

Report of the  
**Comptroller and Auditor General of India**  
on  
**Performance Audit of  
National Social Assistance Programme**



**SUPREME AUDIT INSTITUTION OF INDIA**  
लोकहितार्थ सत्यनिष्ठा  
Dedicated to Truth in Public Interest



MINISTRY OF RURAL DEVELOPMENT  
भारत सरकार | GOVERNMENT OF INDIA

**National Social Assistance Programme**

Union Government (Civil)  
Report No. 10 of 2023  
Ministry of Rural Development  
(Performance Audit)



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| <b>Contents</b>  |  | <b>Pages</b> |
|------------------|--|--------------|
|                  | Preface  | iii          |
|                  | Executive Summary  | v-x          |
| <b>Chapter-1</b> | <b>An introduction to National Social Assistance Programme</b>       |              |
| 1.1              | Background   | 1            |
| 1.2              | Introduction   | 2            |
| 1.3              | Fund allocation and Fund flow  | 3            |
| 1.4              | Pension disbursement   | 4            |
| <b>Chapter-2</b> | <b>Audit Approach and Methodology</b>                                |              |
| 2.1              | Why we conducted this Performance Audit                              | 6            |
| 2.2              | Audit Objectives   | 6            |
| 2.3              | Scope of Audit   | 6            |
| 2.4              | Audit Sampling   | 7            |
| 2.5              | Audit Criteria   | 8            |
| 2.6              | Audit Methodology  | 8            |
| <b>Chapter-3</b> | <b>An overview of the Scheme performance</b>                         |              |
| 3.1              | Coverage of beneficiaries through Central funds                      | 10           |
| 3.2              | Non-revision of beneficiary database                                 | 12           |
| 3.3              | Non-revision of pension amount                                       | 15           |
| 3.4              | Less coverage of Disabled beneficiaries under IGNDPS                 | 17           |
| 3.5              | Additional assistance by States/UTs                                  | 17           |
| 3.6              | Uneven implementation of the Scheme                                  | 22           |
| 3.7              | Non-segregation of beneficiaries of State/UT level schemes           | 26           |
| <b>Chapter-4</b> | <b>Planning</b>  |              |
| 4.1              | Absence of/outdated data of poverty/vulnerable groups                | 27           |
| 4.2              | No proactive identification of beneficiaries                         | 28           |
| 4.3              | Absence of procedures for identifying eligible beneficiaries         | 31           |
| 4.4              | Non-conduct of Annual verification of existing beneficiaries         | 33           |
| 4.5              | Effectiveness of Information, Education and Communication activities | 34           |
| <b>Chapter-5</b> | <b>Financial Management</b>  |              |
| 5.1              | Non-submission/delay in submission of proposals by States/UTs        | 36           |
| 5.2              | Delay in release of funds by States/UTs                              | 37           |
| 5.3              | Estimation of funds for North-Eastern States                         | 39           |
| 5.4              | Non-Submission/Delay in submission of Utilization Certificates       | 40           |
| 5.5              | Diversion of funds   | 41           |

| <b>Contents</b>  |   | <b>Pages</b>   |
|------------------|---|----------------|
| 5.6              | Idling of funds of ₹ 18.78 crore                                | 42             |
| 5.7              | Inadmissible administrative expenditure of ₹ 5.98 crore         | 44             |
| 5.8              | Gap in digitization of eligible Beneficiaries' data             | 45             |
| 5.9              | Integration with PFMS   | 46             |
| 5.10             | Aadhaar Integration   | 47             |
| <b>Chapter-6</b> | <b>Programme Implementation</b>                                 |                |
| 6.1              | Deficiencies in pension sanctioning procedures                  | 49             |
| 6.2              | Non-payment of pension on monthly basis                         | 52             |
| 6.3              | Irregularities in pension payment based on eligibility criteria | 54             |
| 6.4              | Overpayment of pension of ₹ 0.63 crore                          | 60             |
| 6.5              | Short payment of pension of ₹ 42.85 crore                       | 61             |
| 6.6              | Payment of more than one pension amounting to ₹ 3.55 crore      | 62             |
| 6.7              | Pension payment of ₹ two crore after death of the beneficiaries | 63             |
| 6.8              | Payment of pension in Cash                                      | 65             |
| 6.9              | Variation in Aadhaar information                                | 66             |
| 6.10             | Non-convergence of Schemes                                      | 67             |
| <b>Chapter-7</b> | <b>Monitoring and Evaluation</b>                                |                |
| 7.1              | Monitoring at Central Level                                     | 68             |
| 7.2              | Monitoring at State Level                                       | 70             |
| 7.3              | Monitoring by District Level Committee                          | 72             |
| 7.4              | Non-conduct of Social Audit                                     | 73             |
| 7.5              | Improper/Non-maintenance of NSAP-MIS                            | 74             |
| 7.6              | Non-existence of Grievance Redressal Mechanism in States        | 75             |
| <b>Chapter-8</b> | <b>Recommendations</b>  | <b>78 – 79</b> |
|                  | Annexures   | 81 – 99        |
|                  | Abbreviations   | 100 – 101      |

## **Preface**

National Social Assistance Programme (NSAP) is being implemented by Ministry of Rural Development for last 27 years, since it was launched on 15 August 1995, to provide social assistance benefit to the BPL households in the case of the old age, disabled, widows and death of the primary breadwinner.

Both Central and State schemes combined, 4.65 crore beneficiaries availed old age, widow, disability pensions and family benefit annually on an average during 2017-21. The Government of India released ₹ 8,608 crore per annum on an average during 2017-21. In addition, States and Union Territories (UTs) have also allocated ₹ 27,393 crore per year on an average during the said period for pension and family benefit.

This Report of the Comptroller and Auditor General of India for the year ended March 2021 contains the results of Performance Audit of National Social Assistance Programme covering the period 2017-18 to 2020-21.

This Report has been prepared for submission to the President of India under Article 151 of the Constitution of India.

The audit has been conducted in conformity with the Auditing Standards issued by the Comptroller and Auditor General of India.





## Executive Summary

Article 41 of the Constitution of India directs the State to provide public assistance to its citizens in case of unemployment, old age, sickness, disablement and in other cases of undeserved want within the limit of its economic capacity and development. Government of India launched the National Social Assistance programme (NSAP) to provide social security to the destitute, population living below the poverty line (BPL) and vulnerable groups in 1995.

At present NSAP includes five sub-schemes, of which, three are pension schemes:-

- (i) Indira Gandhi National Old Age Pension Scheme (IGNOAPS),
- (ii) Indira Gandhi National Widow Pension Scheme (IGNWPS), and,
- (iii) Indira Gandhi National Disability Pension Scheme (IGNDPS).

The other two sub-schemes are not pension schemes, *viz.*

- (iv) National Family Benefit Scheme (NFBS) - a one-time assistance to the bereaved family in the event of death of the breadwinner, and,
- (v) Annapurna scheme - food security to the eligible old age persons who have remained uncovered under IGNOAPS.

All India Performance Audit of NSAP consisted of two phases:

**Phase I:** Data analysis conducted based on available NSAP data, and,

**Phase II:** Detailed field audit has been done through audit scrutiny in selected sample units.

All India Performance Audit of NSAP examined implementation of IGNOAPS, IGNWPS, IGNDPS and NFBS in 28 States and eight UTs. The Audit was conducted for the period 2017-18 to 2020-21 covering 179 Districts, 358 Blocks, 699 Gram Panchayats and 8,461 beneficiaries.

The Performance Audit of NSAP examined whether:

1. the Scheme was planned efficiently to cover all the eligible and to exclude ineligible beneficiaries;
2. overall financial Management of the Scheme ensured timely availability and release of funds to the implementing agency for disbursement to the beneficiaries;

3. the Scheme was implemented effectively in a timely manner; and,
4. effective control mechanisms and robust IT systems existed for monitoring the Scheme.

The Ministry of Rural Development (MoRD) released funds under NSAP to all States/Union Territories (UTs). NSAP is being implemented in both rural as well as urban areas by respective State Governments and UT Administrations. During 2017-21, Government of India allocated ₹ 34,432 crore for NSAP. Further, States and UTs also allocated ₹ 1,09,573 crore as additional assistance for pension and for coverage of additional beneficiaries. NSAP reached out to 2.83 crore beneficiaries annually through central allocations and additional 1.82 crore beneficiaries through States/UTs funds on an average per year during 2017-21.

NSAP aims to provide basic financial support to old age, widow and severely disabled persons from BPL list as well as to BPL families in case of death of primary breadwinner. The beneficiaries were to be selected from the BPL list till the Socio-Economic Caste Census (SECC) was finalised; however, the beneficiaries are being selected from BPL list even after finalisation of SECC data even though these BPL lists are not being regularly updated.

The Government of India is allocating NSAP funds as per cap fixed by MoRD asking the States/UTs to cover additional beneficiaries from their own resources. The Scheme aims universal coverage through proactive identification; however, NSAP is being implemented in demand-driven mode as the benefits were provided to only those beneficiaries who applied for it.

Due to non-verification of existing beneficiaries as well as due to lack of data cleaning, verification and authentication, cases of ineligible beneficiaries drawing benefits were noticed in many States/UTs. Further, in many States/UTs, pension was not being paid on monthly basis. The Scheme is not fully DBT compliant as pension is being paid in cash in some States. There were cases of over-payment, short-payment and multiple pension payments noticed in many States/UTs.

The monitoring, social-audit and grievance redressal mechanism were not effective in terms of deficiencies being noticed during the implementation of the Scheme.

## Key Audit Findings

### An overview of Scheme performance

The total central expenditure for NSAP was ₹ 34,432 crore during 2017-21 whereas total States/UTs expenditure on Centrally Sponsored Scheme of NSAP was ₹ 1,09,573 crore during the same period.

*(Paragraphs 3.1 and 3.2, Page nos. 10 & 12)*

NSAP was either not fully implemented or being partially implemented in some of the States/UTs. In particular, NFBS was not being implemented in many States/UTs. NSAP was to be implemented in all urban and rural areas throughout the country, but it was either not being implemented or partially implemented by some of the States/UTs, leading to deprivation of NSAP benefits to the eligible beneficiaries in those areas.

*(Paragraph 3.7, Page no. 26)*

### Planning

In the absence of proactive identification and non-maintenance of database of eligible beneficiaries as intended, the Scheme was being implemented in a demand-driven mode where benefits were provided to only those beneficiaries who applied for pensions/benefits under NSAP themselves. The eligible beneficiaries who were unaware/lack resources to apply for the benefits were left out of ambit of NSAP. Further, some States could not even cover beneficiaries equal to the cap fixed by the Ministry.

*(Paragraphs 4.1 and 4.2, Page nos. 27 & 28)*

Non-constitution of special verification teams and non-conduct of annual verification indicated ineffective checks at the ground level for weeding out ineligible beneficiaries.

*(Paragraph 4.4, Page no. 33)*

Absence of prescribed procedure for proactive identification of beneficiaries coupled with lack of IEC activities resulted in delayed/non-coverage of eligible beneficiaries from the ambit of NSAP and non-achievement of universal coverage of beneficiaries.

*(Paragraph 4.5, Page no. 34)*

## **Financial Management**

Delay in submission of proposal by States for 2<sup>nd</sup> instalment impacted the release of funds by the Ministry which in turn affected the frequency of distribution of pension. Further, there were delays in release of funds by States/UTs to implementing departments even though the funds were to be released to implementing departments within three days.

*(Paragraphs 5.1 and 5.2, Page nos. 36 & 37)*

Funds of ₹ 2.83 crore earmarked for IEC activities under NSAP were diverted for campaigning of other schemes. Further, total funds of ₹ 57.45 crore were diverted in six States/UTs for other schemes/purposes.

*(Paragraphs 5.5.1 and 5.5.2, Page nos. 41 & 42)*

Funds amounting to ₹ 18.78 crore were lying idle for a period ranging from one to five years in eight States/UTs. Idling of funds at State/District level shows lack of financial monitoring on part of the States/UTs which manifested in irregular payment of pension to the beneficiaries.

*(Paragraph 5.6, Page no. 42)*

Funds amounting to ₹ 5.98 crore were incurred on inadmissible items in 10 States/UTs which indicated lack of financial discipline and violation of NSAP Guidelines.

*(Paragraph 5.7, Page no. 44)*

## **Programme Implementation**

There were delays in identification of potential beneficiaries and sanction of pension to eligible beneficiaries. Non-disbursement of pension from pension effective date resulted in short payment of ₹ 61.71 crore to 92,602 beneficiaries in 11 States/UTs.

*(Paragraph 6.1.4, Page no. 51)*

Only 11 States/UTs disbursed monthly pensions as envisaged in NSAP guidelines. Four States were making quarterly pension payment whereas two States were making annual pension payment. 17 States/UTs paid did not ensure periodic pension payment and paid pension on ad-hoc basis.

*(Paragraph 6.2, Page no. 52)*

In 14 States, IGNOAPS pension of ₹ 30.47 crore was paid to 57,394 ineligible persons who were less than 60 years of age.

*(Paragraph 6.3.1, Page no. 54)*

In 17 States/UTs, IGNWPS pension of ₹ 26.45 crore was paid to 38,540 ineligible persons who were less than 40 years of age. Further, in six States/UTs, IGNWPS pension of ₹ 0.57 crore was paid to 414 persons other than widows, including male family-members.

*(Paragraphs 6.3.2 and 6.3.3, Page nos. 55 & 56)*

In 12 States/UTs, IGNDPS pension of ₹ 4.36 crore was paid to 5,380 ineligible persons who were less than 18 years of age. In 16 States/UTs, IGNDPS pension of ₹ 15.11 crore was paid to 21,322 persons whose disability was either below 80 *per cent* or could not be ascertained.

*(Paragraphs 6.3.4 and 6.3.5, Page nos. 57 & 58)*

Due to lack of control mechanism in respect of payment of pension at enhanced rate for the beneficiaries above the age of 80 years, cases of overpayment of pension of ₹ 0.63 crore to 2,151 persons in seven States/UTs and short payment of pension of ₹ 42.85 crore to 2,43,286 persons in 15 States/UTs were noticed.

*(Paragraphs 6.4 and 6.5, Page nos. 60 & 61)*

In 14 States/UTs, due to payment of more than one pension to an individual beneficiary, over payment of pension of ₹ 3.55 crore was made to 2,243 persons.

*(Paragraph 6.6, Page no. 62)*

In 26 States/UTs, payment of pension of ₹ two crore was made in cases of 2,103 beneficiaries even after the death of said NSAP beneficiaries.

*(Paragraph 6.7, Page no. 63)*

### **Monitoring and Evaluation**

National Social Assistance Advisory Committee (NSAAC) held only three meetings during 2017-21.

*(Paragraph 7.1, Page no. 68)*

Due to non-existence of State Level Committee in 30 States/UTs, the monitoring and evaluation was not done as envisaged at State/UT level. Further, no periodic review of implementation of NSAP was conducted by State Nodal Departments in 18 States/UTs.

*(Paragraphs 7.2.1 & 7.2.2, Page nos. 70 & 71)*

Social audit was not conducted in 25 States/UTs, no remedial action was taken on findings of social audit where it was conducted.

*(Paragraph 7.4, Page no. 73)*

Institutional grievance redressal mechanism as per NSAP Guidelines was not in existence/functional in 17 States/UTs.

*(Paragraph 7.6, Page no. 75)*

## Recommendations

*We recommend that:*

- 1. Specific measures for cleaning/weeding out ineligible beneficiaries, stopping of pension after the death of beneficiaries and verification/authentication of beneficiary data may be instituted.*
- 2. The fund allocation and release under NSAP may be done so as to ensure monthly disbursement of pension and timely payment of family benefits to the beneficiaries.*
- 3. The NSAP funds may be utilised for timely payment of pension and family benefit avoiding idling, diversion and inadmissible expenditure of NSAP funds.*
- 4. System-based checks may be instituted to avoid overpayment, short payment, multiple payment and delays in payment of pension.*
- 5. Pension may be paid on monthly basis through bank/post office account integrated with Aadhaar/biometric authentication. A mechanism for reviewing cases of irregular pension payments and fixing of responsibility on such cases may be instituted.*
- 6. Monitoring by various committees, National Level Monitors, periodical evaluation studies and action on the findings thereof may be ensured.*
- 7. Robust social audit and grievance redressal mechanisms may be established for ensuring transparency and accountability.*
- 8. Awareness generation activities and strengthening of IEC, uploading of universe of potential beneficiaries and identification of eligible beneficiaries through annual surveys may be done for proactive identification of eligible beneficiaries in order to ensure universal coverage of beneficiaries.*

## Chapter-1: An introduction to National Social Assistance Programme

### 1.1 Background

The Government of India launched NSAP in 1995 to lay the foundation for a National Policy for Social Assistance for the poor.

The NSAP aims at ensuring minimum national standard for social assistance in addition to the benefits that the States are currently providing or might provide in future. The NSAP came into effect on 15 August 1995 as a wholly Centrally Sponsored Scheme. At inception, NSAP was designed for providing social assistance to poor households in case of old age, death of the breadwinner and maternity and thus had three components, as detailed below:

- (i) the National Old Age Pension Scheme (NOAPS),
- (ii) the National Family Benefit Scheme (NFBS), and,
- (iii) the National Maternity Benefit Scheme (NMBS).

In 2000, Annapurna Yojana was introduced to provide eligible beneficiaries, who were not covered under NOAPS, 10 kg of free food grains. In 2001, NMBS was transferred to Department of Family Welfare. In 2009, NSAP was expanded to include pension to Widows and Disabled as government response to levels of vulnerability, risk and deprivation which are deemed socially unacceptable in a given society and will also promote welfare of people who have lost out in the process of socio-economic change and development.

At present, NSAP includes five sub-schemes, of which, three are pension schemes as detailed under:

- (i) Indira Gandhi National Old Age Pension Scheme (IGNOAPS),
- (ii) Indira Gandhi National Widow Pension Scheme (IGNWPS), and,
- (iii) Indira Gandhi National Disability Pension Scheme (IGNDPS).

The other two sub-schemes are not pension schemes, *viz.*

- (iv) National Family Benefit Scheme (NFBS)—a one-time assistance to the bereaved family in the event of death of the breadwinner, and,
- (v) Annapurna Scheme—food security to the eligible old age persons who have remained uncovered under IGNOAPS.

## 1.2 Introduction

NSAP is being implemented in both rural as well as urban areas in all States and UTs. The Ministry of Rural Development, being the administering Ministry, releases the funds sub-scheme-wise to all States/UTs based on annual allocations. The eligible beneficiaries were to be covered from available BPL list. However, in case an eligible person's name does not figure in the BPL list, the deserving person's eligibility should be established and included in the select list.

Central assistance under NSAP is given to States and UTs based on the estimated number of beneficiaries under each sub-scheme. According to NSAP guidelines, the States/UTs have been strongly urged to provide an additional amount at least equivalent to the assistance provided by the Central Government so that the beneficiaries can get a decent level of assistance. The Programme aims to achieve universal coverage of eligible persons through proactive identification. The Programme also seeks to have automatic convergence with other schemes to provide maximum benefit to the beneficiaries.

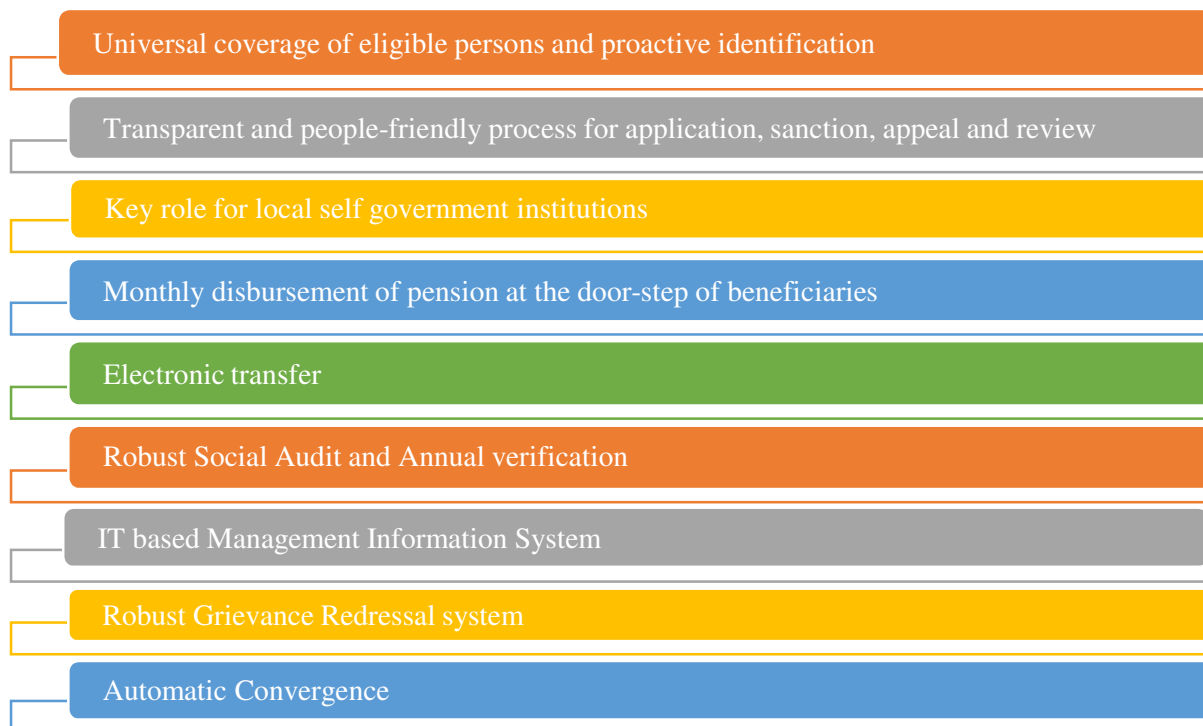
The States and UTs implement the Scheme through their respective Departments/Directorates such as Social Welfare Department, Directorate of Social Welfare, Social Justice & Empowerment Department etc. 33 States and UTs are also implementing their own pension schemes alongside NSAP with different names.

The various sub-schemes under NSAP are detailed in **Table 1.1**:

**Table 1.1: NSAP sub-schemes, eligibility criteria and Central Assistance**

| Sub-scheme                               | Eligibility criteria  | Central assistance  |
|--|---|---|
| <b>IGNOAPS</b><br>( <i>pension</i> )     | A person belonging to BPL category who has attained age of 60 years   | ₹ 200 per month (60-79 years)<br>₹ 500 per month (80 years and above) |
| <b>IGNWPS</b><br>( <i>pension</i> )      | A widow belonging to BPL category who has attained age of 40 years  | ₹ 300 per month (40-79 years)<br>₹ 500 per month (80 years and above) |
| <b>IGNDPS</b><br>( <i>pension</i> )      | A disabled person with disability level of 80 <i>per cent</i> and above belonging to BPL category above the age of 18 years | ₹ 300 per month (18-79 years)<br>₹ 500 per month (80 years and above) |
| <b>NFBS</b><br>( <i>family benefit</i> ) | In case of the death of the primary breadwinner between 18-59 years of age in a family belonging to BPL category.           | ₹ 20000 as a one-time assistance                                      |



**Key features of NSAP are depicted below:****1.3 Fund allocation and Fund flow**

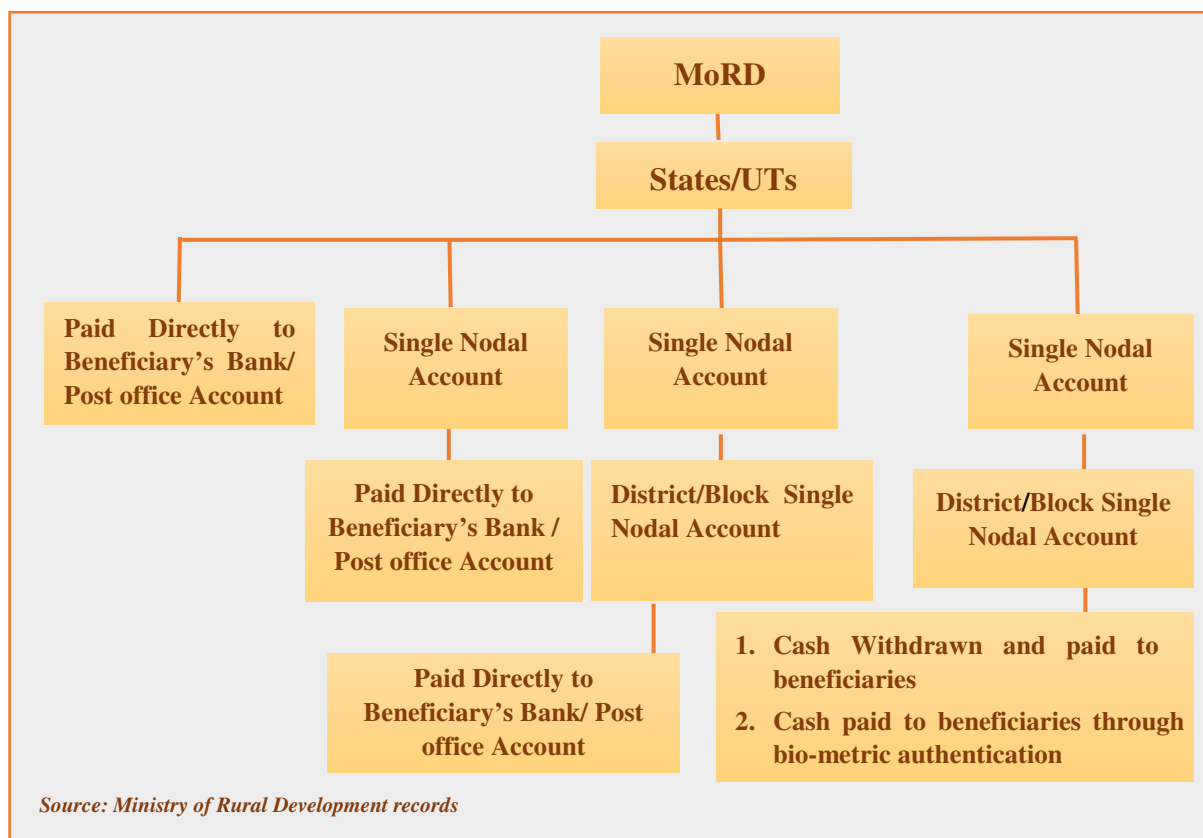
**Allocation of Funds:** NSAP funds are released to all States/UTs based on annual sub-scheme-wise allocation. Central assistance to States and UTs under NSAP is determined on the basis of BPL population of the respective State/UT. For calculating the estimated number of beneficiaries under each scheme for each State/UT, the population figures as per Census 2001 and the poverty ratio determined by the erstwhile Planning Commission in 2004-05 have been taken into account.

**Fund flow of NSAP funds:**

- ❖ The annual fund allocation for NSAP is released in two instalments to the Consolidated Fund of the State Government/UT Administration as follows:
- ❖ First instalment equal to 50 *per cent* of the annual allocation fixed in accordance with the applicable scheme provisions is released to the States/ UTs which have availed second instalment in the previous year.
- ❖ Second instalment equal to the annual allocation minus first instalment is released on utilization of at least 60 *per cent* of total available funds (opening balance plus releases during the year and miscellaneous receipts) along with submission of specified documents such as utilization certificate, non-diversion and non-embezzlement certificate etc.

The pension/family benefit is disbursed to the beneficiaries in one of the following ways in various States/UTs as shown in **Chart 1.1**.

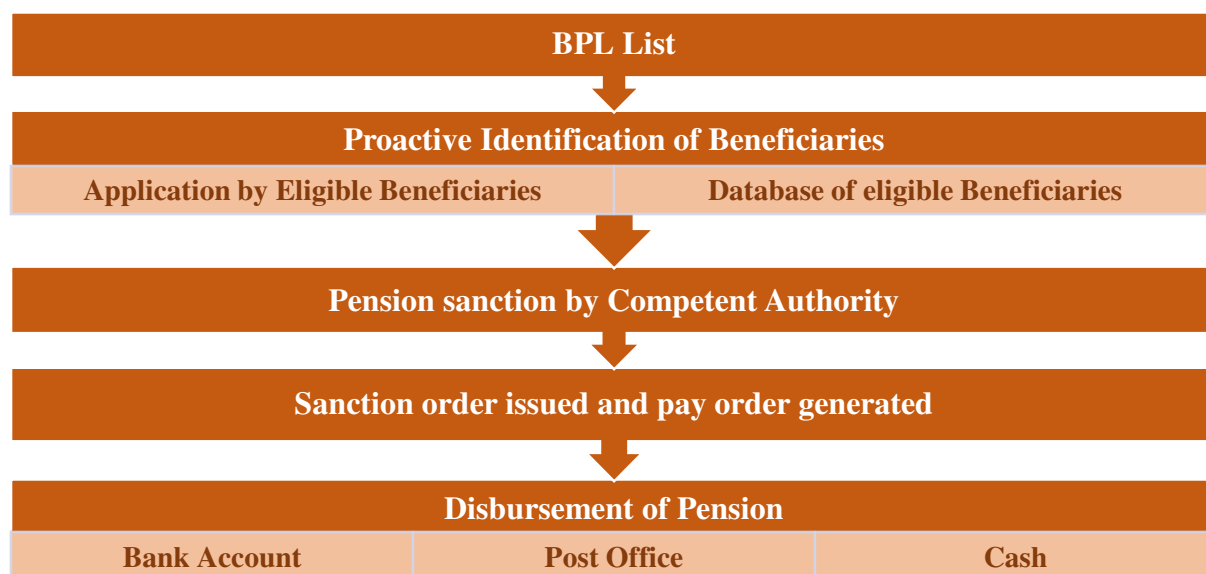
**Chart 1.1: Fund flow of NSAP in various States/UTs**



### 1.4 Pension disbursement

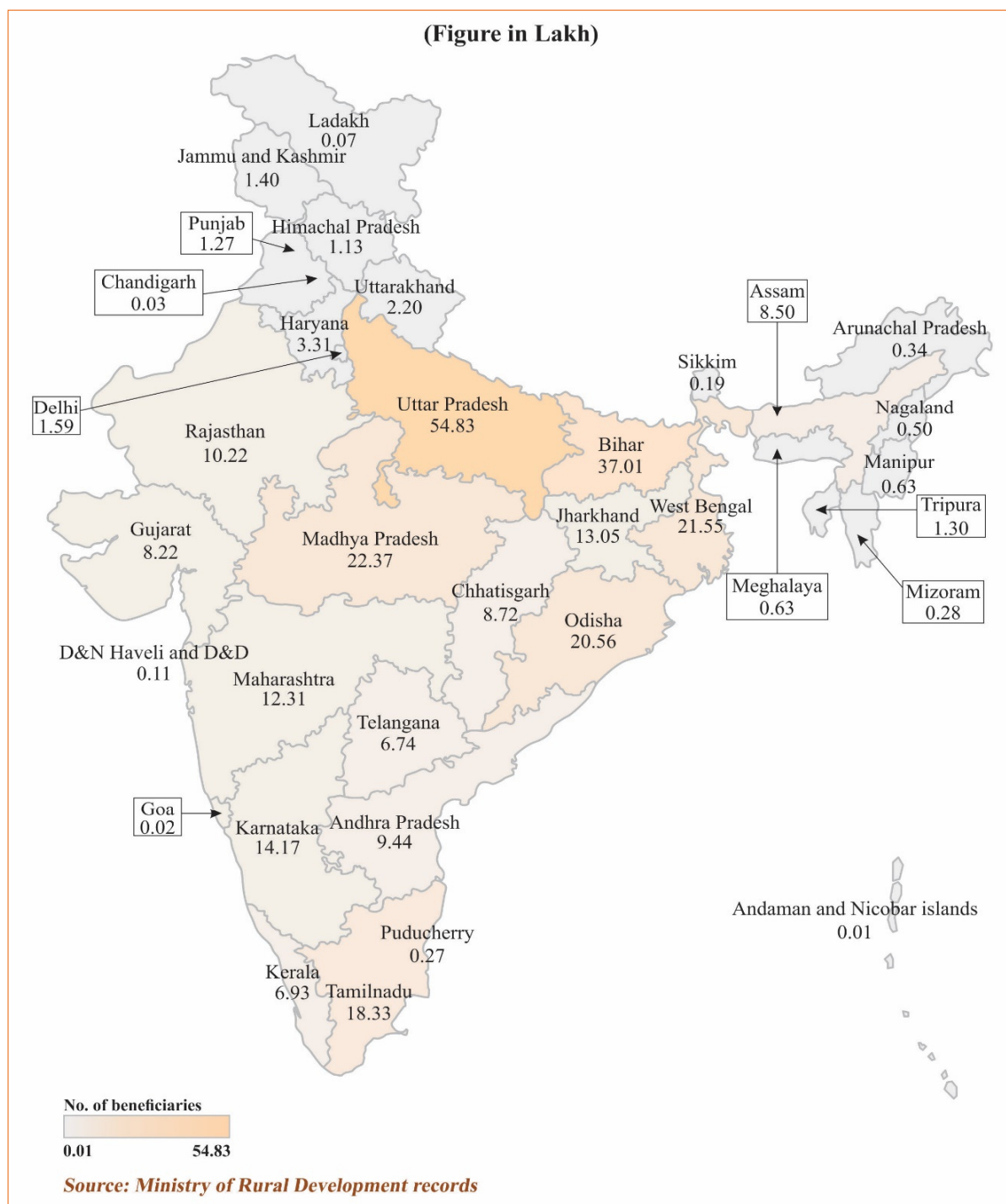
A graphical representation of identification of beneficiary to disbursement of pension is depicted in **Chart 1.2**.

**Chart-1.2: Pension disbursement process**



The coverage of beneficiaries covered through Central assistance in various States/UTs is depicted in the **Map 1.1**.

**Map 1.1: Coverage of beneficiaries covered through Central assistance during 2020-21**



On an average, 2.83 crore beneficiaries were covered annually under NSAP with Central assistance during 2017-21. The States/UTs were also covering additional beneficiaries over and above the cap fixed for States/UTs for disbursement of Central assistance under NSAP. Further, 33 States/UTs were also implementing their own Pension Schemes, which has been commented upon in Chapter-3.

## Chapter-2: Audit Approach and Methodology

### 2.1 Why we conducted this Performance Audit

During 2017-21, Government of India allocated ₹ 34,432 crore for NSAP. Further, States and UTs also allocated ₹ 1,09,573 crore, as additional assistance for pension and for coverage of additional beneficiaries. NSAP aimed at providing financial support for the most basic need viz. livelihood to the most vulnerable section of population, i.e. old age, widows and severely disabled persons belonging to BPL families as well as in case of death of primary breadwinner of BPL family. NSAP reached out to 2.83 crore beneficiaries annually, on an average, during 2017-21. In addition, 1.82 crore beneficiaries were covered by States/UTs, on an average, during the said period.

Considering the substantial financial outlays and criticality of achieving its intended outcomes, the All India Performance Audit of NSAP was taken up to evaluate the implementation of NSAP at the national level and recommend corrective action.

The Performance audit consisted of two phases:

**Phase I:** Data analysis was conducted on the basis of available NSAP data and risk areas were identified and shared with the Ministry of Rural Development vide management letter. Further, the identified risk areas were factored in during the Phase-II Audit.

**Phase II:** Detailed field audit at Ministry and State/UT levels has been done through audit scrutiny in selected sample units. The results of audit scrutiny are being presented in this Audit Report.

### 2.2 Audit Objectives

The objectives of this Performance Audit were to ascertain whether:

- a) the Scheme was planned efficiently to cover all the eligible beneficiaries and exclude those ineligible?
- b) the overall financial Management of the Scheme ensured timely availability and release of funds to the implementing agency for disbursement to the beneficiaries?
- c) the scheme was implemented effectively in a timely manner?
- d) effective control mechanisms and robust IT systems existed for monitoring the Scheme?

### 2.3 Scope of Audit

The scope of this Performance Audit included NSAP sub-schemes providing monetary assistance viz.:

- a) Indira Gandhi National Old Age Pension Scheme (IGNOAPS)

- b) Indira Gandhi National Widow Pension Scheme (IGNWPS)
- c) Indira Gandhi National Disability Pension Scheme (IGNDPS)
- d) National Family Benefit Scheme (NFBS).

The Annapurna sub-scheme, which does not provide monetary assistance and instead provides food grains to eligible old aged persons who have remained uncovered under the IGNOAPS, has not been included in the scope of this Performance Audit.

