e-Circular

ANDHRA PRAGATHI GRAMEENA BANK
A SCHEDULED GOVERNMENT BANK
(SPONSORED BY SYNDICATEBANK)

HEAD OFFICE : KADAPA (AP)
COMMITTED TO RURAL DEVELOPMENT

Circular No.279-2019-BC-STF   Date**.**30.12.2019

PROVIDING OF DIGITAL LIFE CERTIFICATE FACILITY TO OUR RETIRED STAFF / FAMILY (STAFF) /EPFO PENSIONERS THROUGH JEEVAN PRAMAAN–OPERATIONAL GUIDELINES

Ref: HO Cir. No: 315-2018-BC-STF, Date: 26.12.2018

The attention of Branches and Regional Offices is invited to the referred circular regarding the implementation of the Pension Scheme as per Andhra Pragathi Grameena Bank (Employees') Pension Regulations, 2018.

Accordingly Bank has started payment of Pension to our Retirees/Family members of Deceased Staff as per APGB (Employees') Pension regulations – 2018 and also our Bank has been one of the Pension Disbursing Agencies for EPFO and has been disbursing EPF pension to nearly 3000 members (includes our Staff and Public) through our Police Line Branch, Kadapa.

As per the system in vogue, Pensioners have to submit Life certificate once in a year in November for seamless transfer of pension amount to the Bank account of the pensioner. Up to now our Pensioners are submitting Life certificate by personally present oneself before the Pension Drawing branch or any one of our Bank Branches for both APGB Pension and EPF_95 monthly Pension.

This very requirement of personally being present in front of the Pension Drawing branch or any one of our Bank Branches for getting a life certificate often becomes a major hurdle in the process of seamless transfer of pension amount to the pensioner. 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 themselves in front of the particular authority to secure their life certificate. In addition to this most of our employees, post their retirement choose to move to a 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.

As a part of Digital India initiative, Government of India, on 10th November 2014 has launched "Jeevan Pramaan" an "Aadhaar based Digital Life Certificate" for pensioners. This initiative is in addition to the existing system of physical submission of Life Certificate by pensioners.

In this connection, the Government of India, Ministry of Finance, Central Pension Accounting Office, New Delhi has advised that "A life Certificate issued online by a Government Agency as a result of Aadhaar Biometric Authentication will also be accepted as a valid certificate".

In view of the Government of India Initiative, our Bank also got registered/on-boarded with Jeevan Pramaan to make it hassle-free and much easier for our pensioners, to submit life certificate in Digital form. In this context, the bank proposed to carve Jeevan Pramaan centers at all our Regional Offices and Police Line Branch, Kadapa.

Branches are, therefore, advised to publicize and educate the pensioners who are drawing Pension in their respective branches to utilize the facility of Digital Life Certificate for both APGB Pension and EPF Pension.

For APGB Pension the majority of the Retirees have already submitted a manual Life certificate for 2019, those who have not submitted up to now are to be advised to submit a manual Life Certificate for this year as early as possible for seamless transfer of Pension. From next year onwards Retirees/Family Pensioners have to submit Life Certificate in digital form-only through Jeevan Pramaan.

For EPS_95 Pension all the Pensioners have to submit Life Certificate in digital through Jeevan Pramaan only, as manual Life Certificates are not acceptable to EPFO. Pensioners who have already submitted a manual life certificate for EPS-95 Pension are to be advised to submit a Life Certificate in digital form through Jeevan Pramaan.

Branches are advised to take note of the above and inform the Pensioners at the earliest for uninterrupted transfer of Pension

Pre-Requisites for Digital Life Certificate Generation:

1. The pensioner must have an Aadhaar number.
2. The pensioner must have an existing mobile number.
3. Registration of the Aadhaar number with Pension Drawing Branch should have been done already.
4. Bank Account number and Pension Payment Order number.

 Where to submit:

1. At all our APGB Regional Offices, Police Line Branch, Kadapa and EPF Offices.
2. Through any Windows/Android-based device having an Internet facility and a registered Biometric device connected to it, by downloading requisites from the Jeevan Pramaan Portal **https://jeevanpramaan.gov.in/app/download**.
3. Jeevan Pramaan enabled centre like Banks, Digital service centre etc.

