



EVALUATION OF OLD PENSIONERS' PORTAL

And Designing of
"Improving Pensioners' Welfare" Scheme

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Executive Summary

Introduction

The **Old Pensioners' Portal**, launched in 2007–08 by the Department of Pension and Pensioners' Welfare (DoPPW), represented one of the Government of India's earliest digital interventions to improve pension service delivery. Over time, several complementary platforms—such as **Bhavishya** for retirement processing, **CPENGRAMS** for grievance redressal, **Jeevan Pramaan** for digital life certification, **Anubhav** for institutional memory, and **Sankalp** for post-retirement engagement—were introduced to cater to specific functions. While each has contributed to strengthening pensioner services, the absence of a unified interface has resulted in **fragmentation, duplication, limited interoperability, and challenges for elderly users with low digital literacy**. Moreover, integration with critical allied systems, such as CGHS for healthcare, PFMS for financial monitoring, and banks for pension disbursement, has remained partial and inconsistent, thereby constraining efficiency and user satisfaction.

Against this backdrop, the current evaluation seeks to **assess the performance and limitations of the Old Pensioners' Portal and the broader digital ecosystem for pensioners**, and to recommend the design of a **unified, inclusive, and future-ready digital platform** under the proposed scheme *"Improving Pensioners' Welfare"*. The study examines user experience, accessibility, grievance redressal efficiency, and integration gaps across multiple portals, while also capturing stakeholder perspectives through consultations with ministries, NIC, CPAO, banks, and pensioners' associations. By benchmarking with global best practices and employing a mixed-methods evaluation framework, the study aims to generate **evidence-based recommendations for a consolidated, scalable, and secure pensioners' digital ecosystem**, ensuring that India's growing and diverse pensioner community can access services with greater ease, equity, and efficiency.

Existing Pensioners' Digital Ecosystem

Over the last decade, the Department of Pension and Pensioners' Welfare (DoPPW) has spearheaded numerous digital initiatives to enhance service delivery and improve the quality of life for central government pensioners. While these platforms have significantly modernized pension management, they remain fragmented, with limited interoperability. The current ecosystem reflects progress but also underscores the need for integration into a seamless, citizen-centric framework.

The digital ecosystem for pensioners has undergone a remarkable evolution—from basic portals to advanced platforms that cover sanction, grievance redressal, welfare, knowledge preservation, and social engagement. The next imperative is to consolidate these initiatives into an integrated, inclusive, and user-friendly platform that ensures seamless service delivery and positions India's pension governance as a global model of digital empowerment.

Bhavishya, launched in 2013, is the backbone of retirement processing and pension sanctioning. Fully aligned with CCS Pension Rules, 2021, it has issued nearly three lakh Pension Payment Orders (PPOs) as of September 2025, covering 99 Ministries/Departments. The portal has simplified processes, reduced timelines, and improved transparency, achieving issuance of 70% of PPOs on or before retirement. Its integration with PFMS, banks, DigiLocker, and e-HRMS has positioned it as a benchmark in digital governance.

CPENGRAMS, the dedicated grievance redressal system, offers centralized handling of pension-related complaints. Linked with CPGRAMS, it ensures transparent, accountable, and faster grievance resolution, thereby safeguarding pensioners' dignity and trust in governance.

Sankalp represents a shift toward productive ageing by enabling retirees to engage in volunteerism, mentoring, and re-employment opportunities. Similarly, **Anubhav** preserves institutional memory by capturing experiences and insights of retiring officials, with more than 5,500 write-ups published between 2020 and 2025. Both platforms reposition pensioners as active contributors to society rather than passive beneficiaries.

Jeevan Pramaan, or the Digital Life Certificate, revolutionized pension continuity by eliminating the need for physical verification through Aadhaar-based authentication. With wide adoption across central, state, and PSU pensioners, it has become a cornerstone of pension convenience and transparency.

Complementing these, **Pension Adalats** have emerged as a citizen-centric forum for on-the-spot resolution of grievances, with over 25,000 cases addressed since 2017, aided by video conferencing for wider accessibility.

