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AX1/HRM/STF/PENSION/Cir.105/2025-26

Date: 27/10/2025

IMPORTANT COMMUNICATION

ALL BRANCHES & OFFICES OF THE BANK

Dear Sir / Madam,

Reg:- Staff Pension Payment:- Submission of Life Certificate

It is mandatory on the part of the Branch to obtain Life Certificate from staff pensioners in the month of November every year. To facilitate the Staff Pensioners/Branches to keep track on submitting/obtaining life certificate from staff pensioners, we have provided following utility

1. **Physical**
2. **Digital Life Certificate**
 - a) Face Authentication (Jeevan Praman App)
 - b) Jeevan Pramaan (Biometric Enabled Aadhar Based)
 - c) Doorstep Banking Service (through designated Branches)

1. Physical Life Certificate:

Branches are advised to keep sufficient copies to obtain the Life Certificate

(Specimen of the Certificate is enclosed as **Annexure I**)

Branches are advised to display on the Notice Board for the staff pensioners that the forms are required to be submitted in the month of November as the case may be.

“As per government guidelines pensioner can submit his/her life certificate in any of our branch and there are no restrictions to submit it at the Home Branch only.”

Branches are advised to verify the identity of the staff pensioner /staff family pensioner while accepting the life certificate then make entry of Life Certificates received by them in respective Staff Pension/ Family Pension option in HRMS irrespective of home/non home branch.

The path for punching of Life Certificate in HRMS is as follows:



Please note that crediting of monthly pension, where the pensioner does not submit Life Certificate, will be stopped from the month of January 2026. All branches are advised to make entry of life certificate in HRMS immediately on its receipt.

The Branch is expected to guide the Staff Pensioners to submit his/her Life Certificate in time to avoid the stoppage of the pension.

2. Digital Life Certificate:

Digital mode of submission of life certificate is based on biometric database or face authentication. This reduces the chances of fake/forged/incorrect LC submission. Therefore, branches are advised to focus more on digital mode.

a) Aadhaar based Face Authentication (Jeevan Pramaan App) (Jeevan Praman)

DLC through Face Authentication Technology is based on Aadhaar using Android based smartphone. **At least two officers of every Branch should install the Jeevan Pramaan App on their Android Mobile to keep it ready for accepting Life Certificate of the pensioners.**

The DOPPW (Department of Pension and Pension welfare) has provided SOP which can be used by the Pensioner and the branches. Pensioners can submit their Life Certificate on their own through **Face Authentication Technology using their mobile. SOP for use of branch to accept Digital Life Certificate through Face Authentication Technology is placed on following path**

http://10.125.100.82:8080/setups_for_Branch/CPPC/CPPC%20SOP-LCFace%20Auth.pdf

b) Jeevan Pramaan (Biometric Enabled Aadhar Based):

This is the digital mode of submitting the Life Certificate by the staff pensioners. Jeevan Pramaan is a Biometric Enabled Aadhaar Based Digital Life Certificate (DLC) for pensioners. The detailed procedure and guidelines for submitting Digital Life Certificate are as follows:

i. Pre-Requisites for Pensioners

- The pensioner must have Aadhaar Number.
- The pensioner must have existing mobile number.
- Registration of the Aadhaar number with Pension disbursing Agency (Bank etc).
- This is required by the Pension Disbursing Agency for processing of pension.

ii. System Requirements

UIDAI has decided to discontinue the use of “Public Biometric Devices” (Jeevan Pramaan versions prior to 3.0, are for “Public Biometric Devices”) and it will only allow Registered Biometric Devices for Aadhaar Enabled Authentication. A biometric device which is registered with UIDAI is termed as a Registered Device. To convert a ‘Public Biometric Device’ to a Registered device a software called “Registered Device Service’ (here-after referred to as RD service) is required. Version 3.0 of Jeevan Pramaan provides support for the ‘RD service framework’ only.

- Operating System - Windows 7 onwards.
- Microsoft .Net Framework version 4 - Full (or) Higher.
- STQC certified “Registered Biometric device” is required.
- RD Service of the biometric device should be installed on the system.
- Internet connection is required to communicate with Jeevan Pramaan Server.

iii. Jeevan Pramaan Installation Procedure (For Bank Officer)

(Please make sure that the System Requirements are fulfilled before proceeding to install the Jeevan Pramaan Application)

- Copy “**JeevanPramaanInstaller.exe**” from ftp-ftp://10.1.154.56/JEEVAN%20PRAMAN%20DOWNLOAD/
- Right click on “**JeevanPramaanInstaller.exe**” and select “**Run as Administrator**”.
- In the final screen click on ‘finish’. This will launch the Jeevan Pramaan application. Also a shortcut would be placed on your Desktop and in Start Menu.
(Please note that before installing Jeevan Pramaan ensure that RD service is installed and running)
- Plug in your biometric device to the system and wait for a few minutes (2-5 minutes) for device updation. ‘Device Updated’ or ‘Device Ready’ notification message shall appear.
- Run Jeevan Pramaan application by Double Clicking on Jeevan Pramaan shortcut (which exists on Desktop). Following screen will appear
- Fill in Mobile Number and Aadhaar number and click on ‘Generate OTP’. (Kindly give correct mobile number as One Time Password will be sent to this Mobile Number. You will receive the One Time Password on mobile number you have mentioned above.
- Enter the OTP and click OK (In case OTP is not received on the mobile number, click on “Resend OTP”)
- On entering the correct OTP, Operator Authentication Screen shall be presented.
- Provide Name and Email ID, and check the check-box provided and click ‘Submit’
- Scan Finger/Iris depending on the attached biometric device.
- On successful Aadhaar Authentication, ‘Client Registration Successful’ message appears as shown below. Click on OK.
- On Clicking OK, the application will close and restart and application is ready for Jeevan Pramaan generation.
- Now you will be presented with the Pensioner Authentication Screen.

iv. Pensioner Authentication and Certificate Generation.

