

12 Years of Transformative Pension Reforms: Enhancing Ease of Living and Digital Empowerment of Pensioners

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Over the last twelve years, the Government of India has undertaken several transformative initiatives to improve the quality of life of pensioners and make pension-related services more accessible, transparent and citizen-centric. Guided by the vision of Digital India and Ease of Living, the Department of Pension & Pensioners' Welfare (DoPPW) has leveraged technology, stakeholder engagement and grassroots outreach to ensure that pensioners across the country receive timely support and services.

One of the most significant achievements has been the digital transformation of life certificate submission. The launch of Aadhaar-based Digital Life Certificates (Jeevan Pramaan) in 2014, followed by Face Authentication technology in 2021, has enabled pensioners to submit their life certificates anytime and anywhere using a smartphone. To maximize outreach, DoPPW has conducted four Nationwide Digital Life Certificate Campaigns since 2022. The latest DLC Campaign 4.0, held in November 2025, generated more than 1.91 crore Digital Life Certificates, including over 57 lakh by Central Government pensioners, demonstrating the success of technology-enabled governance in reaching even the most remote corners of the country.



The Government has also strengthened participatory governance through an active network of 57 Pensioners' Welfare Associations (PWAs), which function as an extended arm of the Department. These associations play a vital role in disseminating information, assisting pensioners in availing services, facilitating grievance redressal and supporting Digital Life Certificate campaigns. Regular outreach meetings organized by DoPPW with PWAs across different regions of the country have helped bring grassroots concerns directly to policymakers, ensuring responsive and inclusive governance.

To improve service delivery at pension disbursing banks, DoPPW has institutionalized Bankers' Awareness Programmes (BAPs). Thirteen such programmes have been conducted in collaboration with major pension disbursing banks to familiarize field functionaries with evolving pension rules, procedures and digital initiatives. These programmes have strengthened the capacity of banking personnel and contributed to more efficient and pensioner-friendly services.



Complementing these efforts are Pensioners' Awareness Programmes (PAPs), organized across the country to educate pensioners about pension rules, digital services, grievance redressal mechanisms and welfare initiatives. These programmes provide a valuable platform for direct interaction between pensioners and stakeholders, promoting awareness and empowering pensioners to access government services with confidence.



Together, the expansion of digital services, nationwide outreach through DLC campaigns, active engagement with Pensioners' Welfare Associations, and the conduct of awareness programmes for both bankers and pensioners reflect the Government's sustained commitment over the last twelve years to ensuring dignity, convenience and social security for millions of pensioners across India.

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