पेंशन निधि विनियामक और विकास प्राधिकरण
PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY

CIRCULAR

Circular No.: PFRDA/2026/54/SUP-CG-SG/02 Date: 30 October 2026

To,

The PrAOs, PAOs, DDOs of Central Government,

Subject: Operationalisation of "UPS Jeewan Setu – Digital Life Certificate (DLC)" facility for pensioners under the Unified Pension Scheme (UPS) – reg.

The **"UPS Jeevan Setu – Digital Life Certificate (DLC)"**, a mobile application-based facility, has been enabled for pensioners under the Unified Pension Scheme (UPS) to conveniently generate and submit their Digital Life Certificates through Aadhaar-based authentication.

2. The facility has been introduced with the objective of simplifying the submission of Life Certificates, enhancing accessibility and facilitating timely compliance by eligible UPS pensioners. The facility is available through NPS by Protean eGov **mobile application**. The detailed procedure for generating and submitting the Digital Life Certificate is enclosed as **Annexure**.

3. All pensioners under the UPS are required to submit their DLCs annually by **30 November** to ensure uninterrupted continuation of their monthly assured payouts.

4. All Nodal Offices are advised to disseminate the above information widely among eligible UPS pensioners under their jurisdiction and create awareness regarding the availability and usage of the facility, including the prescribed timelines for DLC submission, to ensure timely compliance and avoid interruption in monthly payouts.

5. This issues with the approval of the Competent Authority.

Yours sincerely.

(Sumit Kumar)
Chief General Manager

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Annexure

Process for generating Digital Life Certificate

The process for generating the Digital Life Certificate under UPS is as follows:

1. Open the **NPS, UPS and APY Mobile App**.
2. Select **"UPS Jeewan Setu - Digital Life Certificate"** from the home screen.
3. Enter the **PRAN and Date of Birth (DOB)** and subsequently enter the OTP received on the registered mobile number.
4. Select **Aadhaar** and enter the Aadhaar number.
5. Select **"Continue with Aadhaar"** and complete the authentication.
6. Select **"Face Authentication."**
7. Upon successful authentication, the system will generate the **Life Certificate**.
8. A confirmation message indicating that the **Life Certificate has been generated successfully** will be displayed.
9. Click **"Done"** to complete the process and exit.
10. The Life Certificate will be validated through **Aadhaar**.

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