The audit covered the period from 2017-18 to 2020-21 and involved scrutiny of all electronic/paper records and other evidence pertaining to the above-mentioned schemes administered by Ministry of Rural Development at the Central Level. At the State/UT level, all the implementing agencies such as Department/Directorate of Social Welfare, Revenue Department, Women and Child Development Department etc. were audited in all the 28 States and eight UTs. Records at District level such as district social welfare office etc. at Block level, block development office and records at Gram Panchayat level in the selected sample, were examined.

## 2.4 Audit Sampling

The statistical sampling design for selection of sample in each State/UT is given below:

**Tier I:** 25 per cent Districts (minimum two, maximum 10 per State) from each State were selected through Simple Random sampling without Replacement (SRSWoR).

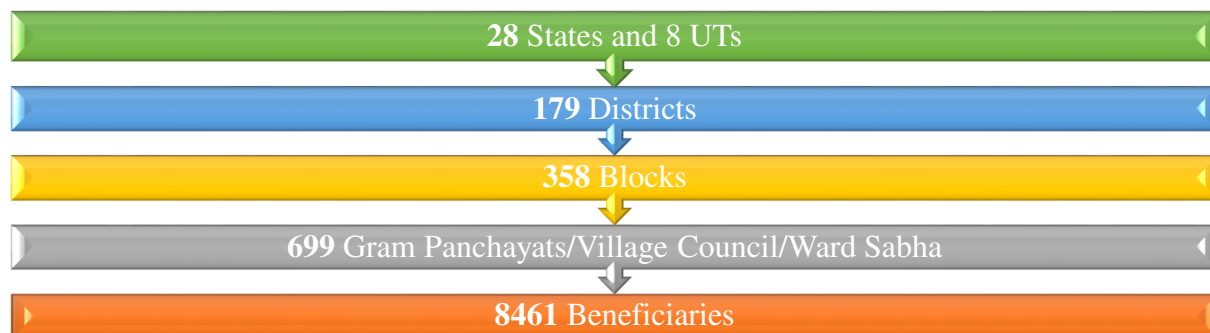
**Tier II:** Selection of lower level of units (Blocks, Gram Panchayat/Wards):

**Block:** Two Blocks in each of the selected District were selected through SRSWoR with adequate representation of rural and urban areas.

**Gram Panchayat/Village Council/Wards:** Two Gram Panchayats/Village Council/Wards in each of the selected Block were selected through SRSWoR.

**Tier III:** The Performance Audit also included a beneficiary survey to assess the impact of the money received through pension/family benefit and its immediate use. For this purpose, ten beneficiaries were selected per Gram Panchayat/Ward, to carry out the survey. During the beneficiary survey, adequate representation was given to various socio-economic categories and genders covering all the four components of NSAP.

The number of Districts, Blocks, Gram Panchayats/Ward committees selected in 28 States and eight UTs covered in this Performance Audit are depicted in diagram below:



The Districts, Blocks, GPs/Ward committees covered in 28 States and eight UTs are detailed in **Annexure 2.1**.

## 2.5 Audit Criteria

Implementation of NSAP was audited on the basis of criteria derived from the following documents:

- a. Programme Guidelines issued (October 2014) by the Ministry of Rural Development.
- b. Departmental instructions and manuals on the implementation of the scheme.
- c. PFMS/DBT related orders/instructions.

## 2.6 Audit Methodology

Performance Audit involved detailed field audit intended to fill in gaps caused by issues related to completeness and quality of data being collected. It also intended to substantiate the conclusions derived through the data analysis exercise.

During the Phase I of the Audit, data analysis was conducted on the basis of available NSAP data and risk areas were identified. Risks regarding inclusion of ineligible beneficiaries, short payments to pensioners aged 80 years and above, delay in verification, processes payment of pension after death of pensioners, and multiple payments of pension etc were noticed. The findings were shared with Ministry of Rural Development vide Management Letter during June 2021. The control risks were factored in the Phase-II Audit, and findings thereon have been suitably incorporated in the current Report.

At the commencement of Phase-II, an Entry Conference was held with the Ministry of Rural Development (MoRD) on 07 October 2021 wherein audit methodology, scope, objectives and criteria were explained. Simultaneously, in each State and UT, Entry Conference was held by Heads of Department of respective field audit offices with the nodal department involved in the implementation of NSAP. Thereafter, records relating to NSAP were examined in the Ministry and implementing agencies of State Government and UT Administrations by respective audit teams.

The draft Report was shared with Ministry of Rural Development on 04 November 2022 seeking responses to audit findings. The audit findings were also discussed in an Exit Conference with MoRD held on 25 November 2022. MoRD submitted their final replies on 19 December 2022, which were considered and incorporated in this Report.

Audit acknowledges the cooperation and assistance extended by the Ministry of Rural Development and State Governments as well as UT Administrations in conducting this Performance Audit.

## Chapter-3: An overview of the Scheme Performance

Social Security and old age pension features as a subject under the Concurrent List in the Seventh Schedule to the constitution of India empowering both the union and States to make laws etc. NSAP is one of the schemes which ensures social security through joint efforts of the Centre and States/UTs. Hence, the success of NSAP is dependent on the ability of the implementation machineries of the Central Government and State/UT Governments to reach the beneficiaries at the ground level.

This Chapter covers a broad overview of the Scheme Performance in terms of achievement of the intended objectives of NSAP.

### 3.1 Coverage of beneficiaries through Central funds

Ministry of Rural Development released NSAP funds based on the estimated number of beneficiaries under the NSAP sub-schemes to the Consolidated Fund of State/UT. State/UT may utilise three *per cent* of the funds allotted for administrative expenses while remaining funds were to be utilised for pension disbursement and family benefit payment.

The number of beneficiaries which can be covered under each sub-scheme through Central Funds in each State/UT has been fixed by MoRD based on the population figures of Census, 2001 and poverty ratio determined by the planning commission in 2004-05. In case, the State/UT has more deserving beneficiaries exceeding the cap on number of beneficiaries, the State/UT has the option to give them pension from its own resources.

The year-wise release of funds and beneficiaries covered at the Central level during 2017-18 to 2020-21 is detailed in **Table 3.1**.

**Table 3.1: Release of funds and beneficiaries covered through Central funds**

*Beneficiaries (in lakh), Releases (₹ in crore)*

| Sub-schemes of NSAP | 2017-18       |                | 2018-19       |                | 2019-20       |               | 2020-21       |               |
|---------------------|---------------|----------------|---------------|----------------|---------------|---------------|---------------|---------------|
|                     | Beneficiaries | Releases       | Beneficiaries | Releases       | Beneficiaries | Releases      | Beneficiaries | Releases      |
| IGNOAPS             | 212.46        | 6110.43        | 212.09        | 5775.84        | 214.09        | 6193.38       | 215.91        | 6152.61       |
| IGNWPS              | 58.46         | 1816.97        | 58.12         | 1733.65        | 59.35         | 1774.94       | 60.89         | 1881.28       |
| IGNDPS              | 7.12          | 221.36         | 7.46          | 280.21         | 7.72          | 234.49        | 7.83          | 263.14        |
| NFBS                | 2.57          | 530.4          | 2.95          | 607.27         | 2.34          | 481.39        | 1.82          | 374.57        |
| <b>Total</b>        | <b>280.61</b> | <b>8679.16</b> | <b>280.62</b> | <b>8396.97</b> | <b>283.5</b>  | <b>8684.2</b> | <b>286.45</b> | <b>8671.6</b> |

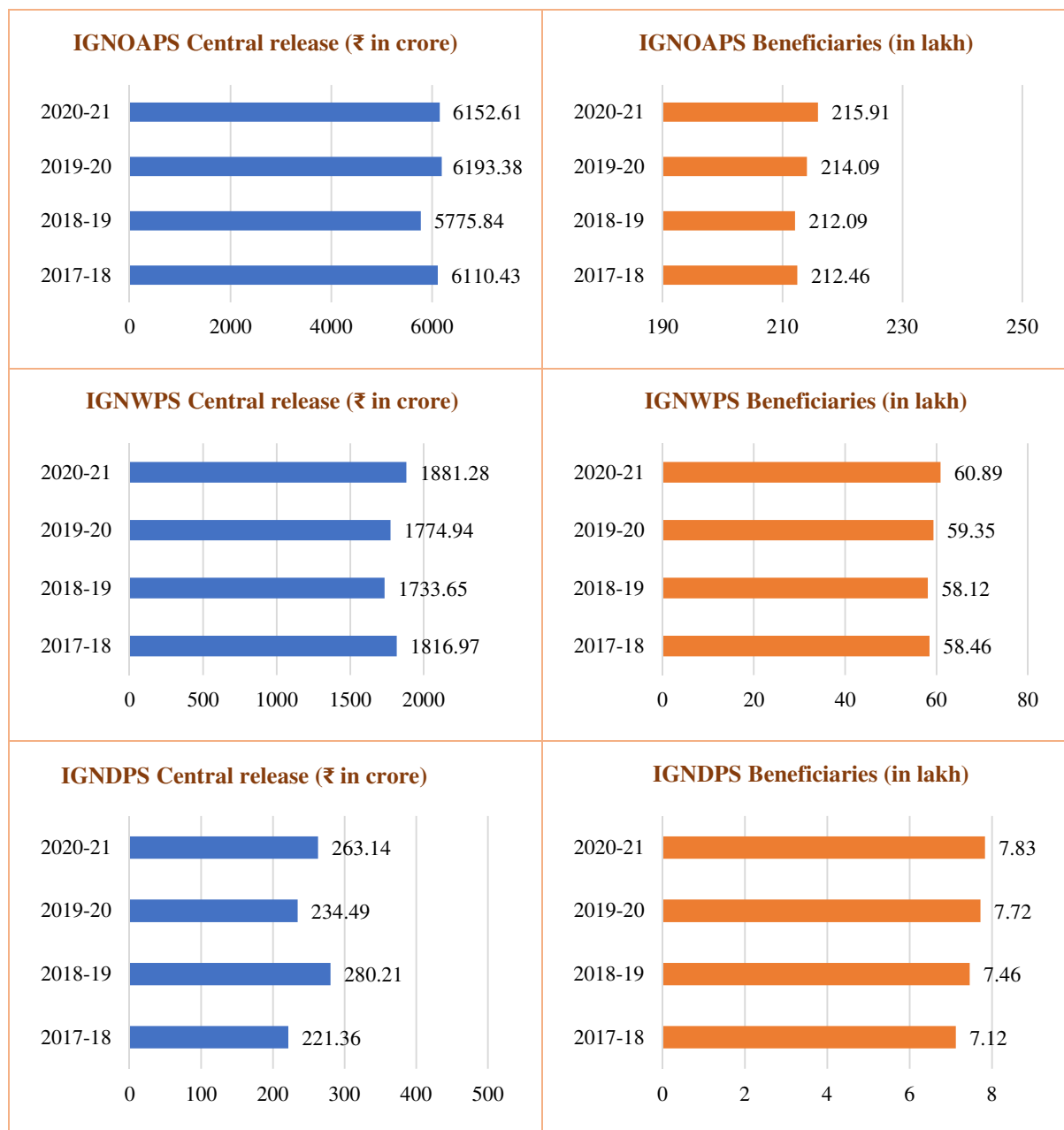
Source: Ministry of Rural Development

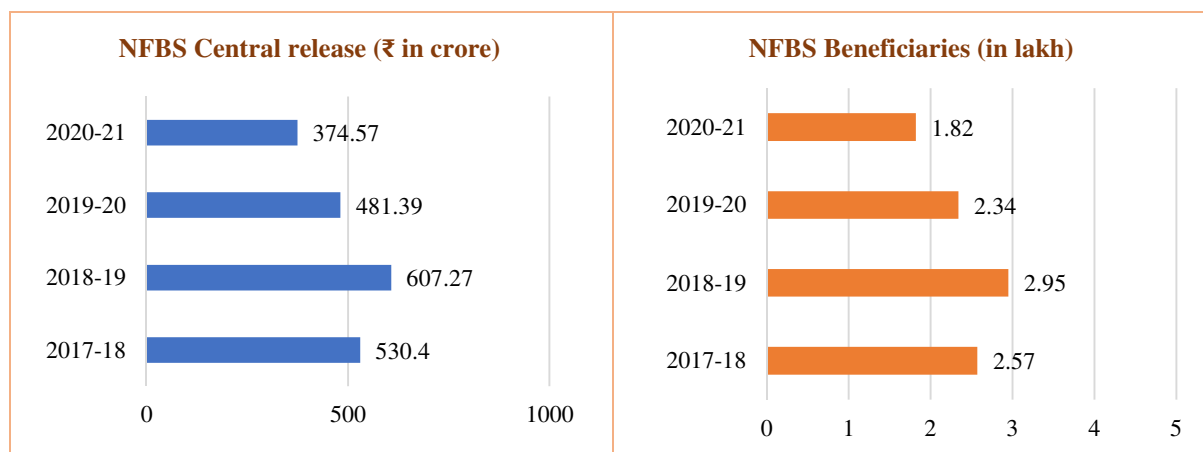
Scheme-wise and State-wise release of funds and beneficiaries covered through Central funds during 2017-18 to 2020-21 is given in the **Annexure 3.1**.



The year-wise release of funds by MoRD under the four sub-schemes of NSAP and beneficiaries covered through these funds is depicted in **Chart 3.1**.

**Chart 3.1: Release from Central funds and beneficiaries covered under NSAP sub-schemes**





### 3.2 Non-revision of beneficiary database

According to para 2.4.1 of NSAP guidelines, the States/UTs were strongly urged to provide an additional amount, at least an equivalent amount to the assistance provided by the Central Government so that the beneficiaries can get a decent level of assistance.

Accordingly, while some States/UTs were covering lesser number of beneficiaries than the cap, many States/UTs were covering beneficiaries beyond the said cap as discussed in subsequent paragraph. The Funds received from the Centre and beneficiaries covered through Central funds as well as additional funds provided by the State/UT and beneficiaries covered over and above the cap fixed is detailed in **Table 3.2**.

**Table 3.2: Expenditure and number of beneficiaries at Central and State/UT levels**

| Sub-schemes | Particulars              | Number of beneficiaries as per cap fixed and Funds provided by Centre |         |         |         | Additional number of beneficiaries covered by the State/UT and additional funds provided by the State/UT |          |          |          |
|-------------|--------------------------|---|---------|---------|---------|--|----------|----------|----------|
|             |                          | 2017-18   | 2018-19 | 2019-20 | 2020-21 | 2017-18  | 2018-19  | 2019-20  | 2020-21  |
| IGNOAPS     | Beneficiaries (in lakh)  | 208.62  | 213.65  | 218.12  | 217.75  | 69.39  | 83.51    | 92.69    | 104.33   |
|             | Expenditure (₹ in crore) | 5909.35   | 5937.07 | 6605.91 | 5342.37 | 10633.69   | 11797.79 | 18173.05 | 12956.95 |
| IGNWPS      | Beneficiaries (in lakh)  | 57.90   | 57.73   | 57.90   | 52.00   | 61.48  | 66.44    | 66.49    | 79.45    |
|             | Expenditure (₹ in crore) | 1739.26   | 1821.80 | 2000.38 | 1648.79 | 6943.82  | 8585.05  | 12723.57 | 9144.39  |
| IGNDPS      | Beneficiaries (in lakh)  | 8.23  | 8.25    | 8.27    | 8.34    | 24.27  | 26.10    | 25.18    | 25.90    |
|             | Expenditure (₹ in crore) | 263.55  | 309.93  | 278.88  | 204.19  | 3326.4   | 4042.21  | 5910.86  | 4313.95  |
| NFBS        | Beneficiaries (in lakh)  | 3.35  | 2.76    | 2.78    | 2.77    | 0.88   | 0.87     | 0.87     | 0.93     |
|             | Expenditure (₹ in crore) | 687.34  | 596.12  | 472.98  | 362.52  | 187.50   | 191.86   | 319.87   | 322.38   |
| Total       | Beneficiaries (in lakh)  | 278.1   | 282.39  | 287.07  | 280.86  | 156.02   | 176.92   | 185.23   | 210.61   |
|             | Expenditure (₹ in crore) | 8599.5  | 8664.92 | 9358.15 | 7557.87 | 21091.41   | 24616.91 | 37127.35 | 26737.67 |

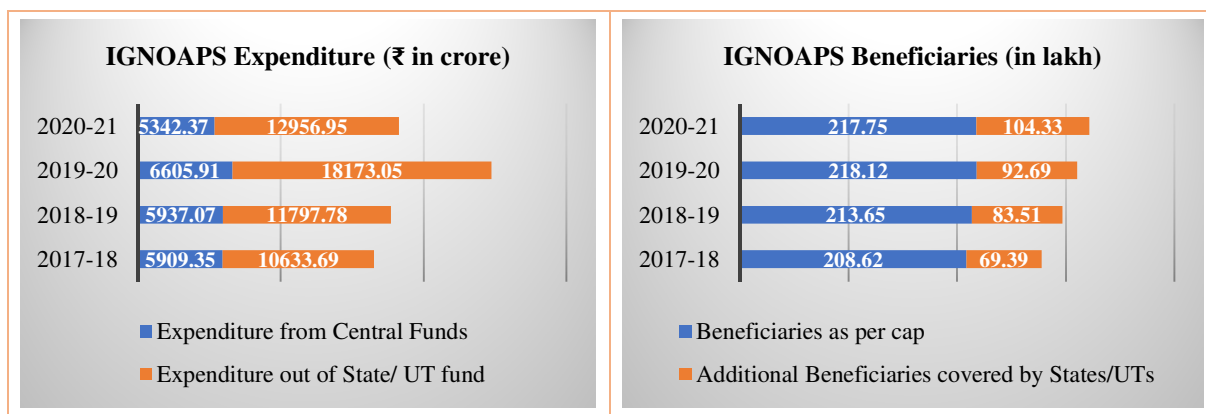
*Source: Information of State/UT implementing departments*

The expenditure and number of beneficiaries given in **Table 3.1** earlier are the figures furnished by MoRD whereas the figures in **Table 3.2** are as per the information reported by all the States and UTs. The difference in these figures is due to the fact that the actual

expenditure made by the States/UTs is different from the release made by the Ministry due to presence of unspent balances of previous year, failed transactions, change in number of beneficiaries over the years etc.

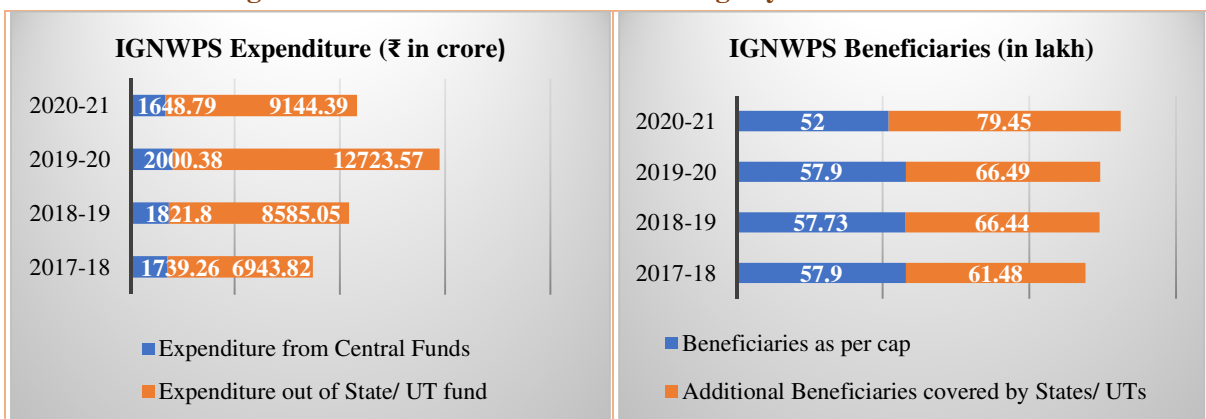
A comparative study of additional expenditure incurred by the States over and above the funds provided by the Government of India and number of beneficiaries from the funds provided by Government of India *vis-à-vis* number of additional beneficiaries covered by the State is depicted in **Charts 3.2 to 3.5**:

**Chart 3.2: Comparison of expenditure out of Central funds & States/UTs funds, coverage of beneficiaries through Central funds & additional coverage by State/UT funds under IGNOAPS**



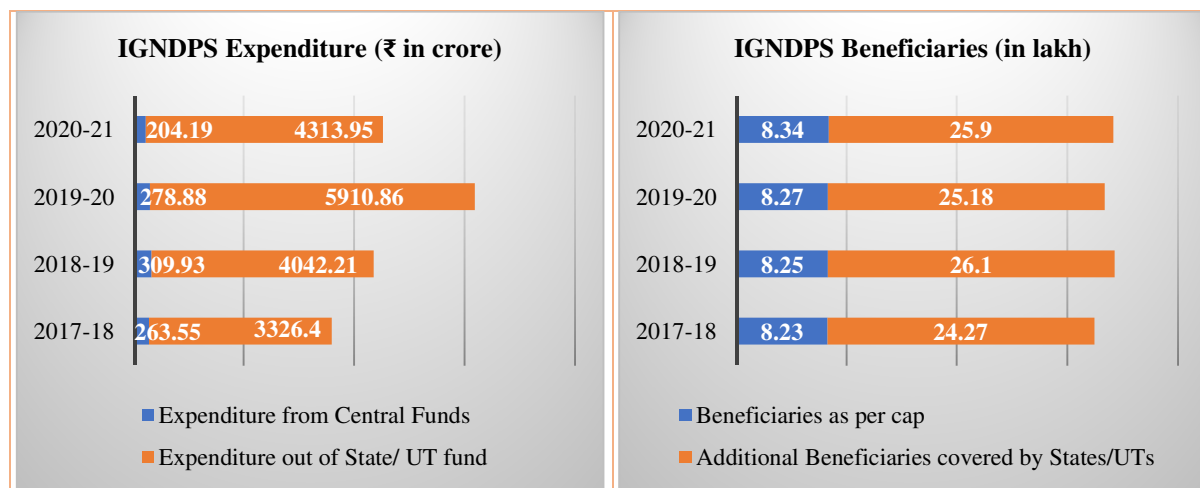
- Against the cap of 221.17 lakh beneficiaries to be covered through Central funds in respect of IGNOAPS the number of beneficiaries covered ranged from 208.62 lakh to 218.12 lakh.
- The additional beneficiaries covered by States and UTs ranged from 69.39 lakh to 104.33 lakh.
- The Central expenditure for IGNOAPS ranged from ₹ 5,342 crore to ₹ 6,606 crore whereas the States/UTs incurred expenditure ranging from ₹ 10,634 crore to ₹ 18,173 crore.

**Chart 3.3: Comparison of expenditure out of Central funds & States/UTs funds, coverage of beneficiaries through Central funds & additional coverage by State/UT funds under IGNWPS**



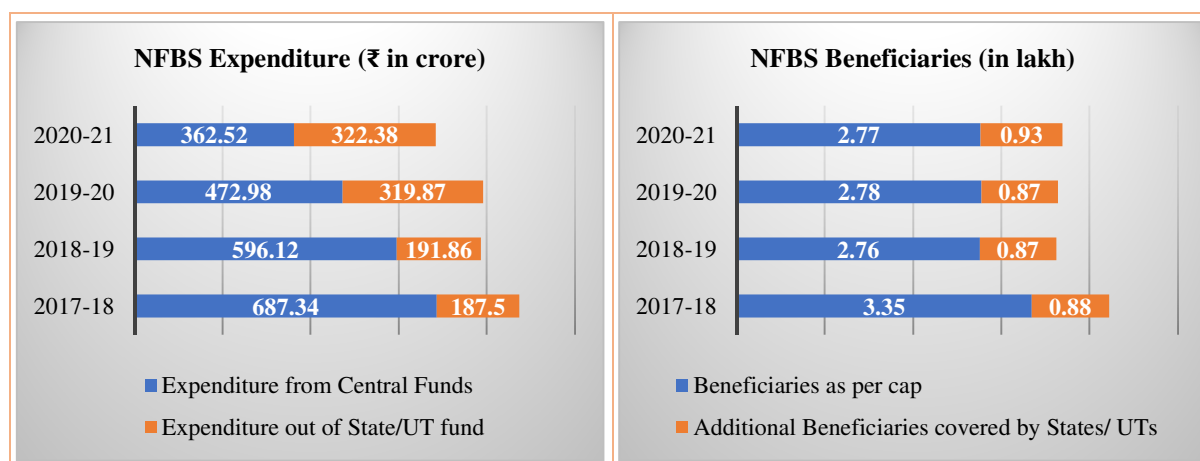
- In respect of **IGNWPS**, against the cap of 65.73 lakh beneficiaries, the beneficiaries covered through Central funds ranged from 52.00 lakh to 57.9 lakh.
- The additional beneficiaries covered by States and UTs ranged from 61.48 lakh to 79.45 lakh.
- The Central expenditure ranged between ₹ 1,649 crore and ₹ 2,000 crore while the States and UTs expenditure ranged between ₹ 6,944 crore and ₹ 12,724 crore.

**Chart 3.4: Comparison of expenditure out of Central funds & States/UTs funds, coverage of beneficiaries by Central funds & additional coverage by State/UT funds under IGNDPS**



- Against the cap of 10.59 lakh beneficiaries to be covered through Central funds in respect of IGNDPS the number of beneficiaries covered ranged from 8.23 lakh to 8.34 lakh.
- The additional beneficiaries covered by States and UTs ranged from. 24.27 lakh to 26.1 lakh.
- The Central expenditure for IGNDPS ranged from ₹ 204 crore to ₹ 310 crore whereas the States/UTs incurred expenditure ranging from ₹ 3,326 crore to ₹ 5,911 crore.

**Chart 3.5: Comparison of expenditure out of Central funds & States/UTs funds, coverage of beneficiaries through Central funds & additional coverage by State/UT funds under NFBS**

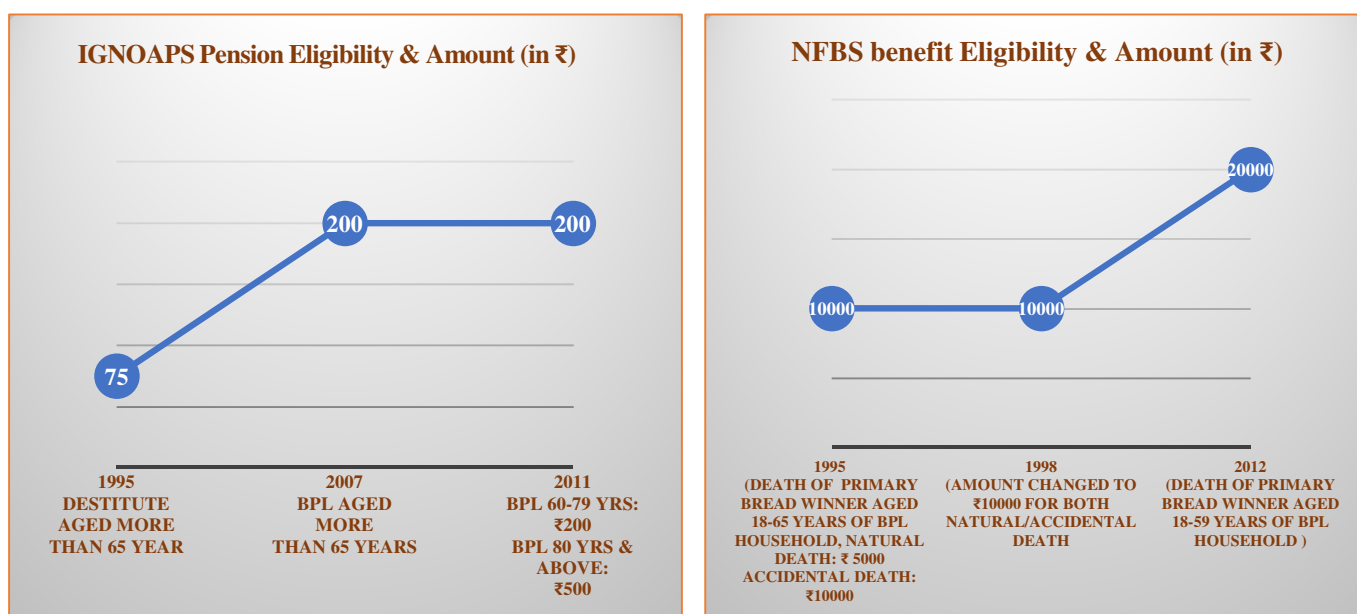


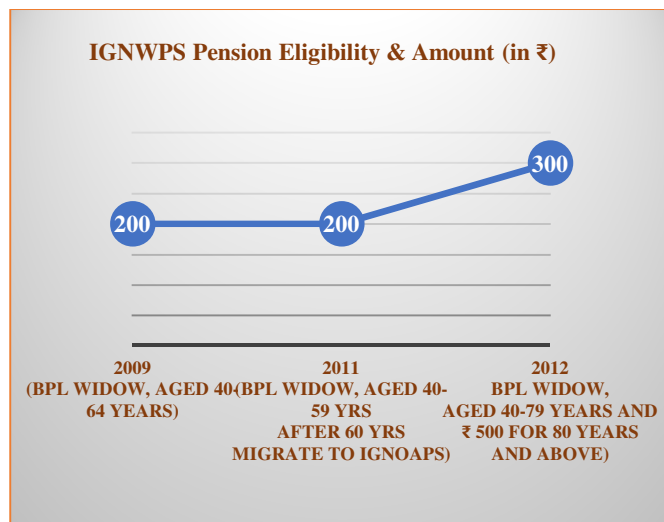
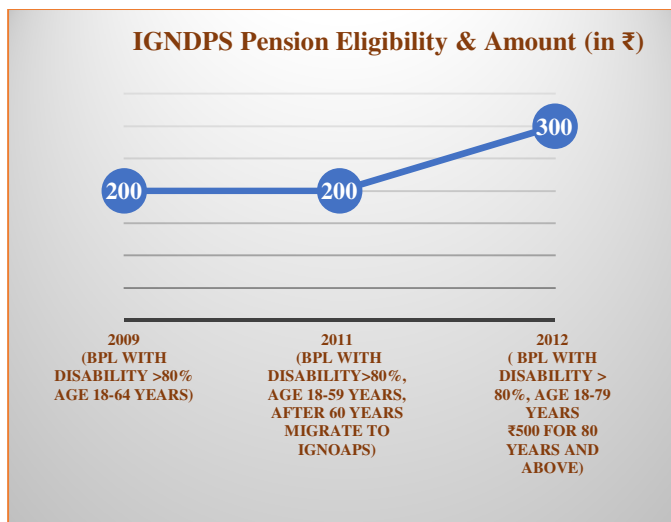
In case of NFBS, unlike other sub-schemes, major expenditure was incurred from Central funds and as most beneficiaries were covered through Central funds, the States did not have to incur higher expenditure. However, the NFBS was not being uniformly implemented in all States/UTs as detailed in Para 3.7 subsequently.

### 3.3 Non-revision of pension amount

National Old Age Pension Scheme (NOAPS) and National Family Benefit Scheme (NFBS) were being implemented since inception of NSAP in 1995. NOAPS was renamed as Indira Gandhi National Old Age Pension Scheme in 2007 and made applicable to aged persons belonging to families living below the poverty line, instead of earlier eligibility criterion of destitute aged persons. Further, in 2009, two more pension schemes for widows and the disabled persons were introduced. NSAP at present includes three pension disbursing schemes viz. IGNOAPS, IGNWPS and IGNDPS as well as a lumpsum assistance scheme i.e., NFBS. The Central assistance for pension and family benefit was last revised in 2012. The Ministry has amended the eligibility criteria and amount of assistance over the years since 1995 as shown in **Chart 3.6:**

**Chart 3.6: Revision in pension amount or benefit and eligibility in various sub-schemes of NSAP during 1995-2022**





The Standing Committee on Rural Development had recommended upward revision of Central assistance for pension under NSAP through Recommendation Nos. 16 and 19 in their First and Fourth Reports on Demands for Grants (2019-20 & 2020-21) respectively. The Committee in its 17<sup>th</sup> Report (August 2021) expressed concern on the meagre amount of assistance under NSAP and strongly recommended to increase the amount of assistance under NSAP. Department of Rural Development (DoRD) of MoRD in their Action Taken Reply to the Committee had stated that the Department was working actively on early completion of the third party evaluation study of NSAP and after examination of the Report, the Department might initiate further action with regard to increase in amount of pension on the final outcome of the study. The Committee further in its 26<sup>th</sup> Report (August 2022) called upon the DoRD to once again explore the feasibility of revision of assistance amount for pension under NSAP. DoRD vide its reply to the Committee informed its inability in carrying out revision in the Scheme in the wake of decision taken at the highest levels in Government to continue with the existing system.

At present, as per the rates last revised in 2012, the Central assistance for pension under IGNOAPS for beneficiaries aged 60-79 years is ₹ 200 per month, while beneficiaries under the IGNWPS as well as IGNDPS receive Central assistance of ₹ 300 per month. The Central assistance for pension to beneficiaries aged 80 years and above in all three sub-schemes is ₹ 500 per month. In cases where the State/UT is either not providing additional pension contribution (**Goa, Nagaland, Manipur & Punjab**) or is only making a meagre contribution (**Assam**), the IGNOAPS pensioners aged 60-79 years are getting pension of ₹ 200-250 per month only. With additional contribution by States/UTs, beneficiaries received pension of less than ₹ 600 per month in 11 States/UTs, while pensioners in another 12 States/UTs received pension of ₹ 600-1000 per month. In the remaining 12 State/UTs the pensioners received pension ranging from ₹ 1,500 to ₹ 2,500 per month in case of IGNOAPS (60 years to 79 years).

The National Social Assistance Advisory Committee (NSAAC) under MoRD and Evaluation Study Report also recommended for upward revision of Central assistance amount for pension.

Hence, Government may consider reviewing the Central assistance for pension in view of the recommendations by various committees and evaluation study.

### 3.4 Less coverage of Disabled beneficiaries under IGNDPS

IGNDPS was launched in February 2009 to provide Central assistance for payment of pension to differently abled persons with severe or multiple disabilities as defined in the Persons with Disabilities Act, 1995 and the National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental retardation and Multiple Disabilities Act, 1999.

Like in the other sub-schemes, the Ministry has fixed a cap on the number of beneficiaries which can be covered through Central assistance in this sub-scheme in the year 2012 based on the census figures of 2001 and poverty ratio of 27.5 *per cent* as declared by the Planning Commission in 2004-05.

Further, as mentioned above, the coverage of IGNDPS was based on Persons with Disabilities Act, 1995. This Act was revised in the year 2016 as 'The Right of Persons with Disabilities Act, 2016' and the types of disabilities were increased from 7 to 21, where Speech and Language disability and Specific Learning Disability were included for the first time under the definition of disability.

A review needs to be conducted to re-examine the criterion in view of definition of disability as per 'The Rights of Persons with Disabilities Act, 2016'.

### 3.5 Additional assistance by States/UTs

The eligibility criteria and Central assistance under various sub-schemes of NSAP is detailed in **Table 3.3**.

**Table 3.3: Amount of financial assistance by Centre under NSAP sub schemes**

| Sub-scheme     | Eligibility criteria   | Amount of Pension/benefit                                     |
|----------------|--|---|
| <b>IGNOAPS</b> | BPL and 60 years and above                                       | ₹ 200/month (60-79 years)<br>₹ 500/month (80 years and above) |
| <b>IGNWPS</b>  | BPL, widow and 40 years and above                                | ₹ 300/month (40-79 years)<br>₹ 500/month (80 years and above) |
| <b>IGNDPS</b>  | BPL, disability 80 <i>per cent</i> and above, 18 years and above | ₹ 300/month (18-79 years)<br>₹ 500/month (80 years and above) |
| <b>NFBS</b>    | BPL, Death of bread-winner at the age between 18 to 60 years     | ₹ 20000 lumpsum   |

The States/UTs were strongly urged to provide an additional amount, at least an amount equivalent to the assistance provided by the Central Government so that the beneficiaries could get a decent level of assistance. The amount of additional assistance contributed by various States and UTs is detailed in **Table 3.4**.

