



कर्मचारी भविष्य निधि संगठन
Employees' Provident Fund Organisation
श्रम एवं रोजगार मंत्रालय, भारत सरकार
Ministry of Labour & Employment, Government of India
भविष्य निधि भवन / Bhavishya Nidhi Bhawan
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No: Pension-I/17(10)2016-17/Jeevan Pramaan /913

Date: 09.04.2018

To

09 APR 2018

All Additional Central P.F. Commissioners (All Zones)

Sub:- Submission of Life Certificate/non re-marriage certificate by Pensioners under EPS, 1995 – Regarding.

Sir/Madam,

Please find enclosed circular letter no. Pension-I/17(10)2016-17/Jeevan Pramaan dated 09.04.2018 issued to pension disbursing banks on the subject cited as above.

2. Accordingly, it is requested to issue suitable instruction to field offices under your jurisdiction for taking necessary actions adopting the methodology explained in the circular for acceptance of life certificate /non re-marriage certificate by the Banks and release of pension to pensioners.

Encl:- As above.

Yours faithfully,

(R.M. VERMA)

Additional Central P.F. Commissioner (Pension)



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Phone No. 011-26196236, Fax. 011-26168431, Email- rc.pension@epfindia.gov.in

No: Pension-I/17(10)2016-17/Jeevan Pramaan

Date: 09.04.2018

To

861

09 APR 2018

All CMD/MD/CEO,
(All EPS, 1995 Pension Disbursing Banks),
Director General, Postal Services.

Sub:- Submission of Life Certificate/non re-marriage certificate by Pensioners under EPS, 1995 – Regarding.

Sir/Madam,

Please refer to the subject cited as above.

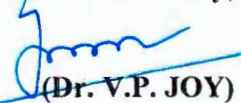
2. The agreement signed between EPFO and Banks for disbursement of pension under EPS 1995 lays down the duties & responsibilities of banks including collection of Life Certificate/Non-re-marriage certificate annually in the month of November each year from pensioners and forwarding the same to EPFO field offices for necessary action. Concerned branches of the Banks were doing this exercise for collection of Life Certificate in paper form.

3. From the year 2016, the Life Certificates are being obtained from the pensioners digitally as Jeevan Pramaan in place of the Life Certificate in paper form being submitted by the pensioners to the bank earlier. Submission of Jeevan Pramaan digitally has been facilitated through UMANG APP in the mobile phones also.

4. Some complaints have been received from pensioners who are being turned away and denied pensions for want of Aadhaar or Aadhaar fingerprint authentication not being successful due to poor fingerprint of the beneficiary or due to network/connectivity or other technical reasons. Because of this, pensioners are not able to get and submit Jeevan Pramaan. This matter has been raised by the Petitioners in the ongoing Supreme Court case on Aadhaar. In this regard attention is invited to the Cabinet Secretariat's OM No. D-26011/04/2017-DBT, dated 19.12.2017 on "Use of Aadhaar in Benefit Schemes of Government- Exception Handling" (attached). Banks may therefore handle the exceptions in the following manner:

- A. For giving pension to the pensioners who cannot get and submit Jeevan Pramaan on account of not possessing Aadhaar, the following mechanism may be adopted:
- I. Effort should be made to ensure that such pensioners are facilitated for Aadhaar enrolment. UIDAI has already directed that banks shall set up Aadhaar enrolment centers in 10 percent of their branches. The list of the bank branches with Aadhaar enrolment facilities, are available on www.uidai.gov.in. The bank manager may coordinate with the bank branch where the Aadhaar enrolment facility is available and get the beneficiary enrolled for Aadhaar.
 - II. As per Aadhaar (Enrolment and Update) Regulations 2016 banks should also make special arrangement for the bed-ridden, differently abled, or senior citizens who are unable to visit the Aadhaar involvement Centre.
 - III. Till such time Aadhaar is assigned to such pensioners, a paper life certificate may be accepted after collecting Aadhaar enrolment application receipts from such pensioners. After due verification through alternate identification documents as deemed necessary by the bank, pensions may be disbursed. An entry with necessary details such as paper life certificate, Aadhaar enrolment application receipts etc may be recorded in an exception register which should preferably be maintained in an electronic form.
- B. For giving pension to the pensioners whose fingerprint authentication fails for any reason, the following mechanism maybe adopted:
- I. Banks may make provisions for IRIS scanner along with the fingerprint scanner in bank branches. It has been observed that in many cases IRIS authentication is successful even though finger print authentication may have failed. This is particularly true for many senior citizens. In such cases, digital life certificate may be generated on the basis of IRIS authentication and pension may be given.
 - II. In case where finger print or IRIS authentication is not feasible for any reason, an entry should be made in the exception register with reasons and pension may be provided on the basis of paper life certificate and physical Aadhaar card or E-Aadhaar card of the pensioner after due verification as deemed fit by the bank. QR Code on E-Aadhaar card downloaded after 1 April, 2018 has photograph and other demographic details which are digitally signed by UIDAI. A QR code scanner which works even offline can thus confirm the authenticity of a paper E-Aadhaar card.
- C. The exception register which would contain the details of exception granted in aforesaid paras alongwith paper life certificate, Aadhaar number or Aadhaar enrolment ID etc, maybe reviewed and audited periodically by senior management of the bank. The Life Certificate in physical form alongwith Aadhaar card, printed E-Aadhaar or Aadhaar enrolment application receipt of the pensioner should be forwarded to the concerned office of EPFO on day to day basis.

Yours faithfully,


(Dr. V.P. JOY)

Central Provident Fund Commissioner