

JEEVAN PRAMAAN Digital Life Certificate Analytical Review Reveals High Implementation Success Rates and Achievements

Since its implementation in 2014, over 1.6 crore DLCs have been submitted by over 90 lakh pensioners. 3.01 lakh DLCs were submitted in a single day on 13th Nov, 2017. Peak utilization of the system was observed as 1,205 DLCs per minute on 9 Nov, 2017 at 11:36 AM. Jeevan Pramaan ecosystem has 56 sanctioning authorities and 47 disbursing agencies on board.

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Pensioners today can easily generate their life certificates digitally through Jeevan Pramaan portal. The portal was launched by Ministry of Electronics & Information Technology (MeitY), in the year 2014. Central Pension Accounting Office (CPAO), Department of Expenditure, Ministry of Finance issued Correction Slip-22 regarding acceptance of Jeevan Pramaan (Aadhaar enabled Biometric authentication based online submission of Life Certificate) as proof of life for pension processing.



“*To get pension through Jeevan Pramaan has become easy and now pensioners can get their life certificates at their door-steps.*”

Shri Ravi Shankar Prasad
Union Minister
Electronics & IT, Law & Justice

JEEVAN PRAMAAN ECO SYSTEM

Jeevan Pramaan ecosystem comprises of four entities; Sanctioning Authorities, Disbursing Agencies, Jeevan Pramaan Centres and Pensioners. The process flow of Digital Life Certificate is depicted in

Fig.1

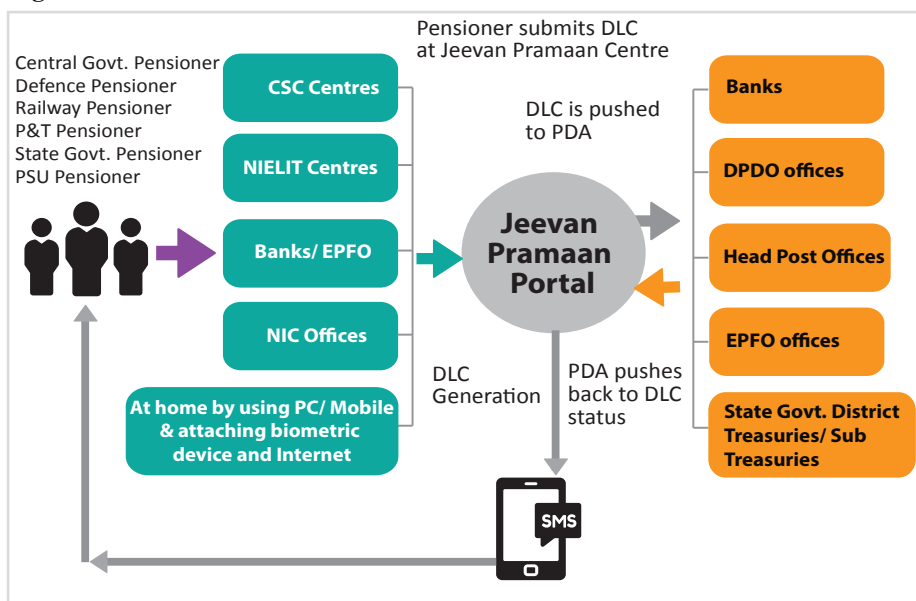


Fig.1 - Process-Flow of Digital Life Certificate (DLC)