Pensioners can locate the nearest Jeevan Pramaan center by sending SMS JPL <Pin code> to 7738299899 or through URL **www.jeevanpramaan.gov.in/locater.**

• **Access to Certificate**

Pensioner can download a PDF copy of the certificate from the Jeevan Pramaan portal **https://jeevanpramaan.gov.in/ppouser/login** by providing the Jeevan Pramaan ID.

Pensioners need not submit a manual/hard copy of the digital Life Certificate to Bank/EPFO, as the digital life certificate is electronically delivered to the Pension Disbursing Agencies by Jeevan Pramaan.

The Jeevan Pramaan /Digital Life Certificate application is simple, easy to implement and leaves out the difficulties which the pensioners face in the production of life certificates every year. It also reduce the chances of wrongful disbursal of pension. For quick reference visit website **https://jeevanpramaan.gov.in/**

Please bring the contents of the Circular to the knowledge of all concerned for meticulous compliance.

Clarification required if any, on this circular, may be sought from the Department of Personnel & HRD, Pension cell at Head Office, Kadapa.

   (J.V.S.PRASAD)
GENERAL MANAGER

Detailed Procedure for submission of Digital Life Certificate (DLC) in Jeevan Pramaan:

The application for submission of DLC in JP can be installed in any PC/ Mobile/Tablet by downloading the application from **https://jeevanpramaan.gov.in/app/download**

<div align="center">OR</div>

Pensioners/Family Pensioners can also approach nearest Citizen Service Centre (CSC) to submit DLC.

Pensioners can locate the nearest Jeevan Pramaan centre by sending SMS JPL <Pin code> to 7738299899 or through URL **www.jeevanpramaan.gov.in/locater.**

Requisites:
1. Aadhaar Number
2. Mobile Number
3. PPO Number
4. Pension Account Number

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

Step I: 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 Digital Life Certificate generation or it is being done by the pensioners themselves).

- The Operator/Pensioner has to provide/enter Aadhaar **Number, Mobile number and E-Mail ID** and click on Generate OTP.

