO), Ministry of Finance, Department of Expenditure, Trikot-II, Bhikaji Cama Place, New Delhi.
- 3) Chairman, Railway Board, Ministry of Railways, Rail Bhawan, New Delhi.
- 4) Secretary, Ministry of Defence, South Block, New Delhi.
- 5) Secretary, Department of Ex-Servicemen Welfare, South Block, New Delhi.
- 6) Secretary, Department of Financial Services, Jeevan Deep Building, Sansad Marg, New Delhi.
- 7) Secretary, Department of Telecommunications, Sanchar Bhavan, New Delhi.
- 8) Secretary, Department of Posts, Dak Bhavan, New Delhi
- 9) NIC: -for posting on website of this Department.
- 10) All Pensioners Associations under Pensioners' Portal: for giving wide publicity among pensioners.



**File No. 1(3)/2022-P&PW(H)**  
**Government of India**  
**Ministry of Personnel, Public Grievances and Pensions**  
**Department of Pension and Pensioners' Welfare**

**3<sup>rd</sup> Floor, Lok Nayak Bhawan**  
**Khan Market, New Delhi – 110003**  
**Date: 20<sup>th</sup> February, 2024**

**OFFICE MEMORANDUM**

**Subject: Acceptance/ Rejection messages to pensioners submitting Digital Life Certificates.**

The Department of Pension & Pensioners' Welfare has been promoting submission of Life Certificates in Digital Mode, using Bio-metrics & Face authentication to enhance 'Ease of Living' of pensioners. In the process of submission of Digital Life Certificate, the pensioner/ family pensioners has to provide details such as Aadhaar Number, Name of Pension Disbursing Authority, Account Number, PPO Number and Mobile Number. On successful submission of DLC, a message is received on the pensioner's/ family pensioner's mobile from Jeevan Pramaan server, along with the Pramaan ID and PPO number. A report, giving details of Jeevan Pramaans (DLCs) generated, is provided by NIC (Jeevan Praman) on regular basis, which is accessed by the PDAs for updating their records. This report also contains mobile numbers of the pensioners/ family pensioners who have submitted the DLCs.

2. It has been observed that where a pensioner/family pensioner, while submitting Digital Life Certificate through Jeevan Pramaan, erroneously enters incorrect Pension Disbursing Authority/Account number etc, the DLC is not updated in the records of the 12/4/2020-P&PW(C) I/506/2024 bank, leading to discontinuation of pension. When the error is not conveyed to the pensioner/ family pensioners, he/she is unable to resubmit the Life Certificate within due time period.

3. In view of the above, the following guidelines are being issued for all Pension Disbursing Authorities (PDAs - Banks/ SPARSH/ Sampann):

- i) Pension Disbursing Authority should process the DLC Report provided by NIC on a daily basis for updation of their records.
- ii) SMS messages regarding Acceptance/ Rejection of DLC by the PDA should be sent to the pensioners / family pensioners on the same day. In case of rejection, the reason should be clearly mentioned in the SMS.
- iii) Where the pensioner provides wrong detail of PDA while generating DLC, receiving PDA should send an SMS to the pensioners' mobile mentioned in the NIC report, informing pensioner of rejection "due to wrong PDA".
- iv) Where the pensioner provides the correct name of the PDA but wrong information about other details such as Account Number, PPO Number etc, PDA should send SMS giving the specific reason for rejection.
- v) For the above purpose, all PDAs should develop a suitable automated system to alert pensioner/ family pensioner about the incorrect details entered in the Jeevan Pramaan App and that the DLC needs to be resubmitted.

vi) All PDAs should provide the Pension Sanctioning Authorities details of DLCs rejected, along with reasons on weekly basis.

4. All Pension Disbursing Authorities are requested to ensure compliance of the above guidelines.

This issues with the approval of Secretary (P&PW).



Ruchir Mittal  
Director, DoPPW  
Tel – 9754473876  
Email- ruchirmittal.cgda@nic.in