



Ease of Living for Pensioners through Digital Empowerment: DLC Campaign 4.0 Achieves Milestones – 1.54 Crore DLCs Generated

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The Department of Pensions and Pensioners' Welfare (DoPPW) has successfully concluded the Digital Life Certificate (DLC) Campaign 4.0. This initiative, launched to simplify life digital life certificate submissions, particularly for super senior pensioners, has set significant milestones by leveraging innovative technologies and widespread collaboration with all the stakeholders. The DoPPW was in active collaboration with pensioners, pensioner welfare associations, pension disbursing banks, IPPB, the CGDA, the Ministry of Railways, the Department of Posts, the Department of Telecom, EPFO, the UIDAI, MeitY, DD News, AIR, PIB, PTI, SANSAD TV and made the DLC Campaign 4.0 a success from November 1-30, 2025.

Outcomes and Key Achievements

- The DLC Campaign 4.0 was the largest ever campaign conducted for Improving Pensioners Welfare in India, generated 1.54 crores of DLCs.
- Over 91 lakh DLCs, representing 60%, were generated using Face Authentication Technology. 230 times increase over DLC 3.0 Campaign. This groundbreaking technology proved particularly beneficial for elderly pensioners with faded fingerprints, differently-abled individuals facing mobility challenges and Pensioners living in rural and remote areas. This remarkable achievement of the DLC campaign 4.0 reflects the growing acceptance of Aadhaar-based digital verification among pensioners.
- Focused efforts led to the submission of a substantial number of DLCs by pensioners aged 80 and above, more than 11 Lakh DLCs submitted. Banks and IPPB took the lead in delivering doorstep services for super senior pensioners.
- The campaign strived to achieve a saturation model, aimed at complete coverage across the country to ensure no pensioner was left behind, prioritizing underserved populations. Collaborative efforts by banks, post offices, and volunteer networks underpinned the campaign's universal coverage model.
- Sharing of best practices across stakeholders through National DLC portal.

- DD NEWS and AIR as also SANSAD TV and print media PTI, PIB, Social Media propagated the DLC Campaign 4.0 widely, this significant media outreach raised awareness, reaching over 200 million people nationwide.

Launch of the Campaign, Geographical Spread and Stakeholders

DLC Campaign 4.0 was launched on November 5, 2025, at the National Media Center, New Delhi by Dr Jitendra Singh Hon'ble MOS PP, he provided leadership and guidance to the DLC Campaign 4.0.

The DLC Campaign 4.0 involved a multi-stakeholder approach, including contributions from 19 Banks, India Post Payments Bank (IPPB), the Controller General of Defence Accounts, Department of Posts, Railways, DoT, EPFO, UIDAI, MeitY and 57 Pensioners' Welfare Associations. 75000 camps were organized across 2000 cities and districts nationwide. Over 1400 nodal officers ensured seamless operations, addressing technical challenges and facilitating efficient DLC submissions. Deployment of 1.8 lakh postmen for on-ground assistance.

Achievements Across Campaigns

- **DLC 1.0 (2022):** Covered 37 cities, processing 91 lakh life certificates (1.41 crore DLCs by March 2023).
- **DLC 2.0 (2023):** Expanded to 100 cities, generating 1.17 crore DLCs (1.47 crore DLCs by March 2024).
- **DLC 3.0 (2024):** Covered 845 cities, generating 1.30 crore DLCs (1.62 crore DLCs by March, 2025).
- **DLC 4.0 (2025):** As of 30th November, 2025, achieved remarkable success with over 1.54 crore DLCs processed, building on previous campaigns. By March 2026 it aims to achieve 2.00 crore of DLC submissions.

Role of Banks and IPPB: A Cornerstone of Campaign Success

Leading banks like SBI, IPPB, PNB, played a critical role in the campaign's success by generating 22.46 lakh, 4.68 lakh and 3.12 lakh Lakh DLCs respectively. Banks have conducted specialized camps in 250 cities covering 1250+ locations, assisting pensioners with limited digital resources. These efforts ensured that pensioners without access to smartphones or the internet could submit their life certificates with ease. Overall, Pension Disbursing Banks collectively achieved more than 53% of their target, marking an important milestone in the history of DLC campaigns. This percentage will further increase in December 2025 when residual pensioners submit their DLC's.