By clicking on "Generate OTP "- You will receive OTP to Mobile Number provided, If OTP not received click on Resend OTP.
Enter OTP received in your mobile and click on Ok
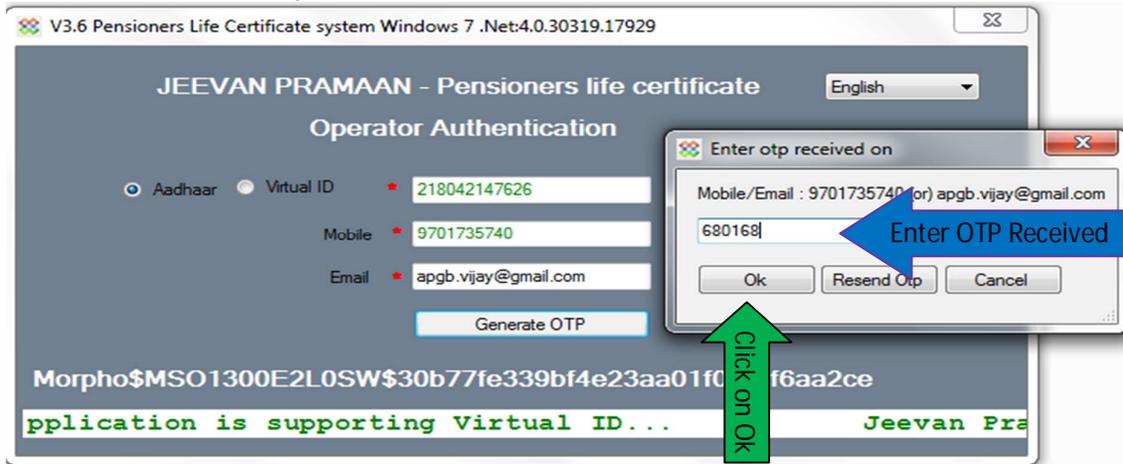
On entering correct OTP, below screen shall be presented. Provide Name, select Consent and click 'Scan Finger'. Scan finger-print on finger-print scanner or scan Iris (Eye) on Iris Scanner connected to PC/mobile/tab.
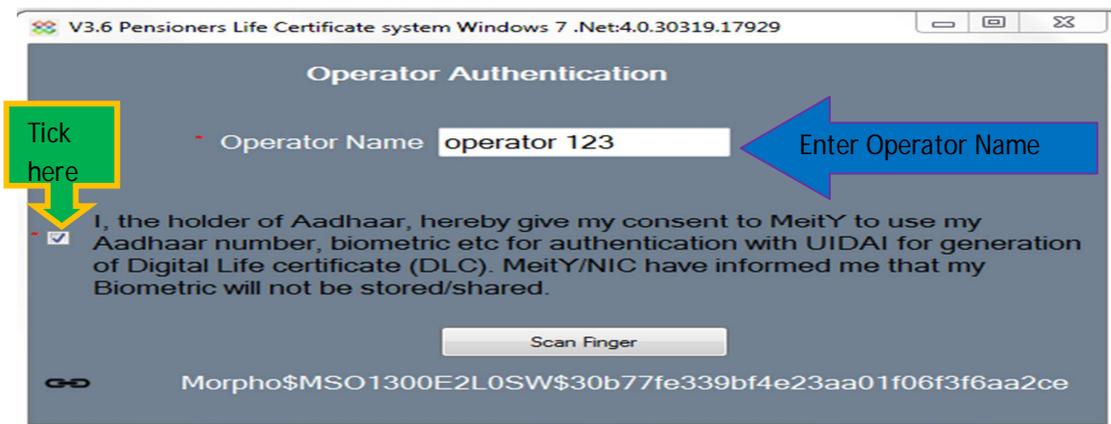
Once the finger-print/Iris is authenticated, the system displays 'Operator Authentication Successful' message on the screen as shown in the screen below. Click on OK.
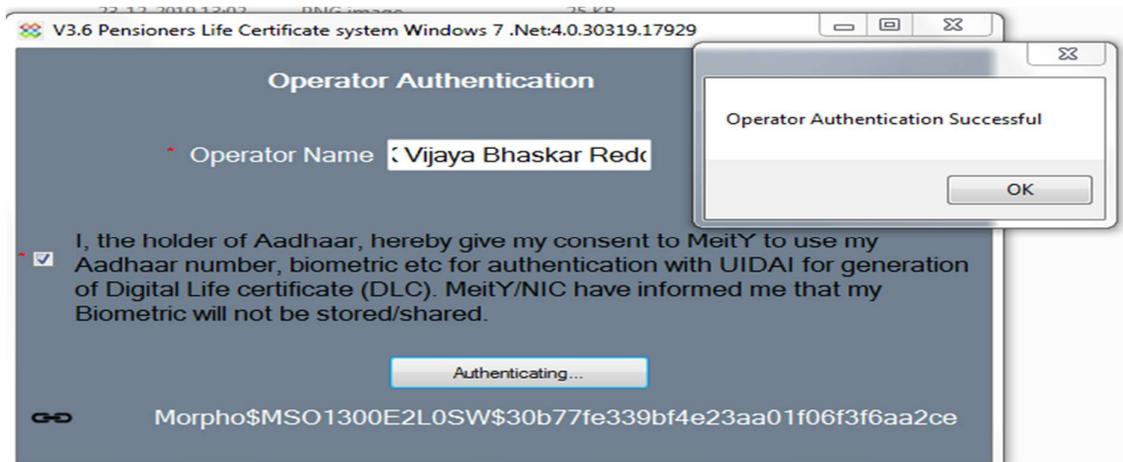
Step II: Digital Life Certificate generation:

Aadhaar Number or Virtual ID, Mobile Number of Pensioner is to be entered in the Jeevan Pramaan application and click on Generate OTP.

