



कर्मचारी भविष्य निधि संगठन

Employees Provident Fund Organisation

(अम एवं रोजगार मंत्रालय, भारत सरकार)

(MINISTRY OF LABOUR & EMPLOYMENT, GOVERNMENT OF INDIA)

मुख्य कार्यालय/Head Office

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No. Pension/2025/V4/MoUwithIPPB/DLC(e-file1017072)/44 Date:09-01-2026

To,

All ACC(HQ)s/ACCs, Zonal Offices

All RPFCs/APFCs/ OICs, Regional/District Offices

Information Services Division (ISD), Head Office

Centralised Pension Payment and Reconciliation Centre (CPPRC)

Subject: Rollout of Free Doorstep Digital Life Certificate (DLC) Service through IPPB for EPS Pensioners where DLC is pending/due-reg.

Madam/Sir,

EPFO has been consistently promoting Ease of Living for EPS pensioners by popularising submission of Digital Life Certificates (DLC) through Face Authentication Technology (FAT) so that they can themselves submit DLC at home using smartphones.

2. However, some pensioners may not have access to the smartphones and may not be able to go to banks or EPFO offices to submit their DLCs. Accordingly, to take care of such pensioners EPFO has entered into an agreement with India Post Payments Bank (IPPB).

3. Under this initiative, Postmen/Daksevaks will visit pensioners whose DLC is due and register their DLC **without taking any fee** from pensioner. The service will be **totally free for the pensioners** as charges shall be centrally paid by CPPRC, EPFO **as per SoP, for successful DLCs only**.

4. It may be noted that as per Standard Operating Procedure (SoP), a Digital Life Certificate (DLC) is considered "**Successful DLC**" when:

- a. DLC is done by IPPB
- b. DLC is already due or about to be due within 30 days
- c. DLC gets approved at EPFO either automatically or manually after verification of Pensioner details (**Copy of SoP attached for ready reference**).

Pensioners can avail the service by calling IPPB's customer care number **033-22029000** to request a home visit.

5. Accordingly, following action points may please be noted and acted upon:

1. For all Zonal Offices:

- i. To monitor the compliance of Head Office instructions in the field offices under their jurisdictions.
- ii. To review the pending DLCs position every month and to keep track of progress achieved.
- iii. To test check action taken on intimation of death of pensioners by arranging surprise checks in pension section of the field offices under their jurisdictions.
- iv. To promptly take action against erring officials, if cases of death intimation of pensioners are found unattended/pending for unreasonable time.

2. For Regional/District Offices:

- i. Educate and guide the pensioners and their family to submit DLC themselves through Smartphones using FAT on JeevanPramaan or UMANG App at office or during NAN and other events.
- ii. Play videos posted on EPFO's YouTube channel on self-submission of DLC through FAT at PRO on loop.
- iii. Display banners at PRO about free doorstep DLC facility through IPPB displaying the IPPB's customer care number
- iv. If any pensioner expresses difficulty in submitting DLC himself or is unable to visit Banks/EPFO Offices, such pensioner or his family may be guided to avail free DLC facility at his home through Postman/Daksevak.
- v. ROs shall compile and share the address of pensioners, whose DLC is pending for more than 02 years, with IPPB to enable doorstep visits by Postman/Daksevak for free DLC. (*Such details will be provided in MIS by ISD*)

- vi. Top priority shall be given to cases where the DLC has been pending for more than five years. Thereafter the list of pensioners whose DLC has been pending for two to five years may be acted upon. The endeavour should be to update all long pending DLC cases by March 2026.
- vii. Whenever death of any pensioner is reported/ noticed, prompt action shall be taken to start pension of next beneficiary. In death cases, where there is no further beneficiary, the PPO shall be permanently marked as closed so that the same is not reflected as workload in DLC pendency.