Despite these successes, challenges persist. Pensioners often navigate multiple portals for different services; interoperability with CGHS, PFMS, and banks remains partial; and state/PSU pensioners continue to be outside the unified framework. Elderly and digitally challenged users also face accessibility barriers.

Evaluation of the Old Pensioners' Portal

The Old Pensioners' Portal was designed as a centralized digital interface to provide pensioners with access to circulars, scheme updates, and grievance redressal services, while linking to key platforms like Bhavishya and Jeevan Pramaan. However, the evaluation highlights major gaps in functionality, accessibility, security, and user experience.

Functionally, the portal is fragmented—pensioners must navigate multiple sub-portals for different services without a unified dashboard or real-time integration with banks, PFMS, and healthcare systems. Accessibility remains weak despite multilingual options; the portal does not fully comply with global standards such as WCAG, and limited mobile features force many elderly users to rely on intermediaries. While NIC hosting ensures baseline security, pensioners are not adequately informed about data usage, and interoperability with external systems exposes vulnerabilities.

User experience is hampered by poor navigation, complex workflows, small fonts, limited regional language support, and absence of personalization features like reminders or alerts. Satisfaction levels are low, with pensioners citing delays in grievance redressal, lack of real-time pension updates, and frequent redirection across portals. Performance assessments reveal underutilization, uneven adoption—skewed toward urban, digitally literate retirees—and system inefficiencies such as slow load times and downtimes during peak periods.

Despite these limitations, the portal has laid an important foundation by centralizing pension services, enabling digital grievance registration, and promoting transparency. Its strengths lie in establishing formal digital pathways for pensioners, particularly in urban contexts. Yet, its shortcomings—fragmented architecture, limited accessibility, low adoption among rural and older pensioners, and weak integration with financial and health systems—underscore the urgency of a unified, scalable, and inclusive digital platform.

The proposed Unified Pensioners' Platform aims to address these gaps through single-window navigation, simplified workflows, accessibility compliance, proactive service features (alerts and notifications), and strong interoperability. These reforms are critical to expand adoption, build trust, and improve service delivery outcomes for India's diverse pensioner base.

Stakeholder Consultations

As part of designing the new digital pension framework, the IIPA team, in collaboration with DoPPW, conducted extensive workshops, meetings, interviews, and consultations with ministries, banks, and pensioners' associations. These structured engagements provided critical insights into operational challenges, pensioners' expectations, and institutional capacities, helping validate the roadmap for a unified digital pension ecosystem.

Consensus emerged across all stakeholders on the urgent need for a **single unified portal** consolidating existing systems like Bhavishya, SAMPANN, and Jeevan Pramaan. Ministries emphasized AI-enabled grievance redressal, standardized workflows, and policy dashboards; banks stressed API-based integration, structured user access, and real-time record availability; while associations highlighted inclusivity, multilingual access, digital literacy, and healthcare integration.

Key priorities identified include:

- Grievance redressal as the most pressing issue, with expectations to reduce timelines from 20 to 10 days.
- Bridging the digital literacy gap, especially for rural and elderly pensioners, through training, CSC outreach, and mobile DLC camps.
- Improving interoperability among ministries, banks, and healthcare systems to avoid duplication and delays.

- Strengthening trust through robust security, transparency, and impartial grievance appeals.
- Expanding beyond pensions to include wellness, social engagement, and policy-feedback loops via data analytics.

While associations focus on **ease of life and inclusivity**, ministries prioritize **governance and efficiency**, and banks stress **integration and accountability**. The success of the unified portal will depend on balancing these perspectives through **co-design, phased rollout (starting with grievance redressal and DLC), and continuous feedback loops**.

Recommendations

1. Unified Digital Platform Design

A **single-window portal** will consolidate Bhavishya, CPENGRAMS, Jeevan Pramaan, Sankalp, and Anubhav, providing pensioners and administrators with one integrated interface. The design will follow a mobile-first approach with WCAG 2.1 compliance for accessibility, regional language interfaces, voice navigation, and screen reader support to ensure inclusivity. Security will be strengthened with a **zero-trust architecture**, multi-factor authentication, encryption, and Aadhaar/DigiLocker-based validation, ensuring both ease of access and high trust in digital services.

