

GOVERNMENT OF INDIA  
MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS  
(DEPARTMENT OF PENSION & PENSIONERS' WELFARE)

**LOK SABHA**  
**UNSTARRED QUESTION NO. 1429**  
(TO BE ANSWERED ON 10.02.2021)

**LIFE CERTIFICATE OF PENSIONERS**

†1429. **SHRIMATI MALA RAJYA LAXMI SHAH:**  
**SHRI KUNWAR PUSHPENDRA SINGH CHANDEL:**

Will the **PRIME MINISTER** be pleased to state:

- (a) whether the Government has taken appropriate technical and administrative measures for providing Life Certificate easily to the old age pensioners to be furnished by them to concerned institution/bank;
- (b) if so, the details thereof;
- (c) whether the Government has taken cognizance of the fact that old and differently abled pensioners face difficulty in submitting Life Certificate through online mode and therefore have to submit Life Certificate to their concerned institution/bank by presenting themselves mandatorily; and
- (d) whether the Government proposes to take any steps to provide the facility of submitting Life Certificate to the old and differently abled pensioners through phone or at their doorstep by sending the persons from the concerned institution/bank to collect the said certificate?

**ANSWER**

**MINISTER OF STATE IN THE MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES  
AND PENSIONS AND MINISTER OF STATE IN THE PRIME MINISTER'S OFFICE  
(DR. JITENDRA SINGH)**

(a) & (b): Yes, the Government has taken many technical and administrative measures for providing Life Certificate easily to the old age pensioners to concerned institutions/banks. The details are as under:-

- Keeping in view the difficulties faced by very senior citizens aged 80 years and above, an exclusive window from 1st October onwards, has been provided to them to avoid the general rush from 1st November onwards.
- Department of Pension and Pensioners' Welfare started a Pilot Programme "DLC from home campaign" in 2018 in 7 cities through Pensioners' Associations. The objective of the campaign was to extend support to aged and infirm pensioners in submission of Life Certificate digitally from home. In 2019, this project was expanded to cover 24 cities and this has continued up to 2021 as well, with the help of Registered Pensioners' Associations

- Department of Pension and Pensioners' Welfare roped in the India Post Payments Bank (IPPB) and utilize its huge network of Postmen and Gramin Dak Sevaks in providing doorstep facility to pensioners for submission of life certificate digitally. As a result a huge number of pensioners across the country shall be able to avail doorstep service through Postmen/ Gramin Dak Sevak, without visiting to bank branch or standing in a queue outside the bank branches by paying a nominal amount.

(c) & (d): Yes, The major issues reported regarding authentication processes of Digital/Life Certificates is non capturing of finger bio-metrics due to aging. Keeping in view the difficulties have been reported in capturing through finger print devices, IRIS enabled devices have been provided by this department to Pensioners' Associations which is more effective and convenient. Department of Pension and Pensioners' Welfare is also instrumental in roping in an Alliance comprising 12 Public Sector Banks which does "Doorstep Banking" for its customers in 100 major cities of the country under Ease of banking reforms. As a result, Public Sector Banks (PSB) Alliance has introduced the service for collection of Life Certificates under the umbrella of Doorstep Banking. This Department also issued instructions, whereby the Banks were directed to resort to Video based Customer Identification Process for obtaining a Life Certificate within the guidelines of RBI which will obviate the need to resort to a bio-metric enabled device.

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