- In Pensioner Authentication Screen, give the Mobile number and Aadhar Number of Pensioner.
- Click on 'Generate OTP'.
- The Pensioner will receive the OTP on the mobile number.
- Enter the OTP and click OK.
- On entering the correct OTP, you will be presented a screen wherein following details to be filled.
- Pensioner's Name, PPO Number, Account No, e-mail. Choose appropriate Pension-type, Sanctioning Authority, Disbursing Agency, and Agency from Drop - Down list, Select Remarried options, Re-Employed Options.
- Also Click small grey box, Read the consent before clicking submit.
- Scan Finger/Iris depending on the attached biometric device.
- On successful Authentication the Life Certificate of the pensioner will be displayed. The life certificate has a unique Pramaan ID, which shall be sent vide SMS to pensioner on the mobile number provided by him/her earlier. You can also print the generated Life Certificate by clicking on 'Print'. The Pramaan ID can also be used to download the Digital Life Certificate from the portal <https://jeevanpramaan.gov.in/ppouser/login>.
- This will complete the Authentication and DLC generation process.
- Please note the above and act accordingly.
- Branches are advised to note the contents of the circular and display the same on the notice board of the branch for the benefit of the pensioners.

c) Door Step Banking Services (DSBS):

Bank has also provided the Doorstep Banking Services for its Pensioners to submit their Life Certificate from their Door Step or without visiting Branches. It is presently available in 1676 designated branches of the Bank across the country.

List of designated Branches are given in the Bank's corporate website

<https://bankofmaharashtra.in/hi/doorstep-banking-services>

The pensioners must book the services through following modes:

a. Through Mobile App:

- The customer/pensioner must first download the App from Google Play Store and Apple Store.
 - i. <https://play.google.com/store/apps/details?id=com.integra.doorstepbanking>
 - ii. <https://apps.apple.com/in/app/doorstep-banking/id6477159429>



Scan Bar Code to download
“DSB (Doorstep Banking)”
app from Google Play Store



Scan Bar Code to download
“DSB (Doorstep Banking)”
app from Apple Store

- Customer/Pensioner to register himself/herself using registered mobile number linked to Bank Account.
- After registration, fill the required fields.
- Select service to be availed (here “additional services” for life certificate).
- Select Address and Time Slot.
- Customer will receive message on mobile regarding the details of agent of vendor who is going to come at the given address and time.
- The agent will come to the address at the given time slot and capture biometric of pensioner on his device and after successful authentication, system generated acknowledgement shall be provided.

b. Through Web Portal:

- The customer/pensioner has to visit the given link/URL -
<https://www.doorsteppsba.com/doorstep/customerlogin>
- He /She has to register himself/herself using registered mobile number linked to Bank Account.
- After registration, fill the required fields.
- Select service to be availed (here “additional services” for Life Certificate).
- Select Address and Time Slot.

- Customer will receive message on mobile regarding the details of agent of vendor who is going to come at the given address and time.
- The agent will come to the address at the given time slot and capture biometric of pensioner on his device and after successful authentication, system generated acknowledgement shall be provided.

c. Through Phone Call:

- Customer/Pensioner can book service by calling to toll free number :
 - **8302 266 622**
 - **9152 220 220**

Branches are advised to note the contents of the circular and display the same on the notice board of the branch for the benefit of the staff pensioners.

Yours faithfully,

(Dhananjay Biswas)
Asst.General Manager
HRM

LIFE CERTIFICATE TO BE SUBMITTED BY THE PENSIONER

- 1. Name of Pensioner/Family Pensioner
- 2. PPO No.
- 3. Date of Birth of Pensioner
- 4. Date of Joining of Government Service
- 5. Retired from Office
- 6. Date of Retirement
- 7. In case of Family Pensioner, date of death of Pensioner
- 8. Date of birth of Family Pensioner
- 9. Saving Bank A/c No.
- 10. Present Address
- 11. Mobile No. of Pensioner/Family Pensioner
- 12. E-mail ID of Pensioner/Family Pensioner

Signature of Pensioner

(B) LIFE CERTIFICATE BY AUTHORIZED OFFICER

Certified that I have been seen the Pensioner (name).....holder of PPO No. & he/she is alive on this date. His/her Savings A/c No. is.....

Specimen Signature of Pensioner

Place:
Date:

Signature of Authorized Officer
Name
Designation
Seal

(C) NON-EMPLOYMENT CERTIFICATE

**I declare that I have not received any remuneration for serving in any capacity in an establishment of central Govt. or a state Govt or a Govt undertaking or from local f/und during the period November to October.....

**I declare that I have been employed/reemployed in the office of & was in receipt of following emoluments Rs. during the period

**I declare that I have not accepted any employment under any Government outside India, after obtaining /without obtaining sanction of the EPF organization (to be furnished by class I officer only).

**delete whichever is not applicable

Signature of Pensioner

Place: Name Date:
PPO No.

(D) CERTIFICATE OF REMARRIAGE/NON-MARRIAGE (WHEREVER APPLICABLE)

I hereby declare that I am not married/have not married during the past twelve months.

Place:
Date:

Signature of Family Pensioner
Name PPO
No.

I certify to the best of my knowledge and belief that the above declaration is correct.

Signature of Responsible Officer/well known Person

Place:
Date:

Name
Designation.....

(E) BANK DETAILS

BSR Code :

Bank Address :

Contact Phone No. :

Email ID of the Paying Branch :

Copy of PPO & other relevant Documents :

Place:

Date:

Signature of Branch Manager

Seal.