Enter OTP received in your mobile and click on Ok

V3.6 Pensioners Life Certificate system Windows 7 .Net:4.0.30319.17929

JEEVAN PRAMAAN - Pensioners life certificate

English ▼

Pensioner Authentication

Enter otp received on

Mobile : ~~9701~~ ◆ ~~5740~~

227629

Ok   Resend Otp   Cancel

Enter the OTP received in your mobile

Click on Ok

Morpho$MSO1300E2L0SW$30b77fe339bf4e23aa01f06f3f6aa2ce

.. **Jeevan Pramaan Client Application is supportin**
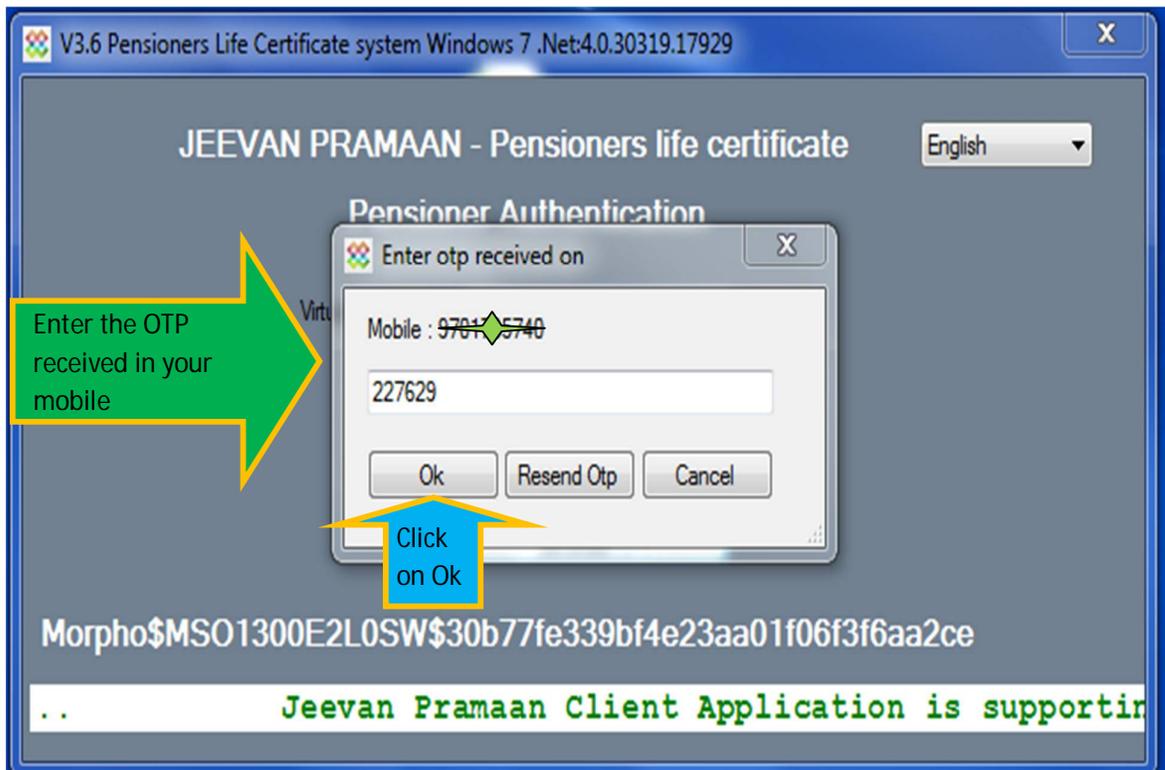
Select appropriate type of Pension for which you want to submit Digital Life Certificate
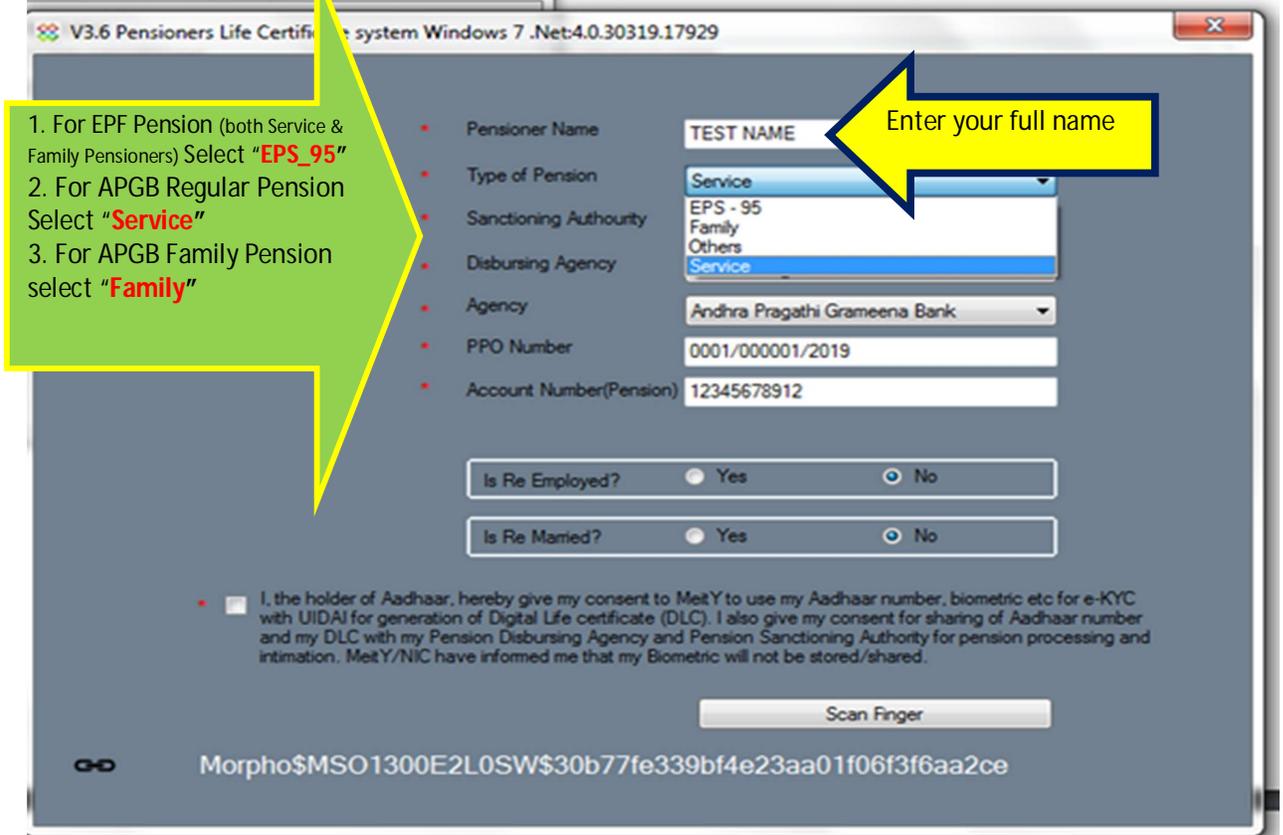
V3.6 Pensioners Life Certificate system Windows 7 .Net:4.0.30319.17929