3. For IS Division:

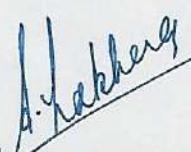
- i. Provide MIS report for ROs of addresses of pensioners whose DLC is pending for more than one year.
- ii. Develop the necessary technical systems/interfaces to enable automated and secure data exchange between EPFO and IPPB, identification of the successful DLC, generation of returns and reports required for monitoring/release of service charges to IPPB as per SoP.

4. For CPPRC:

- i. Coordinate with IPPB through regular follow up meetings.
- ii. Coordinate with IS Division for development of requisite functionalities.

6. The above action points may be completed at the earliest so that the DLCs pending for years are obtained through the above mentioned **free doorstep service**.

[This issues with the approval of CPFC]



(Aprajita Jaggi)
Additional Central P.F. Commissioner (Pension)

Copy for information to:

1. PS to Chairman CBT
2. All CBT members
3. PS to CPFC
4. FA & CAO, CVO, Director (PDNASS) and ZTIs
5. All ACC (HQ)s and ACCs at Head Office
6. Rajbhasha section for providing version in Hindi
7. IPPB- for information and necessary action, please

STANDARD OPERATING PROCEDURE

for

Doorstep Digital Life Certificate (DLC)

Generation for EPS Pensioners by IPPB as

per MoU

SOP Number **Pension/2025/01**

SOP Title: STANDARD OPERATING PROCEDURE for Doorstep
Digital Life Certificate (DLC) Generation for EPS Pensioners by IPPB
as per MoU

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Authorizer	Shri Ramesh Krishnamurthi	CPFC	Approved on 28.11.2025	

Effective Date:	01.12.2025
Review Date:	02.03.2026

READ BY

	NAME	TITLE	SIGNATURE	DATE
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1. Purpose

The purpose of this Standard Operating Procedure (SoP) is to define the step-by-step process for implementation of doorstep DLC(Digital Life Certificate) service for EPS'95 pensioners through the India Post Payments Bank (IPPB) in terms of

the MoU (Memorandum of Understanding) dated 29/10/2025 between Employees' Provident Fund Organisation (EPFO) and IPPB. This procedure aims to ensure convenient and timely generation of DLCs and processing of service charges for successful DLCs thereby facilitating uninterrupted pension payments and enhancing service delivery to pensioners.

The broad purpose of this SoP is to achieve the objective of this partnership between IPPB and EPFO to:

1. Ensure successful DLCs within time for all EPS pensioners having pending DLCs, by providing door step service through postman/Daksevak
2. Promote usage of FAT (Face Authentication Technology) for DLC submission
3. Guidance to pensioners by postman/Daksevak so that pensioner becomes able for *self-generation* of DLC every year using FAT
4. Progressive reduction in assisted DLC by spreading awareness about FAT among pensioners

2. Scope

This SOP applies to IPPB for providing this service, including DakSevaks/Postmen & IPPB branches, and EPFO. It specifies the processes for DLC registration, data collection, reporting, verification, approval, and payment to IPPB related to DLC generation under this service.

3. Definitions/Abbreviations

1. Successful DLC

A Digital Life Certificate (DLC) is considered successful DLC when

- i. DLC Operator is IPPB
- ii. DLC is already due or about to be due within 30 days at the time of generation of DLC by IPPB operator. A successful DLC is valid for 12 months.
- iii. DLC gets approved at EPFO's end based on information provided electronically/digitally in agreed upon data format by IPPB, either automatically through system based validations or if failing, through manual intervention. The approval whether automatic or manual, will be on the basis

of verification of the pensioner's details e.g. PPO number, name of beneficiary, Date of birth.

2. Unsuccessful DLC: A Digital Life Certificate (DLC) may be considered unsuccessful if it is not meeting criteria listed above for a successful DLC.

3. DLC Pending for approval DLC which are not auto approved by EPFO's system and would be forwarded for approval of EPFO Regional Offices through manual intervention after verifying pensioner's details e.g. PPO number, name of beneficiary, DOB.