2. Upgradation of Bhavishya Portal

- Migrate Bhavishya to next-generation technology platforms.
- Enable API-based integration with CPENGRAMS, DLC, Banks, CPAO, CRA of PFRDA for NPS, and UPS Rules.
- Introduce Auto-DLC functionality, AI-enabled helpdesk, mobile app interface, and annual security audits.
- Ensure full alignment with CCS (Pension) Rules, 2021 and allied regulations.
- Promote deeper adoption of a single Form 6A to simplify retirement processes.

3. Revamp of CPENGRAMS Portal

- Develop CPENGRAMS as a **standalone portal** dedicated to pension grievances.
- Incorporate auto-forwarding, auto-escalation, and AI-driven categorization of grievances.
- Integrate with ARPAN (Railways), SAMPANN (DoT), and SPARSH (Defence) systems.
- Enhance tracking mechanisms to reduce litigation risks.
- Implement IMRM for expedited clearance of chronic cases.

4. Digital Life Certificate (DLC) Campaigns

- Institutionalize nationwide DLC drives to achieve **95%+ coverage**.
- Expand adoption of Aadhaar-based **face authentication**.
- Deliver DLC services through banks, IPPB, postmen, and CSCs for maximum inclusivity.
- Develop real-time monitoring tools to track DLC submissions and minimize manual processing.
- Integrate all pension disbursing banks with DLC and Bhavishya for seamless pension disbursement.

5. Revamp of Anubhav Portal

- Add multilingual support via Bhashini, AI chatbots, voice-guided navigation, and automated transcription.
- Introduce customized fields for cadre/ministry-specific submissions to enrich administrative history.
- Launch a mobile app integrated with UMANG for broader accessibility.
- Enhance awareness campaigns and provide financial incentives to increase participation.
- Start a monthly **“Anubhav Awardees Speak Series”** to motivate pensioners and employees.

6. Portal Integration & Single Pension Dashboard

- Create a **unified digital ecosystem** linking Bhavishya, CPENGRAMS, DLC, Anubhav, SPARSH, ARPAN, SAMPANN, and payment systems.
- Provide real-time dashboards for both pensioners and administrators.
- Eliminate duplicate data entry and manual reconciliation across systems.

7. Artificial Intelligence & Data Analytics

- Deploy predictive tools for grievance routing and auto-flagging of urgent cases.
- Implement AI-enabled categorization and advanced search for Anubhav content.
- Build smart dashboards to support real-time monitoring and evidence-based policymaking.

8. Cyber-Security & Compliance

- Strengthen cyber-security with encryption, role-based access controls, and proactive monitoring.
- Conduct **mandatory annual comprehensive security audits**.
- Ensure continuous compliance with STPI/NIC recommendations and stakeholder feedback.

9. Capacity Building & Awareness Workshops

- Organize Pre-Retirement Counselling (PRCs) for employees nearing retirement.
- Conduct nationwide Pensioners' Awareness Workshops on digital tools, pension rules, and health issues.
- Train dealing staff in ministries/departments on correct interpretation of pension rules.
- Conduct regular Bankers' Awareness Programmes, given the high proportion of grievances at bank level.
- Incorporate CCS (Pension) Rules, 2021, NPS Rules, and upcoming UPS Rules as training modules.

10. Integration with Health & Financial Systems

A unified digital backbone will be created by linking CGHS databases with the pension ecosystem through secure API-based interoperability. Aadhaar-seeded Unique Pensioner IDs will serve as the single golden record to eliminate duplication. Pensioners will benefit from service dashboards providing health card details, entitlements, empanelled hospitals, and claim history. End-to-end digital claim processing will be enabled via DigiLocker and real-time PFMS tracking, supported by proactive alerts for card renewals, medical check-ups, and claim approvals. Integration with PFMS and Core Banking Systems will ensure real-time pension disbursement tracking and grievance escalation, while maintaining NDHM-compliant governance standards.