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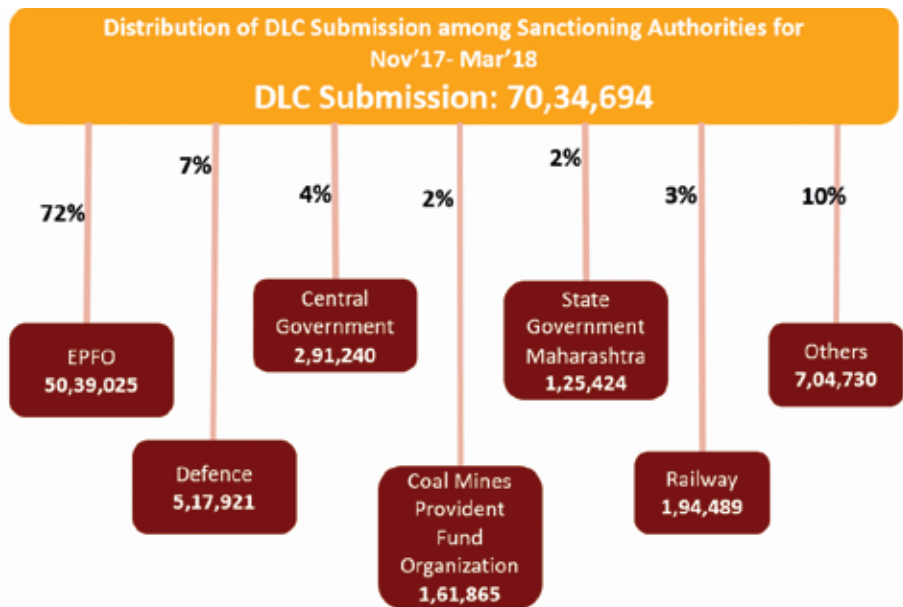


Fig. 2 - Major Sanctioning Authorities for DLC submission during Nov'17—Mar'18

- **Sanctioning Authority** issues PPO (Pension Payment Order) to pensioner at the time of retirement, and issues necessary orders for acceptance of Jeevan Pramaan to the Disbursing Agencies.
- **Pension Disbursing Agencies** are the consumers of DLCs generated at the Jeevan Pramaan portal. These are downloaded/ accessed by the respective agencies for necessary processing and release of pension.

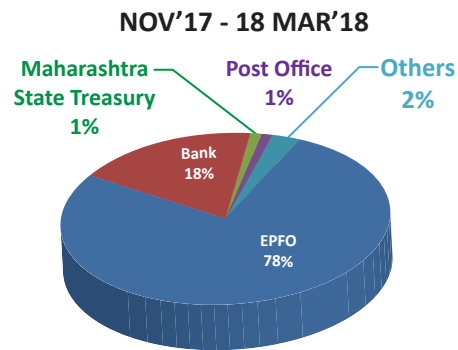


Fig 4 - Represents major Disbursing Agencies responsible for DLC processing for the period Nov'17 - Mar'18

• **Jeevan Pramaan Centres** are either self-created or created by organizations. These are centres where pensioners would visit for generation or submission of their DLCs. These centres include CSCs, Banks, Pension Societies, Post Offices, EPFO Offices etc.

• **Pensioner** is the real beneficiary of the Jeevan Pramaan System. 1.2 Crore DLCs have been successfully processed since the online portal got launched. 90.23 lakh unique pensioners have submitted their DLC and 74.42 lakh pensioners have successfully credited pension to their account till March, 2018.

Analysis of Pensioner Composition form Previous Cycles for Nov'17-Mar'18

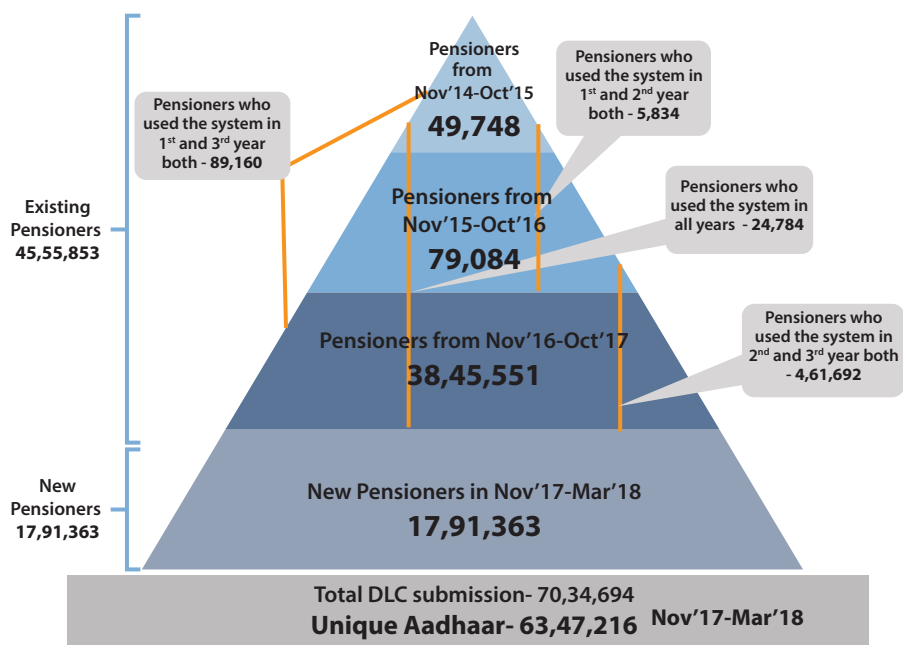


Fig. 3 - New and existing pensioners for the current cycle. Existing pensioners are ones who have used Jeevan Pramaan in previous years while new pensioners are ones who have used Jeevan Pramaan for the first time during Nov'17 - Mar'18

