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Daily PIB summary**EPFO Centralized Pension Payment System CPPS**

UPSC Civil Services · 26 August 2026 · Prelims and Mains

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WHY IN NEWS

- EPFO disbursed monthly pensions early for over 4.4 lakh pensioners under the Keralam Zone using its Centralized Pension Payment System (CPPS).

WHAT IS THE CENTRALIZED PENSION PAYMENT SYSTEM (CPPS)?

- National-level IT infrastructure under the Employees Pension Scheme (EPS), 1995, managed by the Employees Provident Fund Organisation (EPFO).
- Designed to replace decentralized regional pension disbursement hubs with a single central platform for seamless bank credits.

KEY OPERATIONAL CHANGES

- **Before:** Pensioners faced delays and required physical transfer certificates when changing banks or locations across regional zones.
- **After:** CPPS enables direct, national-level credit to any bank account in India without requiring inter-zonal transfer orders.

WHY IT MATTERS

- Enhances ease of living for over 78 lakh EPS pensioners by eliminating branch-visiting hurdles and ensuring timely social security delivery.
- Aligns with digital governance initiatives under the Ministry of Labour and Employment.

KEY TERMS

- **EPS, 1995:** Social security scheme providing pension for organized sector employees after 58 years of age.
- **CPPS:** Centralized IT platform enabling pension disbursement across any bank branch in India without location constraints.

PAPERS

GS2, GS3

PRELIMS FACTS

- CPPS enables nationwide pension credit to EPS 1995 beneficiaries without requiring PPO transfers across regional zones.

MAINS DISCUSSION

- Role of technology-enabled reforms in improving social security delivery and administrative efficiency.

KEY DATA

- **Parent Scheme:** Employees Pension Scheme (EPS), 1995 - Key social security statutory framework under the [EPF & MP Act, 1952](#).
- **Administering Body:** Employees Provident Fund Organisation (EPFO) - Statutory body under the Ministry of Labour and Employment.

[Official source](#)

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