DLCs Distribution between States

- **Maharashtra:** Achieved 21.87 lakh DLCs through strong coordination and public awareness campaigns.
- **Uttar Pradesh:** Processed 12.79 lakh DLCs, ensuring accessibility even in remote regions.
- **Tamil Nadu:** Generated 12.64 lakh DLCs through innovative outreach strategies.
- **West Bengal:** 10.91 lakh DLC submissions.

Outstanding Contributions by Key Ministries/Departments

- **Central Civil:** Facilitated more than 8 lakh DLCs, with significant use of face authentication.
- **Defence:** Processed 28.38 lakh DLCs, serving retired armed forces personnel.
- **Railways:** Delivered 6.34 lakh DLCs, supporting retired employees.
- **Posts:** 2.50 Lakh DLC submissions.
- **Telecom:** Enabled 3.66 lakh DLCs, leveraging its extensive network.
- **UIDAI & MeitY** provided technical support to ensure seamless DLC generation.

These contributions played a crucial role in strengthening the reach and impact of DLC Campaign 4.0.

Best Practices

- **Extensive Publicity and Outreach:** Wide publicity through local newspapers, TV channels, DD, AIR, and social media platforms. Pre-event announcements via PIB statements and advertisements to ensure awareness. Campaign related short films, SOP and jingles on Social Media platforms.
- **Dedicated Infrastructure and Support at Camps:** Specialized DLC counters set up at banks and other locations. Comfortable seating arrangements with facilities like refreshments for attendees. Awareness drives about Face Authentication and guidance on downloading and using related mobile apps.
- **Enhanced Accessibility for Pensioners:** Doorstep services by India Post Payments Bank (IPPB), Banks and Pensioners' Welfare Associations, including home visits for elderly and bedridden pensioners. Separate counters for high-demand areas and special arrangements for immobile pensioners. Dedicated lounges and health check-up facilities at many locations.
- **Collaborative Implementation:** Active participation of bank staff, UIDAI teams, and Pensioner Welfare Associations (PWAs). On-the-spot Aadhaar updates and assistance with app installations. Guidance on investment options and awareness on handling cyber frauds.
- **Focus on Face Authentication Technology:** Promoted the use of the Face Authentication App for easier and faster DLC submission. Demonstrated and installed the app on pensioners' and relatives' smartphones during camps.
- **Super Senior and Sick Pensioners Outreach:** Special efforts to reach the most vulnerable groups, including more than 90-year-old pensioners and bedridden individuals. Home visits by "Dakiyas" (postal workers) for those unable to travel.
- **Documentation and Knowledge Sharing:** Documented and shared best practices via social media and other communication channels. Encouraged banks to replicate successful models in other regions.
- **Street Plays:** Street plays in DLC were organised by North Central Railway and Government of Sikkim to disseminate awareness amongst pensioners.

Role of Pensioners Welfare Associations

57 associations played a crucial role in raising awareness and guiding pensioners through the process, particularly in rural and underserved areas. Their outreach efforts ensured even the most vulnerable groups could access the digital system with ease.

Monitoring and Public Outreach

Senior officers from DoPPW conducted on-ground reviews in 17 states and attended 5 mega camps (3 in Delhi, 1 in Ahmedabad and 1 in Chennai) to ensure smooth implementation. There was tremendous enthusiasm witnessed in each of the mega camps in New Delhi, Ahmedabad and Chennai. Central Government Pensioners, EPFO pensioners, State Govt Pensioners and pensioners of Autonomous bodies availed the DLC services during the Campaign.

Media campaigns amplified the message through; 71 PIB statements and 2900+ tweets, TV discussions on DD News and Sansad TV, as well as radio broadcasts on AIR, Reaching over 200 million people through traditional and digital media. Several success stories have been presented across the Nation, which have been widely shared on social media.

Looking Ahead

The DOPPW is privileged to coordinate the DLC Campaign 4.0 and work closely with all stakeholders for Improving Pensioners Welfare as a step towards achieving Viksit Bharat. DLC Campaign 4.0 demonstrates DoPPW's unwavering commitment to digital empowerment of pensioners. Building on this momentum, the initiative sets the stage for even greater achievements in the coming year.

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