PEAK MONTH ANALYSIS FOR NOV'17-MARCH'18

November is the month when pensioners are generally expected to submit their DLC. The inflow of DLC during Nov'17 was analyzed to see the behavior of DLC submissions during this period.

48.97 lakh DLCs were generated in the month of Nov'17. Highest volume of DLCs in a day (3.01 lakh) were seen to be generated on 13th Nov,17 as in **Fig.6**.

After data analysis, it was found that highest DLC submission in an hour was done between 11:00-12:00 am on 9th Nov, 17. 61,263 pensioners had submitted DLC in during this period reflecting that system was utilized highest in this hour.

ANALYSIS OF DLC PROCESSED BY DISBURSING AGENCIES FOR NOV'17-MARCH'18

EPFO, Banks, State Treasuries, Post Offices are important disbursing agencies. These institutions receive heavy volume of DLCs every year.

DLC success rate is near 72% in most of the years, while it has jumped to 78% for the current cycle. All processing figures are based on date of acknowledgement received.

TYPES OF SANCTIONING AUTHORITIES ONBOARD FOR JEEVAN PRAMAAN

STATE & UTS

State Government

- Andhra Pradesh
- Arunachal Pradesh
- Chhattisgarh
- Goa
- Gujarat
- Haryana
- Himachal Pradesh
- Jammu & Kashmir
- Jharkhand
- Karnataka
- Kerala
- Madhya Pradesh
- Maharashtra
- Manipur
- Mizoram
- Odisha
- Puducherry
- Punjab
- Rajasthan
- Tamil Nadu
- Telangana
- Tripura
- Uttar Pradesh