4. PPO Number: 13 digit AlphaNumeric (first 5 characters and next 8 digits) Pension Payment Order number issued to pensioners by EPFO.

5. CPPRC: Centralised Pension Payment& Reconciliation Centre of EPFO

6. Nodal Officer of EPFO: RPFC in charge of CPPRC for EPFO,

7. Nodal officer of IPPB: To be designated by CGM (IPPB)

8. Disbursing officer for EPFO: The officer in charge of designated Regional Office (Delhi West) who would be making payment for service charges for successful DLCs done by IPPB from EPFO's administrative account (Account 2) against the invoices raised by IPPB as forwarded by CPPRC

4. Roles and Responsibilities

4.1. Role of DakSevak / Postman

i. Approach pensioners who request the Doorstep DLC service via any IPPB Channel. Alternatively, Approach pensioners for whom DLC is pending as per list/details provided by EPFO.

ii. Ensure DLC is due, and Name and DOB in PPO and Aadhaar match before initiating the DLC generation.

iii. Register DLC preferably using FAT failing which other biometric authentication may also be attempted through the JeevanPramaan application.

iv. Maintain accuracy while entering details in DLC app to avoid rejection.

v. Provide information and guide pensioners on Face Authentication Technology (FAT) for future self-generation.

vi. In case the pensioner is not alive, then record his death and date of death on the mobile app.

vii. Should not collect any charges from pensioners.

4.2. Role of IPPB

- i. Provide a dedicated number, online portal/app for pensioners (DoP's Post info app/portal/WhatsApp number) to book doorstep DLC service requests. In case any list of pending DLC is provided by EPFO, where there is no request from pensioner, then such list may be allocated to the DakSevak/Postaman to ensure doorstep facilitation for DLC in such cases.
- ii. Provide necessary training to DakSevak/PostMen and ensure that process and instructions as per SoP be are adhered to.
- iii. Technical Integration with the EPFO using SFTP/API for data exchange to enable validations to check submission of duplicate DLCs and submission of correct data for DLC.
- iv. IPPB shall put efforts to provide door step services to pensioner having long pending DLCs as per criteria decided from time to time by EPFO.
- v. Assign the nearest DakSevak/Postman based on pensioner's location as per the data shared by EPFO or provided by pensioners while booking doorstep service.
- vi. Generate and submit monthly data on assisted mode DLCs done for EPFO in mutually agreed data format. Based on requirements there may be changes in data format from time to time.
- vii. IPPB shall capture and share the current address and mobile number of the pensioners to EPFO along with the DLC details, subject to clearance from IPPB internal security and information team. In case the pensioner is not alive, then record his death and date of death on the mobile app and transmit the details to EPFO.
- viii. Certify that "No payment has been collected from the pensioner and DLC has been carried out free of cost as per the MoU".
- ix. Designate one Nodal officer of appropriate rank for coordination and communication with EPFO
- x. Provide a grievance redressal mechanism for handling complaints from Pensioners.
- xi. To raise invoice based on final successful DLC report shared by EPFO and no payment shall be made for unsuccessful DLCs.

4.3. Role of EPFO

- i. Provide Pensioners details (PPO no., Name, DLC due date, address and contact details of pensioners due for DLC through secure API/SFTP integration.
- ii. Verify DLC reports provided by IPPB for eligibility for payment of service charges and maintenance of proper reports for Audit.
- iii. Develop a system to provide Report for successful, unsuccessful and pending for approval DLCs to IPPB every month
- iv. Process payments to IPPB for services for successful DLCs through CPPRC Cell (Delhi West).
- v. Maintain MIS and coordinate with IPPB for smooth implementation of SoP.
- vi. Provide details to IPPB for system update in below mentioned format.

Name of PSA	
PSA Code	
PSA Expiry Date	
PPO Validation	
Free Count	
Free Count Period	

- vii. In case required, provide list of pending DLC beyond reasonable time elapse to IPPB for them to initiate action through DakSevak/Postman for doorstep facilitation to ensure DLC of such pensioners even though no request was received from them to IPPB.

