OFFICE MEMORANDUM

Sub: Aadhaar based authentication of Life Certificate for pensioners.

The undersigned is directed to forward the minutes of the meeting held on 24th November, 2014 under the chairmanship of Secretary (Pension and AR&PG) on the above subject.

2. As decided in the meeting, the follow-up meeting is tentatively scheduled to be held on 5th December, 2014 at 10:30 a.m. in the Conference Hall, 5th Floor, Sardar Patel Bhavan, Sansad Marg, New Delhi.

3. This is for information and further necessary action.

(Vandana Sharma)
Joint Secretary to the Government of India
Tel: 24625540

1. Chairman, Railway Board, Rail Bhavan, New Delhi.
2. Secretary (Shri R.S. Sharma), Department of Electronic and Information Technology, Ministry of Communication and Information Technology, Electronics Niketan, 6, CGO Complex, Lodhi Road, New Delhi (Fax: 24363134)
3. Secretary (Shri Ratan P. Watal), Department of Expenditure, North Block, New Delhi
4. Secretary (Shri Prabhu Dayal Meena), Department of Ex-Servicemen Welfare, South Block, New Delhi (Fax: 23792914)
5. Secretary (Dr. Hasmukh Adhia), Department of Financial Services, Jeevan Deep Building, 3rd Floor, Parliament Street, New Delhi (23340027)
6. Secretary (Ms. Kavery Banerjee), Department of Posts, Dak Bhawan, Parliament Street, New Delhi (23096077)
7. Director General (Shri V.S. Madan), UIDAI, Jeevan Bharati Building, Parliament Street, New Delhi (Fax: 23752679)
9. Controller General of Accounts, Lok Nayak Bhawan, Khan Market, New Delhi
10. Chief Controller of Pensions Trikoot-II, Bhikaji Kama Place, New Delhi
11. General Manager, Govt. Business Unit, State Bank of India, 2nd Floor, Main Branch Building, 11, Sansad Marg, New Delhi
12. Assistant General Manager, Central Pension Processing Centre, State Bank of India, 2nd Floor, Main Branch Building, 11, Sansad Marg, New Delhi

Copy for information to: PPS to Secretary (Pension), Sardar Patel Bhawan, New Delhi.
Copy also to: Shri Bhaskar Khulbe, Additional Secretary, PMO, South Block, New Delhi.
Hon'ble Prime Minister launched an Aadhaar-based biometric verification system on 10th November, 2014 to enable pensioners to submit a digital Life Certificate digitally. This being an important step in realizing the vision of Digital India, the Prime Minister’s Office (PMO) has desired that the system is fully operationalised by the end of November 2014 and PMO to be informed of progress by 1st week of December, 2014.

2. Against this backdrop, a meeting was held on 24th November, 2014 at 11:00 AM in the Conference Room, 5th Floor, Sardar Patel Bhavan, New Delhi under the Chairmanship of Secretary (Pension, AR&PG).

3. List of participants is annexed.

4. At the outset, Secretary (Pension) emphasized the need for adhering to the target date desired by the Prime Minister Office. He suggested that a special drive may be launched to achieve the objective, particularly as a significant number of pensioners were in remote areas and hence the need to be sensitive to ground realities. A drive to ensure that all existing Central Government pensioners get the Aadhaar Number issued needed to be undertaken by UIDAI, particularly since some timelines for coverage of Aadhaar have been advised by the government.

   (Action: UIDAI)

5. Thereafter, a presentation on online submission of life certificate of a pensioner was made by the technical team of Department of Electronics & Information Technology (DeitY). The team informed that the application would be functional at all 40,000 Common Service Centres (CSCs), of which 115 are in Delhi. Representative of Punjab National Bank informed that 85% of Life Certificate had already been received by them in the existing mode, i.e. in paper form and therefore, 15% needed to be covered, which could be targeted through the Digital Life Certificate system. Secretary (Pension) emphasized that for Digital Life Certificate to succeed, it is necessary that machines at various CSCs and the branches of Banks are functioning properly and their speed is high.

   (Action: DeitY & DFS)

6. Various aspects of implementation of this system were then discussed in the meeting and there was a unanimous agreement on the following:

   (a) The drop-down menu of the application does not contain names of all pension disbursing banks and the banking treasuries. It was agreed that all banks have to be brought on board immediately and their names must be reflected in the drop down menu.

      (Action: DeitY)

   (b) Further, representative from DFS was to ensure all Banks are taken on board and are at the same level of implementation. In next meeting DFS may indicate the timeline by which all
these banks/banking institutions listed in the drop down menu would be in a position to roll out the same simultaneously.

(Action: DFS)

c) It is seen that some fields to be filled in by the pensioner are in fact not mandatory. However, there is no indication of that in the menu. It was agreed that appropriate indicator distinctly showing mandatory and non-mandatory fields shall be put in place.

(Action: DeitY)

d) It was seen from the presentation by NIC that there was no entry for pensioners of Department of Posts in the pull down menu. It was agreed that it shall also be included in the pull down menu. Besides, pensioners drawing pension from Post Offices and from Cash Counters, banking treasuries and DPDOs (Defence) had been left out. For these, necessary provisions needed to be made.

(Action: DeitY)

e) DFS may ensure that all account numbers in the banks stand be converted into 16 digit numbers immediately, so as to facilitate easy conversion.

(Action: DFS)

f) On the issue of Remarriage Certificate it was decided that the current system of attestation by gazetted officer required by CGA needs to be looked into. It was agreed to introduce Self Certificate in view of recent measures taken by Government of India. In case there has been no remarriage, then existing software demonstrated by NIC appeared to be adequate. However, in respect of remarriage there needs to be drop down menu incorporated. NIC and CGA needed to quickly resolve the issue. A similar logic would apply to re-employment certificate.

(Action: O/o CGA)

g) Duration of the One-time Password (OTP) should be appropriately increased and suitable instructions to be made available to pensioner that the OTP is for a limited period.

(Action: DeitY)

h) In the presentation by NIC, there was an ambiguity in respect of the subtitle of the life certificate which needed to be changed, so that it does not appear that a hard copy of it is to be submitted to the bank by the pensioner.

(Action: DeitY)

i) Department of Financial Services agreed to issue a circular to the banks stating that digital life certificate is not mandatory but is an additional option for the pensioner. The Department informed that it will hold a meeting quickly with banks regarding seeding of their data banks with Aadhaar Number. It was also agreed that the system at the bank end currently being developed by PNB, will take time to stabilize. IBA will then have to issue generic guidelines
for all banks to implement the system. A tentative date schedule for this will be declared by DFS.

(Action: DFS)

(k) It was agreed that adequate publicity be given throughout the country and particularly in the remote areas of the country. Thus, the advertisement prepared by DeitY shall be given due publicity by the Railways and the Banks, so as to reach the pensioner in the interiors of the country.

(Action: DeitY, DFS & Railways)

(n) All Departments/Banks shall report status of implementation of this system before the next meeting tentatively proposed to be held at 10.30 AM on 5th December, 2014.

7. The meeting ended with a vote of thanks to the Chair.