Proposed Objectives for the New Scheme

The scheme aims to:

- Handle rising operational volumes efficiently (1.12 lakh grievances in FY 2024–25; 1.62 crore DLCs, of which 31% via face authentication).
- Meet growing expectations of pensioners, ministries, banks, and associations for faster grievance redressal, inclusive and mobile-friendly services, and one-stop dashboards.

- Upgrade existing portals—Bhavishya, Anubhav, and CPENGRAMS—into fully integrated, AI-enabled, secure systems.
- Institutionalize awareness programmes, capacity building, and assisted services to support super senior citizens, widows, and rural pensioners.

Target Beneficiaries

The scheme directly benefits:

- **Central Government pensioners and family pensioners** across civil Ministries, Railways, Defence, Posts, and Telecom.
- **Super senior citizens (80+ years)** through Aadhaar-based face authentication and doorstep DLC services.
- **Rural and digitally less literate pensioners**, supported via IPPB, postmen, CSCs, call centres, and multilingual platforms.
- **Government ministries, PAOs, banks, and CPAO**, through integrated workflows, structured feedback, and real-time data sharing.

Indirect benefits extend to PSU and PSB pensioners through the expansion of Anubhav and DLC outreach.

Phased Rollout Strategy

The proposed Central Sector Scheme on Improving Pensioners' Welfare will be implemented over **five years** in a phased and outcome-driven manner:

- **Year 1–2: Digital Foundations**
Upgrade of Bhavishya and CPENGRAMS portals, launch of unified pension dashboard framework, and initial DLC expansion campaigns. Integration pilots with banks, CPAO, NPS, and CGHS will be initiated.
- **Year 2–3: Integration & Scale-up**
Seamless linkages across Bhavishya, DLC, Anubhav, and departmental systems (SPARSH, ARPAN, SAMPANN). Nationwide DLC adoption drives, face-authentication rollouts, and AI-enabled grievance redressal introduced.
- **Year 3–4: Capacity & Outreach**
Large-scale training programmes for retiring employees, pensioners, staff, and bankers. Awareness campaigns through print, digital, and social media. Expansion of Anubhav portal with multilingual and AI-enabled features.

- **Year 4–5: Consolidation & Monitoring**
Real-time dashboards, predictive analytics, and cyber-security audits institutionalised. Grievance resolution timelines reduced to 21 days. National-level Pension Adalats and Litigation Workshops embedded into routine governance.
- **End of Scheme Period: Digital Maturity**
A fully integrated, AI-enabled, cyber-secure ecosystem for over **67 lakh Central Government pensioners**, ensuring faster pension sanction, transparent grievance redressal, wider DLC adoption, and enhanced ease of living for senior citizens.

Proposed Budget

The proposed **Central Sector Scheme (2026–27 to 2030–31)** with an outlay of ₹87.48 crore funded entirely through budgetary support of the Government of India.

Output, Outcomes and Deliverables

The scheme aims to transform pension governance into a **fully digital, transparent, and citizen-centric ecosystem**. By the end of the scheme period:

- **Integrated Digital Pension System:** Bhavishya will function as a seamless, paperless, and time-bound platform, fully integrated with CPENGRAMS, CPAO, banks, and CGHS, ensuring 100% digital e-PPO generation and faster pension sanctioning.
- **Efficient Grievance Redressal:** Revamped CPENGRAMS, AI-enabled grievance routing, and a dedicated Legal Cell will ensure complaints are resolved within 21 days. Pension Adalats and Litigation Workshops will further reduce pendency and financial liabilities.
- **Digital Life Certificates at Scale:** 95% of pensioners will submit DLCs digitally, with at least 60% using face authentication through smartphones, minimizing stoppages and enhancing ease of living.
- **Awareness and Capacity Building:** Over 120 workshops, combined with large-scale awareness campaigns, will improve knowledge of pension rules and entitlements, reducing errors and grievances.
- **Unified Pension Dashboard:** An AI-driven dashboard with strong cyber-security will provide real-time monitoring, data analytics, and evidence-based policymaking, creating a **resilient, secure, and single-window interface** for over 67 lakh Central Government pensioners.

Together, these outcomes will mark a **paradigm shift towards end-to-end digital governance in pensions**, strengthening trust, efficiency, and transparency for India's senior citizens.