

Pensioner Sewa Portal Punjab

A Digital Leap For Pensioner Ease

Edited by **SUSHMA MISHRA**



The Pensioner Sewa Portal, Punjab, is a flagship digital governance initiative of the Government of Punjab aimed at delivering transparent, efficient, and citizen-centric pension services to retired State Government employees. The platform provides a secure, unified digital interface enabling pensioners to access pension-related services and information anytime, anywhere, while strengthening controls against fraudulent and duplicate pension payments.

Managed by the Department of Finance (Treasuries and Accounts), Government of Punjab, the portal digitizes and streamlines end-to-end pension workflows, reducing manual intervention, minimizing office visits, and enabling seamless coordination among pensioners and stakeholders.

Launched on 1st November 2025, key modules include Pensioner Services, e-Scroll, and allied functional components enhancing operational efficiency, financial transparency,



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Powered by an advanced automation and data intelligence framework, PSP Punjab has achieved an 8% reduction in government expenditure while enabling fraud detection, duplicate pension identification, and pension benefit validation. A centralized digital repository of 3.5 lakh pensioners, enriched with over 235 structured data attributes and PPO records, has been created through intelligent data extraction and processing. This transformation was achieved without manual data entry, user-driven PDF uploads, or repetitive document scanning, creating a scalable digital foundation for streamlined pension services, reduced physical visits, and seamless stakeholder communication.



and service delivery. With automated validations and verification mechanisms, the system has contributed in reinforcing accountability and optimal utilization of public resources.

Features

Component Integrations

- Aadhaar/Biometric Authentication Module
- Common Service Platform Integration
- Banking Entities Integration

- Workflow Integrations

Pensioner Services

- eKYC, LTC Module, Pension Slip, and Form 16
- Self Verification Module
- Pension Revision Module
- Medical Reimbursement Module
- Change Management and Succession Application

Process Automation

- E-Scroll Module
- Pension Succession / Family Pension Module
- Recovery Module
- Pension Sanctioning Authority Module
- Pension Processing Module
- Life Certification Module
- Finance Module
- Legacy Data Sanitization & Processing Module

Innovations Applied

Additional Layer of Authenticity Check with Fusion of eKYC & JPP

A unique integration of OTP-based eKYC and Jeevan Pramaan Patra enables dual verification through demographic authentication and liveness validation, automatically cross-checking PPO records to detect fraudulent or duplicate pension cases.

Zero-Touch Digital Pension Data Transformation

A centralized repository of 3.5 lakh pensioners, enriched with 235+ structured data attributes and PPO records, was created using intelligent document processing without manual data entry, user uploads, or repetitive scanning.

Document Type Validation

The system automatically identifies document types and beneficiary relevance, rejecting invalid submissions without manual intervention, reducing rejection-related effort by 70% and accelerating processing by 10 times.

High-Volume Initialization (Top-Heavy Model)

The platform is deployed with production-scale historical data, document archives, and transaction records from day one, ensuring readiness for real-world workloads.

Data Tunnel Architecture for Tiered Data Management and PII Governance

A dual-database design enables secure PII governance, data segregation, lifecycle management, and controlled movement of data from ingestion to structured storage, ensuring scalability and compliance.

Pre-Enabled Intelligent Audit & Validation Framework

Automated verification routines are embedded within the processing pipeline, enabling self-auditing, zero-touch compliance, and minimal audit overhead.

Aadhaar Ecosystem Integration & PII Data Protection Framework

Built-in masking, obfuscation, and secure data handling mechanisms ensure full compliance with UIDAI guidelines for Aadhaar-linked information.

Data-Driven Database Architecture for Optimized Storage and Retrieval

A document-oriented, schema-less database design supports high-volume unstructured and semi-structured data, delivering scalability, performance, and efficient retrieval.

Standard Reports

All reports follow a centralized template framework and include metadata, digital watermarks, and compliance declarations to meet DDPA and UIDAI requirements.

Benefits

Aadhaar-Enabled Digital Life Certificate Transformation

Digital Life Certificate adoption increased

from 6% to 90% after PSP implementation in 2026. Aadhaar-based authentication has helped eliminate approximately 20,000–25,000 fraudulent or ineligible pension records.

Real-Time Pension Discontinuation Workflow

Pension payments are automatically stopped upon verified events such as death, marriage, or income threshold breaches through integration with external registries. The system also identifies excess payments and initiates corrective actions.

Digital Pension Forensics & Intelligence Engine

Using PPO records issued 30–40 years ago, the system accurately reconstructs and validates pension entitlements, automates Pay Commission revisions, DA arrears, and other calculations, detects overpayments, validates recoveries from bank scrolls, and maintains a complete digital audit trail.

Audit & Traceability Framework

Enables end-to-end financial auditability from superannuation to family pension, with automatic generation of statutory reports, ledgers, and documents for AG Office, RBI, and other agencies with zero manual data entry.

AI-Driven Analytics Dashboard

Delivers real-time insights, predictive analytics, and intelligent decision support for proactive pension administration and smarter financial management.

Way Forward

The future roadmap for PSP Punjab envisions a Face Authentication-enabled mobile application

The Pensioner Sewa Portal, Punjab, launched in 2025, is a flagship digital governance initiative of the Government aimed at delivering transparent, efficient paperless pension processing and services. It reflects our commitment to ensuring that every pensioner remains connected, informed, and served with dignity.

Through an algorithm- and analytics-driven approach, the platform has transformed the complete pension lifecycle—from initiation to disbursement—into a secure, paperless, and integrated digital ecosystem. The transition from a manual system to a fully digitized platform was achieved within a record timeframe, enhancing efficiency, transparency, and eliminating fraudulent pension payments.

I extend congratulations to the NIC Team for their exceptional dedication, innovative ideas, and outstanding execution. Their commitment and relentless efforts have played a pivotal role in making this transformation a successful reality.

Shri M. K. Arvind, IAS

Director of Treasury and Accounts



for secure one-click eKYC and Digital Life Certificate submission, significantly reducing manual processes and improving convenience for pensioners.

Leveraging Data Analytics, Artificial Intelligence, and Machine Learning, the platform will further evolve with an AI-powered Pension Assistant that enables seamless access to information and services through natural conversations. Together, these initiatives will transform PSP Punjab into an intelligent, citizen-centric digital governance platform, delivering faster services, quicker grievance resolution, and enhanced pensioner satisfaction while setting new benchmarks in digital transformation.

Contact for more details

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Technologies Used	
Particulars	Technology/Tools Used
Application /Business Layer	.NET Core (MVC)
Database Layer	PostgreSQL and MongoDB
Monitoring & Observability	Zabbix - Open Source
Identity & Access Management	Keycloak – Open Source
PIM/PAM Tool	PAM 360
Load Balancing & High Availability	HAProxy
DevOps & CI/CD Automation	Jenkins / GitLab
Software Testing & Quality Assurance	JMeter / Postman
Vulnerability & Security Testing	Zap and Brup suite professional
Log Monitoring and Fraud Detection Tools	In-house developed tool