**TECHNICAL UPGRADES ENABLE PENSIONERS TO STORE THEIR PENSION PAYMENT ORDERS IN DIGILOCKER**

As of August 27, 2020, the Pension Payment Order (PPO) granted to the Central Government's pensioners can now be stored in DigiLocker. This move was put in place after various reports of misplacement and/or missing original copies of the pensioners’ PPOs were brought to the attention of the Department of Pension and Pensioners’ Welfare, or DoPPW. In the government order regarding enabling online storage of pensioners’ PPOs, the department had stated that the Order is a very important document as an original copy.

A technological leap:

According to the government-owned DigiLocker site, DigiLocker is “a flagship initiative of the Ministry of Electronics and IT (MeitY), under its Digital India program.” The application is poised towards the digital empowerment of the citizens of India, by provision of access to digital documents authorized by the Government of India. This facility will be delivered to every citizen’s unique digital document wallet. In reference to Rule 9A of the Information Technology (Preservation and Retention of Information by Intermediaries providing DigiLocker facilities) Rules, 2016, these digital documents issued by DigiLocker are to be valued on par with original, physical access to the documents. This Rule was notified on February 8, 2017 vide GSR 711(E).

This application was developed with the potential beneficiaries being the citizen for the nation and the bureaucracy alike, as an increased ease of access is the first step towards faster bureaucratic formalities and processes going through, while being the only step towards not having to worry about losing physical access to the original copies of the documents. The website claims that DigiLocker will provide the citizens with an instant access to their documents “anytime, anywhere”, and that their digital status does not imply it is below-par with the original document, legally. They also claim to have improved, faster service delivery times, including government benefits and other inclusive services.

Another important beneficiary of this process, as mentioned earlier, is the bureaucracy of the Indian Government – the administration. Notorious within the country for the slow, tedious processing and (often) fueled by “special monetary arrangements”, this technological upgrade is said to potentially reduce administrative overhead, and aims to curtail the verification process by achieving a paperless governance. The documents delivered by DigiLocker are fetched in real-time from the servers of the issuing agencies, and are to be trusted implicitly.

Above and beyond individual benefits, the platform will also act akin to a secure payment gateway, with the only difference being that all transaction will involve government-issued documents and not money. It also provides all administrative users with a real-time verification process, and the verification module will enable all government agencies to ensure the authenticity of the data obtained directly from users, with the consent of the users. This hopes to improve the interaction between the bureaucrats and the citizens, leading to a smoother, optimized, and more efficient process flow.

Pensioners – the contextual beneficiaries:

As reported by the Ministry of Personnel, Public Grievances, and Pensions (MoPGP), “pensioners face innumerable hardships at various stages of their retired lives in the absence of the original copies of their Pension Payment Orders.” This, in combination with newly-retiring officials unable to receive physical copies of their Pension Payment Orders in view of COVID-19 and the ensuing widespread pandemic, led to the DoPPW to integrate electronic PPOs (e-PPOs) with DigiLocker in order to enhance the ease and quality of living of civil pensioners associated with the Central Government. These e-PPOs are to be generated via the Public Finance Management System (or PFMS) platform, and is under the purview of the Controller General of Accounts.

With a DigiLocker account, this accessibility improvement will enable all Central Government pensioners to obtain instant access to a digital copy of their PPO, and will be facilitated with an option to print out a physical copy as well, said the ministry. This initiative will not only help pensioners avail instant access to their PPOs, but also will have completely unnecessitated the requirement for a physical document in the near future. This progress will then eliminate all delays in new PPOs being issued to new pensioners as well, along with creating a permanent cloud-based record of their payments on both sides, leading to lesser confusions and an increasingly efficient payment system.

The statement issued by the MoPGP also mentioned that the integration of PPOs into DigiLocker was scheduled to be completed by late 2021 to early 2022, and that it had to be accomplished ahead of time due to the SARS-CoV-2 pandemic.

Steps to be taken by pensioners:

If you know – or you are – a pensioner, it is important to understand and/or let them know about the steps that are required to be taken by you/them in order to enable e-PPO storage in your/their DigiLocker account.

**Step 0:** A DigiLocker account is required in order to improve your quality of life. This piece of software will ensure that you will gradually lose the need to securely maintain physical copies of your original government-issued documents, as DigiLocker’s digital copies are just as valid, and can be accessed from anywhere with an Internet connection – or not! The e-documents are downloadable, and can be safely stored on your phone or laptop, keeping it safe and easy to access.

To open a DigiLocker account, the application (downloadable from iOS/Play Store) requires your phone number or your email ID in order to create a secure login ID. Account creation is a one-time process, and your user ID (phone/email ID) and password are all you will need to log into your profile from any device.

**Step 1:** The e-PPO facility has been created with Bhavishya, a single-window software platform for pensioners. This platform is all a pensioner needs, right from pension processing until the end of the process. In order to enable DigiLocker access, you must have a pre-existing Bhavishya account. If you do not, creating one is just as easy.

**Step 2:** Once your profile has been accessed on both platforms, it is time to link your Bhavishya account to your DigiLocker profile. This option is provided to retiring Central Government employees, and is essential in order to obtain an e-PPO. This option is enabled once the retirement forms have been submitted and processed.

**Step 3:** Through Bhavishya, the pensioner can now sign into their DigiLocker account profile, and authorize Bhavishya to transfer the e-PPO to be issued by DigiLocker. Once issued, the e-PPO is pushed from the Bhavishya account to DigiLocker profile. Bhavishya then sends an SMS and email notification to the beneficiary on completion of the process.

**Final step:** In order to view the e-PPO filing, a link can be accessed via the corresponding DigiLocker account. Via this link, the e-PPO can be downloaded onto the device as well.

With technology taking and making big strides every day, the quality of life of everyone – including yours – is increasing, and is making everybody a happier person. Increased accessibility to technology is a problem we are yet to solve, but for now, we can only be content with the progress we are making.