



DLC Campaign 4.0: Largest ever Campaign conducted for Improving Pensioners Welfare in India

Digital Empowerment Enhancing Ease of Living for Pensioners: Milestone Achievements– 1.91 Crore DLCs Generated

Over 1.16 Crore DLCs, representing more than 60%, were generated using Face Authentication Technology, 220 times increase over previous Campaign

Campaign mode to assist Aged/Sick/Divyang Pensioners: Over 14 lakh Super Senior Pensioners Avail Doorstep Services

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The Department of Pensions and Pensioners' Welfare (DoPPW) has been conducting Digital Life Certificate Campaigns since November 2022 to bring the benefits of digitization of Life Certificate submission to pensioners, a crucial initiative to enhance Ease of Living of pensioners particularly super senior/sick/divyang pensioners. To achieve this purpose, camps have been held from 1-30 November, every year at identified cities across the country with a Saturation approach and the objective of reaching out to pensioners in the remotest corners of the country.

The Digital Life Certificate (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, and was conducted under the leadership provided by the Hon'ble MOS.

The Campaign 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.

The Department successfully concluded the Digital Life Certificate (DLC) Campaign 4.0, held from November 1-30, 2025, setting significant milestones by leveraging innovative technologies and widespread collaboration with all the stakeholders. During the Campaign, 75000 camps were organized across 2000 cities and districts nationwide with over 1400 nodal officers ensuring seamless operations, addressing technical challenges and facilitating efficient DLC submissions. 1.8 lakh postmen/ Dak Sevaks deployed for assisting pensioners, reached out to provide doorstep service.

The period 1st April, 2025 to 31st March, 2026 saw several landmark milestones, signifying the Campaign to be the largest ever Campaign conducted for improving pensioners' welfare in India.

Key Achievements

- Over 1.91 Crore DLCs have been generated during the period, indicating the growth of Digital Empowerment of pensioners, the ease with which digitization has been adopted and the comfortable adaption by the pensioners of the digital processes. This remarkable achievement also shows the growing acceptance of Aadhaar-based digital verification among pensioners.
- Over 1.16 Crore DLCs, representing 60%, were generated using Face Authentication Technology, a 220 times increase over DLC 3.0 Campaign. This ground breaking technology proved particularly beneficial for elderly pensioners with faded fingerprints, differently-abled individuals facing mobility challenges. Pensioners living in remote areas greatly benefitted by the doorstep service, which enabled DLC generation from the comfort of their homes, without the need and inconvenience to traverse long distances for LC submission.
- Doorstep Services, Trainings to Operators and a Focused approach to reach out to pensioners across the country led to the submission of a substantial number of DLCs by pensioners aged 80 and above, more than 14 Lakh DLCs have been submitted by Super Senior Pensioners. Banks, IPPB and Pensioners' Welfare associations took the lead in delivering doorstep services to the aged/sick/divyang pensioners.
- The campaign strived to achieve a saturation model, aimed at complete coverage across the country to ensure outreach to pensioners, even in the remotest areas, with a special focus on underserved populations. Collaboration with Stakeholders with a Whole of Government Approach created a universal model enabling extensive outreach.
- Significant media outreach raised awareness, reaching over 20 crore people nationwide. Panel discussions/ Spotlight on DD NEWS, SANSAD TV and AIR as well as SOPs/ short films on social media enabled wide-spread publicity.
- The Campaign had a welfare bouquet of pensioner services such as Health Check-ups, Aadhar updation and grievance redressal, arranged for pensioners at the camps.
- A National DLC portal with daily reports enabled consistent monitoring with a targeted approach to reach out to pensioners in under-served areas.

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).
- **DLC4.0 (2025):** Covered 2000 cities, generating 1.19 crore DLCs,(remarkable success achieved with over 1.91 crore DLCs by 31st March, 2026).

Role of Banks and IPPB: Key Pillars of the Campaign Success

The success of the DLC Campaign 4.0 was significantly driven by the contributions of leading banks such as SBI, PNB and IPPB which generated 25.99 lakh, 3.78 lakh and 3.64 lakh DLCs respectively. These banks organized specialized camps across 300 cities and over 1,250 locations, providing assistance to pensioners with limited access to digital resources. Their efforts ensured that pensioners without smartphones or internet connectivity could easily submit their life certificates. Overall, pension disbursing banks collectively achieved more than 63% of their target, marking a major milestone in the history of DLC campaigns.