5. Procedure

5.1 Overall Process

- i. Pensioner requests Doorstep DLC through the designated App/Whatsapp number/Phone call/any other IPPB channel.
- ii. Postman verifies DLC due date and matches PPO and Aadhaar details of pensioners.
- iii. Register DLC using FAT-based/biometric Aadhaar authentication.
- iv. Monthly data on DLC done by IPPB is provided to EPFO in agreed format.
- v. Monthly summary report on DLCs done at doorstep to be provided by IPPB. IPPB may develop necessary system to generate such report.
- vi. EPFO verifies the DLC data and generate report for successful, unsuccessful and pending for approval DLCs and provides return files to IPPB.
- vii. IPPB raises invoice for successful DLCs.
- viii. CPPRC reimburses IPPB for successful DLCs **@ ₹50 per DLC** through disbursing officer.
- ix. Nodal officers of IPPB and EPFO conduct monthly review meetings to assess performance, monitor rejected cases, and discuss future improvements on 2nd Tuesday of every Month (next working day, if holiday).
- x. All official communications and coordination will be conducted exclusively through the designated nodal officers.

5.2 Monthly Reporting to EPFO

1. **Certification and Response File Mechanism:** IPPB shall provide, along with each DLC report, a certification stating that “No payment has been collected from the pensioner and the DLC has been carried out free of cost as per the MoU.”
2. IPPB shall provide a monthly report on DLCs generated during the period. The report shall be securely transmitted to EPFO via email initially. *However, a dedicated system for information exchange, based on a mutually agreed mechanism such as Secure File Transfer Protocol (SFTP) or API integration etc. shall be developed by EPFO and IPPB within 03 months.*
3. This report in following format will be provided subject to clearance from IPPB internal security and information team.

DLC Generation Report for Month MMYYYY					
SN	JeevanPramaan generated ID* (JP ID)	PPO Number	Date of DLC	Location of pensioner (address/pin code)**	Contact no. of pensioner (Mob. No.)**

*Mandatory

** if captured by IPPB for booking door step service or during DLC registration.

This format may be reviewed and revised to enable better reporting and MIS purposes.

4. Report for successful, unsuccessful and pending for approval DLCs will be provided to IPPB every month. A system for verification of report from IPPB and generation of return files to be provided to IPPB shall be developed by EPFO within 03 months.
5. Till such system is developed, EPFO may provide a provisional report of successful DLCs for monitoring purpose.

5.3 Timelines

1. IPPB will share a report of the DLCs registered in preceding month by 15th of next month.
2. Once the relevant functionality for verification for DLCs done by IPPB is developed, EPFO will verify auto processed DLCs within 7 days of receipt of report from IPPB and for manually processed DLCs within 15 days, and provide verification reports for successful, unsuccessful and pending DLCs to IPPB.
3. IPPB will generate invoice based on approved report given by EPFO within 7 days.
4. EPFO will make payment to IPPB through CPPRC within 10 days for receiving invoice.

6. Documentation and Record Maintenance

All reports transmitted and received including payment details shall be securely archived by IPPB and EPFO respectively for at least two years or as per data archive/retention policy.

7. Monitoring and Feedback/Grievance Handling

Regular monitoring of MIS reports will be done by EPFO and IPPB to identify trends, issues, or delays in DLC generation and payments. Pensioners will have access to feedback channels of IPPB and EPFO to report concerns or grievances, ensuring continuous service improvement.

8. Amendment and Review

This SOP shall be reviewed and updated periodically on a need basis to incorporate changes in processes, technology, or regulatory guidelines. All amendments must be documented with version control, approved by designated authorities, and communicated accordingly.

The process shall be effective from the date of finalization of this SOP.

The first review of SOP shall be done after 3 months.

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