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Since 2014, the government has been issuing Digital Life Certificates (DLCs), or Jeevan Pramaan, so the pensioner does not have to physically appear before the pension-disbursing authorities – which include banks and post offices – or deliver a paper life certificate to them in the prescribed format.

Written by [Damini Nath](#)

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Jeevan Pramaan can be generated online anywhere, and is made available directly to the relevant pension-disbursing authority.

Every November, retirees, including from the government, Defence services, Railways, public sector undertakings, and many higher education institutions, etc. have to submit a “life certificate” to continue to receive their pensions for another year.

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The third annual DLC Campaign began on November 1, and will continue until November 30. The Department of Pension and Pensioners' Welfare (DoPPW) under the Ministry of Personnel, Public Grievances and Pensions, is holding 1,900 camps to help pensioners generate their DLCs.

However, pensioners who prefer to physically go to post offices or banks to submit their life certificates can continue to do so.

Number of pensioners

As of March 31 this year, there were 64.88 crore central government pensioners, including 10.09 lakh civilian pensioners, 31.92 lakh Defence pensioners, 15.25 lakh Railways pensioners, 4.56 lakh telecom pensioners, and 3.04 lakh postal pensioners, DoPPW data show.

Jeevan Pramaan numbers

A total 1.47 crore certificates were generated during last year's DLC campaign, including those of 45.46 lakh central government pensioners.

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DoPPW sources said more than 50 lakh central government pensioners could show up at the camps this November.

Generation of a DLC

The Jeevan Pramaan portal uses [Aadhaar](#) for biometric authentication, which can be done by pensioners on their own, or by visiting a camp. From 2021 onward, face authentication has been added as an option.

To generate a DLC, the pensioner must have an Aadhaar and a mobile number linked to it, and should have registered their Aadhaar with the pension disbursing authority. If they choose to use the Jeevan Pramaan app or website on their own (without going to the camp), they also need a biometric (fingerprint scanning) device.

The camps are being held in 800 cities and towns across the country and at Indian missions abroad. Separately, post offices and banks are holding their own camps.

Campaign takeaways

In its review of the first 11 days of the campaign, the DoPPW is learnt to have found that more pensioners (31.02%) opted for face authentication than over the same period last year (less than 20%). Of the 48.10 lakh DLCs generated between November 1 and November 11, more than 63% opted for fingerprint authentication.

In the first week of the campaign (November 1-8), 37.60 lakh DLCs were generated – 45% of which were for pensioners aged 60-70 years, 28% for those 70-80 years old, and 21% for those below 60 years.

The largest number of DLCs have been generated in [Maharashtra](#) so far, followed by [Tamil Nadu](#), [West Bengal](#), [Uttar Pradesh](#), and [Karnataka](#).



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“The digital empowerment of pensioners is a big step forward, saving them the trouble of visiting the pension office every November,” DoPPW Secretary V Srinivas said.

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