

**GOVERNMENT OF ODISHA
FINANCE DEPARTMENT**

No. **36289**/F,
PT1-FIN-TRY-PEN-0002-2014

Dt. **29.12.2021**

OFFICE MEMORANDUM

Sub: Periodic Identification of pensioners/ family pensioners for seamless disbursement of Pension.

Requirement and manner of Periodic identification of the pensioner/family pensioner to be undertaken by the Treasury is provided in Subsidiary Rule-314(1) of Odisha Treasury Code Volume-I. Further, the pensioners/family pensioners are also required to submit a certificate of re-marriage / non-marriage status and non-employment every year in accordance with Subsidiary Rules-302 & 303 of the Odisha Treasury Code Volume-I respectively.

2. The above provisions of Odisha Treasury Code Volume-I has been amended vide Finance Department O.M. No- 26708/F, dated 10.06.2011. In the revised process, pensioners were required to appear before the Treasury Officer for personal identification in the month of April and November and also required to furnish non-employment/non-marriage/re-marriage certificate or declaration, as the case may be.

3. For the sake of convenience of the pensioners and in keeping with similar dispensation for the Central Government civil pensioners, drawing pension from Public Sector Banks, the aforesaid provisions were modified vide Finance Department O.M. No-17024/F, dated 02.06.2014, so as to allow the State Government pensioners to appear before Treasury Officer once in a year i.e. during the month of November for personal identification or submission of Life Certificate signed by any person as indicated in Subsidiary Rule 291 read with Finance Department O.M. No-26708/F, dated 10.06.2011.

4. Besides, in addition to physical appearance for identification and submission of Life Certificate before the Treasury Officer, pensioners/family pensioner have also been allowed to use Jeevan Pramaan Portal for submission of Aadhaar based Digital Life Certificate vide Finance Department O.M. No-27897/F, dated 17.10.2015.

5. In spite of having the above facilities for periodic identification and submission of life certificate, the pensioners are still facing a lot of difficulties for following reasons:

a. Personal appearance in any form during the time of Covid carries risk for the health of the senior citizens.

b. Online submission of life certificate using the Jeevan Pramaan Portal is difficult in case of pensioners whose biometric impressions have changed due to aging process.

c. For availing the facility of Jeevan Pramaan Portal, pensioners have to visit a Post Office / Common Service Centre / Treasury etc. as the registered biometric devices are available in such places.

d. Pensioners residing outside the State and country find it difficult to submit their life certificate through the existing facilities.

6. To overcome these difficulties, the State Government have decided to introduce Artificial Intelligence (AI) based online verification of identity, liveness and submission of Life Certificate. The identity of the pensioners/ family pensioners in the aforesaid online facility can be made in the following manners:

- a. Selfie Based;
- b. Self-Assisted Video KYC;
- c. Officer Assisted Video KYC;

7. The new system for identity verification will compare the photograph of the pensioner present in the Aadhaar database with that of the photograph uploaded by the pensioner through Selfie / Video by using their Mobile Phone/ Laptop/ Computer. Also, facility has been provided in the new solution to submit non-employment / non-marriage/ re-marriage declarations as required vide Subsidiary Rule - 301,302 & 303 of Odisha Treasury Code Volume-I. However, in the current financial year, only the Officer Assisted Video KYC Mode will be made available.

8. Facility has also been provided in IFMS for the pensioner/family pensioner to download their Life Certificate after successful submission and subsequent approval by the concerned Treasury Officer. The detailed procedure for verification of identity, liveness and submission of Annual Life Certificate by the pensioners/family pensioners is attached in "**Annexure**".

9. The aforesaid solution shall be used by the State Government pensioners /family pensioners for submission of their Annual Life Certificate in the month of November every year along with non-employment/non-marriage/ re-marriage declarations in addition to the exiting modes. It shall also be extended to all pensioners / family pensioners drawing their pension from all designated Public Sector Banks.

10. The pensioners/family pensioner, who have submitted their Life Certificate using the aforesaid solution during its piloting phase shall also be accepted by the concerned Pension Disbursing Authorities.

By order of the Governor

Sd/-

Principal Secretary to Government

PROCEDURE FOR ONLINE SUBMISSION OF ANNUAL LIFE CERTIFICATE THROUGH AI BASED OFFICER ASSISTED VIDEO KYC MODE.

