Over 20 lakh defence pensioners complete Digital Life Certification under National DLC Campaign 5.0

Pan-India programmes being conducted by CGDA to ensure widespread outreach & ground-level support

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The Controller General of Defence Accounts (CGDA), Ministry of Defence, has rolled out an extensive outreach initiative as part of the Nationwide Digital Life Certificate (DLC) Campaign 5.0. Coordinated by the Department of Pension & Pensioners' Welfare (DoP&PW), Ministry of Personnel, Public Grievances and Pensions, the month-long campaign is being conducted across the country from November 1 to 30, 2026. As on November 11, 2026, over 20.48 lakh defence pensioners have successfully submitted DLCs, the highest contribution among all participating departments.

The initiative aims to facilitate seamless, hassle-free submission of DLCs for defence pensioners and family pensioners through advanced technology-enabled solutions. A key priority is ensuring that elderly, super-senior, and differently-abled pensioners complete their annual identification conveniently without procedural hardships.

Extensive Pan-India Mobilisation

To ensure widespread physical outreach and ground-level support, the Defence Accounts Department (DAD) has mobilised:

- **194 SPARSH Service Centres (SSCs)** fully equipped to assist pensioners in generating DLCs and avail SPARSH platform services.
- **4.63 lakh Common Service Centres (CSCs)**, 13 partner banks / IPPB and 29 nodal officers to facilitate pensioners to generate DLCs.
- Around **80 outreach programmes** are being conducted across the country.
- **Mega Camps**: A Mega Digital Life Certificate Camp to be organised in Kochi on November 23, 2026 offering on-the-spot assistance in generation of DLC.

Promotion of Face Authentication Technology

A focal point of Campaign 5.0 is promoting Aadhaar-based Face Authentication Technology via Jeevan Pramaan portal and mobile application, with more than 80% of the digital life certificates being generated through Face ID. This facility allows pensioners to authenticate

their life certificate using a smartphone, eliminating the need for external biometric hardware.

Key advantages include:

- **Submission from Home**: Enables pensioners to generate certificates from the comfort of their homes, cutting down travel time and eliminating physical visits to bank branches or defence offices.
- **Overcoming Biometric Degradation**: Addresses difficulties faced by super-senior pensioners whose fingerprints have faded with the passage of time and advancing age.
- **Support for Differently-Abled Veterans**: Provides significant ease of access for pensioners facing reduced mobility.
- **Digital Self-Reliance**: Encourages pensioners and their families to adopt digital practices, building self-sufficiency for future annual submissions.

Building on Proven Achievements

The Defence Accounts Department has consistently driven high adoption in nationwide digital governance initiatives. During DLC Campaign 4.0 in November 2025, the DAD generated over 20.94 lakh DLCs, through its pan-India network of SPARSH Service Centers, Common Service Centres and partner banks.

Outreach under SPARSH has also expanded significantly, with 35.11 lakh defence pensioners onboarded as of October 2026, supported by 301 SPARSH Outreach Programmes and 204 Raksha Pension Samadhan Aayojans resolving over 8,000 grievances on the spot.

Reiterating its guiding principle ‘Right Pension to the Right Pensioner at the Right Time’, the Defence Accounts Department has urged to all defence pensioners and family pensioners to visit their nearest SPARSH Service Center, banks or one of the 80 outreach programmes during November 2026 to experience a hassle-free, fully digitised life certificate submission process.

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