DLCs Distribution between States

- **Maharashtra:** Achieved 25.86 lakh DLCs through strong coordination and public awareness campaigns.
- **Uttar Pradesh:** Processed 15.93 lakh DLCs, ensuring accessibility even in remote regions.
- **Tamil Nadu:** Generated 15.31 lakh DLCs through innovative outreach strategies.
- **Karnataka:** 13.08 lakh DLC submissions.

Outstanding Contributions by Key Ministries/Departments

- **Central Civil:** Facilitated more than 9.57 lakh DLCs, with significant use of face authentication.
- **Defence:** Processed 32.92 lakh DLCs, serving retired armed forces personnel.
- **Railways:** Delivered 6.91 lakh DLCs, supporting retired employees.
- **Posts:** 2.89 Lakh DLC submissions.
- **Telecom:** Enabled 4.67 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:** The campaign was widely publicized through local newspapers, TV channels, DD, AIR, and social media. Pre-event announcements were made via PIB statements and advertisements and short films, SOPs and jingles were shared on social media platforms to raise awareness.
- **Support at Camps through Dedicated Infrastructure:** Specialized DLC counters were set up at banks and other locations, offering comfortable seating and refreshments for attendees. Awareness drives were conducted to educate pensioners about Face Authentication and provide guidance on downloading and using related mobile apps.
- **Enhanced Accessibility for Pensioners:** Doorstep services were provided by India Post Payments Bank (IPPB), Banks and Pensioners' Welfare Associations and home visits conducted for elderly/sick/bedridden pensioners. Separate counters set up for high-demand areas with special arrangements for immobile pensioners. Dedicated lounges, Aadhaar updation and health check-up facilities provided at many locations.
- **Additional facilities with Collaborative Approach:** Banks and Pensioner Welfare Associations (PWAs) actively participated in mobilizing pensioners. UIDAI teams provided assistance with On-the-spot Aadhaar updates and App installations. Guidance provided to pensioners at camps, on investment options and awareness on handling cyber frauds.
- **Focus on Face Authentication Technology:** Use of the Face Authentication App was explained and promoted for easier and faster DLC generation. App installed on pensioners' and relatives' smartphones during camps.
- **Super Senior/Sick/Divyang Pensioners' Outreach:** Special efforts made to reach the most vulnerable groups, including pensioners aged above 90 years and bedridden individuals. Doorstep service provided by "Daksevak" (postal workers) for those unable to travel.
- **Knowledge Sharing:** Best practices were documented and shared via social media and other communication channels, encouraging banks to replicate successful models in other regions.
- **Street Plays:** Street plays in DLC were organized by North Central Railway and Government of Sikkim to disseminate awareness amongst pensioners.

Role of Pensioners Welfare Associations

57 Pensioners' Welfare Associations played a key role in the DLC Campaign 4.0 by raising awareness, mobilizing and assisting pensioners, especially in rural and under-served areas. Their efforts ensured that even the most vulnerable groups could easily access the digital system, attend camps and get support in DLC generation through home visits. PWAs also helped in spreading awareness through various modes including WhatsApp groups, Magazines and training through personal interaction.

Monitoring and Public Outreach

Senior officials from DoPPW conducted on-ground reviews in 17 states and participated in five Mega camps held in New Delhi, Ahmedabad, and Chennai to ensure smooth implementation of the Campaign. The Mega camps saw enthusiastic participation from various pensioners, including those from the Central Government, EPFO, State Governments, and Autonomous bodies. Extensive media campaigns, including 71 PIB statements, over 2,900 tweets, TV discussions on DD News and Sansad TV, and radio broadcasts on AIR, helped spread awareness to over 20 crore people nationwide. Several Success stories have emerged during the Campaign which have been widely shared on social media.

Looking Ahead

DOPPW has taken a number of initiatives for the welfare of pensioners and there is a continuous endeavor to enhance Pensioners' Welfare as a step towards achieving 'Viksit Bharat @2047'. The DLC Campaign 4.0 has been one more milestone towards achieving this objective in close coordination with Stakeholders with a 'Whole of Government' approach. DLC Campaign 4.0 demonstrates DoPPW's unwavering commitment to digital empowerment of pensioners and building on this progress, the initiative paves the way for even greater accomplishments in the years ahead.

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