**Table 3.4: Scheme-wise top-up by States/ UTs**

(Amount in ₹)

| Sl. No. | State /UT         | IGNOAPS                                 |                    | IGNWPS  |                    | IGNDPS  |                    |
|---------|-------------------|---|--------------------|---|--------------------|---|--------------------|
|         |                   | 60-79 years                             | 80 years and above | 40-79 years   | 80 years and above | 18-79 years   | 80 years and above |
| 1.      | Goa               | 0                                       | 0                  | 0   | 0                  | 0   | 0                  |
| 2.      | Manipur           | 0                                       | 0                  | 0   | 0                  | 0   | 0                  |
| 3.      | Nagaland          | 0                                       | 0                  | 0   | 0                  | 0   | 0                  |
| 4.      | Punjab            | 0                                       | 0                  | 0   | 0                  | 0   | 0                  |
| 5.      | Assam             | 50                                      | 50                 | 0   | 0                  | 0   | 0                  |
| 6.      | Mizoram           | 100                                     | 100                | 100   | 100                | 100   | 100                |
| 7.      | Chhattisgarh      | 150                                     | 150                | 50  | 150                | 200   | 150                |
| 8.      | Bihar             | 200                                     | 0                  | 100   | 0                  | 100   | 0                  |
| 9.      | Meghalaya         | 300                                     | 50                 | 200   | 0                  | 200   | 0                  |
| 10.     | Odisha            | 300                                     | 200                | 200   | 200                | 400   | 400                |
| 11.     | Uttar Pradesh     | 300                                     | 0                  | 200   | 0                  | 200   | 0                  |
| 12.     | Madhya Pradesh    | 400                                     | 100                | 300   | 100                | 300   | 100                |
| 13.     | Rajasthan         | 550 (60-74 years)<br>800 (75-79 years)  | 500                | 200 (40-54 years)<br>450 (55-59 years)<br>700 (60-74 years)<br>1200 (75-79 years) | 1000               | 450 (18-54 years Male)<br>950 (18-57 years Female)<br>700 (55-74 years Male)<br>700 (58-74 years Female)<br>950 (75-79 years Male/Female) | 750                |
| 14.     | Gujarat           | 550                                     | 500                | 950   | 750                | 300   | 300                |
| 15.     | Himachal Pradesh  | 650 (60-69 years)<br>1300 (70-79 years) | 1000               | 700 (40-79 years)   | 500                | 1200  | 1000               |
| 16.     | Maharashtra       | 800                                     | 500                | 700   | 500                | 700   | 500                |
| 17.     | Jammu and Kashmir | 800                                     | 500                | 700   | 500                | 700   | 500                |
| 18.     | Jharkhand         | 800                                     | 500                | 700   | 500                | 700   | 500                |
| 19.     | Tamil Nadu        | 800                                     | 500                | 700   | 500                | 700   | 500                |
| 20.     | Tripura           | 800                                     | 700                | 700   | 700                | 700   | 700                |

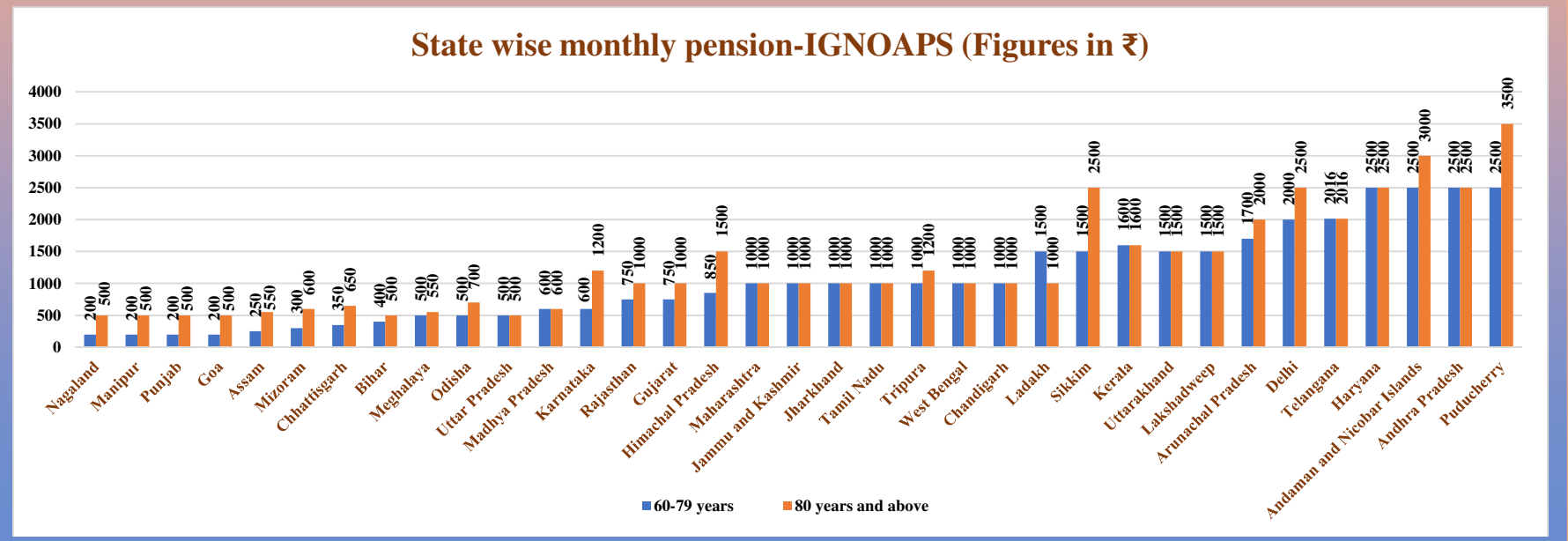


| Sl. No. | State /UT                   | IGNOAPS            |                    | IGNWPS      |                    | IGNDPS      |                    |
|---------|-----------------------------|--------------------|--------------------|-------------|--------------------|-------------|--------------------|
|         |                             | 60-79 years        | 80 years and above | 40-79 years | 80 years and above | 18-79 years | 80 years and above |
| 21.     | West Bengal                 | 800                | 500                | 700         | 500                | 700         | 500                |
| 22.     | Ladakh                      | 800                | 500                | 700         | 500                | 700         | 500                |
| 23.     | Karnataka                   | 400 (60-64 years)  | 700                | 500         | 700                | 1100        | 700                |
|         |                             | 1000 (65-69 years) |                    |             |                    |             |                    |
| 24.     | Sikkim                      | 1300               | 2000               | 1700        | No beneficiary     | 1700        | No beneficiary     |
| 25.     | Uttarakhand                 | 1300               | 1000               | 1200        | 1000               | 1200        | 1000               |
| 26.     | Arunachal Pradesh           | 1500               | 1500               | 1700        | 1500               | 1700        | 1500               |
| 27.     | Kerala                      | 1400               | 1100               | 1300        | 1100               | 1300        | 1100               |
| 28.     | Delhi                       | 1800               | 2000               | 2200        | 2000               | 2200        | 2000               |
| 29.     | Telangana                   | 1816               | 1516               | 1716        | 1516               | 2716        | 2516               |
| 30.     | Haryana                     | 2300               | 2000               | 2200        | 2000               | 2200        | 2000               |
| 31.     | Andaman and Nicobar Islands | 2500               | 3000               | 0           | 0                  | 0           | 0                  |
| 32.     | Andhra Pradesh              | 2300               | 2000               | 2200        | 2000               | 2700        | 2500               |
| 33.     | Puducherry                  | 2300               | 3000               | 1700        | 3000               | 2700        | 2800               |
| 34.     | Chandigarh                  | 1000               | 1000               | 1000        | 1000               | 1000        | 1000               |
| 35.     | Lakshadweep                 | 1500               | 1500               | 1500        | 1500               | 1500        | 1500               |

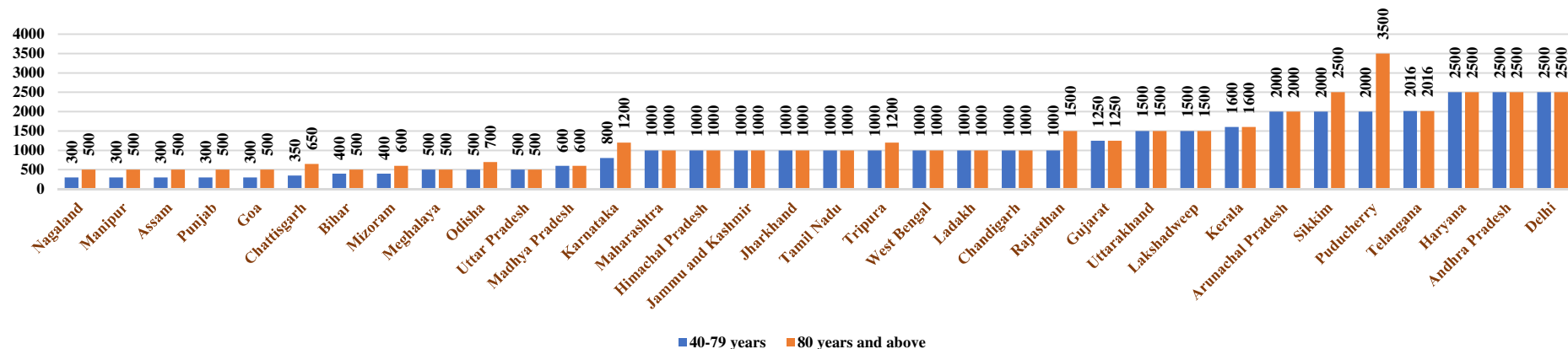
A comparative picture of pension (including additional assistance by States) received per month by beneficiaries in different States/UTs in IGNOAPS, IGNWPS and IGNDPS is depicted in the **Chart 3.7**:

**Chart 3.7: State/UT-wise pension received by pensioners under IGNOAPS, IGWPS and IGNDPS**

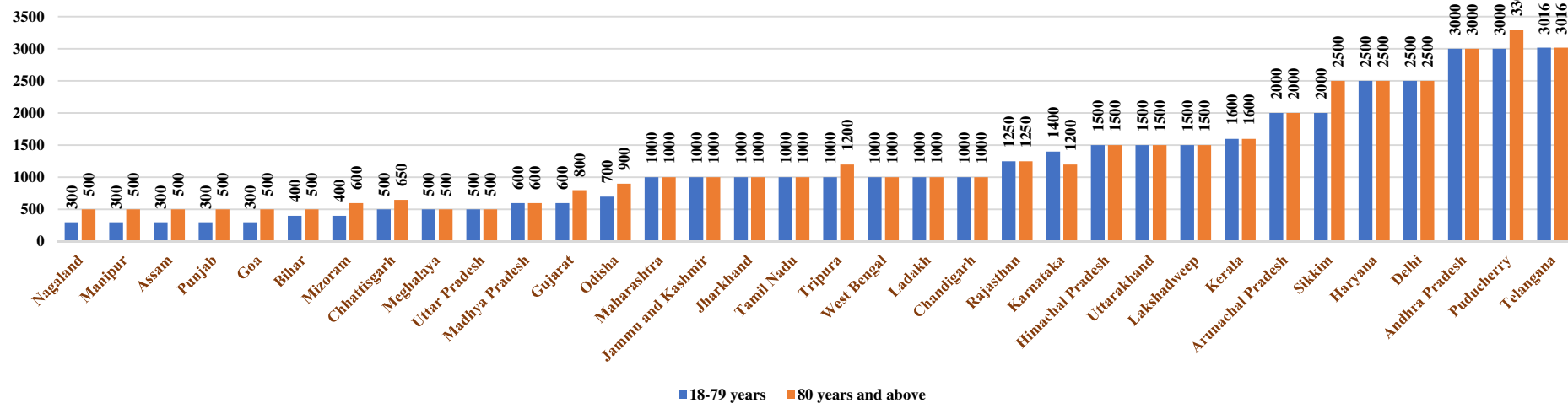
Pension benefits for NSAP pensioners depend on the efforts of States as some States/UTs were paying assistance at higher rate. States like Goa, Nagaland, Manipur and Punjab were not paying any additional assistance over the Central assistance in case of IGNOAPS, IGWPS and IGNDPS. Hence, if the beneficiary happened to live in these States/UTs, he/she received only the Central assistance, i.e. only ₹ 200 in case of IGNOAPS and ₹ 300 in case of IGWPS and IGNDPS as monthly pension. However, if the beneficiary was residing in States/UTs such as Maharashtra, Jammu & Kashmir, Jharkhand, Tamil Nadu etc., they received ₹ 1000 as monthly pension in NSAP sub-schemes. Further, if a beneficiary was residing in States/UTs viz. Haryana, Telangana, Andhra Pradesh, Delhi etc. he/she received ₹ 2000 or more as monthly pension under these NSAP sub-schemes as detailed in charts below.



### State wise monthly pension-IGNWPS (Figures in ₹)



### State wise monthly pension-IGNDPS (Figures in ₹)



### 3.6 Uneven implementation of the Scheme

One of the key principles of NSAP is universal coverage of eligible beneficiaries. According to NSAP guidelines, the beneficiaries should be proactively identified by reaching out to their households. The benefit of the Scheme should percolate to all eligible beneficiaries throughout the geographical regions of a State/UT. However, the following instances of uneven implementation of NSAP were observed in selected States/UTs.

#### 3.6.1 Non-implementation of NSAP in Chandigarh

In UT of Chandigarh, NSAP was being implemented by covering eligible persons Below Poverty Line (BPL). However, after the implementation of National Food Security Act, 2013, the BPL category was abolished in UT of Chandigarh w.e.f. February 2014 and the beneficiaries under National Food Security Act were classified into two new categories viz. Priority Households and Antyodaya Anna Yojana (AAY). UT of Chandigarh requested the MoRD, in July 2014, March 2017, June 2017, January 2018, October 2019 and October 2021, to waive off the criteria regarding BPL Category in the NSAP Scheme and to allow to extend the benefits to the beneficiaries belonging to priority household under National Food Security Act whose income did not exceed ₹ 1.50 lakh *per annum*.

UT of Chandigarh demanded ₹ 1.50 crore (September 2017) for 2017-18 and ₹ 1.80 crore (July 2020) for 2020-21. However, no demand was made for 2018-19 and 2019-20.

No separate survey/exercise was conducted for the NSAP for further identification of beneficiaries under NSAP, hence, no new addition/deletion were made under the NSAP. MoRD did not release funds to Chandigarh for 2017-2021. The UT Administration also did not provide any pension from its own funds. Hence, NSAP was not implemented in UT of Chandigarh during 2017-2021.

*The Ministry in its reply (December 2022) stated that the UT of Chandigarh was allowed to identify the NSAP beneficiaries from the priority Household and Antyodaya Anna Yojana beneficiaries for IGNOAPS, IGNWPS and IGNDPS subject to ceiling prescribed for the UT of Chandigarh vide letter dated 23.11.2021.*

Audit noted that that due to non-clarity with respect to eligibility of the beneficiaries, NSAP was not implemented in UT of Chandigarh during 2017-2021 and 4,964 beneficiaries (to whom pension was paid under NSAP through the last disbursements in December 2016) and other potential beneficiaries were deprived of pension and family benefit under NSAP.

### 3.6.2 Non-implementation of NSAP in other UTs

#### i. Andaman & Nicobar Islands

The Andaman & Nicobar Islands UT Administration wrote to MoRD (July 2020) that there were no BPL beneficiary in the UT due to which the UT Administration could not avail the Central assistance under NSAP. It further proposed to avail the grants under the NSAP to the extent of capping fixed by MoRD to the existing beneficiaries of UT. Keeping in view the non-availability of BPL beneficiaries, the Ministry (October 2020) allowed the UT to identify the NSAP beneficiaries from the AAY/Priority Households.

No funds were released under NSAP to the UT Administration during 2017-20. Ministry released the first instalment of ₹ 119.90 lakh for financial year 2020-21 in January 2021, which remained unutilised (June 2022).

The IGNOAPS was implemented in Andaman & Nicobar during 2017-21, however, IGNWPS, IGNDPS and NFBS were not implemented during the said period. Hence, the eligible beneficiaries were deprived of benefits of IGNDPS, IGNWPS and NFBS in UT of Andaman & Nicobar Islands.

*The Ministry in its reply (December 2022) had stated that an amount of ₹ 119.90 lakh was released to UT for all four schemes of NSAP excluding Annapurna during FY 2020-21.*

Audit noted that due to non-clarity with respect to eligibility of the beneficiaries, IGNDPS, IGNWPS and NFBS were not implemented in the UT during 2017-2021.

#### ii. Dadra & Nagar Haveli and Daman & Diu

UT of Dadra & Nagar Haveli and Daman & Diu did not implement NFBS and even though pension for old age, widow, disabled beneficiaries was disbursed, the Central funds were not availed. No Central funds were released under NSAP to UT of Dadra & Nagar Haveli since 2010. Hence, the eligible NFBS beneficiaries were deprived of family benefit and NSAP pensioners did not receive Central contribution of pension under NSAP.

*The Ministry in its reply (December 2022) stated that the NSAP funds were last released in 2012-13 and the UT had not submitted the fund proposal since 2013-14.*

### 3.6.3 Non-implementation/deficiencies in implementation of NFBS

A lumpsum assistance is provided under NFBS to the family of the bereaved household in the event of death of the sole bread-winner whilst he/she was more than 18 years and less than 60 years of age. NFBS is a one-time assistance scheme unlike other NSAP sub-schemes

providing monthly pension. NFBS was not implemented in all States/UTs and in States/UTs where it was implemented, the funds received from centre were not fully disbursed.

- ❖ NFBS was not at all implemented in **Lakshadweep** and **Puducherry**.
- ❖ In **Rajasthan**, ‘*Pannadhay Jeewan Amrut Yojana*’ (Janshri Insurance Scheme)” was implemented in lieu of NFBS since August 2013 with the help of Life Insurance Corporation (LIC) of India.
- ❖ In **Arunachal Pradesh**, the Scheme has not been implemented since 2019-20.
- ❖ In **Manipur**, the expenditure was not incurred during 2017-18 even after the receipt of funds from the Ministry. The payment of family benefits under NFBS started only since 2018-19.

In **Telangana**, NFBS benefit was paid at ₹ 5,000 per beneficiary to 377 beneficiaries and at ₹ 10,000 per beneficiary to 4,267 beneficiaries instead of ₹ 20,000 each as contemplated in the GoI guidelines. Due to non-provision of assistance at ₹ 20,000 per household as stipulated in the NSAP guidelines, there was short payment of ₹ 4.83 crore (₹ 0.56 crore + ₹ 4.27 crore) to 4,644 (377+4,267) beneficiaries during April 2017 to March 2020.

*The Ministry in its reply (December 2022) stated that the observations have been referred to the concerned States/UTs.*

### 3.6.4 Lopsided implementation of NSAP in terms of geographical coverage

Test check of records in States revealed the uneven implementation of scheme in terms of geographical area/across NSAP schemes as detailed in **Table 3.5**.

**Table 3.5: Status of implementation of schemes in case of some States**

| State                | Nature of Discrepancy   |
|----------------------|---|
| 1. Goa               | The beneficiaries were confined to rural areas only in case of IGNOAPS, IGNWPS and IGNDPS                                       |
| 2. Arunachal Pradesh | Out of 25 Districts in the State, NFBS was implemented only in 12 Districts, that too for only two years (2017-18 and 2018-19). |

Hence, the concerned States were not making necessary efforts to cover all the eligible beneficiaries within their geographical boundaries under NSAP.

*The Ministry in its reply (December 2022) stated that the observations have been referred to the concerned States/UTs.*

### 3.6.5 No uniformity in eligibility criteria across States/UTs

The eligibility criteria under sub-schemes of NSAP is as follows:

| Sub-scheme | Eligibility criteria for assistance                              |
|------------|--|
| 1. IGNOAPS | Below Poverty Line (BPL), 60 years and above                     |
| 2. IGNWPS  | BPL, widow and 40 years and above                                |
| 3. IGNDPS  | BPL, 18 years and above, disability 80 <i>per cent</i> and above |
| 4. NFBS    | BPL, Death of bread-winner at the age between 18 to 60 years     |

The States were required to at least contribute equally to provide a decent level of assistance for the beneficiaries. NSAP also provides the option to the States to cover more deserving beneficiaries by giving pension from their own resources.

The States could also adopt variations in the methods and processes for implementation based on local situations without deviating from the key principles and requirements of NSAP. The States and UTs followed different criteria for assessment for estimation of eligible beneficiaries as detailed below:

- **Delhi & Kerala** fixed annual income criterion of ₹ 1,00,000/- instead of BPL.
- **Uttar Pradesh** adopted income-based criteria that annual family income shall be lesser than ₹ 46,080 and ₹ 56,460 for rural areas and for urban areas respectively, instead of BPL.
- In **Rajasthan** and **Andhra Pradesh**, the disability level eligibility criterion for IGNDPS, was 40 *per cent* and above instead of disability percentage of 80 *per cent* and above.

NSAP implementation Guidelines acknowledges the variations in methods in implementation of NSAP across States/UT due to local variations and harmonization and adoption of uniform procedure would take time. Therefore, the States were permitted to come up with variations within the framework of key principles and frame their guidelines with one time approval of National Social Assistance Advisory Committee constituted in the MoRD. The State guidelines were required to be submitted to the National Committee within three months of date of issue of NSAP Guidelines (October 2014).

Some States *viz.*, Odisha, Uttarakhand, Kerala, Nagaland, Andhra Pradesh, Chhattisgarh and Punjab had submitted state specific guidelines for approval by the MoRD. However, in three meetings of NSAAC which were conducted by the department, the approval of State specific guidelines was not taken up.

*The Ministry replied that the national criteria for the NSAP is same, however, States/UT provided pension to beneficiaries with different criteria from their own funds.*

Audit noted that different eligibility criteria were being adopted by the States/UTs for NSAP beneficiaries without obtaining approval of the NSAAC for such deviations.

As seen in the above sub-paras, NSAP was either not fully implemented or partially implemented in some of the States/UTs. In particular, NFBS was not being implemented in many States/UTs. This resulted in denial of NSAP benefits to eligible beneficiaries in those areas.

### **3.7 Non-segregation of beneficiaries of State/UT level schemes**

According to NSAP guidelines, the data of the beneficiaries should be uploaded on NSAP-Management Information System. The States/UTs having their own pension schemes and own software must ensure/enable porting of data on the Ministry's NSAP MIS. There should be segregation of beneficiaries drawing pension from NSAP and State scheme for ensuring clarity in terms of Central assistance for NSAP and State contribution for its own pension scheme. MoRD has got developed a NSAP-PPS (NSAP-Pension Payment System), which provides details of old age, widow and disabled beneficiaries as well as facilitates end to end transaction from originating point to disbursement point.

At present, 15 States/UTs were using NSAP-PPS for end-to-end disbursement and 14 other States were reporting the transactional data on NSAP-PPS through web-service (Out of these 14, Bihar and Uttarakhand are using NSAP-PPS for NFBS only and their own MIS for rest of the sub-schemes). Seven States/UTs are not using any MIS system. The details of States are given in **Annexure 3.2**.

Many States and UTs were running their own Pension schemes concurrently with NSAP. Out of the 26 States and seven UTs that were running their own pension schemes, 12 States/UTs<sup>1</sup> did not have separate databases for NSAP and respective State/UT scheme.

In the absence of separate databases of beneficiaries for NSAP and State/UT schemes, the possibility of same beneficiary availing benefit from both NSAP and pension scheme of State/UT cannot be ruled out. Further, non-segregation of finances of NSAP and State/UT scheme hinders the separate accounting of NSAP and desired transparency under both set of schemes. Interest earned on grant-in-aid received for NSAP, unspent balance at the end of the year could also not be ascertained due to consolidated maintenance of funds.

*The Ministry in its reply (December 2022) stated that instructions have been issued to States/UTs to flag NSAP beneficiaries in their database.*

In the subsequent Chapters, audit findings relating to planning, financial management, implementation as well as monitoring & evaluation of NSAP are discussed.

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<sup>1</sup> Arunachal Pradesh, Meghalaya, Andhra Pradesh, Haryana, Karnataka, Kerala, Odisha, Telangana, Delhi (separate database from January 2021), Jammu & Kashmir, Ladakh and Puducherry.



## Chapter-4: Planning

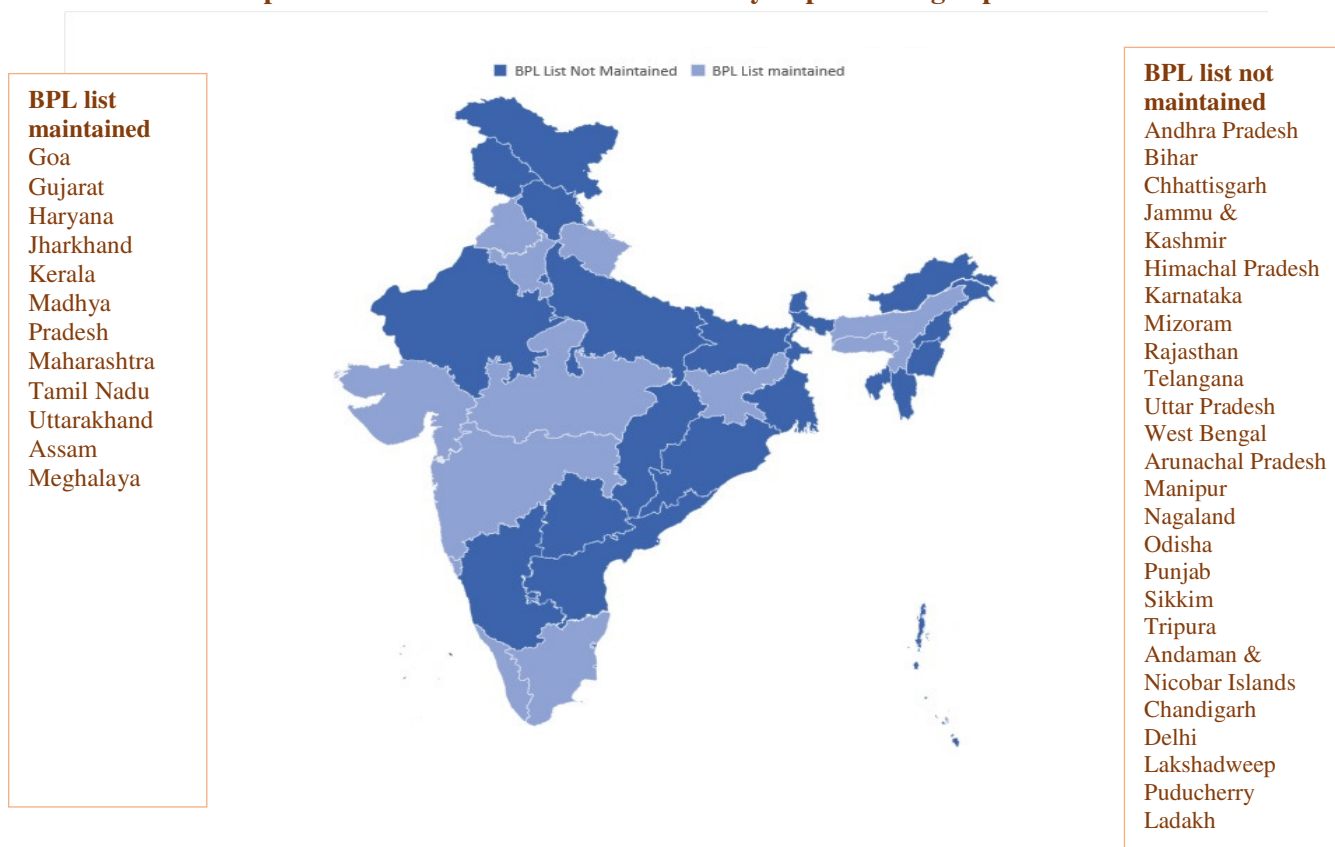
Robust planning is a *sine qua non* for success of any scheme. In respect of NSAP, this involves identification of universe of potential beneficiaries, awareness generation, development of mechanism to bring potential beneficiaries in the ambit of the scheme along with mechanism to weed out ineligible/fraudulent applicants, assessment of fund requirement in sync with the potential beneficiaries etc. The audit objective in respect of planning was to determine whether the scheme was planned efficiently to cover all the eligible beneficiaries and to exclude those ineligibles, involving aspects such as identification, targeting and authentication of beneficiaries, awareness generation, mechanism for inclusion/exclusion of eligible/ineligible beneficiaries etc. Audit observations in respect of planning are discussed below:

### 4.1 Absence of/outdated data of poverty/vulnerable groups

According to NSAP guidelines, the States/UTs were required to maintain a database of eligible beneficiaries and upload it in the public domain. The beneficiary data should include all the details of the beneficiary including his/her photograph. The States should take efforts to achieve universal coverage of eligible beneficiaries by proactive identification of beneficiaries from the BPL lists by reaching out to their households.

Though the beneficiaries were to be identified from the BPL lists, in many States/UTs, BPL lists were not maintained by implementing departments as depicted in **Map 4.1**.

**Map 4.1: Status of maintenance BPL list by implementing departments**



Further, most of the States were not preparing database of eligible beneficiaries as envisaged.

- ❖ Only in two States viz. **Haryana** and **Kerala**, BPL lists and database of eligible beneficiaries were maintained. Rest of the States/UTs did not maintain database of eligible beneficiaries.
- ❖ Though in nine States<sup>2</sup> BPL lists were maintained by implementing departments, yet database of eligible beneficiaries was not maintained.
- ❖ **Implementing departments in 24 States/UTs did not maintain even the BPL lists which was a necessary condition for determining the eligibility of a beneficiary under NSAP.**

Though NSAP guidelines envisaged proactive identification of beneficiaries by reaching out to their households, in view of non-availability of BPL beneficiary data with implementing departments and non-maintenance of database of eligible beneficiaries, the Scheme was implemented in demand-driven mode as the benefits were provided to only those beneficiaries who were aware of it and applied for it. Most of the States had not made necessary efforts to maintain database of universe of eligible beneficiaries and to cover all the eligible beneficiaries as envisaged in the NSAP guidelines.

*The Ministry in its reply (December 2022) stated that the observations have been referred to the concerned States/UTs.*

## **4.2 No proactive identification of beneficiaries**

According to NSAP guidelines, Gram Panchayats/Municipalities should be given a Central role for identification of new beneficiaries. Elected heads and representatives should be sensitized on the criteria and process of NSAP. Based on the available BPL list, the beneficiaries should be proactively identified by reaching out to their households. If an eligible person's name does not figure in the BPL list, he/she should not be left out and the deserving person's eligibility should be established and accordingly included in the select list.

Hence, proactive identification of beneficiaries is a key principle of NSAP, However, no State/UT except Kerala carried out periodic surveys to identify eligible beneficiaries during 2017-21. In West Bengal, a survey was conducted in 2006 and was later updated in 2011 but after that no survey had been conducted to identify eligible beneficiaries.

MoRD was providing Central assistance for only 2.83 crore NSAP beneficiaries, on an average as against the overall cap on number of beneficiaries fixed at 3.01 crore. Even though

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<sup>2</sup> Gujarat, Jharkhand, Madhya Pradesh, Maharashtra, Punjab, Tamil Nadu, Uttarakhand, Assam and Meghalaya.

many States/UTs were covering beneficiaries much beyond the cap fixed for respective States/UTs through their own resources, there were some States/UTs which could not cover even the number of beneficiaries equal to the cap fixed for these States/UTs. As discussed in the previous Chapter, the cap was fixed based on population figures of Census 2001 and the coverage beyond the said cap in various States/UTs indicated that the number of eligible beneficiaries which needs to be covered is higher. In such a context the coverage of beneficiaries at levels below the cap fixed in respect of some States/UTs indicated significantly deficient implementation. Consequently, these States did not avail the Central assistance available thereby depriving eligible beneficiaries from benefits of the scheme.

In respect of IGNOAPS, even though 23 States/UTs achieved the cap fixed by MoRD, 11 States/UTs could not cover beneficiaries equal to the cap fixed as detailed in **Table 4.1**.

**Table 4.1: States/UTs not covering beneficiaries equal to cap fixed under IGNOAPS**

| State             | Cap on number of beneficiaries | Achievement (in Actuals) |         |         |         |
|-------------------|--------------------------------|--------------------------|---------|---------|---------|
|                   |                                | 2017-18                  | 2018-19 | 2019-20 | 2020-21 |
| 1. ANI            | 5924                           | 578                      | 590     | 544     | 543     |
| 2. Goa            | 13059                          | 0                        | 0       | 0       | 4804    |
| 3. Karnataka      | 966595                         | 892308                   | 902909  | 894697  | 894722  |
| 4. Lakshadweep    | 569                            | 190                      | 186     | 173     | 165     |
| 5. Maharashtra    | 1350000                        | 1087919                  | 1144933 | 1142186 | 1208223 |
| 6. Meghalaya      | 77980                          | 44413                    | 45080   | 49051   | 48649   |
| 7. Manipur        | 56045                          | 49712                    | 52333   | 55159   | 55840   |
| 8. Punjab         | 201039                         | 121836                   | 112511  | 113917  | 113605  |
| 9. Tripura        | 141510                         | 148388                   | 141996  | 127424  | 127424  |
| 10. Uttarakhand   | 239498                         | 224838                   | 226072  | 214688  | 213551  |
| 11. Uttar Pradesh | 4345014                        | 3747321                  | 4071158 | 4345014 | 4345014 |

In respect of IGNWPS, 18 States/UTs achieved the cap fixed under IGNWPS.

- Andaman & Nicobar Islands did not cover any IGNWPS beneficiaries during 2017-21.

15 States/UTs could not cover beneficiaries as per the cap fixed as detailed in **Table 4.2**.

**Table 4.2: States/UTs not covering beneficiaries equal to cap fixed under IGNWPS**

| State           | Cap on number of beneficiaries | Achievement (in Actuals) |         |         |         |
|-----------------|--------------------------------|--------------------------|---------|---------|---------|
|                 |                                | 2017-18                  | 2018-19 | 2019-20 | 2020-21 |
| 1. Assam        | 137463                         | 118644                   | 118644  | 118644  | 114141  |
| 2. Bihar        | 634695                         | 549000                   | 586000  | 584000  | 611000  |
| 3. Chhattisgarh | 260625                         | 165627                   | 177434  | 184863  | 194114  |
| 4. Goa          | 8160                           | 0                        | 0       | 0       | 3917    |
| 5. Gujarat      | 218395                         | 143009                   | 164249  | 225638  | 426788  |
| 6. Jharkhand    | 272108                         | 258499                   | 270271  | 271933  | 268537  |

| State             | Cap on number of beneficiaries | Achievement (in Actuals) |         |         |         |
|-------------------|--------------------------------|--------------------------|---------|---------|---------|
|                   |                                | 2017-18                  | 2018-19 | 2019-20 | 2020-21 |
| 7. Lakshadweep    | 285                            | 92                       | 89      | 87      | 85      |
| 8. Maharashtra    | 100000                         | 55889                    | 64840   | 70512   | 76820   |
| 9. Meghalaya      | 8498                           | 6837                     | 6935    | 7884    | 7852    |
| 10. Manipur       | 8043                           | 0                        | 4107    | 5352    | 5357    |
| 11. Odisha        | 528570                         | 513954                   | 510095  | 524083  | 522185  |
| 12. Punjab        | 42187                          | 17331                    | 17693   | 18142   | 18157   |
| 13. Tamil Nadu    | 549084                         | 521850                   | 523374  | 541255  | 581160  |
| 14. Uttarakhand   | 95313                          | 23516                    | 25545   | 26649   | 27134   |
| 15. Uttar Pradesh | 991784                         | 414500                   | 428896  | 440523  | 444849  |

In respect of IGNDPS, 21 States/UTs were able to achieve the cap fixed, while 12 States/UTs could not cover beneficiaries as per the cap fixed as detailed in **Table 4.3**.

**Table 4.3: States/UTs not covering beneficiaries equal to cap fixed under IGNDPS**

| State               | Cap on number of beneficiaries | Achievement (in Actuals) |         |         |         |
|---------------------|--------------------------------|--------------------------|---------|---------|---------|
|                     |                                | 2017-18                  | 2018-19 | 2019-20 | 2020-21 |
| 1. Goa              | 468                            | 0                        | 0       | 0       | 330     |
| 2. Gujarat          | 33537                          | 7964                     | 10419   | 12200   | 20554   |
| 3. Himachal Pradesh | 3125                           | 929                      | 1039    | 1114    | 1118    |
| 4. Jharkhand        | 31286                          | 21734                    | 24800   | 25605   | 26482   |
| 5. Maharashtra      | 50000                          | 7262                     | 8090    | 10328   | 9616    |
| 6. Manipur          | 1007                           | 0                        | 993     | 911     | 911     |
| 7. Odisha           | 90754                          | 79645                    | 79645   | 82130   | 82130   |
| 8. Punjab           | 6473                           | 5066                     | 4980    | 5348    | 5491    |
| 9. Rajasthan        | 56854                          | 25529                    | 19203   | 25992   | 25537   |
| 10. Tamil Nadu      | 79316                          | 56529                    | 58959   | 60944   | 62708   |
| 11. Uttarakhand     | 14386                          | 3292                     | 2790    | 2914    | 2939    |
| 12. Uttar Pradesh   | 182823                         | 75280                    | 75280   | 73213   | 73213   |

In case of NFBS only eight States/UTs were able to achieve the cap fixed by MoRD under NFBS. As already discussed in Chapter-3, NFBS is not being implemented in many States. 20 States/UTs could not cover beneficiaries as per the cap fixed as detailed in **Table 4.4**.

