



## BHAVISHYA

[Source: PIB](#)

Recently, **to address delays, clerical errors, and financial loss in pension processing**, the DOPPW (Department of Pension & Pensioners' Welfare) introduced '**Bhavishya**,' a centralized **pension processing software** for all central government Ministries/Departments.

- "Bhavishya" became **mandatory for all central ministries** and at present 99 ministries/departments are on board.
  - It ranked 3<sup>rd</sup> in [NeSDA\(National e-Governance Service Delivery Assessment\)](#), 2021.
- **Best Practices of Bhavishya:**
  - **Automatic registration of retirees with pre-filled data**, self-registration for stakeholders, and auto-calculation of retirement benefits.
  - Enforces strict **timelines for pension processing**, ensuring transparency, accountability, and easy identification of delays.
  - Provides real-time updates via email/SMS; integrated with [PFMS \(Public Financial Management System\)](#) for electronic PPOs, making the process paperless.
  - Integrated with banks for post-retirement services; ePPOs (**Pension Payment Orders**) are stored in [Digilocker](#) for easy access.
  - Issue of Pensioners' Identity cards through Bhavishya.

**Read More:** [Integration of e-PPO with Digi Locker](#), [Old Pension Scheme](#), [National Pension System and Atal Pension Yojana](#), [System for Pension Administration Raksha \(SPARSH\)](#)

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