

**SUB: UPDATION OF LIFE CERTIFICATE OF OUR EX-EMPLOYEE PENSIONERS AND THEIR FAMILY PENSIONERS USING BIOMETRIC THROUGH JEEVAN PRAMAAN.**

**SYNOPSIS**

1. Life Certificates(LC) in respect of Ex-employee Pensioners of our Bank and their Family Pensioners are due for submission during the month of November every year.
2. Branches to ensure updation of ex-employee pensioners' LCs by 30th November every year.
3. LCs of Ex-employee Pensioners / Family Pensioners may be obtained at any of the branches of our Bank (Ref: Circular 494/2017).
4. Additional channel for updating Life Certificate for our Ex-employee pensioners & their Family Pensioners using biometric through "Jeevan Pramaan" Portal has been developed and implemented. Updating Aadhar number of the pensioner in Pension account is mandatory for making entry in "Jeevan Pramaan" portal.
5. Pension paying branches are required to get in touch with the ex-employee pensioners, collect copies of Aadhaar No (duly verifying the original), Mobile No, e-mail id and update in CBS , wherever it is not yet done.

As per the system in vogue, the ex-employee Pensioners of our Bank and their Family Pensioners are required to submit their Annual Life Certificates (LC) during the month of November every year in person to any of our branches and submission of Life Certificate on or before 30th November is mandatory for release of pension. Further, as per Canara Bank Employees' Pension Fund regulations, along with Life Certificate, Non-employment Certificate is to be submitted by Ex-employee Pensioners upto one year from the date of retirement and the Family Pensioners of Ex-employees are required to submit the declaration regarding re-marriage/marriage. Also, the Family Pensioners other than the spouse of the deceased Ex-employee (e.g., Son/Daughter/Mother/Father of the Ex-employee) are required to submit Non-employment Certificate along with Life Certificate and the declaration regarding re-marriage/marriage.

As a Digital India initiative, Ministry of Electronics & Information Technology (MeitY) has launched "Jeevan Pramaan" portal to facilitate Pensioners for updating Life Certificate. Now, the pensioners need not visit the office of the Pension disbursing agency for physical submission of Life Certificate as Aadhaar enabled Biometric authentication mechanism to generate Digital Life Certificate has been put in place. A successful authentication generates the Digital Life Certificate which gets stored in LC Repository. The pension disbursing agencies can access the Certificate online.

The above functionality has now been developed and implemented for our ex-employee Pensioners and their family pensioners. As per this Functionality, the pensioners of our bank can update their Life Certificate using biometrics through Jeevan Pramaan Website.

### Advantages of Digital Life Certificate (DLCs):

- It may be generated at any place including the residence of the pensioner if the Windows/Android based device is having an Internet facility and a registered Biometric device connected to it. Auto SMS is sent to pensioners regarding status of DLC.
- Auto transfer of DLC to Pension Disbursing Agency.
- SMS is sent by Pension Disbursing Agency after processing.
- The hardship faced by Pensioners who are unable to move out of their residence due to their ill- health & various other reasons, temporarily staying abroad etc are overcome with introduction of Jeevan Pramaan

### Prerequisites for Jeevan Pramaan Online:

- Internet Connection .
- A STQC certified Biometric Device is required.
- 'RD Service' of the Biometric Device being used should be installed on the PC/Laptop/mobile.
- The 'Jeevan Pramaan Application' has to be installed on your PC/Laptop. It can be downloaded from the 'Download' tab from <https://jeevanpramaan.gov.in> portal.
- Android smartphone users can download "UMANG" app from Google Playstore.

### Where to submit:

Life Certificate can be updated at any one of the following places:

- Jeevan Pramaan enabled centre like Banks, Digital service centre etc.
- Business Correspondents
- Through any Windows/Android based device having Internet facility and a registered Biometric device connected to it
- Any of our branches

Pensioners can locate nearest Jeevan Pramaan centre by sending SMS JPL <Pincode> to 7738299899 or through URL [www.jeevanpramaan.gov.in/locater](http://www.jeevanpramaan.gov.in/locater).

In the meanwhile, the existing system of updating Life Certificate at branches through HRMS package will also be in force (**Refer HO circular 494/2017 dated 11/10/2017**). All our pension paying branches are required to get in touch with the ex-employee pensioners, update Aadhaar No (duly verifying the original), Mobile No and e-mail id in CBS , wherever it is not yet done or if there are any changes to that effect. The designated officer at the branch will identify the pensioner with reference to the PPO and KYC document and seed his pension account with Aadhaar number & other details in CBS .

