Ministry of Communications

India Post Payments Bank signs MoU with Employees' Provident Fund Organisation (EPFO)

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India Post Payments Bank (IPPB), a 100% Government of India-owned entity under the Department of Posts, Ministry of Communications, has signed Memorandum of Understanding (MoU) with **Employees' Provident Fund Organisation (EPFO)**, Ministry of Labour & Employment, Government of India,to provide doorstep Digital Life Certificate (DLC) services to its pensioners under the Employees' Pension Scheme, 1995 (EPS'95).

The MoU was exchanged between Shri. R Viswesvaran, MD & CEO, IPPB &Shri Ramesh Krishnamurthi, Central Provident Fund Commissioner (CPFC), EPFO, during the 73rd Foundation Day of EPFO. The event was graced by Dr. Mansukh Mandaviya, Union Minister for Labour & Employment and Youth Affairs & Sports, as Chief Guest. Ms. Vandana Gurnani, Secretary (Labour & Employment), Members of the Central Board of Trustees (CBT), senior officers from MoLE, EPFO & IPPB officials and other dignitaries.

Under this collaboration, IPPB will leverage its wide network of over 1.65 lakh Post Offices and 3 lakh+ postal service providers (Postmen and Gramin Dak Sevaks) equipped with Doorstep Banking devices,using of digital process of Face Authentication technology and Fingerprint biometric authentication, to assist EPFO pensioners in submitting their Digital Life Certificates conveniently from their homes, eliminating the need for them to visit bank branches or EPFO officesto submit traditional paper-based certificates.EPFO will bear the cost of issuing Digital Life Certificate entirely, making the service free for their pensioners.

Speaking about the collaboration, **Shri R Viswesvaran, MD & CEO, IPPB, said:**

“This partnership with EPFO reinforces IPPB’s mission to bring essential financial and citizen services to every doorstep in India. With our technology-enabled postal network and trusted last-mile reach, EPFO pensioners—especially in rural and semi-urban areas—will now be able to complete their life certificate submission seamlessly, with dignity and convenience. The initiative aligns with the Government of India’s **‘Digital India’** and **‘Ease of Living’** vision, harnessing technology and postal infrastructure to ensure inclusive service delivery for senior citizens and pensioners.”

India Post Payments Bank (IPPB) had introduced the Doorstep Service of Digital Life Certificate in 2020 for generating JeevanPramaan for pensioners using Aadhaar enabled biometric authentication to reduce the turnaround time for issuance ofJeevanPramaan.

All that the pensioners needs to do is to contact their Postman/ Gramin Dak Sevakor visit their nearest Post Office, provide Aadhaar number & Pension details and authenticate the request though Aadhaar linked Face Authentication or Fingerprint biometric authentication. On completion of the certificate generation process, confirmation SMS will be received by the pensioner in his mobile number and the certificate can be viewed online at https://jeevanpramaan.gov.in/v1.0/next day.

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 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 ~1,65,000 Post Offices (~140,000 in rural areas) and ~3,00,000 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 to 11 Crore customers across 5.57 lakh villages & towns in India.

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.

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