

GOVERNMENT OF INDIA
MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS
(DEPARTMENT OF PENSION & PENSIONERS' WELFARE)

RAJYA SABHA
UNSTARRED QUESTION NO.2197
(ANSWERED ON 06.08.2026)

DIGITAL PENSION REFORMS

#2197. SHRI SHAMBHU SHARAN PATEL:

DR. PARMAR JASHVANTSINH SALAMSINH:

SHRI KANAD PURKAYASTHA:

Will the **PRIME MINISTER** be pleased to state:

- (a) how digital pension platforms like Bhavishya, Digital Life Certificate and CPENGRAMS have improved transparency and timely benefit disbursement for Central Government employees;
- (b) whether AI tools for automated grievance sorting and a revised appellate framework have been introduced to reduce pendency and improve responsiveness;
- (c) if so, the details thereof; and
- (d) the roadmap to merge these platforms into a unified, pensioner-centric system and steps to assist digitally illiterate beneficiaries?

ANSWER

**MINISTER OF STATE IN THE MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES
AND PENSIONS AND MINISTER OF STATE IN THE PRIME MINISTER'S OFFICE
(DR. JITENDRA SINGH)**

(a) to (d): The Department of Pension and Pensioners' Welfare (DoPPW) monitors and maintains portals to improve digital pension services and the timelines for achieving complete online service delivery etc. through Bhavishya for pension processing, Central Pension Grievance Redress and Monitoring portals for pension grievance redressal and Digital Life Certificate (DLC) portal for monitoring nation-wide DLC Campaigns conducted during November each year. Bhavishya is an integrated online portal for pension sanction and payment tracking system for Central Government civilian employees. The portal enables end-to-end online processing of pension cases from pension application to issue of electronic Pension Payment Orders (e-PPO) facilitating digital submission and verification of pension papers with single electronic-Sign. It provides real-time tracking of pension cases by retiring employees and all concerned stakeholders, viz. Head of Office (HOO), Pay and Accounts Office (PAO). It has led to improved transparency and timely processing of pension papers. Central Pension Grievance Redress and Monitoring System (CPENGRAMS) has significantly enhanced transparency, accountability, and the timely delivery of pension-related grievance redressal for Central Government pensioners by providing an online platform for grievance registration, tracking, and resolution. The system enables real-time monitoring, time-bound redressal, and continuous oversight by Ministries/Departments, resulting in reduced delays and improved responsiveness with average redressal of about 21 days. Life Certificate is an annual certificate which has to be submitted by the pensioner for continuity of pension. Submitting Life Certificate in digital mode has enabled transparency utilising the biometrics (i.e. thumb impression/Iris/Face authentication) of the pensioner that is authenticated based on the Aadhar database. The Digital Life Certificates are updated in the database of the Pension Disbursing Authorities through completely system-driven mechanisms which ensures continuity of pension seamlessly. SMS messages on mobile phones of pensioners are received automatically by the pensioner on submission of the Digital Life Certificates from the Jeevan Pramaan and on updation of records from the Pension Disbursement Authority, thus validating the exercise of Digital Life Certificates submission and thereby ensuring improved transparency and

timely benefit to pensioners. A new scheme named 'Improving Pensioners' Welfare' has been taken up by the Department to facilitate user-friendly access centrally through a unified pensioner portal. This will support advanced analytics, identification of systemic issues and improved decision-making.