All our branches are advised to attend this task on priority basis and ensure that the entire process is completed expeditiously.

LVR PRASAD  
GENERAL MANAGER

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TO: ALL BRANCHES/OFFICE OF THE BANK

## ANNEXURE I - Workflow of Life Certificate updation through Jeevan Pramaan.

1. Pensioners can register themselves in Jeevan Pramaan Website by providing necessary information like Aadhaar number, Pension Payment Order number, bank account number, bank name and mobile number and self update life certificate. Alternatively, life Certificate can be updated at any Jeevan Praman enabled centre.
2. Required information will be keyed in by our pensioners.
3. The pensioners provide their biometrics and authenticate themselves. (Jeevan Pramaan uses the aadhaar Platform for online biometric authentication).
4. The files containing data of our Bank Pensioners who have updated Life Certificate will be downloaded by Central Pension Processing (CPPC) of our Bank on daily basis and uploaded to Pension Payment System C - Edge Pension Application.
5. This package forwards the pensioner details to HRMS package and Life Certificate is updated in HRMS package by matching Aadhaar number and account number of the pensioner.
6. In case any one Aadhaar number or account number is not matched, Life Certificate will not be updated in HRMS and response will be suitably sent to CPPC.
7. The acknowledgement of updation of Life Certificate will be sent to the CPPC Package from HRMS Server.
8. CPPC will upload updated data to the Jeevan Pramaan Portal after validation and a SMS of Success or Failure is sent to the Pensioner regarding updation of Digital Life Certificate.

Annexure II - Step by step process for Updation of Life Certificate through Jeevan Pramaan via PC/Laptop.

1. Enter Aadhaar number and Mobile Number (OTP will be sent to this number) and Click Submit.
2. Enter the received OTP (One Time Password) and click Submit.

Jeevan Pramaan 3.6 Powered by MeitY

English

**Pensioner Authentication**

Aadhaar  Virtual ID

Enter Aadhaar

Enter Mobile Number

Enter Email Address

Submit

EVOLUTE.AND.001\$LEOPARD\$1ecd9e9e958b4621bf09f1e9f3dba6bb

3. Type the full name as per Aadhaar
4. Select the following option in drop down menu.
  - Type of Pension - "Service"
  - Sanctioning Authority - "Banking Staff"
  - Disbursing Agency - "Bank"
  - Agency - "Canara Bank"

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**Pensioner Authentication**

\* Full Name as in Aadhaar

\*Type of Pension --Select Category--

\*Sanctioning Authority --Select Authority--

\*Disbursing Agency

\*Agency

\* PPO Number

\* Account Number(pension)

