

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 4734**  
(TO BE ANSWERED ON 24.03.2021)

**LIFE CERTIFICATE TO ELDERLY PENSION HOLDERS**

†4734. **SHRI PRATAPRAO PATIL CHIKHLIKAR:**

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

- (a) whether the Government has made appropriate and easy technical and managerial measures for providing life certificate to elderly pension holders by concerned Institution/Banks;
- (b) if so, the details thereof;
- (c) whether the Government has taken cognizance of the difficulties experienced by old and physically disabled pensioners in submitting Life Certificates through technological innovation and they have to appear individually in the concerned Institution/Bank; and
- (d) whether the Government proposes to ensure either to allow such pensioners to submit the Life Certificate via phone call or such facilities are provided at their doorsteps by a representative of bank or disbursing authority?

**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) and (b): Yes, the Government has taken many technical and managerial measures for providing Life Certificate easily to elderly pension holders by 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 utilized its huge network of Postmen and Gramin Dak Sevaks in providing doorstep home 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 home service through Postmen/ Gramin Dak Sevak by paying a nominal amount, without queuing up at bank branches.

(c) and (d): Yes. In some cases due to fading bio-metrics, aged pensioners' finger bio-metrics are not captured by the bio-metric devices. Keeping in view such difficulties, 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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