



India Post Payments Bank Launches Doorstep Delivery Service of Digital Life Certificate, Eases Process for Receiving Pensions by Retired Govt. Employees

New Delhi, November 4, 2020: In a major step aimed at making it easier for retired government employees to receive pensions, **India Post Payments Bank (IPPB)** today announced that Life Certificate (*Jeevan Pramaan*) can be generated and delivered digitally at the doorstep of the pensioner.

With the launch of this innovative service, pensioners will not be required to make a physical visit to the office of pension disbursing agency. The pensioners will be able to generate the life certificate either by visiting the nearest post office or through the Doorstep Banking Service offered by IPPB. This service will be offered to all pensioners, irrespective of having an account with IPPB or with any other bank as well. In the current COVID pandemic scenario, this doorstep service from IPPB will serve as a boon for the more susceptible elderly citizens to avoid travelling in the public transport and visit banks and offices.

Jeevan Pramaan is a biometric enabled digital service for pensioners. Retired employees availing pension from central or state government or any other government organization can take benefit of this facility.

Announcing the launch of the Doorstep Delivery Service of Digital Life Certificate by IPPB, **Shri Ravi Shankar Prasad, Union Minister for Communications, Electronics & IT and Law & Justice** said, "Digital Life Certificate for Pensioners seeks to digitize and streamline the entire process of securing the life certificate. As it uses the Aadhaar platform for biometric authentication of the pensioner, obtaining *Jeevan Praman* is now seamless and hassle free. IPPB's Doorstep Banking Service take this a step further with the process becoming convenient for the pensioners."

"The requirement of physical presence of pensioners in the office of the pension disbursing agency for getting a life certificate becomes a significant hurdle in the process of seamless transfer of pension amount to the pensioner. For pensioners, especially very old and infirm, it leads to lot of hardship and unnecessary inconvenience as they are not always in a position to be physically present in front of the concerned authority to secure their life certificate. IPPB with its extended reach and the ability to deliver services at the doorsteps of the pensioners in an assisted mode, will facilitate the generation of digital life certificate, which will be based on the integration with application designed and maintained by National Informatics Centre," said **Mr. J. Venkatramu, MD & CEO, India Post Payments Bank.**

Over 1 crore families in India can be classified as pensioner families, where the pension disbursed by various government agencies forms the basis for their income and sustainability. There are about 50 lakh pensioners of the central government and a similar number from various state and UT governments and other government agencies, including retired employees from various public sector enterprises. In addition, there are over 25 lakh army and defence personnel drawing pension.

After retirement from government service, an important requisite for the pensioners is to provide life certificates to the authorized pension disbursing agencies like banks, post offices etc., following which their pension is credited to their account. In order to get this life certificate, the individual drawing the pension is required to either personally present oneself before the pension disbursing agency or have the life certificate issued by the government department/office where they have served earlier and have it delivered to the disbursing agency.

About India Post Payments Bank

India Post Payments Bank (IPPB) has been established under the Department of Posts, Ministry of Communication with 100% equity owned by Government of India. IPPB was launched by the Hon'ble Prime Minister Shri Narendra Modi on September 1, 2018. The bank has been set up with the vision to build the most accessible, affordable and trusted bank for the common man in India. The fundamental mandate of India Post Payments Bank is to remove barriers for the unbanked & underbanked and reach the last mile leveraging the Postal network comprising 155,000 Post Offices (135,000 in rural areas) and 300,000 Postal employees.

IPPB's reach and its operating model is built on the key pillars of India Stack - enabling Paperless, Cashless and Presence-less banking in a simple and secure manner at the customers' doorstep, through a CBS-integrated smartphone and biometric device. Leveraging frugal innovation and with a high focus on ease of banking for the masses, IPPB delivers simple and affordable banking solutions through intuitive interfaces available in 13 languages.

IPPB is committed to provide a fillip to a less cash economy and contribute to the vision of Digital India. India will prosper when every citizen will have equal opportunity to become financially secure and empowered. Our motto stands true - **Every customer is important, every transaction is significant and every deposit is valuable.**

For further information on IPPB, visit www.ippbonline.com