Union Territory

- Andaman and Nicobar
- Daman Diu
- Lakshadweep

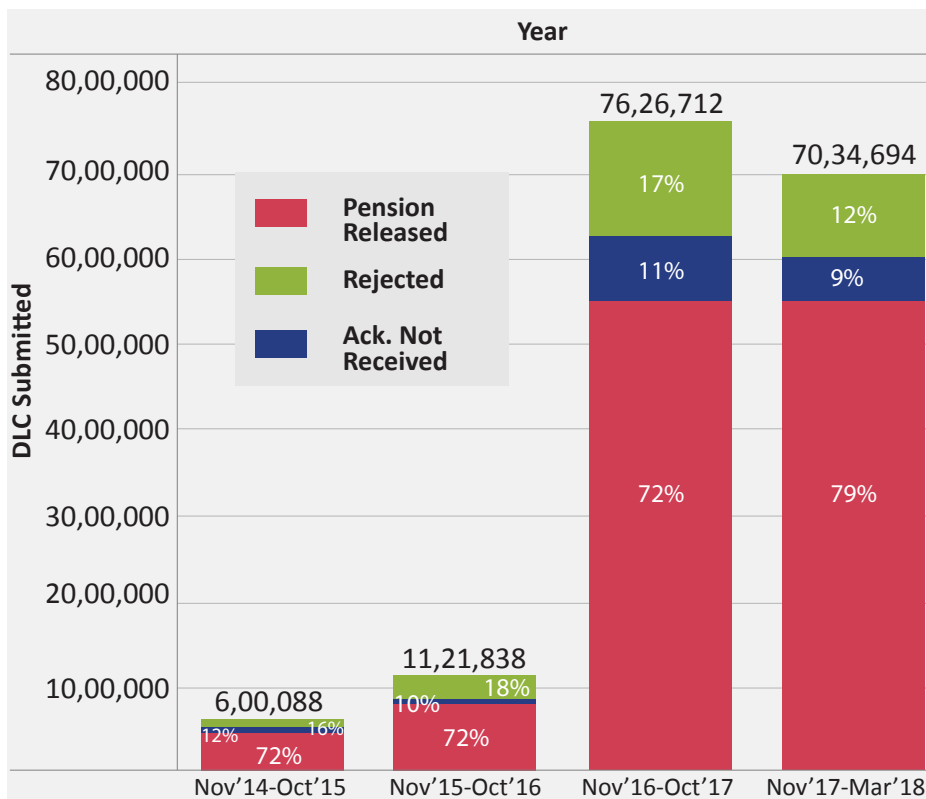


Fig. 5 - Summary of total DLC transaction since inception of Jeevan Pramaan

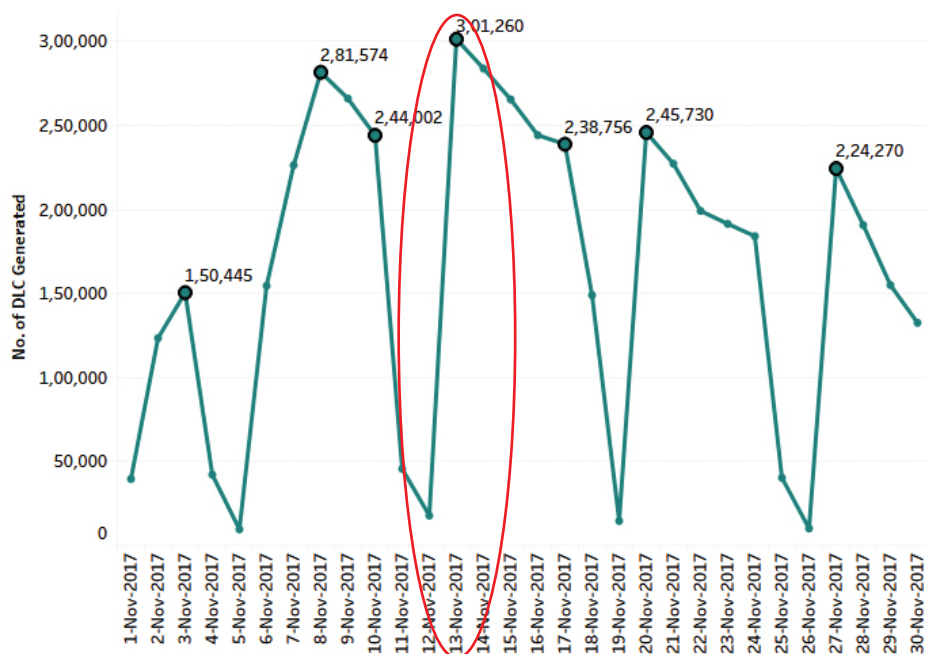


Fig. 6 - Highest volume of DLCs in a day (3.01 lakh) which were seen to be generated on 13th Nov'17