**Table 4.4: States/UTs not covering beneficiaries equal to cap fixed under NFBS**

| State           | Cap on number of beneficiaries | Achievement (In Actuals) |         |         |         |
|-----------------|--------------------------------|--------------------------|---------|---------|---------|
|                 |                                | 2017-18                  | 2018-19 | 2019-20 | 2020-21 |
| 1. Assam        | 8524                           | 1699                     | 0       | 0       | 0       |
| 2. Bihar        | 35859                          | 36000                    | 35000   | 5800    | 10300   |
| 3. Chhattisgarh | 12801                          | 10250                    | 7329    | 7698    | 8060    |
| 4. Goa          | 225                            | 213                      | 157     | 70      | 250     |
| 5. Gujarat      | 10695                          | 5834                     | 6859    | 6250    | 8858    |
| 6. Jharkhand    | 14148                          | 5831                     | 4880    | 3818    | 5753    |

| State                                 | Cap on number of beneficiaries | Achievement (In Actuals) |         |         |         |
|---------------------------------------|--------------------------------|--------------------------|---------|---------|---------|
|                                       |                                | 2017-18                  | 2018-19 | 2019-20 | 2020-21 |
| 7. Jammu & Kashmir (including Ladakh) | 435                            | 448                      | 220     | 250     | 221     |
| 8. Kerala                             | 4358                           | 2000                     | 1000    | 3000    | 900     |
| 9. Madhya Pradesh                     | 30826                          | 38818                    | 27448   | 21428   | 21465   |
| 10. Maharashtra                       | 34987                          | 15305                    | 14145   | 13725   | 13705   |
| 11. Meghalaya                         | 781                            | 868                      | 614     | 391     | 374     |
| 12. Manipur                           | 669                            | 0                        | 241     | 98      | 739     |
| 13. Nagaland                          | 535                            | 546                      | 382     | 361     | 543     |
| 14. Odisha                            | 24697                          | 22768                    | 24611   | 6647    | 13807   |
| 15. Punjab                            | 2673                           | 423                      | 893     | 462     | 1155    |
| 16. Sikkim                            | 175                            | 340                      | 86      | 70      | 0       |
| 17. Tamil Nadu                        | 18445                          | 68168                    | 45833   | 17001   | 9222    |
| 18. Telangana                         | 7794                           | 4117                     | 1507    | 1571    | 942     |
| 19. Tripura                           | 984                            | 499                      | 485     | 506     | 380     |
| 20. Uttarakhand                       | 4808                           | 2392                     | 1988    | 2251    | 1360    |

Though the NSAP guidelines envisaged that the beneficiaries should be proactively identified by reaching out to their households, only 2.83 crore (average coverage during 2017-21) beneficiaries were covered against the overall cap fixed of 3.19 crore through Central assistance as many States/UTs could not even cover the beneficiaries as per the cap fixed, as tabulated above.

In the absence of proactive identification, the Scheme catered to only those beneficiaries who apply for pensions/benefits under NSAP themselves. The eligible beneficiaries who are unaware/lack resources to apply for the benefits are left out of ambit of NSAP. Non-achievement of cap by certain States/UTs indicated inaction on their part in covering all the eligible beneficiaries under NSAP as intended.

*The Ministry in its reply (December 2022) stated that complete saturation of ceiling/cap has been achieved in the second quarter of 2022-23 for three pension Schemes.*

While the Ministry replied about coverage of the ceiling/cap fixed on number of beneficiaries arrived at on the basis of census 2001, the issue of universal coverage of eligible beneficiaries' remains to be addressed.

### 4.3 Absence of procedures for identifying eligible beneficiaries

NSAP guidelines envisaged that the beneficiaries should be proactively identified by *Gram Panchayats/Municipalities* by reaching out to their households based on the available BPL list. Elected heads and representatives should be sensitized on the criteria and processes of NSAP. Further, pro-active identification of beneficiaries is one of the key principles of NSAP

and according to NSAP guidelines it may be ensured that onus should not be on the beneficiary to prove his/her eligibility.

- No efforts were made by 26 States/UTs<sup>3</sup> for proactive identification of beneficiaries by reaching out to their households.
- Six States/UTs<sup>4</sup> did not have BPL lists available at GP level which is a must for identification of new beneficiaries and verification of existing beneficiaries.
- Only four States had issued instructions for proactive identification of beneficiaries. The action taken in these four States is detailed in **Table 4.5**.

**Table 4.5: Proactive identification in States**

| State                 | Process of proactive identification   |
|-----------------------|---|
| <b>Andhra Pradesh</b> | Instructions were issued on 13 December 2019 to proactively identify eligible beneficiaries by appointing Ward/Gram Volunteers.   |
| <b>Madhya Pradesh</b> | Instructions were issued in April 2017 to ensure sanction of pension under NSAP after checking the eligibility of persons by examining the list of persons who were found <i>prima facie</i> eligible as per BPL list. However, during scrutiny of records (June 2022) in the selected JPs, it was found that neither checking/physical verification of eligibility of persons who were found <i>prima facie</i> eligible was done nor all these persons were covered under the Scheme. |
| <b>Assam</b>          | All the Districts were instructed to proactively identify all eligible beneficiaries. The beneficiaries were being selected in Gram Sabha meetings and as per Gaon Panchayat Development Plan (GPDP). The PRI members proactively took initiative in reaching out to the household of the beneficiaries and inform about the mandatory documents required.  |
| <b>Kerala</b>         | Though no specific instructions for the purpose existed, yet efforts were made to enrol all the eligible beneficiaries at grass root level by involving local NGOs thereby the number of pensioners identified and approved under sub-schemes are much higher in the State.   |

Further, in four States/UT *viz.* Haryana, Tamil Nadu (from July 2020), Delhi and Uttar Pradesh, potential beneficiaries could only apply through online portal and offline forms were not available. **Though availability of online mode may lead to faster process, as the probable beneficiaries include vulnerable sections, not providing offline mode may lead to exclusion of eligible beneficiaries who are not aware of online mode of applying for pensions.**

The States/UTs should have issued instructions for proactive identification of beneficiaries. However, no procedures were prescribed for identification of beneficiaries in most of the States/UTs which was a prerequisite in this regard.

<sup>3</sup> Arunachal Pradesh, Bihar, Chhattisgarh, Goa, Gujarat, Haryana, Jharkhand, Karnataka, Maharashtra, Manipur, Meghalaya, Mizoram, Nagaland, Odisha, Punjab, Rajasthan, Sikkim, Tripura, Uttar Pradesh, Uttarakhand, West Bengal, ANI, Delhi, Jammu & Kashmir, Ladakh and Puducherry.

<sup>4</sup> Andhra Pradesh, Punjab, Rajasthan, Nagaland, Sikkim and Lakshadweep.

The Ministry in its reply (December 2022) stated that a mobile App SAMBAL has been launched for OTP based application submission through mobile by citizens.

The said App was launched in October 2021 and as of December 2022 only 1989 beneficiaries have applied for pension under NSAP through this App.

#### 4.4 Non-conduct of Annual verification of existing beneficiaries

NSAP Guidelines envisaged provision for annual verification of beneficiaries to update the list of existing beneficiaries. The States/UTs were required to constitute Special Verification Teams for the purpose under an authorized officer. The teams should include representatives of Non-Government Organizations (NGO) of repute which are active in the locality. After the verification, lists of persons proposed to be confirmed or deleted should be published separately. Only two States viz. Maharashtra and West Bengal, formed special verification team for annual verification of existing beneficiaries. It was not constituted in remaining States/UTs. Further, annual verification was conducted in 10 States by means other than the formal special verification teams as detailed in **Table 4.6**.

**Table 4.6: Details of Annual Verification carried out in States**

| State                 | Process of annual verification  |
|-----------------------|---|
| <b>Chhattisgarh</b>   | Annual verification was done through Gram Panchayat meeting.  |
| <b>Jharkhand</b>      | Annual verification was conducted by Block/Panchayat level officers   |
| <b>Karnataka</b>      | Annual verification was carried out through Village Accountant/Mobile App.  |
| <b>Madhya Pradesh</b> | Any addition and deletion of names of beneficiaries was carried out only on the basis of survey conducted by the secretaries of GPs.                              |
| <b>Maharashtra</b>    | Though Annual verification was done, it was not effective as there was no change in number of beneficiaries for a long time.                                      |
| <b>Rajasthan</b>      | The annual verification was done through e-mitra kendras.   |
| <b>Tamil Nadu</b>     | The annual verification was done through persons/teams entrusted by Revenue Divisional Officer in each village.   |
| <b>Telangana</b>      | Annual verification was conducted to exclude ineligible beneficiaries.  |
| <b>Manipur</b>        | There was no schedule/calendar prepared for timely/regular conduct of verification in the state, however, verifications were conducted once in a year.            |
| <b>Uttar Pradesh</b>  | The annual verification was carried out for identification of eligible/ineligible beneficiaries under the chairmanship of District Magistrates at District level. |

- In Uttar Pradesh and Chhattisgarh, deletion in the list of eligible beneficiaries was not done even after annual verification.

Due to non-conduct of Annual Survey, exclusion of ineligible beneficiaries could not take place in many States/UTs. In some States/UTs, annual survey was not conducted as per the established procedure or was conducted without authorized officers. Consequently, effectiveness of such surveys was doubtful. The beneficiary survey conducted in Punjab

showed that, 74 per cent of surveyed beneficiaries were not having BPL cards. The pension was paid to beneficiaries even after death in some States/UTs as discussed in Para 6.7 subsequently. In the beneficiary survey conducted in selected GPs, cases of ineligible beneficiaries availing pension under NSAP were also noticed. Data Analysis conducted in Phase-I of the Performance Audit also indicated that number of ineligible beneficiaries continued to get pension over the years.

Non-constitution of special verification teams and non-conduct of annual verification surveys indicated ineffective checks at the ground level in weeding out ineligible beneficiaries. Had annual verification survey of beneficiaries been conducted, instances of disbursement of pension to ineligible beneficiaries observed in audit, could have been obviated.

*The Ministry in its reply (December 2022) had stated that National Level Monitors (NLMs), had confirmed conduct of verification exercise through Gram Sabha in 66 per cent of the villages visited by them. Further, the Ministry has referred the observation to States/UTs.*

However, NSAP guidelines envisaged formation of Special Verification Teams to update the list of existing beneficiaries which were not formed in most of the States.

#### 4.5 Effectiveness of Information, Education and Communication activities

Publicity of the scheme and awareness generation play a key role in letting the eligible beneficiaries know about existence of social security schemes. NSAP guidelines envisaged wide and continuous publicity about the entitlements under the schemes of NSAP and the procedure for claiming them through posters, brochures, media and other means. Further, the guidelines state that one per cent of the administrative expenses may be earmarked for Information Education and Communication (IEC)–awareness generation activities.

IEC activities were not conducted in 21 States/UTs during audit period; the IEC activities were carried out in remaining 13 States/UTs as detailed in **Table 4.7**.

**Table 4.7: IEC activities conducted by States/UTs during 2017-21**

| State                 | IEC activities undertaken by States/UTs   |
|-----------------------|---|
| <b>Andhra Pradesh</b> | <ul style="list-style-type: none"> <li>The Scheme guidelines and eligibility criteria were displayed in all Village/Ward Secretariat notice boards.</li> <li>The details of the Scheme along with respective Government Orders were made available in web portal.</li> <li>Hoardings, advertisements on public buses etc., were taken up to create awareness about the Scheme.</li> </ul> |
| <b>Chhattisgarh</b>   | Activities such as meetings with beneficiaries, distribution of brochures, camps and Gram Sabhas etc were undertaken.   |
| <b>Jharkhand</b>      | Awareness programmes included display of hoardings/posters/banners/pamphlets and organising camps at Blocks/Panchayats level too.   |
| <b>Karnataka</b>      | Use of All India Radio, Doordarshan, short film hosted in YouTube and Newspaper advertisement etc.  |



| State                    | IEC activities undertaken by States/UTs   |
|--------------------------|---|
| <b>Kerala</b>            | Social activists, Ward members and NGOs were involved for programme awareness, door to door survey.   |
| <b>Maharashtra</b>       | The advertisements were carried through print and electronic media.   |
| <b>Rajasthan</b>         | Display of hoardings, posters, banners, newspapers (print media) and electronic media   |
| <b>Tamil Nadu</b>        | <ul style="list-style-type: none"> <li>• Various camps at village level to cover a person to get benefit from Social Security Schemes.</li> <li>• Mass contact programmes were conducted in village level, headed by District Collector, District Revenue Officers &amp; officers in Deputy Collector cadre.</li> <li>• Programmes are also conducted to create awareness for vulnerable people.</li> </ul> |
| <b>Arunachal Pradesh</b> | Broadcasting of advertisement through 90.80 FM Radio on two occasions only in Oct 2018 and May 2020.  |
| <b>Assam</b>             | Display of hoarding, audio advertisement and cultural programmes.   |
| <b>Mizoram</b>           | <ul style="list-style-type: none"> <li>• Events organised by several NGOs,</li> <li>• Advertisements through cable networks,</li> <li>• Preparation of banners displaying the detailed components of the schemes,</li> <li>• Translation of NSAP guidelines in local dialects.</li> </ul>   |
| <b>Nagaland</b>          | Paintings and printing of IEC material  |
| <b>Tripura</b>           | Awareness generation of NSAP were done along with State schemes.  |

Hence, awareness generation through IEC activities was not being done as envisaged in NSAP guidelines. During the course of the beneficiary survey, 287 out of 8,461 beneficiaries were not aware about the scheme benefits.

The expenditure on IEC activities was more than the prescribed limit of one *per cent* of administrative expenses in Assam (14 *per cent*), Arunachal Pradesh (15 *per cent*), Mizoram (12 *per cent*) and Nagaland (10 *per cent*), which indicated violation of Scheme guidelines.

Absence of prescribed procedure for proactive identification of beneficiaries as discussed in para 4.4 coupled with lack of adequate IEC activities manifested in delayed coverage/exclusion of eligible beneficiaries from the ambit of NSAP.

*The Ministry in its reply (December 2022) stated that the observations have been referred to the concerned States/UTs.*



**Picture 4.1 Awareness generation through advertisement in Andhra Pradesh**

## Chapter-5: Financial Management

Prudent financial management of a scheme ensures that the intended benefits of the schemes reach beneficiaries in time as envisaged in the scheme. The objective of audit scrutiny in respect of financial management was to examine whether timely availability and release of funds to the implementing agency was ensured for disbursement to the beneficiaries on a monthly basis as per NSAP guidelines and also integration with PFMS, etc. Examination of records relating to financial management of the schemes revealed the following:

### 5.1 Non-submission/delay in submission of proposals by States/UTs

According to NSAP guidelines, the first instalment of the Scheme would be released without any proposal for release of the instalment to a State/UT that had taken second instalment of the previous year. The second instalment to the State/UT is released after utilisation of at least 60 per cent of total available funds (including opening balance plus releases during the year and miscellaneous receipts). For the release of second instalment the State/UT Governments were required to send a proposal to the Central Government with requisite documents/certificates/annexures. Thus, the first instalment is released without any assessment of data of eligible beneficiaries and any documentation from States/UTs regarding verification of beneficiaries.

The proposal for release of second instalment should be submitted by 15<sup>th</sup> December. Further, the States/UTs, which have not received the second instalment in the previous financial year, will have to submit proposals for second instalment of the previous financial year and the first instalment of current year along with all requisite documents required.

12 States/UTs submitted proposals to the Ministry for the release of second instalment with a delay ranging between six days and 575 days as detailed in **Table 5.1**.

**Table 5.1: State-wise delay in submission of proposal and release of 2<sup>nd</sup> Instalment**

| State/UT             | Year    | Date of proposal of 2 <sup>nd</sup> instalment | Delay in submission of proposal (in days) | Date of release of 2 <sup>nd</sup> instalment |
|----------------------|---------|--|---|---|
| 1. Arunachal Pradesh | 2017-18 | 05-09-2018                                     | 264                                       | 25.03.2019                                    |
|                      | 2018-19 | 19-11-2019                                     | 339                                       | Not released                                  |
|                      | 2019-20 | 12-07-2021                                     | 575                                       | Not released                                  |
|                      | 2020-21 | 12-07-2021                                     | 209                                       | Not released                                  |
| 2. Jharkhand         | 2017-18 | 15.01.2018                                     | 30  | 18.01.2018                                    |
|                      | 2018-19 | 28.12.2018                                     | 13  | 15.03.2019                                    |
| 3. Ladakh            | 2020-21 | 21.12.2020                                     | 6   | 22.03.2021                                    |
| 4. Manipur           | 2017-18 | 17.03.2018                                     | 91  | 03.04.2018                                    |
|                      | 2018-19 | 23.03.2019                                     | 97  | 21.12.2019                                    |
|                      | 2019-20 | 18.05.2020                                     | 153                                       | 22.12.2020                                    |
| 5. Meghalaya         | 2017-18 | 21.12.2017                                     | 6   | 16.03.2018                                    |
|                      | 2018-19 | 21.12.2018                                     | 6   | 01.02.2019                                    |
| 6. Mizoram           | 2017-18 | 18.01.2018                                     | 33  | 05.03.2018                                    |
|                      | 2018-19 | 09.01.2019                                     | 24  | 12.03.2019                                    |

| State/UT               | Year    | Date of proposal of 2 <sup>nd</sup> instalment | Delay in submission of proposal (in days) | Date of release of 2 <sup>nd</sup> instalment                                |
|------------------------|---------|--|---|--|
|                        | 2019-20 | 17.01.2020                                     | 32  | 06.02.2020   |
|                        | 2020-21 | 30.07.2021                                     | 227                                       | 31.01.2021 - 1 <sup>st</sup> tranche<br>22.03.2021 - 2 <sup>nd</sup> tranche |
| <b>7. Kerala</b>       | 2017-18 | 19.01.2018                                     | 34  | 13.09.2018   |
|                        | 2018-19 | 15.02.2019                                     | 61  | 23.03.2019   |
|                        | 2019-20 | 03.07.2020                                     | 200                                       | 31.08.2020   |
| <b>8. Punjab</b>       | 2018-19 | 26.12.2018                                     | 11  | Not released   |
| <b>9. Rajasthan</b>    | 2018-19 | 07.01.2019                                     | 23  | 12.03.2019   |
|                        | 2020-21 | 13.01.2021                                     | 29  | 26.02.2021   |
| <b>10. Tamil Nadu</b>  | 2018-19 | 31.01.2019                                     | 47  | 08.03.2019   |
|                        | 2019-20 | 03.01.2020                                     | 19  | 03.03.2020   |
|                        | 2020-21 | 04.01.2021                                     | 17  | 27.08.2021   |
| <b>11. Uttarakhand</b> | 2017-18 | 26.04.2018                                     | 130                                       | 28.05.2018   |
|                        | 2018-19 | 17.06.2019                                     | 180                                       | 31.03.2021   |
| <b>12. Sikkim</b>      | 2018-19 | 19.02.2019                                     | 66  | 12.06.2019   |

Ministry released 2<sup>nd</sup> Instalment to States in last quarter of financial year in case of Arunachal Pradesh, Jharkhand, Ladakh, Madhya Pradesh, Mizoram, Kerala, Rajasthan, Tamil Nadu and Uttarakhand and after the completion of financial year for Manipur, Kerala and Sikkim. Hence, the delay in submission of proposal by States for 2<sup>nd</sup> instalment impacted the release of funds by the Ministry. This affected the frequency of distribution of pension as only 11 States/UTs were disbursing pension on monthly basis and remaining States/UTs could not disburse pension on monthly basis as discussed in para 6.2.

Hence, the delays in submission of the proposal by States to the Ministry resulted in delay in release of funds impacting availability of funds with the States for scheme implementation and timely disbursement of pension.

*The Ministry in its reply (December 2022) stated that due to late receipt of proposal from State/ UT, the release of second instalment gets delayed. However, the States/UTs disburse the pension from their own resources.*

Audit scrutiny pointed out that there were delays in payment of pension to the beneficiaries as detailed in para no 6.2.

## 5.2 Delay in release of funds by States/UTs

As per terms and conditions of sanction letter of Ministry, the States/UTs shall transfer the funds to scheme implementing departments within three days of receipt of fund, failing which the States/UTs will be liable to pay interest at the rate of 12 *per cent* beyond three days from the date of receipt of funds.

21 States/ UTs did not transfer funds received from the Ministry to implementing departments within the stipulated time of three days and delay of as much as 990 days was noticed in case of

Sikkim. The delay in transfer of funds from the state treasury (on receipt of instalment from the Ministry) to the state implementing department in these States is detailed in **Table 5.2**:

**Table 5.2: State/UT-wise delay in transfer of funds to implementing department**

| State/UT             | Period of delay  | Interest liability<br>(₹ in lakh) |
|----------------------|--|-----------------------------------|
| 1. Andhra Pradesh    | 18 days to 224 days  | 3187.67                           |
| 2. Arunachal Pradesh | 251 to 265 days  | 103.65                            |
| 3. Assam             | 14 to 96 days  | 14.93                             |
| 4. Bihar             | 181 days in 1 <sup>st</sup> instalment<br>and 9 days in 2 <sup>nd</sup> instalment | 119.00                            |
| 5. Haryana           | 4 days to 290 days   | 865.00                            |
| 6. J & K             | 19 days to 129 days  | 217.96                            |
| 7. Maharashtra       | 39 days to 189 days  | 1668.00                           |
| 8. Manipur           | 10 to 196 days   | 222.12                            |
| 9. Meghalaya         | 12 to 114 days   | 126.72                            |
| 10. Mizoram          | 10 to 403 days   | 66.98                             |
| 11. Odisha           | 5 days to 73 days  | 1706.00                           |
| 12. Punjab           | 36 days to 139 days  | 357.68                            |
| 13. Tamil Nadu       | 117 to 287 days  | 210.07                            |
| 14. Telangana        | 17 days to 250 days  | 1864.47                           |
| 15. Tripura          | 3 days to 38 days  | 76.86                             |
| 16. Uttarakhand      | 18 to 59 days  | 463.66                            |
| 17. West Bengal      | 7 to 25 days   | 774.42                            |
| 18. Nagaland         | 58 to 544 days   | 683.29                            |
| 19. Sikkim           | 60 days to 990 days  | 131.00                            |
| 20. NCT Delhi        | 17 days to 87 days   | 87.42                             |
| 21. Puducherry       | 8 days to 46 days  | 38.54                             |
| <b>Total</b>         |  | <b>12985.44</b>                   |

Levy of penal interest on delayed transfer of funds was provisioned as a deterrent to obviate diversion/mis-utilisation/parking of funds, to maintain overall financial discipline and ensure monthly disbursement of pension to intended beneficiaries. However, this was not adequately monitored. Neither did the States/UTs share details of delayed transfer of funds with the Ministry nor did the Ministry ask the defaulting States about accounting for interest on delayed transfer of the funds.

The delays in transferring funds to the implementing department resulted in non-disbursement of monthly pension to beneficiaries. Accordingly, even though NSAP envisaged monthly payment of pension, four States were disbursing pension on a quarterly basis, while two were disbursing pension annually while 17 States/UTs were disbursing pension on ad-hoc basis.

*The Ministry in its reply (December 2022) stated that the concerned clause of 12 per cent interest on late transfer of fund in SNA was not relevant as 21 days' time has now been given*

to transfer of fund to SNA as per revised procedure for release of funds issued by DoE, vide O.M. dated 23 March 2021.

The observation related to the period 2017-21, while the revised procedure as per above mentioned O.M is with effect from 1 July 2021.

### 5.3 Estimation of funds for North-Eastern States

According to the instructions of budget circular related to the allocation of funds for North-eastern States, all the Ministries/Departments (except those specifically exempted by Ministry of Development of North-Eastern Region) are required to spend 10 *per cent* of the Gross Budgetary Support from their allocation under Central Sector Schemes and under Centrally Sponsored schemes for the benefit of North-Eastern Region & Sikkim. Accordingly, the Department of Rural Development allocated 10 *per cent* of total allocated funds to NSAP scheme to NE States. Year-wise allocation and utilization of funds by North-Eastern States is detailed in **Table 5.3**.

**Table: 5.3: Year-wise allocation and utilisation of funds in NE States**

| (₹ in crore) |                  |                   |         |           |                       |
|--------------|------------------|-------------------|---------|-----------|-----------------------|
| Year         | Budget Estimates | Revised Estimates | Actuals | Surrender | Per cent of Surrender |
| 2017-18      | 950.00           | 299.57            | 261.42  | 688.58    | 72.48                 |
| 2018-19      | 997.50           | 338.38            | 338.38  | 659.11    | 66.08                 |
| 2019-20      | 920.00           | 920.00            | 428.96  | 491.05    | 53.38                 |
| 2020-21      | 920.00           | 410.92            | 410.89  | 509.12    | 53.34                 |

As seen from the above table, more than 50 *per cent* of NSAP funds allocated to North-Eastern States were surrendered to the MoRD every year and could not be utilized.

On being enquired about reasons for surrender, the Ministry replied that there is a ceiling on the number of beneficiaries prescribed for each State/UT and funds were accordingly released. As per procedure, 10 *per cent* of the grants were mandatorily earmarked for the NE States, however, actual budgetary requirement, based on the number of beneficiaries, upto the prescribed ceiling in this regard for NE States was very low *vis-à-vis* the budget allocation for these States.

The Ministry's contention is not acceptable since analysis of beneficiary coverage in NE States revealed that:

- Meghalaya was unable to achieve coverage according to cap of beneficiaries for IGNOAPS and IGNWPS despite availability of funds.
- In Manipur, the levels as per the cap was not achieved for IGNOAPS, IGNWPS and IGNDPS.

- In case of NFBS, four North-Eastern States, viz. Meghalaya, Manipur, Nagaland and Sikkim were unable to cover beneficiaries as per the cap fixed by the Ministry.

Thus, despite the availability of funds, these States could not cover beneficiaries even according to the cap fixed by the Ministry and consequently surrendered funds to the Ministry. Hence, the funds allocated to North-Eastern States were not utilised to cover eligible NSAP beneficiaries.

*The Ministry in its reply (December 2022) stated that NSAP schemes have obtained exemption from DoNER for mandatory earmarking of funds for North East region subject to adherence of 10 per cent allocation by the Department as a whole in November 2021.*

The reply of the Ministry is silent on why the States were not able to achieve coverage according to cap of beneficiaries fixed by the Ministry, even though sufficient funds were released.

#### 5.4 Non-Submission/Delay in submission of Utilization Certificates

According to the NSAP guidelines, while submitting the proposal for release of second instalment of a particular year, the States/UT government need to furnish Utilization Certificates (UC) for the State/UT as a whole for the funds received during the previous financial year in the prescribed proforma indicating sub-scheme-wise utilization. In addition to this, the State/UT also needs to furnish UC for the funds received in the first instalment during the current financial year in the prescribed proforma.

Five States/UTs did not submit UCs to the Ministry in time. State-wise delays are detailed in **Table 5.4**.

**Table 5.4: Details of delay in submission of UCs by States**

| State/UT                  | Details of UC                                  | Date of submission |
|---------------------------|--|--------------------|
| Arunachal Pradesh         | UCs for 2017-18                                | June 2020          |
|                           | UCs for 2018-19                                | October 2021       |
| Goa                       | Consolidated UCs for 2015-16 to 2019-20        | July 2020          |
| Kerala                    | UCs pertaining to NFBS for 2018-19 and 2020-21 | Not submitted      |
| Telangana                 | UCs pertaining to NFBS for 2019-20 and 2020-21 | Not submitted      |
| Andaman & Nicobar Islands | UCs for 2012-13                                | November 2020      |

Further, there was a mismatch in expenditure figures reported in the UC and actual expenditure incurred by 15 States/UTs as detailed in **Annexure 5.1**. Difference in expenditure figures as shown in UCs submitted by the State and actual expenditure at the State level indicated that there were cases of overstatement and understatement of expenditure by the States. Understatement of expenditure figures by a State/UT results in lesser release of funds by the Ministry, as the MoRD takes into account the unspent balance of the previous year while releasing funds for the ensuing year. Overstatement of expenditure

by the State results in release of more than the required funds by a State/UT. This, in turn, impacts the financial management of the scheme.

*The Ministry in its reply (December 2022) stated that funds were not released to these States/UTs due to non-submission of UCs.*

The Ministry did not reply with regard to mismatch in expenditure figures reported in the UCs and actual expenditure incurred by the States.

## **5.5 Diversion of funds**

The allocation under NSAP to the States/UTs were meant for disbursement of pension under various sub-schemes of NSAP. Out of the total allocation to a State/UT, three *per cent* fund was meant for administrative expenditure. During audit instances of diversion of funds by Ministry and States/UTs out of allocated funds for NSAP were noticed as discussed below:

### **5.5.1 Utilisation of IEC funds**

The Ministry of Rural Development in January 2017 decided to campaign through hoardings in States and UTs for giving due publicity to all programmes/schemes of the Ministry. Administrative approval and financial sanction of ₹ 39.15 lakh was taken (June 2017) for publicity campaign through hoardings with a limit of 10 hoardings at each capital city of the state and UT. Administrative approval and expenditure sanction of ₹ 2.44 crore was taken (August 2017) for campaigning Gram Samridhi, Swachh Bharat Pakhawada and publicity material of multiple schemes of the Ministry through five hoardings in each District for 19 States. Work orders were issued to DAVP in June and September 2017. Publicity campaigns were to be undertaken in September 2017. The funds for the said campaign were stated to be available under National Rural Employment Guarantee Scheme and were approved by the competent authority to be incurred under the same head; however, audit observed that funds were actually incurred from social security welfare-NSAP schemes.

However, the advertisement of only PMAY-G and DDU-GKY schemes were mentioned in the work order and no schemes of NSAP were included in the work order. Further, the campaigns were to be undertaken by DAVP under intimation to the department; however, the payment to DAVP was made without confirmation of the execution of the work.

Hence, planned IEC activities under NSAP were not undertaken as envisaged and funds of ₹ 2.83 crore were diverted for campaigning in respect of other schemes of the Ministry. Hence, IEC activities intended to create awareness among potential beneficiaries of NSAP could not be taken up even though there was earmarking of funds for IEC activities.

*The Ministry in its reply (December 2022) stated that the said matter has been taken up with IEC division of the Department.*

### 5.5.2 Diversion of NSAP funds of ₹ 57.45 crore at State/UT level

According to NSAP guidelines, States are required to submit a non-diversion and non-embezzlement certificate along with proposal for release of second instalment under the NSAP scheme.

In six States/UTs, instances of diversion of funds were observed as discussed in **Table 5.5**.

**Table 5.5: Details of diversion of funds in States/UTs**

| State/UT           | Audit Observation  | Diversion of funds (₹ in crore) | Diverted to                                      |
|--------------------|--|---------------------------------|--|
| 1. Rajasthan       | NFBS funds (2017-18) meant for 12347 beneficiaries were diverted for payment of insurance premium to LIC for BPL and Aastha Card holder insured person under <i>Pannadhay Jeevan Amrit Yojana</i> (Aam Aadmi Beema Yojana) in September and December 2017. | 7.37                            | State scheme                                     |
| 2. Chhattisgarh    | NSAP funds were diverted for payment under State Schemes   | 0.60                            |  |
| 3. Jammu & Kashmir | NSAP funds were used for of the payment of pension under State budget sponsored scheme Integrated Social Security Scheme   | 0.009                           |  |
|                    | NSAP funds were irregularly remitted into State Treasury   | 3.00                            | Lying in State Treasury                          |
| 4. Odisha          | Diversion of funds to other schemes, towards release of funds by the State Government to PRIs, construction, and maintenance of Anganwadi Centre building etc  | 1.66                            | For miscellaneous activities not related to NSAP |
| 5. Goa             | Funds transferred from IGNOAPS to NFBS during the year 2017-18 to 2019-20.   | 1.37                            |  |
| 6. Bihar           | Central and State share under IGNOAPS was diverted to pay pension under IGNDPS in 2018-19 due to non-availability of funds under IGNDPS.   | 42.93                           | Other sub-schemes of NSAP                        |
|                    | Funds under IGNOAPS were diverted for making payment under NFBS. The administrative fund of ₹1.08 lakh was diverted for purchasing of blankets under MVPY scheme.  | 0.51                            |  |
| <b>Total</b>       |  | <b>57.45</b>                    |  |

Above mentioned inter sub-scheme diversion of NSAP funds and diversion of NSAP funds to State schemes amounting to ₹ 57.45 crore indicated shortcomings in financial management prevalent at the State level. Such shortcoming in financial management not only deprived intended beneficiaries of pensionary entitlements but also reflected poorly on part of the States in depicting the actual financial position of NSAP in a transparent and fair manner.

*The Ministry in its reply (December 2022) stated that the observations have been referred to the concerned States/UTs.*

### 5.6 Idling of funds of ₹ 18.78 crore

One of the key principles of NSAP is regular monthly disbursement of pension. The State/UT should transfer the funds to the scheme implementing department within three days from its



receipt from the Ministry, enabling the scheme implementing department to disburse pension on a monthly basis to the beneficiaries.

However, in eight States/UTs, funds received under NSAP were lying idle either with the concerned States/UTs or with implementing agencies as detailed in **Table 5.6**.

**Table 5.6: State/UT-wise details of idling of funds**

|                            |  | (₹ in crore) |
|----------------------------|--|--------------|
| State/UT                   | Audit Observation  | Amount       |
| <b>Bihar</b>               | NSAP funds remained parked in State Bank of India, Secretariat Branch Patna since 2017-18.   | 9.45         |
| <b>Sikkim</b>              | Though bank accounts for NSAP transactions was changed from a private sector bank to public sector bank on 1 April 2020, NSAP funds were lying with the private sector bank as of 31 March 2022. | 4.10         |
|                            | Funds withdrawn in August 2018 from the treasury were lying in the bank for more than three years.   | 0.20         |
| <b>Arunachal Pradesh</b>   | NSAP funds lying idle since 2018-19.   | 1.44         |
| <b>Goa</b>                 | Unspent funds of 2012-13 were lying idle.  | 0.65         |
| <b>Kerala</b>              | NFBS funds lying idle since 2017-18.   | 0.79         |
| <b>A&amp;NI</b>            | NSAP funds lying idle since January 2021.*   | 1.19         |
| <b>Jammu &amp; Kashmir</b> | IGNOAPS funds were lying idle since 2019-20.   | 0.90         |
| <b>Tripura</b>             | NSAP funds lying undisbursed for the last 5 years.   | 0.06         |
| <b>Total</b>               |  | <b>18.78</b> |

\*Till completion of field audit i.e., June 2022

Hence, ₹ 18.78 crore were lying idle in eight States for a period ranging from one to five years. Idling of funds at State/District level indicates that the reporting of financial positions by Districts is not being ensured. The reasons for idling of funds were such as release of funds at the fag end of the financial year, non-revalidation of funds from administrative department, duplication and non-permissible age limit of the beneficiaries. It also shows lack of financial monitoring on part of the States/UTs which manifested in irregular payment of pension to the beneficiaries as discussed in Chapter-6.

In **Odisha**, during the period 2017-18 to 2020-21, it was observed that there was persistent saving of funds under IGNOAPS. The closing balance under the scheme was ₹ 149.82 crore, ₹ 154.66 crore, ₹ 174.09 crore and ₹127.42 crore during the years 2017-18, 2018-19, 2019-20 and 2020-21 respectively.

*The Ministry in its reply (December 2022) stated that as per Ministry of Finance instructions, States have been instructed to refund unspent balance of Central grant and accrued interest thereon to Consolidated fund of India. Further, the observation has been referred to the concerned States/ UTs.*

## 5.7 Inadmissible administrative expenditure of ₹ 5.98 crore

According to NSAP guidelines, States/UTs may use upto three *per cent* of NSAP funds released during the year towards administrative expenses to streamline implementation of schemes under NSAP. Admissible items under administrative expenses include printing and distribution of pension passbooks, printing of application forms, organization of camps, IEC activities etc.

