

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
LOK SABHA
UNSTARRED QUESTION NO. 1153
TO BE ANSWERED ON 08.12.2025**

PENSIONERS' WELFARE AND DIGITAL LIFE CERTIFICATE

1153. SHRI TEJASVI SURYA:

SHRI KONDA VISHWESHWAR REDDY:

SHRI ALOK SHARMA:

SHRI ANIL FIROJIYA:

SHRI KALI CHARAN SINGH:

SHRI SHANKAR LALWANI:

SHRI RAJKUMAR CHAHAR:

Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:

- (a) the details of the final status of the proposal to increase the minimum Employee Pension Scheme-95 (EPS-95) pension to Rs. 7,500 per month;**
- (b) the details of the Nationwide Digital Life Certificate (DLC) Campaign 4.0 and its usefulness in promoting Aadhaar-based Face Authentication;**
- (c) whether the Government has simplified the process for updating pensioner records, such as Aadhaar, on the portal; and**
- (d) the details of the new rules introduced in 2025 regarding early pension commencement from age 50 years for Employees' Provident Fund Organisation (EPFO) members?**

ANSWER

**MINISTER OF STATE FOR LABOUR AND EMPLOYMENT
(SUSHRI SHOBHA KARANDLAJE)**

(a): Employees' Pension Scheme, 1995 is a 'Defined Contribution-Defined Benefit' Social Security Scheme. The corpus of the Employees' Pension Fund is made up of (i) contribution by the employer @ 8.33 per cent of wages; and (ii) 1.16% contribution from Central Government on wages upto Rs.15,000/- per month. All benefits under the scheme are paid out of such accumulations. The fund is valued annually as mandated under paragraph 32 of EPS, 1995 and as per the valuation of the fund as on 31.03.2019, there is an

Contd..2/-

actuarial deficit. The Government is providing a minimum pension of Rs.1000 per month to the pensioners under the EPS, 1995 by providing budgetary support, which is in addition to the budgetary support of 1.16 per cent of wages provided annually towards EPS to Employees' Provident Fund Organization (EPFO). The Government of India is committed to provide robust social security coverage through EPF Scheme, 1952, EPS-95 and EDLI Schemes being run by EPFO, to the members of these schemes, taking into consideration the sustainability of the respective funds as well as the future liabilities thereon.

(b): Nationwide DLC Campaign 4.0 was conducted by Department of Pension & Pensioners' Welfare (DPPW). EPFO also participated in this campaign. During the campaign period, Aadhaar-based Face Authentication was promoted through camps and social media. As a result, around 46% DLCs were generated through Aadhaar-based Face authentication during the month of November, 2025.

(c): Pensioner's Aadhaar, where not already available, gets seeded in the EPFO database, as soon as a Digital Life Certificate is successfully updated.

(d): No such rule has been introduced in 2025.

However, it is informed that as per para 12(7) of the Employees Pension Scheme 1995, a member upon exit from employment and having rendered eligible service for pension, if he so desires, may be allowed to draw an early pension from a date earlier than 58 years of age but not earlier than 50 years of age. In such cases, the amount of pension is reduced at the rate of four per cent, for every year the age falls short of 58 years.