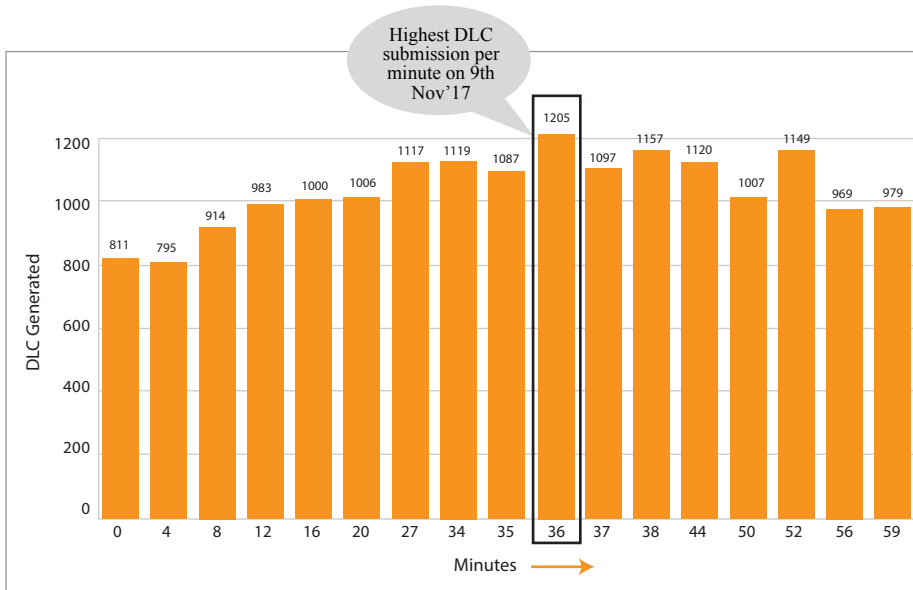
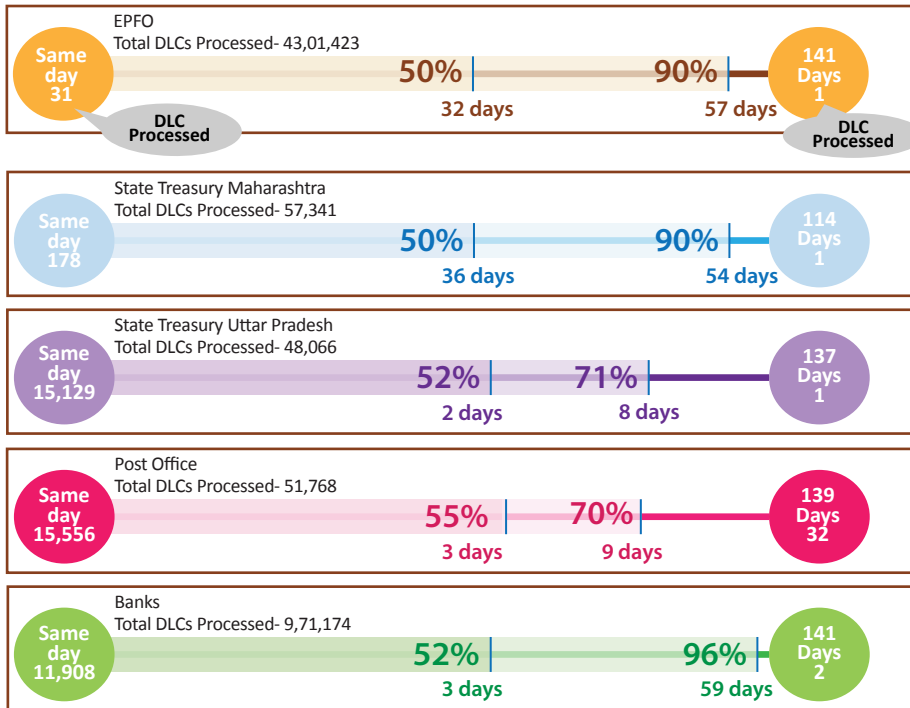


Fig. 7 - Peak submission per minute during the peak hour on 9th Nov'17. 1,205 DLCs per minute were submitted at 11:36 am

DLC Processed - Disbursing Agencies Nov'17 - Mar'18



Above DLC processed figures are based on date acknowledgement received

Fig. 8 - Performance of different Disbursing Agencies varies with one another and is correlated to the volume of DLCs received by them in a given period for processing. It is also found that all these agencies process most of the DLCs submitted to them

CENTRAL GOVERNMENT SANCTIONING AUTHORITY

- Central Government
- Railway
- Postal
- Telecom
- Ministry of Culture - Artistes Pension Scheme
- Defence - PCDA (P) Allahabad
- Defence - Jt.CDA (AF), Subroto Park, Delhi
- Defence - PCDA (Navy) Mumbai

PSU's & OTHER SANCTIONING AUTHORITIES

- Banking Staff
- Oil and Natural Gas Corporation Limited
- Life Insurance Corporation of India
- Coal Mines Provident Fund Organisation
- Paradip Port Trust
- Mumbai Port Trust
- Chennai Port Trust
- Cochin Port Trust
- IIT Madras
- NCERT New Delhi
- New Mangalore Port Trust
- Deendayal Port Trust (Kandla)
- Mahatma Gandhi University, Kerala
- Visakhapatnam Port Trust
- Sahitya Akademi
- V O Chidambaranar Port Trust
- Mormugao Port Trust
- Haldia Dock Complex
- Sree Chitra Tirunal Institute for Medical Sciences
- EPFO
- Municipal Corpn. of Greater Mumbai
- Ulhasnagar Municipal Corporation
- Port Blair Municipal Council
- New Delhi Municipal Council

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