- ❖ Administrative funds were incurred within limit of three *per cent* of NSAP funds in 17<sup>5</sup> States.
- ❖ In five<sup>6</sup> States/UTs administrative expenditure was incurred beyond prescribed limit of three *per cent*.
- ❖ Tamil Nadu did not fully utilize the funds meant for administrative expenses but gave utilization certificate for the full amount, thereby, overstating administrative expenses by ₹ 41.63 crore during 2017-21.
- ❖ In 10 States/UTs, funds meant for administrative expenses were used on inadmissible items during 2017-21 as detailed in **Table 5.7**.

**Table 5.7: State/UT-wise details of inadmissible items**

|                      |  | (₹ in crore) |
|----------------------|--|--------------|
| State/UT             | Details of inadmissible items  | Amount       |
| 1. Arunachal Pradesh | Payment of honorarium.   | 1.36         |
| 2. Assam             | Repairing of conference hall of CPRD.  | 0.04         |
| 3. Bihar             | Payment of wages to security guards and IT personnel, civil works, hiring of vehicles, refreshments, etc.  | 2.38         |
| 4. Chhattisgarh      | Vikas Yatra, transportation expenses, salary of operators engaged in Directorate of Social Welfare Procurement of face masks for prevention of covid-19 to pension beneficiaries, printing of pamphlets, flex hoarding for awareness for Covid-19 and CM Tirth Yatra Scheme. | 0.24         |
| 5. Jammu & Kashmir   | Salaries, repair of vehicle and travelling allowance.  | 0.27         |
| 6. Madhya Pradesh    | Hiring of office vehicles  | 0.33         |
| 7. Odisha            | Remuneration of Group-D employees of State Government, monthly professional fees towards engaging consultants, hiring charges of vehicles.   | 0.95         |
| 8. Tripura           | Repairing of lift, maintenance of website, payment of service charges to the Agartala Municipal Council, cleaning/ sweeping/ gardening, purchasing of electrical items, repairing of vehicle, etc.   | 0.15         |
| 9. Uttarakhand       | Procurement of almirahs, petrol, repair of vehicle, consultancy fee for income tax, etc. not related to NSAP.  | 0.09         |
| 10. West Bengal      | Celebration of special days, hiring of vehicles and purchase of air conditioning machine, telephone expenses etc.  | 0.17         |
| <b>Total</b>         |  | <b>5.98</b>  |

<sup>5</sup> Gujarat, Himachal Pradesh, Jharkhand, Karnataka, Kerala, Maharashtra, Punjab, Tamil Nadu, Telangana, Uttar Pradesh, Arunachal Pradesh, Assam, Meghalaya, Mizoram, Nagaland, Sikkim and Tripura.

<sup>6</sup> Chhattisgarh, Manipur, Rajasthan, Jammu & Kashmir and West Bengal.

Administrative expenses incurred beyond prescribed ceiling deprived eligible beneficiaries of the pensionary benefits to the extent of excess expenditure. Further, expenditure on inadmissible items amounting to ₹ 5.98 crore indicated lack of financial discipline and violation of NSAP Guidelines, besides weakening of the IEC initiatives.

The Ministry in its reply (December 2022) stated that the observations have been referred to the concerned States/UTs.

## 5.8 Gap in digitisation of eligible Beneficiaries' data

The Ministry allocated funds to the States/UTs on the basis of State/UT-wise cap fixed on the number of beneficiaries or digitised number of beneficiaries whichever is less. The eligibility for funds of a State/UT is restricted to digitised number of beneficiaries within the cap fixed in respect of that State/UT in terms of number of beneficiaries. Thus, non-digitisation deprives an otherwise eligible beneficiary from schemes benefits.

In 16 States/UTs<sup>7</sup> audit observed that there was a gap of 7.66 lakh between cap fixed by Central government and digitisation done by these States/UTs as detailed in **Table 5.8**.

**Table 5.8: Details of States/UTs where digitization was incomplete**

| Sl. No. | Name of the State/UT | Name of the Sub-scheme | Cap fixed by the Centre | Number of beneficiaries whose data were digitized | Gap in digitization | % age gap in digitization |
|---------|----------------------|------------------------|-------------------------|---|---------------------|---------------------------|
|         |                      | (A)                    | (B)                     | (C)   | (B-C)               |                           |
| 1.      | Chhattisgarh         | IGNWPS                 | 260625                  | 194114  | 66511               | 25.52                     |
|         |                      | NFBS                   | 12801                   | 8060  | 4741                | 37.04                     |
| 2.      | Himachal Pradesh     | IGNDPS                 | 3125                    | 1706  | 1419                | 45.41                     |
|         |                      | NFBS                   | 684                     | 0   | 684                 | 100.00                    |
| 3.      | Jammu & Kashmir      | IGNOAPS                | 132837                  | 129854  | 2983                | 2.25                      |
|         |                      | IGNWPS                 | 7891                    | 7617  | 274                 | 3.47                      |
| 4.      | Jharkhand            | IGNOAPS                | 993567                  | 986752  | 6815                | 0.69                      |
|         |                      | IGNWPS                 | 272108                  | 266697  | 5412                | 1.99                      |
|         |                      | IGNDPS                 | 31286                   | 26364   | 4922                | 15.73                     |
|         |                      | NFBS                   | 14148                   | 5753  | 8395                | 59.34                     |
| 5.      | Maharashtra          | IGNOAPS                | 1350000                 | 1128191   | 221809              | 16.43                     |
|         |                      | IGNWPS                 | 100000                  | 79393   | 20607               | 20.61                     |
|         |                      | IGNDPS                 | 50000                   | 9336  | 40664               | 81.33                     |
| 6.      | Odisha               | IGNWPS                 | 528570                  | 508015  | 20555               | 3.89                      |
|         |                      | IGNDPS                 | 90754                   | 85805   | 4949                | 5.45                      |
| 7.      | Punjab               | IGNOAPS                | 201039                  | 112955  | 88084               | 43.81                     |
|         |                      | IGNWPS                 | 42187                   | 19294   | 22893               | 54.27                     |
|         |                      | IGNDPS                 | 6473                    | 5982  | 491                 | 7.59                      |
| 8.      | Rajasthan            | IGNDPS                 | 56854                   | 30513   | 26341               | 46.33                     |
| 9.      | Uttarakhand          | IGNOAPS                | 239498                  | 202763  | 36735               | 15.34                     |
|         |                      | IGNWPS                 | 95313                   | 28027   | 67286               | 70.59                     |
|         |                      | IGNDPS                 | 14386                   | 2955  | 11431               | 79.46                     |
|         |                      | NFBS                   | 4808                    | 530   | 4278                | 88.98                     |

<sup>7</sup> Chhattisgarh, Himachal Pradesh, Jammu & Kashmir, Jharkhand, Maharashtra, Odisha, Punjab, Rajasthan, Uttarakhand, Arunachal Pradesh, Meghalaya, Sikkim, Tripura, ANI, Chandigarh and Delhi.

| Sl. No.      | Name of the State/UT      | Name of the Sub-scheme | Cap fixed by the Centre | Number of beneficiaries whose data were digitized | Gap in digitization | % age gap in digitization |
|--------------|---------------------------|------------------------|-------------------------|---|---------------------|---------------------------|
|              |                           | (A)                    | (B)                     | (C)   | (B-C)               |                           |
| 10.          | Arunachal Pradesh         | IGNOAPS                | 29290                   | 5894  | 23396               | 79.88                     |
|              |                           | IGNWPS                 | 3565                    | 288   | 3277                | 91.92                     |
|              |                           | IGNDPS                 | 1284                    | 112   | 1172                | 91.28                     |
|              |                           | NFBS                   | 346                     | 0   | 346                 | 100.00                    |
| 11.          | Meghalaya                 | IGNOAPS                | 77980                   | 56001   | 21979               | 28.19                     |
|              |                           | IGNWPS                 | 8498                    | 8026  | 472                 | 5.55                      |
| 12.          | Sikkim                    | IGNOAPS                | 16418                   | 00  | 16418               | 100.00                    |
|              |                           | IGNWPS                 | 1614                    | 00  | 1614                | 100.00                    |
|              |                           | IGNDPS                 | 817                     | 00  | 817                 | 100.00                    |
| 13.          | Tripura                   | IGNOAPS                | 141510                  | 135305  | 6205                | 4.38                      |
|              |                           | IGNWPS                 | 17927                   | 17541   | 386                 | 2.15                      |
|              |                           | IGNDPS                 | 2144                    | 2130  | 14                  | 0.65                      |
| 14.          | Andaman & Nicobar Islands | IGNOAPS                | 5924                    | 590   | 5334                | 90.04                     |
|              |                           | IGNWPS                 | 1504                    | 3   | 1501                | 99.80                     |
|              |                           | IGNDPS                 | 301                     | 1   | 300                 | 99.67                     |
|              |                           | NFBS                   | 86                      | 0   | 86                  | 100.00                    |
| 15.          | Chandigarh                | IGNOAPS                | 5111                    | 2378  | 2733                | 53.47                     |
|              |                           | IGNDPS                 | 204                     | 100   | 104                 | 50.98                     |
|              |                           | NFBS                   | 80                      | 0   | 80                  | 100.00                    |
| 16.          | New Delhi                 | IGNOAPS                | 119403                  | 114064  | 5339                | 4.47                      |
|              |                           | NFBS                   | 2270                    | 0   | 2270                | 100.00                    |
| <b>Total</b> |                           |                        | <b>4947656</b>          | <b>4185562</b>                                    | <b>762094</b>       |                           |

Ministry of Finance vide O.M. I-11011/103/2013-DBT dated 12 December 2014 expanded operationalisation of DBT for IGNOAPS, IGNWPS and IGNDPS across the country. Further, the Ministry of Finance vide O.M of even number 19 December 2014 stated that the digitisation of data bases was to be completed for the purpose of Direct Benefit Transfer. Non-digitisation of eligible beneficiaries is fraught with possibility of duplication/payment to ineligible beneficiaries.

## 5.9 Integration with PFMS

The data analysis of Phase-I audit involving validation logs indicated that in some cases, names of the NSAP beneficiary in PFMS did not match with names of bank account holder to which NSAP benefits were transferred. In 4,713 cases of beneficiaries, under IGNOAPS, IGNDPS, IGNWPS and NFBS, payments were made to bank accounts (as per PFMS validation log) which did not match with the NSAP beneficiary names.

As mentioned in para 5.8, DBT was operationalised for pension schemes under NSAP in December 2014. Further, Department of Expenditure vide their O.M. No. 48(06)/PF.II/2016 dated 26 April 2017 mandated that all the departments (both Central and State) should initiate DBT transactions with relevant scheme codes which was to be passed on the PFMS. This is necessary so that National Payments Corporation of India may settle its claim for DBT transactions done through it, with the respective department implementing the schemes.

Audit observed that:

- In 20 States/UTs, the Scheme was integrated/partially integrated with PFMS.
- In 12 States/UTs<sup>8</sup>, the Scheme was not integrated with PFMS.

In the absence of integration with PFMS, the purpose of Direct Benefit transfer is defeated and there were possibilities of duplicate/multiple payments to beneficiaries. Integration with PFMS is helpful in real time monitoring of position of funds by Ministry and the concerned States and facilitating correct estimate of funds which is essential for prudent planning of the schemes. Further, credit of pension to wrong bank account number cannot be ruled out due to non-verification of bank account number which is facilitated on PFMS.

*The Ministry in its reply (December 2022) stated that all the States/UTs (other than UTs without legislature) had adopted SNA model to transfer the funds from Treasury to scheme SNA with mapping thereof in PFMS for further disbursement of funds to beneficiaries from the Financial Year 2021-22/ 2022-23.*

Ministry may expedite mechanism to avoid recurrence of deficiencies pointed out by audit and also ensure up-dation of database of beneficiaries.

## 5.10 Aadhaar Integration

NSAP emphasises on electronic/IT enabled services for distribution of pension. NSAP Guidelines envisages Aadhaar based platform for pension disbursement. This platform further enhances efficiency in the sanction, payment and disbursement process. Many States/UTs have reached an advanced stage in Aadhaar enrolment of beneficiaries, recognising the fact that this helps in reduction of leakages and duplication. It also provides mobility to the pensioners in case of migration from one place to another. This platform supports financial inclusion also.

At national level, 32 per cent of data of total NSAP beneficiaries is still to be seeded with Aadhaar. Five States/UTs (Andhra Pradesh, Goa, Kerala, Chandigarh and Lakshadweep) had achieved 100 per cent integration of beneficiary data with Aadhaar while Haryana and Punjab had integrated 99 per cent of beneficiaries with Aadhaar. In Nagaland, Aadhaar was not integrated with beneficiary data. In Bihar, Aadhaar integration of NSAP beneficiaries was not done during the audit period, consequently, Aadhaar based platform in distribution of pension to beneficiaries was not utilised. Status of Aadhaar integration in 15 States (during the audit period) is given in **Annexure 5.2**.

In the absence of Aadhaar integration, unique identity of beneficiaries could not be ensured, which was fraught with risk of multiple pension payments to the same beneficiary. Non-integration with Aadhaar also hinders in implementation of DBT which is essential to ensure

<sup>8</sup> Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Punjab, Telangana, Uttarakhand, Mizoram, Nagaland, Sikkim and Puducherry.

that there is no leakage of benefits till it reaches the intended beneficiary. Further, in cases of non-integration of Aadhaar, payment of pension to such beneficiaries migrating from one part of the country to another could not be facilitated.

At the same time, as per UIDAI notification, consent of the individual is mandatory for using his/her Aadhaar for delivering of financial and other subsidies benefits and services. However, audit observed that in 11 States/UTs<sup>9</sup>, consent of individual beneficiary for using his/her Aadhaar was not being obtained in violation of UIDAI gazette notification no. 13012/79/2017/Legal-UIDAI (No. 6 of 2017) dated 19 December 2017.

*The Ministry in its reply (December 2022) stated that Aadhaar integration with respect to 73 per cent beneficiaries have been completed and the States/UTs are being pursued for achieving complete seeding of beneficiary data with Aadhaar number.*

Thus, Gap in digitization and non-integration of beneficiaries' data fully with PFMS and Aadhaar shows ineffective implementation of DBT in NSAP. It has also led to less release of funds by the Ministry, resulting in less coverage of beneficiaries. Further, in case of non-digitization of eligible beneficiaries, possibility of duplication/payment to ineligible beneficiaries cannot be ruled out.

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<sup>9</sup> Goa, Himachal Pradesh, Kerala, Madhya Pradesh, Punjab, West Bengal, Arunachal Pradesh, Manipur, Nagaland, ANI and Ladakh.

## Chapter-6: Programme Implementation

NSAP is implemented by States and UTs within their jurisdiction; hence, the onus of identification, verification, addition and deletion of beneficiaries as well as timely distribution of pension and other benefits lies with the concerned State/UT. With respect to implementation, the mechanism for verifying eligibility of beneficiaries including age, income level, status of disability, mechanism for weeding out fraudulent beneficiaries, role of *Gram Panchayat*/Local Bodies were examined along with timeliness of sanction of pension and irregularities in disbursement of pension to the beneficiaries. The deviations relating to implementation noticed in field audit are discussed in the succeeding paragraphs.

### 6.1 Deficiencies in pension sanctioning procedures

As per NSAP Guidelines, every State shall designate “Sanctioning Authority” at the appropriate level-Municipality/Block level. After receipt of applications (verified and recommended by the *Gram Sabha*/Ward Committee/Area Sabha), the Sanctioning Authority conveys approval to the applicant in the form of a Sanction Order with a copy to *Gram Panchayat*/Municipality concerned. The time for processing of application from the time of receipt till sanction or rejection should not exceed sixty days. Further, in case of rejection of pension application, the applicant may appeal within 15 days of rejection of application.

#### 6.1.1 Awareness about application process and transparency

Awareness generation among the people is one of the main tasks for attaining the objective of the scheme. Eligible persons should be made aware about the scale of assistance and procedure to be followed for obtaining benefits under the scheme. Hence, it was the obligation of the State authorities to make people aware about the process through IEC activities for which there were funds earmarked out of administrative expenses.

In case of rejection of application, the grounds for rejection were required to be recorded and intimated to the beneficiaries with a copy to the Gram Panchayat/Municipality. The applicant whose application was rejected may prefer first appeal to the Appellate Authority and if not satisfied, prefer a second appeal to a Reviewing Authority. Both the Appellate and Reviewing Authorities should be nominated by the State governments and their role should be publicized in such a manner that beneficiaries, public representatives, CSO should be made aware.

Many States/UTs did not undertake necessary efforts to create awareness about the schemes and expenditure on IEC activities was negligible as discussed in Chapter-4. Some of the States/UTs did not take necessary steps in terms of pension sanctioning procedures as detailed below:

- ❖ In 10 States/UTs<sup>10</sup>, no reasons for rejection of application were intimated to the applicants.
- ❖ In 12 States/UTs<sup>11</sup>, the name and role of Appellate and Reviewing Authorities were not publicized.
- ❖ In five States/UTs<sup>12</sup>, eligible persons were not aware about the application process of the Schemes.

Hence, absence of awareness about application process undermined the transparency and accountability envisaged in the NSAP guidelines.

*The Ministry in its reply (December 2022) stated that the observations have been referred to the concerned States/UTs.*

### **6.1.2 Delay in identification of beneficiaries**

As per NSAP guidelines, Gram Panchayats/Municipalities should be given the Central role for the identification of new beneficiaries. Elected heads and representatives should be sensitized on the criteria and processes of NSAP. Based on the available BPL list, the beneficiaries should be proactively identified by reaching out to their households. However, if an eligible person's name does not figure in the BPL list, he/she should not be left out.

In 28 States/UTs<sup>13</sup>, exercise for proactively identifying beneficiaries was not done.

Due to not identifying beneficiaries proactively, majority of States/UTs were not in a position to ensure that the intended benefits of the NSAP reached the eligible beneficiaries in a timely manner. Hence, the Scheme is being implemented in a demand-driven mode where only the beneficiary who is aware about the scheme, applies for benefits under it.

*The Ministry in its reply (December 2022) stated that the observations have been referred to the concerned States/UTs.*

### **6.1.3 Delay in sanction of pension**

As per the NSAP guidelines, the time for processing of application from the time of receipt till sanction/rejection should not exceed 60 days. Data analysis/check of records in the

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<sup>10</sup> Bihar, Goa, Himachal Pradesh, Nagaland, Odisha, Tamil Nadu, Uttar Pradesh, Uttarakhand Jammu & Kashmir and Ladakh.

<sup>11</sup> Arunachal Pradesh, Bihar, Goa, Himachal Pradesh, Madhya Pradesh, Maharashtra, Manipur, Nagaland, Uttar Pradesh, Jammu & Kashmir, Ladakh and Lakshadweep.

<sup>12</sup> Goa, Arunachal Pradesh, Madhya Pradesh, Nagaland and Delhi.

<sup>13</sup> Andhra Pradesh, Arunachal Pradesh, Assam, Bihar, Chhattisgarh, Goa, Haryana, Jammu and Kashmir, Gujarat, Jharkhand, Madhya Pradesh, Maharashtra, Manipur, Meghalaya, Mizoram, Nagaland, Odisha, Punjab, Rajasthan, Sikkim, Tripura, Tamil Nadu, Uttar Pradesh, ANI, Chandigarh, Delhi, Ladakh and Puducherry.



selected districts of 16 States/UTs revealed that there were delays in sanction of pension under NSAP to 34,454 beneficiaries with delays ranging from 164 days to 11 years, as detailed in **Table 6.1**.

**Table 6.1: State/UT-wise details of delay in sanction of pension in descending order of cases**

| State/UT             | Number of cases in which pension was sanctioned after lapse of 60 days | Maximum delay after lapse of 60 days for pension sanction. |
|----------------------|--|--|
| 1. Delhi             | 13760  | 3.42 years   |
| 2. Jammu and Kashmir | 2664   | 11 years   |
| 3. Assam             | 4253   | 6.89 years   |
| 4. Kerala            | 4127   | 2.55 years   |
| 5. Telangana         | 116  | 291 days   |
| 6. Tamil Nadu        | 2613   | 39 months  |
| 7. Ladakh            | 2415   | 2 years  |
| 8. Odisha            | 2297   | 2.07 years   |
| 9. Himachal Pradesh  | 1640   | 3.21 years   |
| 10. Punjab           | 172  | 3.13 years   |
| 11. Madhya Pradesh   | 168  | 3.23 years   |
| 12. Jharkhand        | 89   | 2.36 years   |
| 13. Haryana          | 70   | 340 days   |
| 14. Maharashtra      | 59   | 21 months  |
| 15. Karnataka        | 8  | 244 days   |
| 16. Rajasthan        | 3  | 164 days   |
| <b>Total</b>         | <b>34454</b>   |  |

Delay in sanction of pension to eligible beneficiaries deprived the eligible beneficiaries from availing the pension benefit in a timely manner.

*The Ministry in its reply (December 2022) stated that the observations have been referred to the concerned States/UTs.*

In Manipur, the details such as date of application for registration, date of approval/rejection and date of actual receipt of pension/family benefit were not captured in any of MIS reports except individually available in the portal; hence, delay in pension sanction could not be worked out.

#### **6.1.4 Pension not disbursed from the effective date of pension**

Pension effective date is the date from which pension is to be paid as per pension sanction order. Timely disbursement of pension to the beneficiaries is essential to ensure that the daily needs of the most vulnerable section of society is met.

Data analysis/check of records in the selected Districts in 11 States/UTs, due to non-disbursal of pension from pension effective date there was short payment of pension to 92,602 beneficiaries amounting to ₹ 61.71 crore as detailed in **Table 6.2**.

**Table 6.2: State/UT-wise details in selected Districts of pension not disbursed from pension effective date in descending order of number of cases**

| State/UT           | Number of cases in which pension was not disbursed from the pension effective date | Amount of short payment (₹ in lakh) |
|--------------------|--|-------------------------------------|
| 1. Chhattisgarh    | 61913  | 3917                                |
| 2. Gujarat         | 13769  | 1329                                |
| 3. Kerala          | 5410   | 364.55                              |
| 4. Assam           | 4253   | 170                                 |
| 5. Telangana       | 3836   | 14.43                               |
| 6. Ladakh          | 2415   | 371                                 |
| 7. Meghalaya       | 740  | 3.81                                |
| 8. Maharashtra     | 125  | 0.45                                |
| 9. Haryana         | 70   | 0.21                                |
| 10. Madhya Pradesh | 68   | 0.71                                |
| 11. Rajasthan      | 3  | 0.02                                |
| <b>Total</b>       | <b>92602</b>   | <b>6171.18</b>                      |

- In Manipur, due to non-availability of relevant information in MIS, effective date of sanction of pension could not be ascertained.

Non-disbursement of pension from pension effective date deprived the beneficiaries from the entitled assistance as envisaged in NSAP.

*The Ministry in its reply (December 2022) stated that the observations have been referred to the concerned States/UTs.*

## 6.2 Non-payment of pension on monthly basis

One of the key principles of NSAP is regular monthly disbursement of pension. The NSAP guidelines urge States/UTs to provide an additional amount, at least equivalent to the assistance provided by the Central Government so that the beneficiaries can get a decent level of assistance.

Data analysis in Phase-I indicated that there were “missing months”/gaps in the regular payment to beneficiaries of NSAP. The periodicity of pension disbursement varied in different States across the country.

Monthly pension was paid only in 11<sup>14</sup> States/UTs. In four<sup>15</sup> States pension was paid on quarterly basis and two<sup>16</sup> States paid pension annually. In 17<sup>17</sup> States/UTs pension was paid on *ad-hoc* basis.

Hence, only 11 States/UTs were making monthly pension disbursements as envisaged in NSAP guidelines. Other observations regarding non-payment of pension on monthly basis are detailed in **Table 6.3**.

**Table 6.3: Non-payment of pension on monthly basis**

| State/UT           | Audit observation  |
|--------------------|--|
| 1. Bihar           | There was lumpsum payments for June 2020 to March 2021 (10 months) made to 1,37,965 beneficiaries, due to error in computation of months, the said beneficiaries received less pension to the tune of ₹ 2.46 crore.                              |
| 2. Delhi           | There were delays in pension disbursement and arrears were paid in case of such delays. The maximum delay of 44 months under IGNOAPS, 42 months under IGNDPS and 20 months under IGNWPS were noticed in some cases.                              |
| 3. Gujarat         | There was irregular payment of pension for a period ranging from two to 10 months as of March 2021 leading to non-payment of pension amounting to ₹ 3.74 lakh to 170 beneficiaries.  |
| 4. Jammu & Kashmir | Pension of ₹ 3.28 lakh sanctioned to 328 beneficiaries for the month of April 2019 could not be disbursed till date of audit (May 2022) due to fixed numerical target as new pension cases were sanctioned only against the weeded out cases.    |
| 5. Ladakh          | 3755 beneficiaries were disbursed ₹ 115.66 lakh in lump sum for pension of two to eight months at a time.  |
| 6. Lakshadweep     | Pensions were disbursed with delay ranging between 2 months to 42 months.  |
| 7. Karnataka       | The delay observed ranging from 60 days to 244 days. Pension to 2,25,741 beneficiaries was paid through e-MO with delay ranging between two and five months after releasing of pension to their account by the treasury.                         |
| 8. Rajasthan       | Monthly pension payment under IGNOAPS, IGNWPS and IGNDPS were made with a delay ranging from 1 day to 485 days.  |
| 9. Sikkim          | Delay in crediting the funds to the bank account ranged from two to 37 days after withdrawing cheques from Treasury and further the bank on its part delayed in crediting the pension to beneficiaries' account ranging from 2 days to 164 days. |

Timely disbursal of pension on monthly basis was essential to lessen the vulnerabilities of the intended beneficiaries. Non-disbursal of pension on monthly basis to beneficiaries who depend on pension for daily necessities defeats the very purpose of this Scheme.

<sup>14</sup> A&N Islands, Andhra Pradesh, Kerala, Madhya Pradesh, Tripura, Tamil Nadu, Puducherry, Haryana, Odisha, Chhattisgarh and Telangana.

<sup>15</sup> Himachal Pradesh, Uttar Pradesh, Uttarakhand and Sikkim.

<sup>16</sup> Arunachal Pradesh and Nagaland.

<sup>17</sup> Assam, Goa, Manipur, Bihar, Ladakh, Maharashtra, Punjab, Delhi, Lakshadweep, Jammu & Kashmir, West Bengal, Mizoram, Gujarat, Jharkhand, Karnataka, Rajasthan and Meghalaya.

- In **Madhya Pradesh**, pension of ₹ 2.22 crore was not disbursed in 8,972 cases and no remedial action was taken.
- In **Himachal Pradesh**, pension was disbursed in advance on quarterly basis to beneficiaries (by 10<sup>th</sup> of every starting month of each quarter), however, there were delays ranging between 2 days and 536 days.
- In **Kerala**, the pension is being paid on monthly basis from September 2020 onwards.

The Ministry in its reply (December 2022) stated that 27 States/UTs are disbursing pension on monthly basis. The States of Uttar Pradesh, Himachal Pradesh and Uttarakhand disburse in advance on quarterly basis and Arunachal Pradesh pays pension once in a year.

However, audit scrutiny for 2017-21 revealed that only 11 States were paying pension on monthly basis and 17 States were paying pension on *ad-hoc* basis as discussed above.

### 6.3 Irregularities in pension payment based on eligibility criteria

The eligibility criteria and Central assistance under sub-schemes of NSAP is as follows:

| Sub-scheme     | Eligibility criteria   | Central assistance  |
|----------------|--|---|
| <b>IGNOAPS</b> | Below Poverty Line (BPL), 60 years and above                     | ₹ 200 per month (60-79 years)<br>₹ 500 per month (80 years and above) |
| <b>IGNWPS</b>  | BPL, widow, and 40 years & above                                 | ₹ 300 per month (40-79 years)<br>₹ 500 per month (80 years and above) |
| <b>IGNDPS</b>  | BPL, 18 years and above, disability 80 <i>per cent</i> and above | ₹ 300 per month (18-79 years)<br>₹ 500 per month (80 years and above) |
| <b>NFBS</b>    | BPL, Death of breadwinner between 18 to 60 years of age          | ₹ 20000 lumpsum benefit   |

The data analysis in Phase-I audit indicated that 61,933 beneficiaries of IGNOAPS were below the age of 60 years, 56,758 beneficiaries of IGNWPS were below the age of 40 years and 5,869 beneficiaries of IGNDPS were below the age of 18 years.

During the current field audit, cases of payments made to ineligible persons were noticed which are discussed in the following paragraphs.

#### 6.3.1 Ineligible payment of ₹ 30.47 crore under IGNOAPS

As per eligibility criteria for age, the birth certificate or school certificate may be relied on. In their absence, ration card and Electoral Photo Identity Card (EPIC) may be considered. If there is no valid document, any Medical Officer of any government hospital may be authorised to issue age certificates.

Data analysis/ check of records in the selected districts in 14 States revealed that 57,394 ineligible persons, who were under 60 years of age, were paid pension under IGNOAPS amounting to ₹ 30.47 crore as detailed in **Table 6.4**.

**Table 6.4: State/UT-wise details of ineligible beneficiaries under IGNOAPS for selected Districts**

| State                | Number of ineligible beneficiaries | Amount disbursed (₹ in lakh) |
|----------------------|------------------------------------|------------------------------|
| 1. Chhattisgarh      | 29856                              | 1894                         |
| 2. Andhra Pradesh    | 16724                              | 212                          |
| 3. Assam             | 8776                               | 518                          |
| 4. Tamil Nadu        | 793                                | 153                          |
| 5. Bihar             | 614                                | 106.32                       |
| 6. Arunachal Pradesh | 482                                | 76.96                        |
| 7. Himachal Pradesh  | 67                                 | 78.27                        |
| 8. Tripura           | 27                                 | 0.68                         |
| 9. Odisha            | 19                                 | 2.49                         |
| 10. Manipur          | 12                                 | 0.29                         |
| 11. Gujarat          | 9                                  | 0.60                         |
| 12. Uttarakhand      | 6                                  | 3.06                         |
| 13. Mizoram          | 5                                  | 0.39                         |
| 14. Uttar Pradesh    | 4                                  | 0.67                         |
| <b>Total</b>         | <b>57394</b>                       | <b>3046.73</b>               |

*Note: in descending order of ineligible beneficiaries*

In Jharkhand and Maharashtra, there were 2,402 and 8 ineligible beneficiaries respectively, but amount disbursed to these beneficiaries could not be ascertained.

Pension payment to ineligible beneficiaries indicated lacunae in the pension sanctioning process apart from the fact that this amount could have been utilised to cover more eligible beneficiaries.

*The Ministry in its reply (December 2022) stated that the observations have been referred to the concerned States/UTs.*

### 6.3.2 Ineligible payment of ₹ 26.45 crore under IGWPS-Age Criteria

As per age criteria under IGWPS, the widow beneficiary should be above 40 years of age. During audit it was noticed that data analysis/check of records in the selected Districts in 17 States/UTs, 38,540 ineligible persons who were below 40 years of age, were paid pension under IGWPS as detailed in **Table 6.5**.

**Table 6.5: State/UT-wise details of ineligible beneficiaries under IGWPS for selected districts**

| State/UT          | Number of ineligible beneficiaries | Amount disbursed (₹ in lakh) |
|-------------------|------------------------------------|------------------------------|
| 1. Andhra Pradesh | 21706                              | 946                          |
| 2. Telangana      | 8133                               | 964                          |
| 3. Chhattisgarh   | 4548                               | 458                          |
| 4. Assam          | 2699                               | 180                          |
| 5. Uttarakhand    | 1010                               | 36.36                        |

| State/UT             | Number of ineligible beneficiaries | Amount disbursed (₹ in lakh) |
|----------------------|------------------------------------|------------------------------|
| 6. Arunachal Pradesh | 163                                | 17.52                        |
| 7. Tamil Nadu        | 91                                 | 10.87                        |
| 8. Bihar             | 71                                 | 14.15                        |
| 9. Maharashtra       | 34                                 | 1.79                         |
| 10. Punjab           | 23                                 | 2.62                         |
| 11. Ladakh           | 22                                 | 2.64                         |
| 12. Sikkim           | 18                                 | 2.33                         |
| 13. Odisha           | 9                                  | 2.07                         |
| 14. Himachal Pradesh | 7                                  | 6.11                         |
| 15. Gujarat          | 3                                  | 0.45                         |
| 16. Madhya Pradesh   | 2                                  | 0.34                         |
| 17. Manipur          | 1                                  | 0.10                         |
| <b>Total</b>         | <b>38540</b>                       | <b>2645.35</b>               |

*Note: in descending order of ineligible beneficiaries*

In Jharkhand and Mizoram, there were 150 and 21 ineligible beneficiaries respectively; however, the amount disbursed to these beneficiaries could not be ascertained.

The irregular payment of pension amounting to ₹ 26.45 crore highlighted lacunae in the pension sanctioning procedures.

*The Ministry in its reply (December 2022) stated that certain States have variation in eligibility criteria and the cases of ineligible payments may be such cases for which pension liabilities are borne by the concerned States from their own resources. Further, the observations have been referred to concerned States/UTs.*

However, audit is of the view that that the Ministry should put in mechanisms to detect overlapping of beneficiaries of Central and State schemes so that such cases are obviated.

### 6.3.3 Ineligible payment of ₹ 0.57 crore to Non-widows under IGNWPS

NSAP guidelines provide that a State may designate a Revenue Authority to issue a certificate in the case of widows. States may also ensure that authorities issuing death certificates for married males, must ensure that name of the surviving wife (widow) is mentioned in the death certificate for proving their eligibility and easing their claim under IGNWPS.

Data analysis/check of records in the selected districts in six States/UTs revealed that there were 414 cases where women who were not widows or even male family members were paid pension under IGNWPS amounting to ₹ 57.40 lakh as detailed in **Table 6.6**.

**Table 6.6: State/UT-wise details of ineligible beneficiaries under IGNWPS for selected Districts**

(₹ in lakh)

| State/UT      | Ineligible number of beneficiaries | Amount disbursed |
|---------------|------------------------------------|------------------|
| 1. Bihar      | 346                                | 45.97            |
| 2. Telangana  | 29                                 | 0.61             |
| 3. Ladakh     | 22                                 | 2.64             |
| 4. Jharkhand  | 11                                 | 7.72             |
| 5. Tamil Nādu | 4                                  | 0.34             |
| 6. Mizoram    | 2                                  | 0.12             |
| <b>Total</b>  | <b>414</b>                         | <b>57.40</b>     |

*Note: in descending order of ineligible beneficiaries*

Payment of pension to women who were not widows or to male family members in contravention of NSAP guidelines indicated lacunae in the pension sanctioning procedures.

*The Ministry in its reply (December 2022) stated that the observations have been referred to the concerned States/UTs.*

#### 6.3.4 Ineligible payment of ₹ 4.36 crore under IGNDPS-Age Criteria

As per age criteria under IGNDPS the beneficiary should be above 18 years of age. During the course of audit it was noticed that pension under IGNDPS was disbursed to ineligible persons below 18 years of age as discussed below:

Data analysis/check of records in the selected districts in 12 States/UTs revealed that 5,380 ineligible persons who had not attained the age of 18 years were paid disability pension amounting to ₹ 4.36 crore as detailed in **Table 6.7**.

**Table 6.7: State/UT-wise details of ineligible beneficiaries for selected Districts**

(₹ in lakh)

| State/UT             | Number of persons below the age of 18 years who have claimed the pension | Amount disbursed |
|----------------------|--|------------------|
| 1. Andhra Pradesh    | 2151   | 74               |
| 2. Chhattisgarh      | 1251   | 197.00           |
| 3. Assam             | 684  | 44.69            |
| 4. Telangana         | 521  | 46.79            |
| 5. Tamil Nadu        | 510  | 28.72            |
| 6. Arunachal Pradesh | 179  | 29.08            |
| 7. Bihar             | 40   | 5.93             |
| 8. Ladakh            | 17   | 3.78             |
| 9. Gujarat           | 16   | 3.28             |
| 10. Odisha           | 9  | 1.61             |
| 11. Himachal Pradesh | 1  | 1.30             |
| 12. Madhya Pradesh   | 1  | 0.19             |
| <b>Total</b>         | <b>5380</b>  | <b>436.37</b>    |

*Note: in descending order of ineligible beneficiaries*

Irregular payment of pension amounting ₹ 4.36 crore to ineligible beneficiaries highlighted lacunae in the pension sanctioning procedures.

