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How CSM Technologies Is Transforming Odisha's Social Security Through UPMP

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For a senior citizen waiting for a monthly pension, a widow seeking financial support or a person with a disability navigating government procedures, access to social security is about more than receiving a benefit. It is about dignity, financial security and the assurance that governance works for them.

Delivering pension benefits at scale, however, involves complex administrative processes, multiple schemes, fragmented databases and verification requirements. **Odisha's Unified Pension Management Portal (UPMP)** addresses these challenges through a unified, technology-enabled approach to social security delivery.

Developed by CSM Technologies for the Government of Odisha, UPMP marks a significant step towards making pension services more accessible, transparent and citizen-centric.



One Platform for Multiple Pension Schemes

Odisha administers several social security schemes for senior citizens, widows, persons with disabilities, artists, weavers, construction workers and financially distressed sportspersons. Traditionally, these schemes involved different departments and distinct administrative processes.

UPMP brings schemes such as the National Social Assistance Programme (NSAP), Madhu Babu Pension Yojana (MBPY), Mukhyamantri Kalakar Sahayata Yojana, Baristha Bunakar Sahayata Yojana and Labour Welfare Pension Schemes under a common digital ecosystem.

By integrating beneficiary registration, eligibility verification, application processing and pension management, the portal creates a more coordinated system. It reduces administrative fragmentation and provides a consolidated framework for managing social security benefits.

Making Pension Services Simpler for Citizens

The real value of digital governance lies in how it improves everyday experiences. UPMP focuses on reducing procedural complexity and making pension-related services easier to access.

Simplified applications: Citizens can apply through the web portal or mobile application. Aadhaar-based Face e-KYC and OTP-based e-KYC enable digital identity verification, reducing repetitive manual data entry. Assisted application facilities through Common Service Centres and designated government offices help citizens who need support.

Transparent application tracking: Applicants can track their application status and follow its progress through the approval process. A streamlined two-step approval mechanism is intended to reduce administrative layers and facilitate faster processing.

Digital pension identity: Beneficiaries can generate and download their Digital Pension Card and access their Pension Passbook, including payment history. This reduces dependence on physical records and repeated visits to government offices.

Convenient pension management: Features such as pension transfer to a location of choice, automatic pension enhancement on reaching 80 years of age and system-generated life certificates make pension management more convenient. Online grievance submission and tracking also provide beneficiaries with a digital channel to raise concerns.

Together, these capabilities create a more seamless experience, allowing citizens to access essential services and information through a single platform.



The Technology Powering Seamless Delivery

Behind UPMP’s simple interface is a connected technology ecosystem integrating identity verification, beneficiary data, eligibility rules, workflow automation and payment systems.

Aadhaar-based e-KYC supports beneficiary authentication, while integration with the Social Protection Delivery Platform (SPDP) enables access to verified beneficiary records and cross-verification. A unified, de-duplicated beneficiary database helps improve data consistency and identify overlaps across schemes.

The eligibility framework supports scheme-specific checks, helping map applicants to the pension schemes for which they qualify. Automated workflows and digital records bring greater consistency to application processing and approvals.

Integration with government financial and payment systems, including iFMS, PFMS, NPCI and the OCAC Unified Payment Portal, supports the Direct Benefit Transfer (DBT) ecosystem. This connected approach strengthens coordination between pension approval and disbursement.

For administrators, role-based dashboards, Management Information Systems (MIS) and beneficiary analytics provide visibility into applications, approvals and disbursements. The platform's modular, microservices-based and container-oriented architecture is designed to support scalability, interoperability and future expansion.

Inclusion at the Heart of Digital Governance

Digital transformation must not create new barriers for the people it intends to serve. Elderly, disabled and bedridden pensioners may find it difficult to visit government offices for routine requirements such as submitting life certificates.

UPMP's broader design provides for flexible life-certificate submission, including home-based verification for eligible beneficiaries who cannot visit an office. Assisted application channels through Common Service Centres and departmental personnel further help bridge the digital access gap.

The objective is not merely to digitise existing processes, but to make social security services more responsive to the needs of vulnerable citizens.

Moving Towards Saturation-Based Welfare Delivery

A significant aspect of Odisha’s pension reform is the move towards a saturation-mode approach. Under the earlier allocation-based system, eligible applicants could remain on waiting lists until a vacancy arose.

At the launch of UPMP on 10 November 2026, the Government of Odisha announced that an additional 5,05,817 eligible beneficiaries would be brought under the Madhu Babu Pension Yojana through a saturation-mode campaign. The initiative aims to include eligible applicants who have been waiting for pension benefits.

Technology provides the administrative backbone for this transition by supporting beneficiary identification, verification, application processing and monitoring at scale.

CSM Technologies: A Catalyst for Governance Transformation

Large-scale digital governance requires more than software development. It demands an understanding of public administration, citizen needs, departmental workflows and the complexities of delivering services across diverse geographies.

As the technology partner behind UPMP, CSM Technologies plays the role of a catalyst, translating a complex, multi-departmental social security requirement into a unified digital platform. By bringing together beneficiary data, identity verification, eligibility processes, workflow automation and payment-system integrations, CSM enables a more connected approach to pension management.

The impact goes beyond operational efficiency. When citizens can apply with greater ease, track applications, access pension information and raise grievances through transparent channels, their relationship with governance becomes more meaningful.

UPMP demonstrates how GovTech can transform fragmented administration into integrated, citizen-focused service delivery. For Odisha, it is a step towards a more responsive social protection ecosystem. For CSM Technologies, it reflects the larger purpose of being a GovTech partner: enabling governments to use technology to deliver services with greater efficiency, transparency and inclusion.

Because when technology makes governance simpler and more accessible, it does something even more important, it strengthens citizens' faith in the systems created to serve them.



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