\*Re-Employed  YES  No

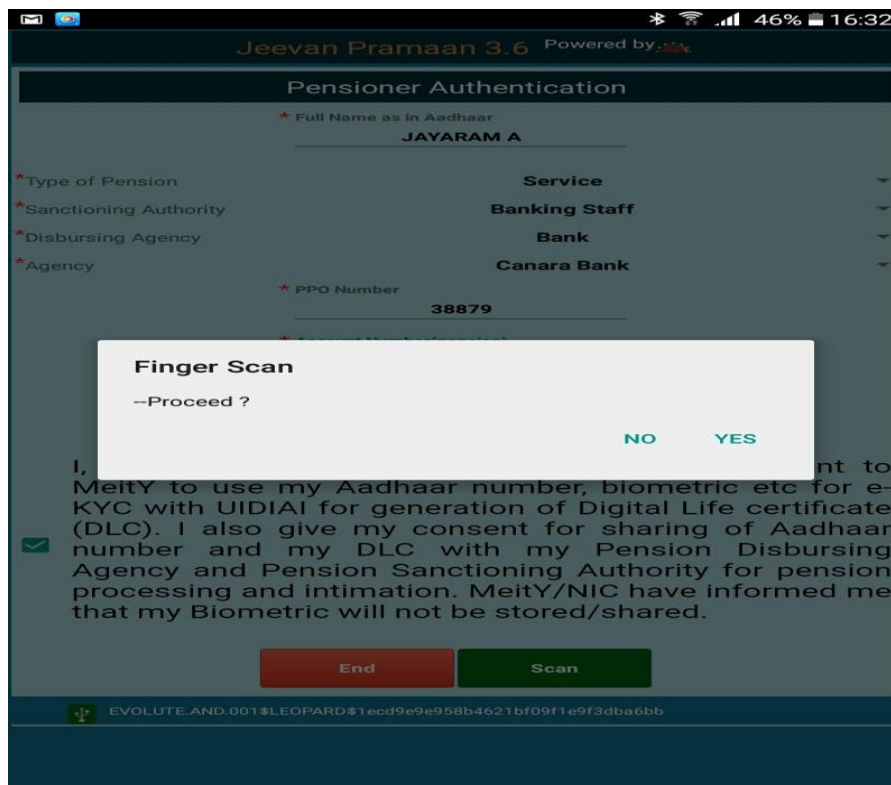
\*Re-Marriage  YES  No

I, the holder of Aadhaar, hereby give my consent to MeitY to use my Aadhaar number, biometric etc for e-KYC with UIDIAI for generation of Digital Life certificate (DLC). I also give my consent for sharing of Aadhaar number and my DLC with my Pension Disbursing Agency and Pension Sanctioning Authority for pension processing and intimation. MeitY/NIC have informed me that my Biometric will not be stored/shared.

End Scan

EVOLUTE.AND.001\$LEOPARD\$1ecd9e9e958b4621bf09f1e9f3dba6bb

5. Enter the PPO number and Pension crediting account number in full.
6. Select the Re-employed and Re-Marriage flags as applicable.
7. Select the declaration of consent and Click Scan.
8. Select “Yes” and provide your fingerprint for authentication through a biometric device.



9. If the fingerprint is successfully authenticated with the aadhaar database, a confirmation message will be displayed with “Pramaan ID”. The status of the life certificate can be viewed in [www.jeevanpramaan.gov.in](http://www.jeevanpramaan.gov.in) by using the generated Pramaan Id.



**Annexure III - Step by step process for Updation of Life Certificate through Jeevan Pramaan via Android Smartphone.**

1. Download “UMANG” app from Google Playstore.
2. Click on the “Register” option.
3. Once you click the registration option, you will be redirected to the mobile number verification page. On this page you need to provide your mobile number in order to generate an OTP to complete the UMANG App registration process. Once you have generated and input the OTP, you will be asked to create a MPIN and once you have set a MPIN, the registration is complete and you can view the UMANG App Home Page. This page shows a short list of recently opened services available through the UMANG App.
4. Search for **Jeevan Pramaan** service.
5. Connect compatible biometric devices like MFS100 by M/s Mantra Softech Pvt. Ltd, which needs to be registered.
6. Click on “General Life Certificate” tab.
7. Your Aadhar Number and mobile number will appear in the Pension Authentication tab.
8. Click to generate OTP.
9. You need to authenticate yourself using biometrics in Aadhaar, Scan for biometrics and authenticate.
10. Use the view certificate option to access the life Certificate submitted. It can be viewed using your Jeevan Praman ID or Aadhaar number you can generate a PDF copy of your life certificate and then you can download it as well.

**Annexure IV - List of Biometric Devices supported by Jeevan Pramaan Application**

<b>S.No.</b>	<b>Device Vendor/Manufacturer</b>	<b>Device/ Model Name</b>	<b>Modality (Fingerprint/Iris)</b>
1	M/s Mantra Softech Pvt. Ltd.	MFS100	Fingerprint
2	M/s Access Computech Pvt. Ltd	Startek FM220U	Fingerprint
3	M/s Biomatiques Identification Solutions Pvt. Ltd.	EPI-1000	Iris
4	M/s Precision Biometric India Pvt. Ltd.	i) PB510 ii) CSD200	Fingerprint
5	M/s SecuGen India Pvt. Ltd.	i) Hamster Pro 20/HU20	Fingerprint
6	M/s Smart Chip Pvt. Ltd.	i) MSO 1300 E ii) MSO 1300 E2 iii) MSO 1300 E3	Fingerprint
7	M/s Biometronic Technology Pvt. Ltd.	i) IriShield TM USB MK2120U ii) IriShield USB BK2121U	Iris
8	TATVIK Biosystems Pvt. Ltd	TMF20	Fingerprint