*The Ministry in its reply (December 2022) stated that there were certain States which disburse disability pension for eligibility criteria other than NSAP criteria. The Ministry does not provide grants for such pensioners. Further, the observations have been referred to concerned States/UTs.*

Audit scrutiny, however, had pointed out payment made to under-aged beneficiaries, who are ineligible as per the NSAP Guidelines. Ministry needs to put in mechanisms to detect overlapping of beneficiaries of Central and State schemes so that such cases are avoided.

### 6.3.5 Ineligible payment of ₹ 15.11 crore under IGNDPS-Disability Criteria

As per NSAP guidelines, the eligible age for the pensioner is 18 years and above and the disability level has to be 80 *per cent*. Further, the State should mandatorily organise camps at convenient locations to which the potential beneficiaries are to be taken by vehicle free of cost to identify the beneficiary in the case of persons with disability. During the course of audit, it was noticed that ineligible persons whose disability level was below 80 *per cent* or could not be determined were disbursed pension under IGNDPS as discussed below:

- Data analysis/check of records in the selected districts in 16 States/UTs revealed that disability pension was paid to 21,322 persons in cases where either the percentage of disability was below 80 *per cent* or percentage of disability could not be ascertained. The details are given in **Table 6.8**.

**Table 6.8: State/UT-wise details of ineligible beneficiaries for selected Districts**

(₹ in lakh)

| State/UT              | Ineligible number of beneficiaries | Amount disbursed |
|-----------------------|------------------------------------|------------------|
| 1. Andhra Pradesh     | 12571                              | 581.00           |
| 2. Telangana          | 6098                               | 558.00           |
| 3. Chhattisgarh       | 928                                | 115.00           |
| 4. Haryana            | 721                                | 69.72            |
| 5. Tamil Nadu         | 477                                | 81.56            |
| 6. Punjab             | 198                                | 25.16            |
| 7. Uttarakhand        | 14                                 | 2.02             |
| 8. Odisha             | 101                                | 16.52            |
| 9. Meghalaya          | 58                                 | 9.18             |
| 10. Madhya Pradesh    | 40                                 | 7.01             |
| 11. Assam             | 39                                 | 10.77            |
| 12. Arunachal Pradesh | 35                                 | 16.73            |



| State/UT              | Ineligible number of beneficiaries | Amount disbursed |
|-----------------------|------------------------------------|------------------|
| 13. Jammu and Kashmir | 19                                 | 11.52            |
| 14. Nagaland          | 16                                 | 2.52             |
| 15. Himachal Pradesh  | 4                                  | 4.22             |
| 16. Mizoram           | 3                                  | 0.39             |
| <b>Total</b>          | <b>21322</b>                       | <b>1511.32</b>   |

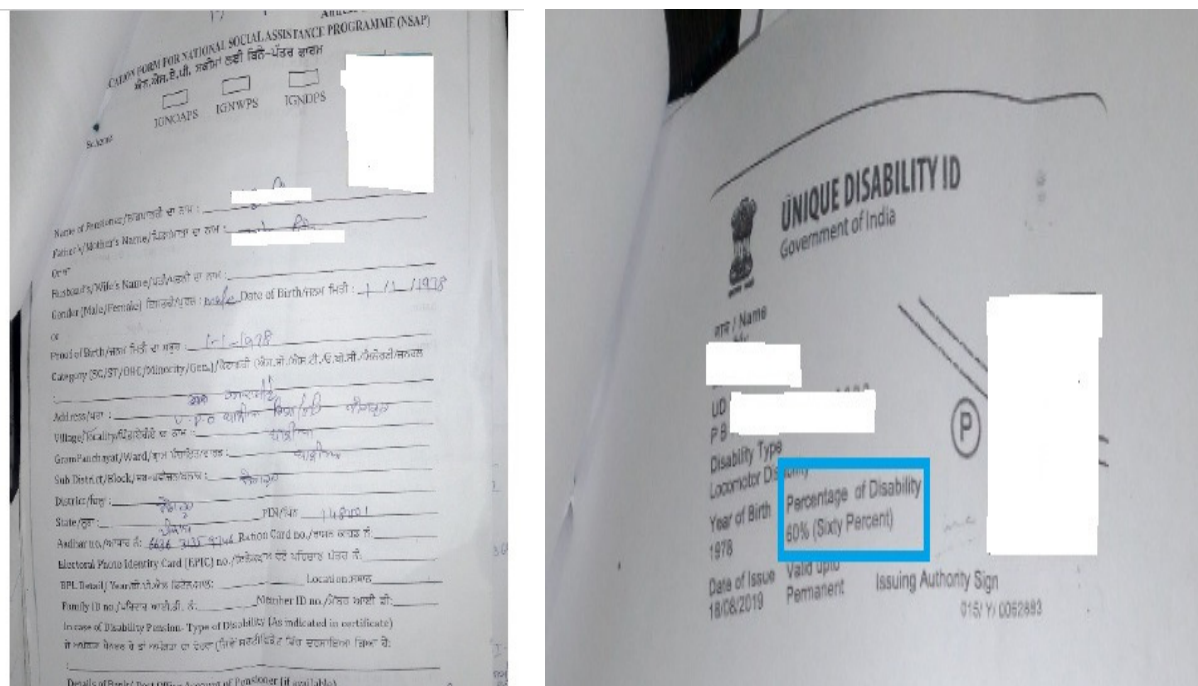
*Note: in descending order of ineligible beneficiaries*

- In Gujarat and Maharashtra, there were 2,027 and 553 ineligible beneficiaries respectively; however, amount disbursed to these beneficiaries could not be ascertained.

This resulted in irregular payment of pension amounting to ₹ 15.11 crore to ineligible beneficiaries. In the absence of camps for identifying disabled persons, ineligible persons availing pension under IGNDPS could not be weeded out.

*The Ministry in its reply (December 2022) stated that there were certain States which disburse disability pension for eligibility criteria other than NSAP criteria. The Ministry does not provide grants for such pensioners. Further, the observations have been referred to concerned States/UTs.*

However, audit scrutiny had pointed out that there was irregular payment made to ineligible IGNDPS beneficiaries. Ministry needs to detect overlapping of beneficiaries of Central and State schemes so that such cases are avoided. In the absence of any mechanism to identify such beneficiaries in the system and separately track the funding for them, audit could not confirm the contention of the Ministry.



Picture 6.1 Sanction of pension to person with disability percentage less than 80 under IGNDPS

#### 6.4 Overpayment of pension of ₹ 0.63 crore

As per NSAP guidelines, the beneficiaries below 80 years of age were to be paid Central assistance of ₹ 200 under IGNOAPS and ₹ 300 under IGNWPS and IGNDPS. The Central assistance for pension for all three sub-schemes was ₹ 500 per month for beneficiaries above the age of 80 years.

Data analysis/check of records in the selected districts in seven States/UTs revealed that 2,151 beneficiaries were getting pension in excess of their eligibility resulting in over payment of pension aggregating ₹ 0.63 Crore as detailed in **Table 6.9**.

Table 6.9: Overpayment of pension

| State/UT           | Observation   | Number of beneficiaries | Excess payment<br>(₹ in lakh) |
|--------------------|---|-------------------------|-------------------------------|
| 1. Tripura         | 1,604 IGNOAPS beneficiaries of age group of 60–79 years were getting pension at the rate of ₹ 500 per month as against the admissible amount of ₹200 per month.   | 1604                    | 52.78                         |
| 2. Manipur         | 89 IGNOAPS beneficiaries below the age of 80 years were getting pension at the rate of ₹ 500 per month.   | 89                      | 6.94                          |
| 3. Mizoram         | 23 persons either below 60 years or below 80 years were paid pension at normal rate and at enhanced rate respectively.  | 23                      | 2.18                          |
| 4. Jammu & Kashmir | Pension of ₹ 1100 per month was paid instead of ₹ 1000 per month (including State share of ₹ 700 for 60-79 years age group) to the 272 IGNWPS beneficiaries and 133 IGNDPS beneficiaries for the period April and May 2017. | 405                     | 0.81                          |

(₹ in lakh)

| State/UT             | Observation   | Number of beneficiaries | Excess payment |
|----------------------|---|-------------------------|----------------|
| 5. Arunachal Pradesh | 17 IGNOAPS beneficiaries below the age of 80 years were getting pension at the rate of ₹ 500 per month. | 17                      | 0.42           |
| 6. Bihar             | 10 IGNOAPS beneficiaries below the age of 80 years were getting pension at the rate of ₹ 500 per month. | 10                      | 0.12           |
| 7. Chhattisgarh      | Three beneficiaries below 80 years of age were getting pension at enhanced rate                         | 3                       | 0.11           |
| <b>Total</b>         |   | <b>2151</b>             | <b>63.36</b>   |

Hence, due to payment of pension at higher rates to beneficiaries aged 60-79 years, there was overpayment of pension of ₹ 63.36 lakh in seven States/UTs. Due to lack of a control mechanism, such cases could not be obviated.

### 6.5 Short payment of pension of ₹ 42.85 crore

According to NSAP guidelines, the IGNOAPS, IGNWPS and IGNDPS pensioner, after attaining 80 years of age, is to be paid Central assistance of pension at enhanced rate of ₹ 500 per month.

Data analysis/check of records in the selected Districts in 15 States/UTs revealed cases of short payment amounting to ₹ 42.85 crore to 2,43,286 beneficiaries under three sub-schemes as detailed in **Table 6.10** and discussed further:

**Table 6.10: State/UT-wise details of short payment of pension for selected Districts**

(₹ in lakh)

| State/UT            | Number of beneficiaries | Amount of short payment |
|---------------------|-------------------------|-------------------------|
| 1 Tripura           | 13836                   | 451.41                  |
| 2 Nagaland          | 2137                    | 76.91                   |
| 3 Arunachal Pradesh | 841                     | 21.83                   |
| 4 Chhattisgarh      | 521                     | 68.39                   |
| 5 Odisha            | 213                     | 21.11                   |
| 6 Gujarat           | 202                     | 1.80                    |
| 7 Punjab            | 120                     | 15.91                   |
| 8 Goa               | 112                     | 0.45                    |
| 9 Manipur           | 96                      | 13.40                   |
| 10 Maharashtra      | 21                      | 0.94*                   |
| 11 ANI              | 11                      | 3.33                    |
| 12 Sikkim           | 4                       | 0.15                    |
| 13 Himachal Pradesh | 2                       | 0.18                    |
| <b>Total</b>        | <b>18116</b>            | <b>675.81</b>           |

*Note: in descending order of ineligible beneficiaries*

\* The beneficiaries aged 80 years and above were paid enhanced pension @ ₹ 1000 per month; however, the State had to use its own resources to make up for shortage of Central assistance which was ₹ 200 per month instead of ₹ 500 per month..

- In **Bihar**, 1,85,640 pensioners above the age of 80 years had received pension at the rate of ₹ 400 instead of ₹ 500 per month resulting in reduced pension amounting to ₹ 12.47 crore during June 2020 to March 2021. The short payment for the period before June 2020 could not be ascertained due to non-availability of relevant data.
- In **Uttar Pradesh**, despite availability of Central assistance with the State, the department did not provide the Central assistance to 35,834 beneficiaries above 80 years at the rate of ₹ 500 per month leading to short payment of ₹ 21.40 crore under IGNOAPS. Further, 3,696 IGNDPS beneficiaries attaining age of 80 years and above were also not paid Central assistance of ₹ 2.22 crore.

Thus, due to lack of due diligence on the part of the sanctioning authorities and a Centralized monitoring system to generate alerts on pending enhancements for beneficiaries who were eligible, the super senior citizens who belonged to the extremely vulnerable section of the population were deprived of their rightful pension amounts.

*The Ministry in its reply (December 2022) stated that for States using NSAP-PPS for DBT, there is a systemic check in place which automatically enhances pension on reaching the age of 80 years under IGNOAPS. Further, the observations have been referred to concerned States/UTs.*

However, audit scrutiny revealed that only few States have on-boarded NSAP-PPS for all the sub-schemes of NSAP.

## 6.6 Payment of more than one pension amounting to ₹ 3.55 crore

The data analysis of Phase-I audit of NSAP indicated that there were beneficiaries claiming more than one pension. Multiple payments can be made to a single beneficiary either under a single sub-scheme through different modes of payment or through different sub-schemes.

During the current audit, it was seen that in 14 States/UTs, 2,243 beneficiaries were paid multiple payment of pension amounting to ₹ 3.55 crore either under the same sub-scheme or under different sub-schemes as detailed in **Table 6.11**.

**Table 6.11: Payment of more than one pension for selected Districts**

(₹ in lakh)

| State/UT             | Number of beneficiaries | Amount of overpayment |
|----------------------|-------------------------|-----------------------|
| 1. Uttar Pradesh     | 1275                    | 76.50                 |
| 2. Arunachal Pradesh | 263                     | 36.26                 |
| 3. Meghalaya         | 179                     | 27.31                 |
| 4. Maharashtra       | 123                     | 0.28                  |
| 5. Delhi             | 113                     | 172.00                |
| 6. Bihar             | 102                     | 8.19                  |
| 7. Manipur           | 68                      | 3.52                  |

(₹ in lakh)

| State/UT             | Number of beneficiaries | Amount of overpayment |
|----------------------|-------------------------|-----------------------|
| 8. Tripura           | 60                      | 1.10                  |
| 9. Assam             | 15                      | 2.95                  |
| 10. Himachal Pradesh | 13                      | 19.23                 |
| 11. Chhattisgarh     | 11                      | 0.99                  |
| 12. West Bengal      | 10                      | 2.92                  |
| 13. Jharkhand        | 8                       | 2.67                  |
| 14. Rajasthan        | 3                       | 1.00                  |
| <b>Total</b>         | <b>2243</b>             | <b>354.92</b>         |

Note: in descending order of number of beneficiaries

In Punjab, Mizoram, Sikkim and Mizoram, 10,549 beneficiaries received pension from more than one Scheme but amount disbursed to these beneficiaries could not be ascertained.

IT enabled services were envisaged for obviating more than one pension payment to the same beneficiary. Efforts made in this regard by States/UTs during audit period were examined during audit. IT enabled services were not used for preventing multiple pension payments to the same beneficiaries. Had the control mechanism been developed through IT enabled services the duplication of pension payments could have been avoided.

The Ministry in its reply (December 2022) stated that the observations have been referred to the concerned States/UTs.

## 6.7 Pension payment of ₹ two crore after death of the beneficiaries

According to NSAP guidelines, a pensioner's pension may be discontinued due to death/migration/crossing BPL or any other reason and the pension payment should be stopped accordingly. Further, Gram Panchayats/Municipalities shall report every case of death of pensioner to the designated Sanctioning Authority. Non-reporting of death leads to continuation of pension even after the death of the beneficiary leading to irregular payment of pension.

The death of beneficiaries was not being reported by Gram Panchayats/Municipalities in a timely manner in case of 23 States/UTs viz. Arunachal Pradesh, Assam, Bihar, Delhi, Goa, Gujarat, Haryana, Himachal Pradesh, Jammu and Kashmir, Kerala, Ladakh, Madhya Pradesh, Maharashtra, Manipur, Nagaland, Odisha, Punjab, Sikkim, Telangana, Uttar Pradesh, Uttarakhand, Andaman and Nicobar Islands and Puducherry.

In 26 States/UTs, payment of pension amounting to ₹ two crore was made in case of 2,103 beneficiaries even after the death of NSAP beneficiaries as detailed in **Table 6.12**.

**Table 6.12: Payment of pension to deceased beneficiaries for selected Districts***(₹ in lakh)*

| State/UT              | Number of cases where payment was made after the death of NSAP beneficiary | Total excess payment |
|-----------------------|--|----------------------|
| 1. West Bengal        | 453  | 83.27                |
| 2. Gujarat            | 413  | 11.83                |
| 3. Tripura            | 250  | 1.83                 |
| 4. Chhattisgarh       | 223  | 6.06                 |
| 5. Sikkim             | 141  | 19.60                |
| 6. Assam              | 114  | 7.20                 |
| 7. Himachal Pradesh   | 99   | 27.71                |
| 8. Odisha             | 56   | 1.00                 |
| 9. Meghalaya          | 52   | 5.85                 |
| 10. Bihar             | 39   | 3.37                 |
| 11. Delhi             | 12   | 7.05                 |
| 12. Uttarakhand       | 29   | 4.32                 |
| 13. Telangana         | 27   | 2.65                 |
| 14. Madhya Pradesh    | 27   | 0.67                 |
| 15. Punjab            | 26   | 0.70                 |
| 16. Goa               | 20   | 0.51                 |
| 17. Rajasthan         | 20   | 0.89                 |
| 18. Haryana           | 18   | 0.27                 |
| 19. Arunachal Pradesh | 16   | 7.33                 |
| 20. Kerala            | 17   | 1.91                 |
| 21. Maharashtra       | 17   | 0.64                 |
| 22. ANI               | 14   | 0.67                 |
| 23. Jharkhand         | 11   | 3.08                 |
| 24. Puducherry        | 6  | 1.06                 |
| 25. Mizoram           | 2  | 0.03                 |
| 26. Manipur           | 1  | 0.02                 |
| <b>Total</b>          | <b>2103</b>  | <b>199.52</b>        |

During the course of beneficiary survey, it was observed that in case of 290 out of 8,461 beneficiaries, the pension payment was continued even after death of the beneficiaries. This indicated that the reporting of death and stopping of pension was not being done as required as per NSAP guidelines.

Non-reporting of deaths of NSAP beneficiaries by Gram Panchayats/Municipalities to the concerned authorities in a timely manner resulted in irregular payment of pension. This needs to be addressed with measures like submission of life certificate etc. to avoid continuation of pension payment after death of the beneficiaries.

*The Ministry in its reply (December 2022) stated that the observations have been referred to the concerned States/UTs.*

## 6.8 Payment of pension in Cash

According to NSAP guidelines, to ensure efficiency and regular transfer, payment into the bank account/post office account or through electronic money order is preferred. Payment of assistance in cash to beneficiaries should be adopted only if other modes are not workable after following measures as prescribed in the NSAP guidelines in this regard. However, the disbursement of pension in cash was observed in six States as detailed in **Table 6.13**.

**Table 6.13: Disbursement of pension in cash**

| State                | Observation  |
|----------------------|--|
| 1. Odisha            | All disbursements of pension were made through cash and the same was recorded on physical acquittance rolls. All pensioners received the pension by recording their thumb impression on the acquittance roll, but thumb impression had not been attested by any officials.   |
| 2. Andhra Pradesh    | Pensions were disbursed in cash at the doorstep of the beneficiaries. Pensions were disbursed on 1 <sup>st</sup> day of every month and acquittance in the form of Aadhaar authentication is obtained through biometric device at the time of payment of cash.   |
| 3. Nagaland          | There were instances of cash payment in various Districts. The dates of payment were published in local newspapers; however, pension was not disbursed in public meetings. The State did not prescribe any procedure to be followed in case a beneficiary could not come to the places of payment on the specified dates. Token of receipt was taken on the acquittance roll but biometric authentication was not done while making payment in cash. |
| 4. Arunachal Pradesh | Amount of ₹ 10.00 lakh was disbursed to 50 beneficiaries in cash under NFBS.   |
| 5. Mizoram           | There were instances of cash payment ranging from four <i>per cent</i> to 10 <i>per cent</i> .   |
| 6. Jharkhand         | There were instances of cash payment ranging one <i>per cent</i> to two <i>per cent</i> .  |

During the course of beneficiary survey, audit observed that pension was disbursed in cash to 814 beneficiaries out of 8,461 beneficiaries.

**Picture 6.2 Acquittance roll for cash payment in Odisha**

Distribution of pension in cash shows that the Scheme is not fully DBT-compliant. Further, the disbursement of pension in cash is fraught with inherent risk of transferring the benefits to unintended persons.

The Ministry in its reply (December 2022) stated that Odisha has recently on boarded on NSAP- PPS for 100 per cent DBT, in Andhra Pradesh pension is being paid to the door step of the beneficiary through biometric authentication. Further, the observations have been issued to concerned States/UTs.

## 6.9 Variation in Aadhaar information

The NSAP prescribed an Aadhaar based platform for pension disbursement in order to avoid ineligible beneficiaries and duplication. Conformance of information contained in Aadhaar card and records of the State/UT was necessary to avoid any cases of duplicate payment.

In nine States/UT, 64,484 cases where variation between information as per Aadhaar and other records maintained by the States/UTs, Aadhaar numbers used more than once in state database and invalid Aadhaar numbers were noticed as detailed in **Table 6.14**.

**Table 6.14 Variation in Aadhaar information**

| State           | Number of cases | Remarks   |
|-----------------|-----------------|---|
| 1. Bihar        | 62867           | Aadhaar number used more than once in state database                                |
| 2. Uttarakhand  | 1261            | Aadhaar numbers found invalid through error detection algorithm                     |
| 3. Punjab       | 120             | Variation in date of birth of beneficiaries as per Aadhaar and as per NSAP database |
| 4. Rajasthan    | 101             | Difference in age as per application and as per Aadhaar                             |
| 5. Assam        | 47              | Variation in date of birth as per Aadhaar and as per NSAP database                  |
| 6. Chhattisgarh | 36              | Variation in name of beneficiaries as per Aadhaar and as per online data            |
| 7. Tripura      | 25              | Variation in names of beneficiaries and names of their fathers/husbands             |
| 8. Puducherry   | 22              | Variation in date of birth as per Aadhaar and as per NSAP database                  |
| 9. Tamil Nadu   | 5               | Variation in Aadhaar number as per Aadhaar and as per State data                    |
| <b>Total</b>    | <b>64484</b>    |   |

During the beneficiary survey, date of birth of 347 out of 8,461 beneficiaries was not found to be identical with records of beneficiaries' viz. Aadhaar card, electoral photo identity card etc.



Further, in 13<sup>18</sup> States, the pension portal of the State was not linked to UIDAI database for Aadhaar verification. Non linkage of the pension portal in these States with the UIDAI database hindered the cross-checking mechanism to weed out duplication to ensure that only eligible intended beneficiaries availed the pension.

*The Ministry in its reply (December 2022) stated that the observations have been referred to the concerned States/UTs.*

## 6.10 Non-convergence of Schemes

According to NSAP guidelines, in order to ensure wider social security, it was necessary to converge NSAP with different anti-poverty programmes in respect of Health, livelihood, housing etc. such as benefits RSBY or State level health insurance schemes, Aam Aadmi Bima Yojana, IAY/PMAYG, NRLM/NULM, benefits of food security, Ajeevika Skills Programme. It was envisaged that at the micro level SHG network data on the needs of each family should be collected and converged and NSAAC was to coordinate the convergence exercise.

Except in six<sup>19</sup> States, no convergence with different anti-poverty programmes was done in any other States/UTs.

Hence, States/UTs did not take conscious efforts to refer the data base of the NSAP beneficiaries to identify the beneficiaries for other welfare schemes and the NSAP was implemented in silos and therefore the beneficiaries remained deprived of the other welfare schemes.

*The Ministry in its reply (December 2022) stated that the observations have been referred to the concerned States/UTs.*

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<sup>18</sup> Arunachal Pradesh, Bihar, Goa, Himachal Pradesh, Kerala, Maharashtra, Meghalaya, Mizoram, Nagaland, Sikkim, Tamil Nādu, Uttar Pradesh, and Uttarakhand.

<sup>19</sup> Chhattisgarh, Himachal Pradesh, Jharkhand, Rajasthan, Sikkim and Tamil Nadu.

## Chapter-7: Monitoring and Evaluation

National Social Assistance programme is being implemented in all rural and urban areas in all States and UTs and intends to touch upon lives of the vulnerable sections of society. Hence, the monitoring of implementation and evaluation for course-correction is quite vital. The scrutiny of Monitoring and Evaluation of NSAP with respect to in NSAP guidelines led to the following observations:

### 7.1 Monitoring at Central Level

#### 7.1.1 Monitoring by National Social Assistance Advisory Committee

A National Social Assistance Advisory Committee (NSAAC) was envisaged to be established at national level to assist the Ministry of Rural Development in the monitoring and evaluation of the NSAP and to advise on matters related to policy and its effective implementation. NSAAC was also empowered to clearly state specific variations in guidelines within overall framework of NSAP. The Committee was to consist of:

- Representatives of related Ministries and departments of the Central Government,
- Five representatives from civil society organizations and academic institutions, and,
- Five Secretaries from State Governments on rotation covering all regions of the country.

NSAP Guidelines also envisaged that meetings of the NSAAC may be conducted at least twice in a year. However, only three NSAAC meetings were held during 2017-21 as detailed in table 7.1 below:

**Table 7.1: Discussions in NSAAC Meetings during 2017-21**

| 1 <sup>st</sup> meeting (July 2018)   | 2 <sup>nd</sup> meeting (November 2018)                                | 3 <sup>rd</sup> meeting (August 2019)  |
|---|--|--|
| 1. Pension rate needed to be revised upwards and should be reviewed periodically.                                 | 1. Pension amount needed to be revised to minimum to ₹ 2000 per month. | 1. Old age pension amount needed to be revised and should be linked with price index, bringing uniformity in pension amount and eligibility criteria.  |
| 2. Sumit Bose Committee recommendations should be followed for NSAP.  | 2. To bring uniformity in pension being disbursed in different States. | 2. Adoption of SECC data instead of BPL data in identification of beneficiaries under old age pension scheme and amount needed to be revised to minimum to ₹ 2000 per month. Urgent need to revisit the rate of assistance under widow pension scheme. |
| 3. NSAP-MIS falls gravely short in terms of user-friendliness and needs to learn from MISs of PMAY-G and MGNREGS. | 3. Pension card portability to be addressed on priority.               | 3. In some cases, upto 10 <i>per cent</i> of inclusion error were reported as number of beneficiaries had died over a period, but their name continued to be existing in the list.<br>4. Establishment of effective grievance redressal mechanism.     |

Hence, NSAAC did not meet twice a year as intended and after its meeting in August 2019, no meeting was conducted during 19 months till March 2021. Further, the suggestions of NSAAC meeting as tabulated above was not followed by the Ministry of Rural Development.

The Ministry replied that recommendations contained in the Task Force of Mihir Shah, Sumit Bose Committee and the comprehensive third-party evaluation study of NSAP were considered by the Government at the time of considering extension of NSAP for the 15<sup>th</sup> Finance Commission cycle (2021-2026). The Cabinet, however, approved the NSAP Scheme in its current form and did not recommend any revision for NSAP Schemes for the period 2021-2026. Hence, the recommendations of the Task Force headed by Mihir Shah, Sumit Bose Committee and the comprehensive third-party evaluation study of NSAP were no longer under consideration of the Government.

*The Ministry in its reply (December 2022) stated that NSAAC meeting could not be held after 2019 due to covid-19.*

### 7.1.2 Monitoring by National Level Monitors

National Level Monitors (third party monitors) were appointed by the Ministry to undertake field visits and submit reports on implementation of various rural development programmes. NLMs were assigned to different States and were provided with questionnaires for the purpose of assessment of implementation of Schemes in the field. The reviews by NLM would also monitor schemes under NSAP and the State Nodal Departments would proactively assist NLMs and facilitate their visits. The Reports of NLMs were to be shared with the State government for follow-up action.

The NLMs undertook monitoring of all schemes of NSAP in six phases covering 574 Districts in 2017-18, 563 Districts in 2018-19, 578 Districts in 2019-20 and 233 Districts in 2020-21. During Phase I & II monitoring of 2017-18, NLMs reported that there were more eligible persons who were not covered under IGNDPS and IGNWPS in four to five *per cent* villages. Periodicity of pension was irregular in Bihar, Kerala, Manipur and Punjab. In Mizoram, pension was being distributed on half yearly basis. Similar irregularities were also reported by NLMs during 2018-19 and 2019-20.

There was no action on irregularities reported by NLMs for 2017-18 to 2019-20. On being pointed out, the Ministry replied that NLM Reports for 2021-22 had been shared with States/UTs with a request to submit action taken report. However, details of action taken on NLM reports for 2017-18 to 2020-21, were not included in the Ministry's reply. Hence, there was no proper follow up action on NLM reports.

The Ministry in its reply (December 2022) stated that the NLM Reports were sent to the States/UTs for taking corrective measures on the irregularities found vide D.O. letter dated 05 May 2022, the matter is being followed up through reminders issued in August and October 2022.

## 7.2 Monitoring at State Level

### 7.2.1 Non constitution of State Level Committees

The State Level Committee (SLC) were to be headed by the Chief Secretary or Additional Chief Secretary nominated by Chief Secretary and include:

- (a) Secretaries of Departments concerned such as Finance, Rural Development, *Panchayati Raj*, Municipal Affairs, Social Welfare, Health, Revenue, Women and Child Development, Minorities, SC, ST, etc.,
- (b) Two representatives of Banks/Post Office.
- (c) Four Chairpersons, two each of *Zilla Parishad* and Municipalities,
- (d) Collectors from three districts in rotation, and,
- (e) Four independent experts and representatives of NGOs.

This Committee was to be responsible for implementation, monitoring and evaluation of the programme and matters concerned therewith. State Committees were to meet at least twice a year. Also, a Vigilance & Monitoring Committee was to be formed at the State and District levels for the review of implementation of the programme.

#### (i) State Level Committee

The State level committee was not constituted in most of the States/UTs except in Arunachal Pradesh, Kerala, Mizoram, Nagaland and Tripura as envisaged in NSAP Guidelines. The shortcomings in respect of functioning of State Level Committee are discussed in **Table 7.2**.

**Table 7.2: State wise audit observation on SLC**

| State                | Audit Observation   |
|----------------------|---|
| 1. Arunachal Pradesh | The Committee did not conduct any meetings.   |
| 2. Kerala            | The Committee was constituted only in March 2021 and did not meet even once since its then.   |
| 3. Mizoram           | The Committee was formed on 16 November 2018, with the Chief Secretary as the Chairman. However, records of meeting held by the State Level Committee was not found in audit. |
| 4. Nagaland          | A State Level Selection Board was constituted (February 2011) that does not meet the prescribed criteria for constitution of a State Level Committee.                         |
| 5. Tripura           | The Committee was formed (December 2018); however, minutes of meetings of the Committee were not found on records.  |

Due to non-existence of SLCs in 30 States/UTs and shortcomings in functioning of SLCs in five States, desired monitoring by the SLCs remained unachieved.

## (ii) State Level Vigilance & Monitoring Committee

Vigilance & Monitoring Committee at State level as envisaged in NSAP Guidelines was not constituted by most of the States/UTs except by Odisha, Rajasthan and West Bengal. Though Odisha and West Bengal constituted the Committees, yet the details of their meetings were not made available.

Due to non-existence of State Level Vigilance and Monitoring Committee in 34 States/UTs, desired oversight on vigilance aspect could not be ensured which was corroborated by irregularities observed by audit on the implementation aspect.

*The Ministry in its reply (December 2022) stated that the observations have been referred to the concerned States/UTs.*

### 7.2.2 Adequacy of Monitoring through the State Nodal Department

According to NSAP guidelines, a nodal department was to be identified for coordinating with the different implementing departments for periodic review and submission of physical and financial progress reports under different schemes of NSAP to Government of India. The Monthly/Quarterly Progress Reports (MPR/QPR) were to be furnished online by the State Nodal Department (SND) by 15th of every month after obtaining reports from the District and field offices in a regular manner.

- In 18<sup>20</sup> States/UTs, SND of the State/UT concerned did not conduct periodic review of schemes of NSAP. Information on conduct of the periodic review was not furnished by SND of Madhya Pradesh and ANI.
- The Monthly/Quarterly Progress Reports had not been furnished by SND of three States/UT (Goa, Kerala and Ladakh). In Haryana, from September 2020 onwards, MPR/QPR were not being furnished to GoI. The SND did not obtain MPR/QPR from the districts and field offices in Arunachal Pradesh and Nagaland. In Tripura SND submitted monthly progress reports but did not submit quarterly progress reports. No such record was maintained in Mizoram and Rajasthan.

There was a lack of oversight regarding implementation of the NSAP by State Nodal Departments as no periodic review of the implementation was conducted and, therefore, opportunity for correcting the shortcomings in implementation of Schemes at the ground level was not adequately utilised.

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<sup>20</sup> Arunachal Pradesh, Assam, Goa, Haryana, Kerala, Maharashtra, Manipur, Meghalaya, Nagaland, Punjab, Tripura, Uttarakhand, West Bengal, Delhi, Jammu & Kashmir, Ladakh, Lakshadweep and Puducherry.

### 7.3 Monitoring by District Level Committee

According to NSAP guidelines, District Level Committee (DLC) headed by the Chairperson *Zilla Parishad*/Chief Executive Officer, *Zilla Parishad*/District Collector was to be constituted, including:

- (a) District level officials of Departments concerned,
- (b) Four representatives from among Chairpersons of 25 *Gram/Intermediate Panchayats* and Municipalities, and
- (c) Four independent experts and representatives of NGOs working in this area.

DLCs were responsible for implementation, monitoring and evaluating the programme within the District and for matters concerned therewith. They shall submit their reports to the SND on a monthly basis.

DLCs as envisaged in the NSAP Guidelines were constituted in eight<sup>21</sup> States/UTs. The shortcomings in functioning of DLCs in these eight States are detailed in **Table 7.3**.

**Table 7.3: Shortcomings in functioning of DLC**

| State            | Observation  |
|------------------|--|
| 1. Chhattisgarh  | DLCs did not submit any Report.  |
| 2. Kerala        | Government of Kerala approved the formation of District level Committee in March 2021. The Committees did not meet even once since inception.  |
| 3. Manipur       | Neither DLCs submitted reports nor SND reminded DLCs for submission of Reports.  |
| 4. Mizoram       | No records about the working of the DLCs maintained.   |
| 5. Nagaland      | Compositions of the DLCs were devoid of representatives from Gram/ Intermediate Panchayats and Municipalities, and NGOs and DLCs did not submit Reports.   |
| 6. Odisha        | DLC were not constituted in some of the Districts.   |
| 7. Telangana     | In selected Districts, reports were not submitted to SND on a monthly basis by DLCs.   |
| 8. Uttar Pradesh | No documentary evidence available on the records for conducting DLC meetings and inclusion of representatives of NGOs in DLC. Neither DLC meetings were held nor monthly Reports were prepared and submitted to the SND. |

Due to absence of DLCs in majority of States/UTs, the desired reporting to SND could not be ensured and difficulties as well as scope for improvement in implementation of the NSAP in districts could not be assessed. Thus, bottom-up approach for ensuring effective implementation of the Programme was lacking.

*The Ministry in its reply (December 2022) stated that the observations have been referred to the concerned States/UTs.*

<sup>21</sup> Chhattisgarh, Kerala, Manipur, Mizoram, Nagaland, Odisha, Telangana and Uttar Pradesh.

## 7.4 Non-conduct of Social Audit

NSAP Guidelines envisaged conduct of social audit with the aim to promote transparency, accountability, and people's participation in the NSAP.

Audit noted that the Ministry issued the NSAP social audit guidelines containing Standard Operating Procedure for conduct of social audit, process checklist, format of social audit findings and action taken on them in 2019, i.e. five years after issue of latest NSAP guidelines in 2014.

The State nodal department was to monitor reports of social audits conducted and send reports to the Ministry of Rural Development in NSAP-MIS. Audit noted that pilot Social Audit Reports of 13 States were available on NSAP-MIS. Further, action taken report was available for only five<sup>22</sup> States out these 13 States.



Picture 7.1: Social Audit in Mizoram

NSAP Guidelines stipulated that Social Audit was to be conducted at least once in every six months by the *Gram Sabha*/Ward Committee. The funds released for administrative expenses were to be used for conduct of Social Audit. Further, funds for the social audit were sanctioned @ 0.5 per cent of the total State allocation (1/6<sup>th</sup> of the three per cent administrative expenses) exclusively for the social audit. It was noticed that all the States/UTs had reported to the Ministry in their UCs that three per cent administrative expenses had been utilised as per norms including expenditure on social audit. Total estimated allocation of ₹ 172.24 crore towards social audit as part of administrative expenses was shown as utilized as per the norms despite the fact that social audit was not conducted at all in more than 70 per cent of the States/UTs.

Audit noted that social audit was not at all conducted in 25<sup>23</sup> States/UTs. Observations regarding the social audits conducted in 10 States/UTs and inaction on Social Audit Reports are discussed in **Table 7.4**.