(A)ROLE OF PENSIONER/ FAMILY PENSIONER

The process of online submission of Life Certificate by the pensioners/ family pensioners will proceed through the following Steps:

Step:-I	The pensioner / family pensioner shall click on the Link (https://www.lifecertificate@odisha.gov.in) sent to his/her Mobile Number linked with his/her PPO Number in IFMS or the pensioner may click on the link available in Pensioners' corner of IFMS-Odisha (https://www.odishatreasury.gov.in/portal). The pensioner/ family pensioner may use his/her or any family members' Smart Phone/ PC/ Laptop having the facility for video capture.
Step:-II	On clicking the link, the online Life Certificate submission screen will be displayed. <ol style="list-style-type: none"> I. The Pensioner has to select the language as per his/her convenience and to select the pension Disbursing Authority like Treasury/Bank. II. In case, Treasury is the pension Disbursing Authority, pensioner/ family pensioner needs to provide his/ her PPO (Pension Payment Order) ID, Treasury name, Email(optional) and mobile number and submit. III. In case, Bank is the Pension Disbursing Authority, the Pensioner/ family pensioner needs to select the Bank, provide his/ her Bank Account Number, IFSC code of the pension paying Bank Branch and mobile number. IV. The mobile number provided by the pensioner/ family pensioner may or may not be linked with his/her Aadhaar and shall be used only for receiving SMS relating to online Annual Life Certificate submission through Video-KYC.
Step:-III	Once the information provided is verified as correct, a Video e-KYC ID/ Video Based Customer Identification (V-CIP ID) will be auto generated. This ID is to be noted by pensioner to use for Video KYC. The same ID will also be sent to Pensioner through SMS. The pensioner/family pensioner will be asked to opt for his/her Aadhaar verification in the screen. If agreed, the pensioner shall click on Agreed Button.
Step:-IV	Then, the system will allow the pensioner to provide his/her AADHAAR. In such cases, 1 st 8 digits of the Aadhaar will be masked and only last 4 digits will be visible on the screen.
Step:-V	The pensioner/family pensioner will then click on request button for OTP from UIDAI. On click, an OTP will be sent to the AADHAAR linked mobile number of the pensioner/family pensioner for AADHAAR authentication.
Step:-VI	The pensioner needs to complete the Aadhaar Authentication by providing the OTP received in his/her Aadhaar linked Mobile Number.
Step:-VII	Once the AADHAAR authentication is successful, The pensioner will be provided with the option of selection of one language out of Odia/ English/Hindi using which he/she will use to interact with the Treasury Officer/ Authorised Person of concerned Bank. The VICIP-ID will be auto shared to Treasury/Bank for Scheduling of time slot for Video Conference with pensioner.

(B) ROLE OF TREASURY OFFICER/ADDL. TREASURY OFFICER FOR VIDEO-KYC

Step:-I	The Treasury Officer/ Authorised Person of Bank will finalize the timeslot for video Call. The pensioner will receive the details of the Timeslot in SMS as well as in his/her e-mail. The video call will be initiated by the Treasury Officer/ Authorised Person of Bank at the scheduled time. The Pensioner has to join the Video call at that time.
Step:-II Step:-III	The link (https://www.lifecertificate@odisha.gov.in) and V-CIP ID will be used for Video Calling on the scheduled time. In such cases, pensioner will select “continues Previous Session” and use his/her VICIP-ID. In case the pensioner couldn’t attend the video call in the scheduled time, then new timeslot will be provided by Treasury Officer/ Authorised Person of Bank. When the Video call starts, the pensioner/ family pensioner and Treasury Officer/ Authorised Person of Bank can see each other. The Treasury Officer/ Authorised Person of Bank will then start the Video Recording and interact with the pensioner by asking randomized questions. The randomised questions will be displayed on the screen of the pensioner in the selected language. Apart from the system generated randomized questions, the Pension Disbursing Officer may ask relevant questions with respect to liveliness and genuineness of the pensioner. To which one need to answer the questions either verbally or written.
Step:-IV	During Video Conversation, the Treasury Officers will have the facility to capture Photo and to check liveliness with face matching. Based on the video verification, the system will provide the details regarding the Liveliness of the pensioner to the Treasury Officer and a Report will be generated.
Step:-V	Once the video verification is completed, the pensioner needs to accept two more declarations of Non Employment & Non-Marriage by clicking on “Yes”/”No” Button and to submit. After that the screen will be closed with a “Thank You” message and sending SMS to the registered mobile number of Pensioner/Family Pensioner.

(C) ACCEPTANCE OF ANNUAL LIFE CERTIFICATE BY TREASURY OFFICER

Step:-I	The Treasury Officer shall use his /her specific Login Id for verification of the Video Conversation and for acceptance/Rejection.
Step:-II	If the liveliness and facial matching are successful, and the Treasury Officer is satisfied, then he/she shall accept and take a print copy of the Report. The Report shall be placed in the pension file of the pensioner/family pensioner for official record. Once accepted by Treasury Officer, SMS alert shall be given to the pensioner/family pensioner for his/her information. If rejected, the Treasury Officer shall mention the reasons for rejection in the comment box, which will be intimated to pensioner/family pensioner with a request for resubmission.
Step:-III	Facility will also be provided at Treasury Login to Search the Annual Life Certificate submission Report at any point of time in future.
Step:-IV	On Acceptance, Pensioner can Download the Life Certificate from IFMS-Odisha.