GOVERNMENT OF JAMMU AND KASHMIR
FINANCE DEPARTMENT
DIRECTORATE GENERAL OF ACCOUNTS & TREASURIES
***

Subject: Periodical Verification of Pensioners/Family Pensioners and Promotion of Digital Life Certificate (DLC) Campaign 5, November 1st to 30th, 2026 through Jeevan Pramaan across Jammu & Kashmir.

C I R C U L A R

As per provisions of the Jammu and Kashmir Treasury Code & extant guidlines, every pensioner/family pensioner drawing pension through a Treasury or J&K Bank Business Unit is required to submit Life Certificate in accordance with the prescribed procedure, once in a year, in the month of November.

The Ministry of Personnel, Public Grievances and Pensions, Government of India, has undertaken the Digital Life Certificate (DLC) Campaign 5 to facilitate pensioners in generating Digital Life Certificates through the Jeevan Pramaan platform and Aadhaar Face RD application (***Steps involved attached as Annexure "A"***). The initiative enables Aadhaar-based authentication and digital submission of life certificates, thereby reducing the need for physical visits to Treasury offices or bank branches, particularly for elderly and mobility-constrained pensioners.

All pensioners are advised to submit the Life Certificate, preferably Digital Life Certificate from **1st November to 30th November, 2026**. Pensioners can generate their Digital Life Certificates (DLCs) themselves through the Jeevan Pramaan platform or, wherever assistance is required, avail the services of banking associates to be deployed by J&K Bank for the purpose.

The campaign is intended to ensure wider coverage of pensioners through coordinated facilitation, awareness generation and provision of accessible DLC-generation services. Nodal officers have been nominated vide Government Order No. **309-F of 2026 dated 05.10.2026,** For coordination of the Digital Life Certificate Campaign 5 in Jammu & Kashmir.

Accordingly, all concerned officers and stakeholders shall ensure the following arrangements during the campaign:

1. Role of J&K Bank: J&K Bank shall facilitate pensioners in the submission of Life Certificates (LCs), including Digital Life Certificates (DLCs), through the Jeevan Pramaan application, depute Banking Associates at its branches and, wherever required, at the residences of pensioners to provide necessary assistance and facilitate the generation of DLCs.

Furthermore, J&K Bank shall undertake extensive publicity and awareness activities to ensure maximum outreach and participation of pensioners in the DLC Campaign. Such activities shall include the dissemination of information through print and electronic media, newspapers, radio, television, the Bank's official website and social media platforms, SMS alerts, WhatsApp messages, display of banners and posters at bank branches and other prominent public places, and any other suitable means of communication. The Bank shall share daily DLC-related data with the Finance Department (FD).

2. DLC Facilitation Counters: All Treasury Officers shall operationalise DLC facilitation counters across all 121 Treasuries, maintain daily records, assist pensioners, disseminate campaign information and promptly report technical issues and pending cases.

3. District-Level Camps: District-Level Nodal Officers shall organise camps at district headquarters in collaboration with J&K Bank and District Administrations, ensuring adequate publicity, beneficiary mobilisation and logistical support. Campaign details, including camp venues, timings and contact information, shall be publicised through print and electronic media as well as social media.

4. Special Assistance: Priority shall be accorded to pensioners aged 80 years and above, bedridden pensioners, persons with disabilities and other mobility-constrained beneficiaries. Doorstep services shall be facilitated by the J&K Bank through authorised service providers.

5. Helpline and Grievance Redressal: A suitable contact mechanism shall be established and publicised by J&K Bank and Treasuries for DLC-related queries and grievances, with timely resolution or escalation and proper tracking of pending cases.

6. Monitoring and Reporting: Under overall supervision of UT level Nodal Officer, District-Level Nodal Officers shall monitor campaign activities, maintain updated records of beneficiaries assisted and report progress and issues requiring intervention to the concerned Directorates of Accounts and Treasuries.

All concerned officers and participating agencies shall ensure close coordination, effective outreach and time-bound implementation of the campaign. The Directors, Accounts and Treasuries, Jammu and Kashmir, shall oversee the campaign implementation within their respective jurisdictions and ensure achievement of the campaign objectives.

Sd/-
Director General,
Accounts & Treasuries,
Finance Department.

NO: DGAT/DLC/PS/DR/CC-7772507/357 **Dated**:30.10.2026

Copy for information to the:

1. Director, Accounts and Treasuries, Kashmir, UT-Level Nodal Officer.
2. Director, Accounts & Treasuries, Jammu.
3. Director, Information, J&K, with the request to ensure wide publicity of the campaign through appropriate media channels.
4. All District-Level Nodal Officers nominated under Government Order No. 309-F of 2026 dated 05.10.2026.
5. All Treasury Officers for compliance.
6. Private Secretary to Additional Chief Secretary, Finance Department.
7. Private Secretary to Director General Accounts & Treasuries.
8. In-charge Website, GAD/Finance/DGAT, for uploading on the official website.

Copy also to:

1. Managing Director/Chief Executive Officer, J&K Bank, Corporate Headquarters, Jammu/Srinagar.
2. Mr. Khursheed Muzaffar, (Nodal Officer) General Manager, J&K Bank.

(Imran Ahmad Kichloo), JKAS
Chief Accounts Officer,
Accounts & Treasuries,
Finance Department.

Annexure "A"

- ✓ **Step 1:** Download *Aadhaar Face RD (Early Access)* App from Google Play Store / App Store.
- ✓ **Step 2:** Install *Jeevan Pramaan* App from Play Store.
- ✓ **Step 3:** Open *Jeevan Pramaan*→ Go to *Operator Authentication*→ Enter Aadhaar, Mobile No., Email ID.
- ✓ **Step 4:** Authenticate using OTP.
- ✓ **Step 5:** Enter Name (as per Aadhaar) → Proceed for *Face Scan*.
- ✓ **Step 6:** Go to *Pensioner Authentication*→ Enter Aadhaar, Mobile No. → Verify with OTP.
- ✓ **Step 7:** Enter Pension Details: Name, Type, PPO No., Account No., etc.
- ✓ **Step 8:** Provide Consent → Click *Face Scan*.
- ✓ **Step 9:** Upon success, DLC Confirmation with *Pramaan ID* appears.
- ✓ **Step 10:** Download Certificate from https://jeevanpramaan.gov.in →*Pensioner Login*→ Enter Pramaan ID.