<sup>22</sup> Gujarat, Maharashtra, Meghalaya, Nagaland and Rajasthan.

<sup>23</sup> Arunachal Pradesh, Bihar, Chhattisgarh, Goa, Gujarat, Haryana, Jharkhand, Kerala, Madhya Pradesh, Maharashtra, Manipur, Punjab, Rajasthan, Sikkim, Tamil Nadu, Telangana, Uttar Pradesh, Uttarakhand, ANI, Chandigarh, Delhi, Jammu & Kashmir, Ladakh, Lakshadweep and Puducherry.

**Table 7.4: State-wise deficiencies in social audit**

| State               | Observations  |
|---------------------|---|
| 1. Andhra Pradesh   | Social audit was taken up as a part of social audit of MGNREGA works but not conducted on half-yearly basis. It was not conducted in urban areas.   |
| 2. Assam            | No social audit was conducted during 2017-18 to 2019-20. Social audits were conducted in 542 out of 2,198 GPs during 2020-21.   |
| 3. Himachal Pradesh | Social audit was conducted only once in 2018-19 in Kangra District and findings of Social Audit Report had also not been communicated by the Social Audit Committee to DWOs for further necessary action.   |
| 4. Karnataka        | Social audit was conducted only in 2019-20 covering 3,152 out of 6024 GPs. ₹ 237.12 lakh were utilised on conduct of social audit out of ₹ 1043.18 lakh (0.5 per cent or 1/6 <sup>th</sup> of administrative expenditure) earmarked to be utilised for social audit, however, entire funds were shown as spent towards administrative expenditure in UCs.   |
| 5. Mizoram          | Social audit could not be conducted once in every six months in all the GPs.  |
| 6. Meghalaya        | Only three social audits were conducted in 2017-21. The action taken report on social audit report was not prepared except for the year 2017-18.  |
| 7. Nagaland         | One pilot phase social audit (27 May–3 June 2019) at Mokokchung and Phek Districts covering two Blocks in each District was conducted; however, no report on conduct of social audit was submitted. Moreover, social audit was conducted only once and an amount of ₹ 0.78 lakh out of ₹ 38.22 lakh was incurred from the fund sanctioned for social audit. However, an amount of ₹ 38.22 lakh was shown as utilised in the UC. |
| 8. Odisha           | Only seven social audits were conducted in 5 out of 8 sampled Districts during the period 2017-21.  |
| 9. Tripura          | Only six social audits were conducted in two selected Districts.  |
| 10. West Bengal     | 7756 social audits conducted during 2017-21; however, action taken on social audit findings were not made available.  |

On a review of some of the social audit reports conducted by States<sup>24</sup>, it was found that the reports had findings similar to audit findings (allotment made to dead beneficiaries, ineligible beneficiaries, etc). However, action taken on social audit findings were not made available to audit.

Thus, social audit, envisaged as a mechanism for ensuring transparency, accountability, and peoples' participation in implementation of NSAP, was not conducted in most of the States/UT. In few States where social audit was conducted, it was either not done periodically or necessary follow-up action was not taken on the findings. There is a need to strengthen the mechanism of social audit in NSAP to ensure transparency and accountability, thus defeating the purpose of the social audit mechanism.

*While the Ministry in its reply (December 2022) stated that as per NLM Reports social audit had been conducted in 28 States during last year, details were not provided to Audit.*

## 7.5 Improper/Non-maintenance of NSAP-MIS

The use of Information technology is essential in order to enhance efficiency in implementing NSAP both at the level of sanction and disbursement of pension. The Ministry developed NSAP-MIS for all States and UTs to adopt it in implementation of the Scheme. States and

<sup>24</sup> Taldangra Block, Hirbandh Block and Indpur Block of West Bengal.



UTs which have developed their own software will have to ensure porting their information/data onto NSAP-MIS through bridge-software. It is mandatory that the States having their own software must ensure/enable porting of data on the NSAP-MIS of MoRD.

The shortcomings in own MIS developed by States or offline system in 11 States/UTs are discussed in **Table 7.6** below:

**Table 7.6: State/UT-wise details of shortcomings in MIS**

| State               | Audit observations  |
|---------------------|---|
| 1. Bihar            | State had maintained its own software (e-Labharthi) but the data pertaining to NSAP was not being ported from e-Labharthi to NSAP-MIS. Modules of MIS remained incomplete, and the department was not in a position to develop and implement a comprehensive MIS to improve the effectiveness of the funds flow and disbursements of funds to the actual beneficiaries for all the pension schemes. |
| 2. Haryana          | Data was ported to NSAP-MIS through server to server and not through bridge software. Porting through a back-end process might have compromised on validations.   |
| 3. Himachal Pradesh | The data from e-Kalyan software was not ported to NSAP-MIS.   |
| 4. Jammu & Kashmir  | No mechanism existed for regular data sharing with NSAP-MIS portal. There was offline mode for registration, verification and sanctioning of application for new payments.  |
| 5. Kerala           | Porting and bridging of data from state portal to NSAP-MIS portal could not be accomplished and State portal was unable to exclude/ include beneficiaries in real time.   |
| 6. Ladakh           | No mechanism existed for regular data sharing with NSAP-MIS portal. There was offline mode for registration, verification and sanctioning of application for new payments.  |
| 7. Madhya Pradesh   | Information regarding porting of data to NSAP-MIS was not made available.   |
| 8. Odisha           | A link existed in department's website for receipt, process and sanction of application of NSAP. However, the complete application details and status were not ported to NSAP-MIS through bridge software.  |
| 9. Punjab           | Partial information and data was ported onto NSAP- MIS through bridge software.   |
| 10. Uttar Pradesh   | State portal did not show effective date of pension.  |
| 11. West Bengal     | Software failed to capture essential parameters such as pension verification date, pension effective date, date of birth of beneficiaries under all the sub-schemes and percentage of disability in case of IGNDPS.   |

Thus, States/UTs did not fully migrate to Ministry's NSAP portal and continued with their own State portal which were not in fully in sync with the NSAP portal. State/UTs own portal were not capturing all the details to ensure transparency and proactive display of progress of the implementation of NSAP.

*The Ministry in its reply (December 2022) stated that the observations have been referred to the concerned States/UTs.*

## 7.6. Non-existence of Grievance Redressal Mechanism in States

NSAP guidelines envisaged that States should put in place a Grievance Redressal system at the Gram/Intermediate Panchayat/District/Municipality levels and designate an officer of appropriate seniority to whom the grievances can be addressed. Timelines for dealing with

grievances should be fixed. The office of the designated officer must keep a record of complaints received, action taken and the outcome. The complainant must be informed in writing about action taken. Second Administrative Reform Commission also recommended that there was a need for a strong and effective internal grievance redressal mechanism in each organization.

Institutional grievance redressal mechanism as per NSAP Guidelines was not in existence/functional in 17<sup>25</sup> States/UTs. In 11 States/UTs grievance redressal mechanism was having deficiencies as detailed in **Table 7.7**.

**Table 7.7: State-wise observations on grievance redressal mechanism**

| State           | Audit Observations  |
|-----------------|---|
| Assam           | Timeline fixed, if any, for settlement of grievances on CPGRAMS was not found on the records.   |
| Andhra Pradesh  | 92,100 cases relating to pensions were received through 'Spandana' (One-Stop public grievance redressal platform for the citizens of State), out of which 86,124 cases were resolved (93.51 per cent). However, grievances relating to NSAP beneficiaries could not be ascertained as the scheme is integrated with the State's scheme (YSRPK).   |
| Jharkhand       | No proper Grievance redressal system existed  |
| Delhi           | There was no institutionalized mechanism for monitoring the grievances. District Facilitation-cum-Grievance Redressal Committee was constituted in January 2022.  |
| Haryana         | There is no mechanism for monitoring the grievances available in GP/Municipalities, as no records/registers were being maintained by them for the purpose.  |
| Odisha          | In two out of eight selected Districts, the grievance redressal system did not exist and no exclusive records on receipt and disposal of grievances under NSAP were maintained. In the remaining six Districts, although grievance redressal system existed, DSSOs received 2,239 grievances from different sources on delay in receipt of pension, non-inclusion under NSAP, etc., and forwarded to the implementing agencies for redressal. But no follow up measures were taken on redressal of such grievances. |
| Rajasthan       | In selected eight Districts there was no institutionalized mechanism for monitoring the grievances available in GPs/Municipalities, as no records/registers were being maintained by them for the purpose.  |
| Tripura         | Grievance Redressal Mechanism was not activated.  |
| Uttarakhand     | No records were made available.   |
| Jammu & Kashmir | In selected eight Districts, there was no institutionalized mechanism for monitoring the grievances available in GPs/Municipalities, as no records/registers were being maintained by them for the purpose. The District Social Welfare Officer was authorized to follow up the grievances of the pensioners, which was not observed in practice.   |
| Ladakh          | In selected two Districts there was no institutionalized mechanism for monitoring the grievances available in GPs/Municipalities, as no records/registers were being maintained by them for the purpose. The District Social Welfare Officer was authorized to follow up the grievances of the pensioners, which was not observed in practice.  |

<sup>25</sup> Arunachal Pradesh, Assam, Goa, Gujarat, Himachal Pradesh, Kerala, Madhya Pradesh, Maharashtra, Manipur, Nagaland, Punjab, Sikkim, Uttar Pradesh, Uttarakhand, West Bengal, Lakshadweep and Puducherry.

Grievance Redressal Mechanism was not in existence as envisaged under the NSAP Guidelines in majority of States/UTs and even where it existed in some States/UTs, it was not effective to meet aspirations of beneficiaries and resolution of their grievances. Hence, in absence of effective Grievance Redressal Mechanism, implementing departments in States showed non-responsiveness about the grievances of the beneficiaries.

*The Ministry in its reply (December 2022) stated that SAMBAL app provides status of monthly pension payment based on pension ID. Further, the Ministry has referred the observations to concerned States/UTs.*

Audit noted that the SAMBAL app had limited role in providing grievance redressal.

## Chapter-8: Recommendations

NSAP aims to provide basic financial support to old age, widow and severely disabled persons from BPL list as well as to BPL families in case of death of primary breadwinner. The All India Performance Audit of NSAP brought out that the implementation of the scheme was hindered by several issues. The following recommendations are suggested for improving the implementation of the Scheme:

### Chapter-4: Planning

1. Specific measures for cleaning/weeding out ineligible beneficiaries, stopping of pension after the death of beneficiaries and verification/authentication of beneficiary data may be instituted.
2. Awareness generation activities and strengthening of IEC, uploading of universe of potential beneficiaries and identification of eligible beneficiaries through annual surveys may be done for proactive identification of eligible beneficiaries in order to ensure universal coverage of beneficiaries.

### Chapter-5: Financial Management

3. The fund allocation and release under NSAP may be done so as to ensure monthly disbursement of pension and timely payment of family benefits to the beneficiaries.
4. The NSAP funds may be utilised for timely payment of pension and family benefit avoiding idling, diversion and inadmissible expenditure of NSAP funds.

### Chapter-6: Programme Implementation

5. System-based checks may be instituted to avoid overpayment, short payment, multiple payment and delays in payment of pension.
6. Pension may be paid on monthly basis through bank/post office account integrated with Aadhaar/biometric authentication. A mechanism for reviewing cases of irregular pension payments and fixing of responsibility on such cases may be instituted.

## Chapter-7: Monitoring and Evaluation

7. Monitoring by various Committees, National Level Monitors, periodical evaluation studies and action on the findings thereof may be ensured.
8. Robust social audit and grievance redressal mechanisms may be established for ensuring transparency and accountability.

New Delhi  
Dated: 21 April 2023



(RAJIV KUMAR PANDEY)  
Director General of Audit  
(Central Expenditure)

*Countersigned*

New Delhi  
Dated: 25 April 2023



(GIRISH CHANDRA MURMU)  
Comptroller and Auditor General of India



# **Annexures**





**Annexure-2.1**  
**(Refer to paragraph 2.4)**  
**Details of Sample Selection**

| Sl. No | State/UT                  | Name of District   | Name of Blocks   | Name of GPs/Village Council/Wards   |
|--------|---------------------------|--|--|---|
| 1.     | Andaman & Nicobar Islands | South Andaman and Nicobar (2)  | Prothrapur, Ferrargunj, Campbell Bay and Nancowrie (4)   | Govindnagar, PBMC Ward No. 24, Bambooflat, Tushnabad, Campbell Bay, Katchal Tribal Council and Nancowry Tribal Council (7)  |
| 2.     | Andhra Pradesh            | Anantapur, Chittoor, Nellore and Prakasam (4)  | Anantapur (Urban), Kadiri (Rural), Puttur Municipality, Chandragiri (Rural), Venkatagiri (Urban), Indukurpet (Rural), Ongole (Urban) and Pamuru (Rural) (8)                    | 6th Ward, 8th Ward, Kondamanayunipalem, Kalasamudram, 24th Ward, 5th Ward, Ithepalle, Mungilipattukothapalle, 25th Ward, 9th Ward, Komarika, Kothuru, 6th Ward, 10th Ward Dubagunta and East Kodigudlapadu (16)   |
| 3.     | Arunachal Pradesh         | Changlang, East Kameng, East Siang, Namsai, Papum Pare and West Siang (6)              | Diyun, Nampong, Bameng, Seppa, Mebo, Ruksin, Chongkham, Namsai, Doimukh, Balijan, Aalo East and Darak (12)   | Innao, Dumba, Mossang Putok, Machum Rima, Lingdi Liyang, Lapung, Mebua, Loffa, Godum II, Godum I, Lingka I, Ledum III, Insa, Guna Nagar, Jona Kachari Kuli, Jenglai, Gumto New, Emchi New, Huto, Holongi, Logum Jini Lower, Kombo Pomte, keak yaki Tato Kesi Tali and Kato (24)   |
| 4.     | Assam                     | Nagaon, Baksa, Chirang, Dibrugarh, Goalpara, Kokrajhar, Barpeta and Kamrup (Rural) (8) | Lao-Khowa, Khagarijan, Barama, Tamulpur, Borobazar, Dongtol (Part), Barbarua, Tingkhong, Balijana, Matia, Kokrajhar, Rupsi (Part), Rupsi, Paka Betbari, Boko and Chamaria (16) | Singimari, Salpara, Senchowa, Rangagarh Huz, Barama Vcdc, Kharuajan Vcdc, No 5 Tamulpur Vcdc, 2 No 4 Tamulpur Vcdc, Borobazar Vcdc, Borlowgaon Vcdc, Dongtol Vcdc, Tilokgaon Vcdc, Kutuha, Khanikar, Pithaguti, Ouphalia, Kumri, Kalyanpur, Sidhabari, Nabagota Simlitola, Devitola Vcdc, Modati Vcdc, Bashbari Vcdc, Kurshakati Vcdc, Sawpur, Lachanga, Uttar Pub Betbari, Uttar Betbari, Dakshin Pachim Boko, 10 No Dakhin Boko, Hekra Jogipara and Kismat Kathami (32) |
| 5.     | Bihar                     | Bhagalpur, Darbhanga, Jamui, Kaimur (Bhabhua), Katihar, Muzaffarpur, Nawada,           | Shahkund, Sultanganj, Benipur (Rural), Benipur (Urban), Khaira, Jhajha, Ramgarh, Rampur, Kursela, Manihari,  | Dariyapur, Hajipur, Sultanganj (NP) Ward-13, Sultanganj (NP) Ward-21, Sajhuar, Tarouni, Benipur (NP) Ward-9, Benipur (NP) Ward-5, Banpur, Dabil, Jhajha (NP) Ward-11, Jhajha (NP) Ward-21, Mahuwar, Nonar, Barkagawan, Belawan, East Muradpur,  |

| Sl. No | State/UT                             | Name of District   | Name of Blocks   | Name of GPs/Village Council/Wards  |
|--------|--------------------------------------|--|--|--|
|        |                                      | Rohtas, Saharsa and Sitamarhi (10)   | Kurhani (Rural), Kurhani (Urban), Nardiganj, Nawada, Karakat, Nasriganj, Nauhatta, Simri Bakhtiyarpur, Parihar and Belsand (20)                                    | Shahpur Dharmi, Manihari (NP) Ward-2, Manihari (NP) Ward-7, Kharauna Dih, Kurahni Turki Kurhani (NP) Ward-5, Turki Kurhani (NP) Ward-9, Nardiganj, Pes, Nawada (NP) Ward-18, Nawada (NP) Ward-27, Danwar, Jai Shree, Nasriganj (NP) Ward-5, Nasriganj (NP) Ward-9, Hati, Kharka Telwa, Dhanpur, Raipura, Manpaur, Parihar Dakshini, Belsand (NP) Ward-1 and Belsand (NP) Ward-3 (40)         |
| 6.     | Chhattisgarh                         | Bastar, Bemetara, Durg, Kondagaoh, Korba, Mahasamund, Mungeli and Raipur (8)   | Bakawand, Bastar, Bemetara, Berla, Durg, Patan, Farasgaoh, Makdi, Korba, Pali, Baghbahra, Mahasamund, Mungeli, Pathariya, Arang and Tilda (16)                     | Chote Jirakhal, Satosha, Sudhapal, Bodanpal-2, Rampur, Baijalpur, Gondgiri, Deori, Matwari, Tirga, Srmri, Aktai, Jaamgaoh, Palna, Sodsivani, Tarega, Bela, Baridhi, Pahaagaon, Dhatura, Bodrabanda, Tongopanikala, Barondabbazar, Achanakpur, Dhabo, Dhapai, Marrakona, Pakaria, Nawagaon, Kotni, Parsada and Bartori (32)   |
| 7.     | Chandigarh                           | Chandigarh (1)   | Chandigarh (1)   | Chandigarh (1)   |
| 8.     | Dadra & Nagar Haveli and Daman & Diu | No Central funds were released to the UT under NSAP since 2010. Hence, records pertaining to the UT were seen at Department of Social Welfare and at the Ministry level. |  |  |
| 9.     | Delhi                                | New Delhi, Central and South (3)   | Kastuba Nagar, Jangpura, Karol Bagh, Rajendra Nagar, Greater Kalisha and Ambedkar Nagar (6)  | nil  |
| 10.    | Goa                                  | North Goa and South Goa (2)  | Bardez, Pernem, Mormugao and Salcete (4)   | Sangolda, Ucassim Palem, Morjim, Tuem, Cortalim, Majorda, Chandor Cavorem and Davorlim (8)   |
| 11.    | Gujarat                              | Ahmedabad, Bharuch, Banaskantha, Gandhinagar, Valsad, Dang, Rajkot, Morbi and Kutchh (9)   | Bavla, Vejalpur, Jhagadia, Anklesvar, Bhabhar, Suigam, Gandhinagar, Kalol, Pardi, Ahwa, Valsad, Waghai, Rajkot, Padhari, Tankara, Wankaner, Mandvi and Mundra (18) | Mithapur, Vasna-dedhal, Juhapura, Vejalpur, Choki, Sultanpura, Mandvabuzarg, Dhanturiya, Gagun, Jorvada, Dudosan, Uchosan, Ambapur, Lekawada, Ward No. 01, Ward No. 07, Chival, Pati, Palan, Vaghalhdhara, Ghadhavia, Gondalviher, Jhavada, Rambhas, Maliyasan, Gandheshwar, Mekha Timbi, Nilakha, Harbatiyali, Mitana, Arnitimba, Lunasar, Jamthala, Kokaliya, Bhorara and Motabhujpur (36) |

| Sl. No | State/UT          | Name of District   | Name of Blocks  | Name of GPs/Village Council/Wards   |
|--------|-------------------|--|---|---|
| 12.    | Haryana           | Kaithal, Mewat, Panipat, Bhiwani and Karnal (5)  | Siwan(Rural), Kalayat(Urban), Ferozpur Jhirka, Tauru, Madlauda, Samalkha, Loharu (Rural), Loharu (Urban), Ghauranda(Part) and Taraori (10)                            | Gohran, Megha Majra, Ward 12, Ward 13, Anchwari, Shahpur, Ward 03, Ward 13, Alupur, Nouhra, Ward 06, Ward 08, Dhanilaxman, Kaushal Pura, Ward 11, Ward 1, Chaura Khalsa, Amritpur Khurd, Ward 08 and Ward 07 (20)   |
| 13.    | Himachal Pradesh  | Bilaspur, Kangra and Shimla (3)  | Bilaspur Sadar, Ghumarwin, NagrotaBagwan, Rait (Shahpur), Chopal and Narkanda (6)   | Bandla, Kotla MC Bilaspur (Ward 7 & 8), Laintha, Nanawan, MC Ghumarwin (Ward 01 & 04), Baldhar, Jassaur, MC NagrotaBagwan (Ward 05 & 07, Bagdu, Rehlu, NP Shahpur (Ward 02 & 05), Jhiknipul, Sari, NP Chopal (01 & 07), Banahar, Kirti and NP Narkanda (Wards 02 & 05) (24)   |
| 14.    | Jharkhand         | Chatra, East Singhbhum, Godda, Hazaribag, Palamu and Ranchi (6)                              | Chatra Sadar, Hunterganj, Golmuri cum Jugsalai, Potka, Godda Sadar, Poraiyahat, Hazaribagh Sadar, Ichak, Medininagar (Palamu), Chainpur, Kanke and Bero (12)          | Darha, Dariatu, Kataiya, Jabra, Barabanki, Luabasa, Hathibinda, Gowalkata, Pachrukhi, Gaychand, Lathibari, Dhenukatta, Chutiyaro, Nagwa, Barkakhurd. Dumraun, Chiyanki, Redma South, Narsinghpur Pathra, North Shapur, Ichapidi, Pithoria, Ghaghra and Hariharpur Jamtoli (24)  |
| 15.    | Jammu and Kashmir | Anantnag, Kupwara, Jammu, Udhampur and Kishtwar (5)  | Dooru, Pahalgam, Kupwara, Handwara, Jammu, RS Pura, Udhampur, Ramnagar, Kishtwar and Chatroo (10)   | Batkoot, Budroo, Lokbhawan, Sangran, LadhaKalroose, Manigah, Cheerkote, Magam, Akalpur, Amb Gharota, Rangpur Malana, Chakroi Upper, Darbreh, Gandala, Dhandal, Mani, Pochal A1, Dool A, Chatroo Upper and Chatroo Lower A (20)  |
| 16.    | Karnataka         | Bangaluru (U), Tumakuru, Mysuru, Chickmagaluru, Raichuru, Belagavi, Koppal and Vijayapur (8) | Yalahanka, Anekal, Sira, Chicknayakanhalli, T.Narasipur, Hunasuru, Kaduru, Koppa, Raichur, Sindhanur, Gokak, Ramadurg, Yelaburga, Kukanur, Babaleshawar and Indi (16) | City Circle, Jala-2, Attibele-1, Jigani, Bukkapatna, Hulikunte, Handankere, Kandikere, Bannuru, Muguru, Bilikere, Gavadgere, Biruru, Kasaba, Hariharapura, kasaba, Chandrabanda, Gillesugur, Badarli, Jalihal, Gokak, Koujalagi, K Chandargi, Katakoli, Hirevankalkunta, Yelaburga, Kukanur, Mangalore, Babaleshawar, Mamadapur, Ballolli and Indi (32) |
| 17.    | Kerala            | Thiruvananthapuram, Idukki, Thrissur and   | Kunnamangalam, Perambra, Kodakara, Ollukkara,   | Chathamangalam, Mavoor, Chakkittapara, Koothali, Alagappa Nagar, Pudukkad, Madakkathara, Pananchery, Alakkode,  |

**Report No. 10 of 2023**

| Sl. No | State/UT       | Name of District  | Name of Blocks  | Name of GPs/Village Council/Wards   |
|--------|----------------|---|---|---|
|        |                | Kozhikode (4)   | Elamdesom, Kattappana, Nemom and Pothencode (8)   | Udumbanoor, Ayyappankoil, Kattappana, Balaramapuram, Pallichal, Andoorkonam and Mangalapuram (16)   |
| 18.    | Ladakh         | Kargil and Leh (2)  | Kargil, Shargole, Leh and Chchot (4)  | Budagam, Chilochan, Lochum, Pashkum, Phyang, Saboo, Rumbak, Mathoo, Chchot Yokma-A, Chchot Yokma-B and Shey A (11)  |
| 19.    | Lakshadweep    | Kavaratti (1)   | Kavaratti (1)   | Agatti, Amini, Androth, Kadamath, Kavaratti and Kiltan (6)  |
| 20.    | Manipur        | Bishnupur, Senapati and Kangpokpi (3)   | Bishnupur, Nambol, Mao, Tadubi, Saikul and Saitu Gamphazol (6)  | Thinungei, Ward No. 8, Ngaikhongkhullen, Ward No. 10, Kayinu, Tobumai, Maram Makha Sagei, Tusii Ngaonii Khumai (Senapati), N.Zilphai, Tusam, C. Joujang and L. Mangjol (12)   |
| 21.    | Meghalaya      | East Khasi Hills, Ri Bhoi and West Garo Hills (3)   | Mawryngkneng, Mawphlang, Umling, Umsning, Rongram and Gambegre (6)  | Meghalaya being a sixth schedule State, provision of Panchyati Raj/Municipality are not implemented.  |
| 22.    | Mizoram        | Champhai and Lawngtlai (2)  | Ngopa, East Lungdar, Lawngtlai and Sangau (4)   | Kawlbem, Khawkawn, Piler, Riangtlei, Ngengpuitlang, Hmunlai, Vawmbuk and Fungkah (8)  |
| 23.    | Madhya Pradesh | Indore, Gwalior, Anuppur, Bhopal, Bhind, Balaghat, Vidisha, Dewas, Barwani and Ujjain (10)      | Mhow, Depalpur, Morar, Ghatigaon, Anuppur, Jaithari, Bersia, Phanda, Bhind, Mehgaon, Khairlanji, Paraswara, Kurwai, Basoda, Sonkatc, Bagli, Sendhwa, Newali, Badnagar and Mahidpur (20) | Bhicholi, Gawalu, Hasnabad, Shivgarh, Siroli, Gowai, Susera, Sojana, Amlai, Reuda, Paraswar, Dhangawan, Kalara, Manikhedi Paravati, Parawalia Sadak, Bangrasia, Jakhmoli, Parsona, Gaheli, Krapekapura, Gaheli, Krapekapura, Bhidi, Ukwa, Bihijyadand, Chicholi Madhukhedi, Dhamonypura, Khartari, Rojru, Dhabla Jagir, Dehari, Patadipala, Dangarkheda, Hingwa, Ghudchal, Jamnya, Pipaldhar, Akoliya, Sundrabad, Bawalya and Tarot (40)  |
| 24.    | Maharashtra    | Akola, Amravati, Buldhana, Chandrapur, Gadchiroli, Nandurbar, Nashik, Osmanabad and Solapur (9) | Patur, Murtizapur, Chikhaldra, Dharni, Chikhli, Shindkhed Raja, Brahmapuri, Pombhurna, Chamorshi, Etapalli, Sahade, Talode, Baglan, Dindori, Lohara, Umarga, Madha and Mohol (18)       | Channi,, Sasti, Dhanora Patekar, Kinkhed Barugavhan, Dahendri, Kalamkhar, Khaparkheda, Bramhapuri, Khairav, Rajegaon, Waghajai, Rui, Sondri, Pipri Deshpande, Pombhurna (NP) ward no 13, Madholi Tukum, Veltur Tukum, Etapalli (NP) Ward no- 10, Tumargunda (S), Kauthal Sh, Ujdoad, Rewanagar, Valehari, Dongrej, Malegaon Kh, Deopur, Dindori (mu CI) Ward no.11, Kondgigad, Lohara Bu (NP) Ward. 10, Kasgi, Umarga (M CI) Ward no. 11, Aran, Kurduvadi (M CI) Ward No. 3, Ashte and Warkute (36) |

| Sl. No | State/UT   | Name of District  | Name of Blocks  | Name of GPs/Village Council/Wards   |
|--------|------------|---|---|---|
| 25.    | Nagaland   | Mokokchung, Phek and Wokha (3)  | Changtongya, Tuli Town Council, Phek, Pfutsero Town Council, Bhandari and Wokha Town Council (6)  | Chakpa, Wamaken, Ward No.7: Patizung Ward, Tulikong Ward, Old Phek, Tehuphu, Ward No. 1: Chikri Ward, Ward No.6: P.W.D. Colony Ward, Koro, Lio-Wokha Old, Ward No.7: Tsumang Ward and Ward No.2: Titaphen Ward (12)   |
| 26.    | Odisha     | Deogarh, Dhenkanal, Ganjam, Jajpur, Kendrapara, Keonjhar, Koraput and Nabarangpur (8) | Tileibani, Deogarh Urban, Bhuban, Bhuban Urban, Polosora, Ganjam NAC, Binjharpur, Jajpur Urban, Aul, Kendrapara Municipality, Jhumpura, Keonjhar Municipality, Pottangi, Koraput Urban, Jhorigam and Nabarangpur Urban (16) | Talkundi, Kalanda, Ward-11, Ward-8, Surapratappur, Dighi, Ward-3, Ward-13, Hatiota, Ghodapalana, Ward-4, Ward-12, Chandramu, Pritipur, Ward-11, Ward-5, Manikapatna, Bhuinpur, Ward-5, Ward-10, Nayagada, Gundunia, Ward-7, Ward-5, Kotiya, Talagoluru, Ward-10, Ward-19, Chitabeda, Dhamanaguda, Ward-3 and Ward-10 (32)             |
| 27.    | Punjab     | Amritsar, Jalandhar, Ludhiana, Patiala, Sangrur and SAS Nagar (6)                     | Majitha, Ajnala (NP), Shahkot, Adampur, Sidhwan bet, Doraha, Rajpura, Patiala MC, Bhawanigarh, Cheema, Derabassi and Majri (12)   | Kadrabad, Bhangali Khurd-Jaintipur, Ajnala (Nagar Panchayat), Mulewal Brahmna, Musewal, Adampur, Kannian Hussaini, Galib Ran Singh, Doraha (Municipal Council)(MC), Dhakanshu Majra, Kairpur Jattan, Patiala MC Area, Matran, Bir Mehsampur, Cheema (Nagar Panchayat or NP), Basma and Issapur Jangi, Kurali (Municipal Council) (18) |
| 28.    | Puducherry | Puducherry (1)  | Puducherry urban, Oulgaret, Villianur and Ariankuppam (4)   | Puducherry urban, Oulgaret, Villianur and Ariankuppam (4)   |
| 29.    | Rajasthan  | Jodhpur, Tonk, Bhilwara, Banswara, Jaisalmer, Dholpur, Churu and Nagaur (8)           | Bapini, Pipar City, Tonk, Peeplu, Asind, Banera, Chhoti Sarwan, Kushalgarh, Jaisalmer, Fathegarh, Dholpur, Sapau, Churu, Bidasar, Riyanbari and Moondwa (16)  | Kapuriya, Raimalwada, Pipar City-W. 8 & 22, Tonk-W.33 & 42, Chogai & Jhirana, Asind W. 3 & 10, Balderkha & Baran, Makhampur & Danpur, Kushalgarh W. 3 & 11, Jaisalmer W. 2 & 3, Lakha & Lordisar, Dholpur W.6 & 15, Sahroli & Umrara, Churu W. 13 & 46, Dhani Kalera & Jyak, Gawardi & Jatawas and Moondwa W-12 & 18 (32)             |
| 30.    | Sikkim     | East and West (2)   | Rhenock, Regu, Soreng and Yuksom (4)  | Bering Tarey Thang, Sudunglakha, Aritar, Lingtam Phadamchen, Soreng, Tharpu, Gerethang and Rimbi Tingbrung (8)  |

**Report No. 10 of 2023**

| Sl. No | State/UT      | Name of District   | Name of Blocks  | Name of GPs/Village Council/Wards   |
|--------|---------------|--|---|---|
| 31.    | Telangana     | Hanumakonda, Jogulamba Gadwal, Mancherial, Nalgonda, Rangareddy, Suryapet, Vikarabad and Warangal (8)                  | Inavole, Greater Warangal Municipal Corporation, Alampur, Gadwal, Hajipur, Mancherial, Marriguda Chityala, Moinabad, Bandlaguda Jagir Municipal Corporation, Chivvemla, Suryapet, Pudur, Vikarabad, Geesugonda and Narsampet (16) | Kondaparthi, Venkatapoor, Ward No. 13, Ward No. 25, Bukkapur, Sultanpur, Ward No. 2, Ward No. 12, Vempalli, Padthanpalle, Revenue Ward No. 5, Revenue Ward No. 7, Yergandla Palle, Tammad Palle, Chityala, Shivaneni Gudem, Yenkepalle, Chilkur, Peerancheruvu, Hyderashakote, Gayamvariguda, Chivvemla, Beebiguda, Pillala Marri, Tirumalapur, Somangurthy, Ward No. 3, Ward No. 5, Machapur, Konayamakula, Ward No. 14 and Ward No. 17 (32)   |
| 32.    | Tripura       | Dhalai and Gomati (2)  | Ambassa, Chawmanu, Kakraban and Udaipur (4)   | Ward No. 8, Ward No. 11, Devacherra, Natinmanu, Gangacherra, Horijala, Ward No. 7 and Ward No. 13 (8)   |
| 33.    | Tamil Nadu    | Erode, Madurai, Namakkal, Thanjavur, Tiruchirappalli, Tirunelveli, Tiruvannamalai and Vellore (8)                      | Erode, Gobichettipalayam, Tirumangalam, Thirupparankundram, Mohanur, Rasipuram, Kumbakonam, Orathanadu, Manapparai, Srirangam, Tirunelveli, Manur, Arani, Vandavasi, Gudiyatham and Katpadi (16)                                  | Pavalathampalayam, Villarasampatti (A), Akkarai Kodiveri, Kullampalayam, Sivarakottai, Pudukulam, Nagamalai pudukottai, Perungudi, Kuttalamparai, K.Puliyampatti, Mohanur, Nadupatty, Ponparappipatty, Tirucherai, Udaiyalur, Kannukudi keelpathi, Thennamanadu south, K.Periyappatti North, Thavalaveerampatti, Paaganoor, Sethurappatti, Suthamalli, Therkkupatti, Alagiapandyapuram, Pillaiyarkulam, Adanoor, Kattukanallur, Kilsathamangalam, Ponnur, Melmuttukkur, Sithathur, Melmangkuppam and Melmoil (32) |
| 34.    | Uttar Pradesh | Allahabad, Ambedkar Nagar, Ghazipur, Hardoi, Jhansi, Shahjahanpur, Bijnor, Sant Kabir Nagar, Bareilly and Aligarh (10) | Kaurihar, Phulpur, Akbarpur, Tanda, Ghazipur, Saidpur, Bharawan, Sandi, Badagaon, Bamaur, Khutar, Tilhar, Afzalgarh, Haldaur (Khari Jhalu), Pauli, Semariyawan, Bhadpura, Richha, Dhanipur and Khair (20)                         | Kanjia, Marufpur, Chakraali, Chillauda, Gaura, Jamunipur, Dandi, Rasoolpur Mubarakpur, Madarpur, Para-3, Faridahan, Khanpur, Mahita, Ramadarpur, Chochpur, Nandana, Chapra, Ghughuwa, Dudi, Veerpura, Jadaupur Kalaan, Siura Khurd Kalaan, Milkipur, Rajanpur, Harewla, Harpur, Mithan Kuvar Pirtap, Uleta, Chakiya, Dhaorahara, Dasawa, Dighwa, Kyoladiya, Matkapur, Jagan Dandi, Simra, All Gram, Ukawali, Nandpur Pala and Usharam (40)  |
| 35.    | Uttarakhand   | Dehradun, Haridwar and Udham Singh Nagar (3)   | Raipur, Vikas Nagar, Laksar, Roorkee, Jaspur and Khtima (6)   | Sauda Saroli, Nahi Kala, Aduwala, Kedarwala, Bakarpur, Akbarpur, Bahadarpur Saini, Rasoolpur, Bharatpur, Pooranpur, Paheniya and Diyuri (12)  |

| Sl. No | State/UT    | Name of District   | Name of Blocks  | Name of GPs/Village Council/Wards  |
|--------|-------------|--|---|--|
| 36.    | West Bengal | North 24 Parghanas, Jhargram, Paschim Medinipur, Murshidabad, Uttar Dinajpur and Bankura (6) | Barasat I, Bangaon, Gopiballavpur II, Sankrail, Keshiery, Narayangarh, Nabagram, Jalangi, Itahar, Karandighi, Saltora and Taldanga (12) | Ichhapur Nilganj, Purba Khilkapur, Bairampur, Akaipur, Chorchita, Beliabera, Khudmorai, Dhanghori, Nachipur, Khajra, Narma, Mokrapur, Hajbibidanga, Shibpur, Debipur, Sadikhanderah, Chhayaghar, Itahar, Domohona, Rasakhowa, Gogra, Kanuri, Taldanga and Saltora (24) |