1. For EPF Pension (both Service & Family Pensioners) Select "**EPS_95**"
2. For APGB Regular Pension Select "**Service**"
3. For APGB Family Pension select "**Family**"

Enter your full name

Field	Value
Pensioner Name	TEST NAME
Type of Pension	Service
	EPS - 95
Sanctioning Authority	Family
	Others
Disbursing Agency	Service
Agency	Andhra Pragathi Grameena Bank
PPO Number	0001/000001/2019
Account Number(Pension)	12345678912

Is Re Employed?   ○ Yes   ● No

Is Re Married?   ○ Yes   ● No

I, the holder of Aadhaar, hereby give my consent to MeitY to use my Aadhaar number, biometric etc for e-KYC with UIDAI 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.

Scan Finger

∞   Morpho$MSO1300E2L0SW$30b77fe339bf4e23aa01f06f3f6aa2ce

On successful Bio-Metric authentication Your Life Certificate will be submitted successfully. The same may be printed for your reference.

Once the certificate is submitted, the Pensioner will receive Pramaan ID as SMS to mobile for further use.

The Pensioner can download a PDF copy of the digital certificate from the Jeevan Pramaan portal https://jeevanpramaan.gov.in/ppouser/login   by providing the Jeevan Pramaan ID.

Pensioners need not to submit hard copy of Digital Life certificate as Digital Life certificate electronically delivers to Pension Sanctioning Authority and Disbursing Agency.

Go Digital