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# BHASHINI–PFRDA MoU to Make Pension Services More Inclusive

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The Digital India BHASHINI Division (DIBD) and the Pension Fund Regulatory and Development Authority (PFRDA) have signed a Memorandum of Understanding (MoU) under the “BHASHINI for Seva–Sanchalan” initiative to enhance multilingual accessibility in pension services. The collaboration aims to integrate the BHASHINI platform, India’s National Language Digital Public Infrastructure, into pension systems to make services more inclusive and citizen-friendly.

## Key Features of the Initiative

- Integration of translation APIs, multilingual AI models, and voice-enabled technologies into pension platforms
- Expansion of services across 22 languages listed in the Eighth Schedule of the Constitution
- Improved user interface and communication for pension subscribers
- Strengthening outreach to first-time users and linguistically diverse populations

## Objectives and Significance

- Promote financial inclusion by removing language barriers in pension access
- Enhance digital governance and citizen-centric service delivery
- Enable better participation in pension schemes like the National Pension System (NPS)

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Support inclusive access for rural and regional populations

**Additional Facts:**

BHASHINI (BHASHa Interface for India):

AI-powered language platform under Ministry of Electronics & IT

Supports translation, speech, and voice-based services across Indian languages

PFRDA:

Statutory body under Ministry of Finance regulating pension sector in India

Oversees schemes like National Pension System (NPS)

Eighth Schedule of Constitution:

Recognizes 22 official languages

Initiative aligns with:

Digital India Programme

Goal of inclusive governance & financial literacy