

Frequently Asked Questions (FAQs) on submission of life certificate through VLC Facility

- **What is VLC Facility?**
Video Life Certificate (VLC) facility enables pensioners to submit online life certificate from the comfort of their homes.
- **Which pensioners can avail this facility for submission of life certificate online?**
Pensioners of Central Civil, Defence, Railways and Delhi Development Authority can avail this facility. Moreover, this facility is not applicable for re-employed, re-married and family pensioners.
- **How can a pensioner initiate life certificate submission process through VLC?**
Pensioner shall receive link to initiate the process on registered mobile number and email address. Hence the mobile number and e-mail address of pensioner must be captured correctly in the Government Business Module (GBM) by submitting the request in the branch.
- **What to do when the link is received?**
Pensioner is required to click the link, follow the steps online and provide convenient date and time for video call. The bank agent shall confirm the date and time of video call. Pensioner shall receive link for video call through sms or email.
- **What is needed during the Video Call process?**
 - A mobile phone or desktop with camera and microphone access.
 - Internet connection
 - Aadhaar Number
 - Original PAN Card
 - Blank white sheet and a pen for signature.
- **Is Aadhaar required in the process?**
Yes, Aadhaar number is required. Aadhaar authentication is done through OTP received on registered mobile number. Photo, Name and details are fetched from UIDAI.
- **Is PAN required in the process?**
Yes. Original PAN card is required. Name, photo, signature and other details will be verified with the help of PAN card. PAN card authenticity is checked from NSDL.
- **Which browser to use to open the link?**
Google Chrome should be used to open the link on Android phones and laptop. In case of Apple i-Phones, Safari browser may be used.
- **Why do I need to give access to my location, camera and microphone for the process?**
The VLC facility is developed on the lines of VKYC which is guided by RBI guidelines, hence location access is required. Camera and microphone is needed during video call process. This is for verification purpose only and will not be shared with anyone.
- **When can I carry out the process?**
The process can be carried out on bank working days between 10 AM and 6 PM.