**Annexure-3.1**

(Refer to paragraph 3.1)

**Release of funds and number of beneficiaries covered by MoRD**

**Year: 2017-18**

| Sl. No. | States/UTs       | Release<br>(₹ in lakh) |                  |                 |                 |                  | Number of beneficiaries<br>(In actuals) |                |               |               |
|---------|------------------|------------------------|------------------|-----------------|-----------------|------------------|---|----------------|---------------|---------------|
|         |                  | IGNOAPS                | IGNWPS           | IGNDPS          | NFBS            | TOTAL            | IGNOAPS                                 | IGNWPS         | IGNDPS        | NFBS          |
| 1       | Andhra Pradesh   | 18405.46               | 9107.11          | 905.23          | 2246.64         | 30664.44         | 662641                                  | 245607         | 24413         | 10906         |
| 2       | Bihar            | 82554.02               | 16435.60         | 0.00            | 7386.96         | 106376.58        | 2996472                                 | 501267         | 69874         | 35859         |
| 3       | Chhattisgarh     | 17298.27               | 5162.45          | 1189.72         | 602.47          | 24252.91         | 608300                                  | 148976         | 32085         | 12801         |
| 4       | Goa              | 0.00                   | 0.00             | 0.00            | 0.00            | 0.00             | 1705                                    | 315            | 41            | 225           |
| 5       | Gujarat          | 13414.34               | 0.00             | 145.24          | 1101.59         | 14661.17         | 474415                                  | 63163          | 7834          | 10695         |
| 6       | Haryana          | 7090.51                | 2119.08          | 427.79          | 855.72          | 10493.10         | 193653                                  | 57149          | 11537         | 4154          |
| 7       | Himachal Pradesh | 5209.29                | 999.99           | 12.77           | 211.35          | 6433.40          | 87332                                   | 17979          | 689           | 684           |
| 8       | J & K            | 4243.21                | 248.72           | 85.43           | 89.17           | 4666.53          | 134156                                  | 7507           | 2789          | 435           |
| 9       | Jharkhand        | 25215.55               | 10089.76         | 0.00            | 0.00            | 35305.31         | 927501                                  | 272108         | 18219         | 14148         |
| 10      | Karnataka        | 29254.46               | 17255.66         | 1615.54         | 3772.28         | 51897.94         | 892308                                  | 465363         | 43569         | 18312         |
| 11      | Kerala           | 12882.75               | 7758.48          | 1109.98         | 0.00            | 21751.21         | 449158                                  | 209236         | 29935         | 4358          |
| 12      | Madhya Pradesh   | 46018.20               | 19890.16         | 3705.18         | 5810.52         | 75424.06         | 1569627                                 | 536412         | 99924         | 30826         |
| 13      | Maharashtra      | 41282.89               | 0.00             | 0.00            | 716.03          | 41998.92         | 1087919                                 | 36604          | 6709          | 34987         |
| 14      | Odisha           | 40842.24               | 19253.04         | 2973.44         | 5087.58         | 68156.30         | 1418631                                 | 519243         | 80190         | 24697         |
| 15      | Punjab           | 0.00                   | 0.00             | 0.00            | 0.00            | 0.00             | 115794                                  | 15565          | 4801          | 2673          |
| 16      | Rajasthan        | 35219.04               | 4872.32          | 937.38          | 737.03          | 41765.77         | 799636                                  | 131400         | 25280         | 12347         |
| 17      | Tamil Nadu       | 36015.32               | 22021.18         | 3352.24         | 1830.57         | 63219.31         | 1237809                                 | 549084         | 61910         | 18445         |
| 18      | Telangana        | 13153.96               | 6508.64          | 646.98          | 1605.56         | 21915.14         | 473575                                  | 175530         | 17448         | 7794          |
| 19      | Uttar Pradesh    | 115673.92              | 18387.68         | 2791.37         | 15053.46        | 151906.43        | 4204232                                 | 991784         | 75280         | 73075         |
| 20      | Uttarakhand      | 6344.39                | 0.00             | 24.96           | 224.81          | 6594.16          | 239498                                  | 25783          | 3671          | 4808          |
| 21      | West Bengal      | 35263.27               | 16640.17         | 1595.76         | 4439.91         | 57939.11         | 1423192                                 | 644590         | 62982         | 21553         |
|         | <b>Sub Total</b> | <b>585381.09</b>       | <b>176750.04</b> | <b>21519.01</b> | <b>51771.65</b> | <b>835421.79</b> | <b>19997554</b>                         | <b>5614665</b> | <b>679180</b> | <b>343782</b> |



| Sl. No.                  | States/UTs         | Release<br>(₹ in lakh) |                  |                 |                 |                  | Number of beneficiaries<br>(In actuals) |               |              |              |
|--------------------------|--------------------|------------------------|------------------|-----------------|-----------------|------------------|---|---------------|--------------|--------------|
|                          |                    |                        |                  |                 |                 |                  |   |               |              |              |
| <b>NE States</b>         |                    |                        |                  |                 |                 |                  |   |               |              |              |
| 22                       | Arunachal Pradesh  | 0.00                   | 0.00             | 0.00            | 0.00            | 0.00             | 29290                                   | 3565          | 1284         | 346          |
| 23                       | Assam              | 11521.74               | 2199.96          | 201.84          | 350.18          | 14273.72         | 707927                                  | 137463        | 18916        | 8524         |
| 24                       | Manipur            | 2526.71                | 0.00             | 0.00            | 48.43           | 2575.14          | 56045                                   | 8043          | 1007         | 669          |
| 29                       | Meghalaya          | 1334.15                | 245.21           | 32.04           | 58.10           | 1669.50          | 77980                                   | 8498          | 969          | 781          |
| 26                       | Mizoram            | 883.32                 | 71.38            | 14.83           | 40.58           | 1010.11          | 25251                                   | 1925          | 400          | 197          |
| 27                       | Nagaland           | 965.72                 | 68.97            | 17.80           | 55.11           | 1107.60          | 44530                                   | 3720          | 960          | 535          |
| 28                       | Sikkim             | 652.35                 | 54.22            | 36.87           | 45.22           | 788.66           | 16418                                   | 1614          | 817          | 175          |
| 29                       | Tripura            | 3839.05                | 595.99           | 79.50           | 202.72          | 4717.26          | 141510                                  | 17927         | 2144         | 984          |
|                          | <b>Sub Total</b>   | <b>21723.04</b>        | <b>3235.73</b>   | <b>382.88</b>   | <b>800.34</b>   | <b>26141.99</b>  | <b>1098951</b>                          | <b>182755</b> | <b>26497</b> | <b>12211</b> |
| <b>Union Territories</b> |                    |                        |                  |                 |                 |                  |   |               |              |              |
| 30                       | A&N Islands        | 0.00                   | 0.00             | 0.00            | 0.00            | 0.00             | 572                                     | 3             | 1            | 86           |
| 31                       | Chandigarh         | 0.00                   | 0.00             | 0.00            | 0.00            | 0.00             | 2378                                    | 942           | 100          | 80           |
| 32                       | D&N Haveli         | 0.00                   | 0.00             | 0.00            | 0.00            | 0.00             | 8058                                    | 1388          | 142          | 95           |
| 33                       | Daman & Diu        | 0.00                   | 0.00             | 0.00            | 0.00            | 0.00             | 840                                     | 470           | 66           | 24           |
| 34                       | NCT Delhi          | 3408.24                | 1348.26          | 234.38          | 467.62          | 5458.50          | 119403                                  | 36361         | 6321         | 2270         |
| 35                       | Lakshadweep        | 0.00                   | 0.00             | 0.00            | 0.00            | 0.00             | 186                                     | 90            | 51           | 9            |
| 36                       | Puducherry         | 530.90                 | 362.83           | 0.00            | 0.00            | 893.73           | 17713                                   | 9785          | 0            | 283          |
|                          | <b>Sub Total</b>   | <b>3939.14</b>         | <b>1711.09</b>   | <b>234.38</b>   | <b>467.62</b>   | <b>6352.23</b>   | <b>149150</b>                           | <b>49039</b>  | <b>6681</b>  | <b>2847</b>  |
|                          | Others             |                        |                  |                 |                 | 1639.75          |   |               |              |              |
|                          | <b>GRAND TOTAL</b> | <b>611043.27</b>       | <b>181696.86</b> | <b>22136.27</b> | <b>53039.61</b> | <b>869555.75</b> | 21245655                                | 5846459       | 712358       | 358840       |

Source: Ministry of Rural Development

Year: 2018-19

| Sl. No. | States/UTs       | Release (₹ In lakh) |                  |                 |                 |                  | Number of beneficiaries (In actuals) |                |               |               |
|---------|------------------|---------------------|------------------|-----------------|-----------------|------------------|--------------------------------------|----------------|---------------|---------------|
|         |                  | IGNOAPS             | IGNWPS           | IGNDPS          | NFBS            | TOTAL            | IGNOAPS                              | IGNWPS         | IGNDPS        | NFBS          |
| 1       | Andhra Pradesh   | 18405.46            | 9107.10          | 905.24          | 2246.64         | 30664.44         | 662641                               | 245607         | 24413         | 10906         |
| 2       | Bihar            | 85227.42            | 18386.38         | 3813.72         | 7199.99         | 114627.51        | 2996472                              | 495857         | 102851        | 35859         |
| 3       | Chhattisgarh     | 18091.27            | 5771.33          | 1161.76         | 2257.24         | 27281.60         | 622985                               | 157955         | 31331         | 12801         |
| 4       | Goa              | 0.00                | 0.00             | 0.00            | 0.00            | 0.00             | 1705                                 | 315            | 41            | 225           |
| 5       | Gujarat          | 14763.55            | 0.00             | 343.55          | 2203.17         | 17310.27         | 559443                               | 85122          | 9265          | 10695         |
| 6       | Haryana          | 6711.20             | 2119.08          | 427.79          | 855.72          | 10113.79         | 180203                               | 57149          | 11537         | 4154          |
| 7       | Himachal Pradesh | 3630.89             | 666.66           | 25.55           | 140.90          | 4464.00          | 87332                                | 17979          | 689           | 684           |
| 8       | J & K            | 4371.55             | 259.75           | 88.19           | 44.74           | 4764.23          | 134993                               | 7666           | 2789          | 435           |
| 9       | Jharkhand        | 24818.76            | 9619.04          | 838.76          | 76.02           | 35352.58         | 927446                               | 259413         | 21969         | 14148         |
| 10      | Karnataka        | 29532.79            | 17245.69         | 1618.13         | 3772.27         | 52168.88         | 902909                               | 465094         | 43639         | 18312         |
| 11      | Kerala           | 19997.43            | 11637.71         | 1664.98         | 897.74          | 34197.86         | 449158                               | 209236         | 29935         | 4358          |
| 12      | Madhya Pradesh   | 46018.20            | 19890.16         | 3705.18         | 6350.16         | 75963.70         | 1569627                              | 536412         | 99924         | 30826         |
| 13      | Maharashtra      | 31691.46            | 0.00             | 0.00            | 4920.46         | 36611.92         | 1105859                              | 55679          | 7155          | 34987         |
| 14      | Odisha           | 40842.24            | 18914.32         | 2980.97         | 2543.79         | 65841.97         | 1418631                              | 510095         | 80393         | 24697         |
| 15      | Punjab           | 2020.38             | 870.52           | 270.22          | 75.74           | 3236.86          | 116366                               | 15847          | 4979          | 2673          |
| 16      | Rajasthan        | 24265.62            | 5244.12          | 1014.96         | 0.00            | 30524.70         | 799636                               | 141427         | 27372         | 12347         |
| 17      | Tamil Nadu       | 36015.32            | 19269.92         | 2120.82         | 5630.24         | 63610.69         | 1237809                              | 519685         | 57196         | 18445         |
| 18      | Telangana        | 13153.97            | 6508.65          | 646.97          | 0.00            | 20309.59         | 473575                               | 175530         | 17448         | 7794          |
| 19      | Uttar Pradesh    | 87629.09            | 0.00             | 2791.38         | 15053.49        | 105473.96        | 4204232                              | 991784         | 75280         | 73075         |
| 20      | Uttarakhand      | 6765.55             | 687.17           | 103.37          | 990.45          | 8546.54          | 145189                               | 18532          | 2235          | 4808          |
| 21      | West Bengal      | 32315.20            | 20469.07         | 2327.70         | 4439.90         | 59551.87         | 1423192                              | 644590         | 62775         | 21553         |
|         | <b>Sub Total</b> | <b>546267.35</b>    | <b>166666.67</b> | <b>26849.24</b> | <b>59698.66</b> | <b>800616.96</b> | <b>20019403</b>                      | <b>5610974</b> | <b>713216</b> | <b>343782</b> |

| Sl. No.                  | States/UTs         | Release (₹ In lakh) |                  |                 |                 |                  | Number of beneficiaries (In actuals) |               |              |              |
|--------------------------|--------------------|---------------------|------------------|-----------------|-----------------|------------------|--------------------------------------|---------------|--------------|--------------|
| <b>NE States</b>         |                    |                     |                  |                 |                 |                  |                                      |               |              |              |
| 22                       | Arunachal Pradesh  | 943.94              | 137.53           | 49.69           | 106.92          | 1238.08          | 5894                                 | 288           | 112          | 346          |
| 23                       | Assam              | 19093.72            | 3935.61          | 701.40          | 0.00            | 23730.73         | 707927                               | 116365        | 18916        | 8524         |
| 24                       | Manipur            | 813.88              | 86.43            | 18.67           | 68.91           | 987.89           | 56045                                | 4662          | 1007         | 669          |
| 29                       | Meghalaya          | 1342.24             | 245.03           | 33.49           | 160.88          | 1781.64          | 44168                                | 6837          | 969          | 781          |
| 26                       | Mizoram            | 782.43              | 71.38            | 14.83           | 40.58           | 909.22           | 25251                                | 1925          | 400          | 197          |
| 27                       | Nagaland           | 2129.15             | 163.82           | 47.15           | 165.31          | 2505.43          | 44530                                | 3720          | 960          | 535          |
| 28                       | Sikkim             | 219.22              | 15.20            | 9.07            | 17.76           | 261.25           | 15575                                | 820           | 489          | 175          |
| 29                       | Tripura            | 2052.43             | 332.37           | 39.75           | 0.00            | 2424.55          | 141510                               | 17927         | 2144         | 984          |
|                          | <b>Sub Total</b>   | <b>27377.01</b>     | <b>4987.37</b>   | <b>914.05</b>   | <b>560.36</b>   | <b>33838.79</b>  | <b>1040900</b>                       | <b>152544</b> | <b>24997</b> | <b>12211</b> |
| <b>Union Territories</b> |                    |                     |                  |                 |                 |                  |                                      |               |              |              |
| 30                       | A&N Islands        | 0.00                | 0.00             | 0.00            | 0.00            | 0.00             | 581                                  | 3             | 1            | 86           |
| 31                       | Chandigarh         | 0.00                | 0.00             | 0.00            | 0.00            | 0.00             | 2378                                 | 942           | 100          | 80           |
| 32                       | D&N Haveli         | 0.00                | 0.00             | 0.00            | 0.00            | 0.00             | 8058                                 | 1388          | 142          | 95           |
| 33                       | Daman & Diu        | 0.00                | 0.00             | 0.00            | 0.00            | 0.00             | 840                                  | 470           | 66           | 24           |
| 34                       | NCT Delhi          | 3408.24             | 1348.26          | 234.38          | 467.62          | 5458.50          | 119403                               | 36361         | 6321         | 2270         |
| 35                       | Lakshadweep        | 0.00                | 0.00             | 0.00            | 0.00            | 0.00             | 184                                  | 89            | 51           | 9            |
| 36                       | Puducherry         | 530.90              | 362.82           | 23.31           | 0.00            | 917.03           | 17713                                | 9785          | 1259         | 283          |
|                          | <b>Sub Total</b>   | <b>3939.14</b>      | <b>1711.08</b>   | <b>257.69</b>   | <b>467.62</b>   | <b>6375.53</b>   | <b>149157</b>                        | <b>49038</b>  | <b>7940</b>  | <b>2847</b>  |
|                          | Others             |                     |                  |                 |                 | 1014.98          |                                      |               |              |              |
|                          | Saving             |                     |                  |                 |                 | 2138.25          |                                      |               |              |              |
|                          | <b>GRAND TOTAL</b> | <b>577583.50</b>    | <b>173365.12</b> | <b>28020.98</b> | <b>60726.64</b> | <b>841846.26</b> | 21209460                             | 5812556       | 746153       | 358840       |

Source: Ministry of Rural Development

Year: 2019-20

| Sl. No.          | States/UTs        | Release (₹ in lakh) |                  |                 |                 |                  | Number of beneficiaries (In actuals) |                |               |               |
|------------------|-------------------|---------------------|------------------|-----------------|-----------------|------------------|--------------------------------------|----------------|---------------|---------------|
|                  |                   | IGNOAPS             | IGNWPS           | IGNDPS          | NFBS            | TOTAL            | IGNOAPS                              | IGNWPS         | IGNDPS        | NFBS          |
| 1                | Andhra Pradesh    | 19518.24            | 9107.10          | 905.24          | 2246.62         | 31777.20         | 662641                               | 245607         | 24413         | 10906         |
| 2                | Bihar             | 94889.28            | 20311.56         | 4470.44         | 3296.81         | 122968.09        | 2996472                              | 547777         | 120562        | 35859         |
| 3                | Chhattisgarh      | 18641.65            | 6548.37          | 1158.56         | 2637.01         | 28985.59         | 644429                               | 176601         | 31245         | 12801         |
| 4                | Goa               | 0.00                | 0.00             | 0.00            | 0.00            | 0.00             | 1705                                 | 315            | 41            | 225           |
| 5                | Gujarat           | 17364.32            | 1902.85          | 399.50          | 1413.01         | 21079.68         | 580706                               | 97473          | 10774         | 10695         |
| 6                | Haryana           | 8883.88             | 2119.08          | 427.80          | 842.60          | 12273.36         | 258583                               | 57149          | 11537         | 4154          |
| 7                | Himachal Pradesh  | 3731.70             | 666.66           | 31.56           | 140.90          | 4570.82          | 93033                                | 17979          | 851           | 684           |
| 8                | J & K             | 2192.25             | 112.92           | 32.39           | 44.01           | 2381.57          | 133033                               | 7487           | 2769          | 435           |
| 9                | Jharkhand         | 20263.73            | 5014.09          | 907.38          | 976.00          | 27161.20         | 993567                               | 270447         | 24836         | 14148         |
| 10               | Karnataka         | 29596.61            | 17059.54         | 1618.14         | 3772.27         | 52046.56         | 894697                               | 460074         | 43639         | 18312         |
| 11               | Kerala            | 6848.80             | 3879.24          | 554.99          | 0.00            | 11283.03         | 449158                               | 209236         | 29935         | 4358          |
| 12               | Madhya Pradesh    | 30430.82            | 18739.53         | 2894.46         | 5489.70         | 57554.51         | 1569627                              | 536412         | 99924         | 30826         |
| 13               | Maharashtra       | 30700.58            | 0.00             | 0.00            | 2829.40         | 33529.98         | 1100183                              | 60548          | 7654          | 34987         |
| 14               | Odisha            | 42155.58            | 19511.83         | 2241.94         | 1660.26         | 66122.22         | 1418631                              | 526209         | 82182         | 24697         |
| 15               | Punjab            | 3286.43             | 0.00             | 0.00            | 0.00            | 3286.43          | 118959                               | 16294          | 5151          | 2673          |
| 16               | Rajasthan         | 24975.53            | 5933.10          | 232.51          | 0.00            | 31141.14         | 799636                               | 160008         | 28137         | 12347         |
| 17               | Tamil Nadu        | 35022.83            | 19270.11         | 1616.19         | 1899.84         | 57808.97         | 1237809                              | 519690         | 57201         | 18445         |
| 18               | Telangana         | 6970.48             | 3254.33          | 323.48          | 0.00            | 10548.29         | 472978                               | 175530         | 17448         | 7794          |
| 19               | Uttar Pradesh     | 123054.82           | 13540.31         | 2714.74         | 15053.44        | 154363.31        | 4192393                              | 991784         | 73213         | 73075         |
| 20               | Uttarakhand       | 4124.69             | 383.59           | 52.32           | 495.22          | 5055.82          | 191597                               | 20690          | 2822          | 4808          |
| 21               | West Bengal       | 56092.82            | 23425.50         | 1637.37         | 4439.91         | 85595.60         | 1423192                              | 644590         | 65177         | 21553         |
|                  | <b>Sub Total</b>  | <b>578745.04</b>    | <b>170779.71</b> | <b>22219.01</b> | <b>47237.00</b> | <b>819533.37</b> | <b>20233029</b>                      | <b>5741900</b> | <b>739511</b> | <b>343782</b> |
| <b>NE States</b> |                   |                     |                  |                 |                 |                  |                                      |                |               |               |
| 22               | Arunachal Pradesh | 0.00                | 0.00             | 0.00            | 0.00            | 0.00             | 5441                                 | 286            | 112           | 346           |
| 23               | Assam             | 24154.60            | 4232.34          | 701.40          | 0.00            | 29088.34         | 707927                               | 114141         | 18916         | 8524          |
| 24               | Manipur           | 1622.07             | 186.18           | 37.34           | 68.91           | 1914.50          | 55585                                | 5380           | 1007          | 669           |

| Sl. No.                  | States/UTs         | Release (₹ in lakh) |                  |                 |                 |                  | Number of beneficiaries (In actuals) |               |              |              |  |
|--------------------------|--------------------|---------------------|------------------|-----------------|-----------------|------------------|--------------------------------------|---------------|--------------|--------------|--|
| 29                       | Meghalaya          | 1091.75             | 184.56           | 29.86           | 80.45           | 1386.62          | 45935                                | 7223          | 969          | 781          |  |
| 26                       | Mizoram            | 926.39              | 71.38            | 14.84           | 40.58           | 1053.19          | 25213                                | 1925          | 400          | 197          |  |
| 27                       | Nagaland           | 1808.94             | 137.94           | 35.60           | 110.21          | 2092.69          | 44530                                | 3720          | 960          | 535          |  |
| 28                       | Sikkim             | 488.95              | 42.32            | 17.43           | 32.55           | 581.25           | 16418                                | 1463          | 451          | 175          |  |
| 29                       | Tripura            | 5636.94             | 927.84           | 112.20          | 101.35          | 6778.33          | 120460                               | 16059         | 1954         | 984          |  |
|                          | <b>Sub Total</b>   | <b>35729.64</b>     | <b>5782.56</b>   | <b>948.67</b>   | <b>434.05</b>   | <b>42894.92</b>  | <b>1021509</b>                       | <b>150197</b> | <b>24769</b> | <b>12211</b> |  |
| <b>Union Territories</b> |                    |                     |                  |                 |                 |                  |                                      |               |              |              |  |
| 30                       | A&N Islands        | 0.00                | 0.00             | 0.00            | 0.00            | 0.00             | 5924                                 | 3             | 1            | 86           |  |
| 31                       | Chandigarh         | 0.00                | 0.00             | 0.00            | 0.00            | 0.00             | 2373                                 | 942           | 100          | 80           |  |
| 32                       | D&N Haveli         | 0.00                | 0.00             | 0.00            | 0.00            | 0.00             | 8058                                 | 1388          | 142          | 95           |  |
| 33                       | Daman & Diu        | 0.00                | 0.00             | 0.00            | 0.00            | 0.00             | 840                                  | 470           | 66           | 24           |  |
| 34                       | NCT Delhi          | 3999.88             | 569.40           | 234.38          | 467.62          | 5271.28          | 119403                               | 30712         | 6321         | 2270         |  |
| 35                       | Lakshadweep        | 0.00                | 0.00             | 0.00            | 0.00            | 0.00             | 181                                  | 92            | 51           | 9            |  |
| 36                       | Puducherry         | 863.88              | 362.82           | 46.65           | 0.00            | 1273.35          | 17713                                | 9785          | 1259         | 283          |  |
|                          | <b>Sub Total</b>   | <b>4863.76</b>      | <b>932.22</b>    | <b>281.03</b>   | <b>467.62</b>   | <b>6544.63</b>   | <b>154492</b>                        | <b>43392</b>  | <b>7940</b>  | <b>2847</b>  |  |
|                          | Others             |                     |                  |                 |                 | 266.84           |                                      |               |              |              |  |
|                          | <b>GRAND TOTAL</b> | <b>619338.44</b>    | <b>177494.49</b> | <b>23448.71</b> | <b>48138.67</b> | <b>869239.76</b> | 21409030                             | 5935489       | 772220       | 358840       |  |

Source: Ministry of Rural Development

Year: 2020-21

| Sl. No.          | States/UTs        | Release (₹ in lakh) |                    |                  |                   |                  | Number of beneficiaries (In actuals) |                |               |               |
|------------------|-------------------|---------------------|--------------------|------------------|-------------------|------------------|--------------------------------------|----------------|---------------|---------------|
|                  |                   | IGNOAPS             | IGNWPS             | IGNDPS           | NFBS              | TOTAL            | IGNOAPS                              | IGNWPS         | IGNDPS        | NFBS          |
| 1                | Andhra Pradesh    | 18677.36            | 9107.12            | 905.245          | 2246.64           | 30936.37         | 662641                               | 245607         | 24413         | 10906         |
| 2                | Bihar             | 100001.95           | 20311.58           | 4470.435         | 0.00              | 124783.96        | 2996472                              | 547777         | 120562        | 35859         |
| 3                | Chhattisgarh      | 9855.28             | 4523.07            | 890.390          | 521.95            | 15790.69         | 644429                               | 183076         | 32017         | 12801         |
| 4                | Goa               | 0.00                | 0.00               | 0.000            | 0.00              | 0.00             | 1705                                 | 315            | 41            | 225           |
| 5                | Gujarat           | 17364.32            | 7880.71            | 458.680          | 1652.37           | 27356.08         | 580706                               | 218395         | 12370         | 10695         |
| 6                | Haryana           | 3496.28             | 797.68             | 153.800          | 169.38            | 4617.14          | 258583                               | 57149          | 11537         | 4154          |
| 7                | Himachal Pradesh  | 3933.82             | 666.66             | 31.560           | 105.69            | 4737.73          | 93033                                | 17979          | 851           | 684           |
| 8                | Jharkhand         | 20637.54            | 7552.62            | 711.870          | 0.00              | 28902.03         | 993567                               | 271579         | 25598         | 14148         |
| 9                | Karnataka         | 30073.12            | 17059.92           | 1618.120         | 3772.28           | 52523.44         | 894722                               | 460084         | 43639         | 18312         |
| 10               | Kerala            | 17596.00            | 9698.10            | 1387.490         | 177.69            | 28859.28         | 449158                               | 209236         | 29935         | 4358          |
| 11               | Madhya Pradesh    | 46545.91            | 19034.98           | 3550.370         | 1530.99           | 70662.25         | 1569627                              | 536412         | 99924         | 30826         |
| 12               | Maharashtra       | 30547.83            | 1557.54            | 0.000            | 1994.52           | 34099.89         | 1122228                              | 64956          | 8522          | 34987         |
| 13               | Odisha            | 35184.69            | 20612.30           | 3330.770         | 3042.00           | 62169.75         | 1418631                              | 525706         | 86767         | 24697         |
| 14               | Punjab            | 3603.29             | 576.84             | 174.130          | 384.01            | 4738.27          | 103875                               | 15311          | 4710          | 2673          |
| 15               | Rajasthan         | 25148.30            | 6687.04            | 1093.720         | 0.00              | 32929.06         | 799636                               | 180341         | 29496         | 12347         |
| 16               | Tamil Nadu        | 20125.88            | 9635.06            | 1060.500         | 1899.84           | 32721.28         | 1237809                              | 519690         | 57201         | 18445         |
| 17               | Telangana         | 21316.84            | 9762.97            | 970.440          | 317.79            | 32368.04         | 473575                               | 175530         | 17448         | 7794          |
| 18               | Uttar Pradesh     | 124708.01           | 13560.07           | 2035.760         | 14269.66          | 154573.51        | 4345014                              | 991784         | 73213         | 73075         |
| 19               | Uttarakhand       | 9876.36             | 1150.80            | 130.795          | 196.04            | 11353.99         | 191597                               | 20690          | 2822          | 4808          |
| 20               | West Bengal       | 36704.77            | 21749.44           | 2277.768         | 4439.17           | 65171.15         | 1423192                              | 644590         | 65802         | 21553         |
|                  | <b>Sub Total</b>  | <b>575397.5500</b>  | <b>181924.4850</b> | <b>25251.843</b> | <b>36720.0175</b> | <b>819293.90</b> | <b>20260200</b>                      | <b>5886207</b> | <b>746868</b> | <b>343347</b> |
| <b>NE States</b> |                   |                     |                    |                  |                   |                  |                                      |                |               |               |
| 21               | Arunachal Pradesh | 0.00                | 0.00               | 0.000            | 0.00              | 0.00             | 29290                                | 3565           | 1284          | 346           |
| 22               | Assam             | 25380.08            | 4260.05            | 701.400          | 0.00              | 30341.53         | 707927                               | 114888         | 18916         | 8524          |
| 23               | Manipur           | 2592.43             | 308.26             | 55.990           | 206.70            | 3163.38          | 55926                                | 5623           | 1007          | 669           |
| 24               | Meghalaya         | 1718.68             | 315.12             | 35.920           | 0.00              | 2069.72          | 52501                                | 8498           | 969           | 781           |
| 25               | Mizoram           | 935.38              | 71.38              | 14.840           | 40.60             | 1062.20          | 24981                                | 1925           | 400           | 197           |
| 26               | Nagaland          | 1847.48             | 137.94             | 35.600           | 110.20            | 2131.22          | 44530                                | 3720           | 960           | 535           |
| 27               | Sikkim            | 817.35              | 80.57              | 24.840           | 9.01              | 931.77           | 16418                                | 1463           | 451           | 175           |
| 28               | Tripura           | 984.70              | 269.28             | 33.230           | 101.21            | 1388.42          | 113920                               | 12989          | 1783          | 984           |
|                  | <b>Sub Total</b>  | <b>34276.1000</b>   | <b>5442.60</b>     | <b>901.820</b>   | <b>467.7200</b>   | <b>41088.24</b>  | <b>1045493</b>                       | <b>152671</b>  | <b>25770</b>  | <b>12211</b>  |

| Sl. No.                  | States/UTs         | Release (₹ in lakh) |                  |                  |                 |                    | Number of beneficiaries (In actuals) |              |              |             |
|--------------------------|--------------------|---------------------|------------------|------------------|-----------------|--------------------|--------------------------------------|--------------|--------------|-------------|
| <b>Union Territories</b> |                    |                     |                  |                  |                 |                    |                                      |              |              |             |
| 29                       | A&N Islands        | 78.81               | 27.07            | 5.420            | 8.60            | 119.90             | 590                                  | 3            | 1            | 86          |
| 30                       | Chandigarh         | 0.00                | 0.00             | 0.000            | 0.00            | 0.00               | 2373                                 | 942          | 100          | 80          |
| 31                       | D&N Haveli and D&D | 0.00                | 0.00             | 0.000            | 0.00            | 0.00               | 8898                                 | 1858         | 208          | 119         |
| 32                       | NCT Delhi          | 2303.66             | 284.70           | 117.200          | 233.80          | 2939.36            | 119403                               | 30712        | 6321         | 2270        |
| 33                       | J&K                | 2287.96             | 124.37           | 27.990           | 17.46           | 2457.78            | 129905                               | 7278         | 2426         | 323         |
| 34                       | Ladakh             | 95.09               | 8.83             | 0.870            | 9.57            | 114.36             | 6488                                 | 443          | 363          | 112         |
| 35                       | Lakshadweep        | 0.00                | 0.00             | 0.000            | 0.00            | 0.00               | 166                                  | 89           | 51           | 9           |
| 36                       | Puducherry         | 822.23              | 315.69           | 8.920            | 0.00            | 1146.84            | 17003                                | 8514         | 1259         | 283         |
|                          | <b>Sub Total</b>   | <b>5587.75</b>      | <b>760.66</b>    | <b>160.400</b>   | <b>269.43</b>   | <b>6778.24</b>     | <b>284826</b>                        | <b>49839</b> | <b>10729</b> | <b>3282</b> |
|                          | Others(NPCI)       |                     |                  |                  |                 | 1500.00            |                                      |              |              |             |
|                          | <b>GRAND TOTAL</b> | <b>615261.40</b>    | <b>188127.75</b> | <b>26314.063</b> | <b>37457.17</b> | <b>868660.3755</b> | 21590519                             | 6088717      | 783367       | 358840      |

Source: Ministry of Rural Development

**Annexure-3.2**

*(Refer to paragraph 3.7)*

**i. List of States/UTs on-boarded on NSAP-PPS and disbursing pension through NSAP-PPS system:**

| Sl. No. | Name of the State/UT | NSAP Scheme |
|---------|----------------------|-------------|
| 1.      | Assam                | All         |
| 2.      | Bihar                | NFBS        |
| 3.      | Chhattisgarh         | All         |
| 4.      | Delhi                | All         |
| 5.      | Goa                  | All         |
| 6.      | Gujarat              | All         |
| 7.      | Jammu & Kashmir      | All         |
| 8.      | Jharkhand            | All         |
| 9.      | Lakshadweep          | All         |
| 10.     | Maharashtra          | All         |
| 11.     | Manipur              | All         |
| 12.     | Meghalaya            | All         |
| 13.     | Odisha               | All         |
| 14.     | Sikkim               | All         |
| 15.     | Tripura              | All         |
| 16.     | Uttarakhand          | NFBS        |
| 17.     | West Bengal          | All         |

**ii. List of States/UTs having their own State MIS System and Digitized beneficiary data on NSAP-PPS**

|    |                  |     |               |
|----|------------------|-----|---------------|
| 1. | Andhra Pradesh   | 8.  | Puducherry    |
| 2. | Bihar            | 9.  | Punjab        |
| 3. | Haryana          | 10. | Tamil Nadu    |
| 4. | Himachal Pradesh | 11. | Telangana     |
| 5. | Karnataka        | 12. | Uttarakhand   |
| 6. | Kerala           | 13. | Uttar Pradesh |
| 7. | Madhya Pradesh   | 14. | Rajasthan     |

**iii. List of State/UTs having digitized beneficiary data on NSAP-PPS but do not have any State MIS.**

|    |                                      |    |          |
|----|--------------------------------------|----|----------|
| 1. | Andaman & Nicobar Islands            | 5. | Ladakh   |
| 2. | Arunachal Pradesh                    | 6. | Mizoram  |
| 3. | Chandigarh                           | 7. | Nagaland |
| 4. | Dadra & Nagar Haveli and Daman & Diu |    |          |



**Annexure-5.1**  
**(Refer to paragraph 5.4)**

**Difference in actual expenditure of State/UTs and UCs submitted**

(₹ in lakh)

| Sub-schemes under NSAP   | 2017-18                             |  |                    | 2018-19                             |  |                    | 2019-20                             |   |                    | 2020-21                            |  |                    |
|--------------------------|-------------------------------------|--|--------------------|-------------------------------------|--|--------------------|-------------------------------------|---|--------------------|------------------------------------|--|--------------------|
|                          | Expenditure as per State/ UT record | Expenditure as per Utilization Certificate | Difference, if any | Expenditure as per State/ UT record | Expenditure as per Utilization Certificate | Difference, if any | Expenditure as per State/ UT record | Expenditure as per Utilization Certificate      | Difference, if any | Expenditure as per State/UT record | Expenditure as per Utilization Certificate | Difference, if any |
| <b>Arunachal Pradesh</b> |                                     |  |                    |                                     |  |                    |                                     |   |                    |                                    |  |                    |
| IGNOAPS                  | 813.21                              | 865.47                                     | -52.26             | 2.28                                | 78.47                                      | -76.19             | -                                   | -   | -                  | -                                  | -  | -                  |
| IGNWPS                   | 127.88                              | 132.19                                     | -4.31              | 0.15                                | 5.34                                       | -5.19              | -                                   | -   | -                  | -                                  | -  | -                  |
| IGNDPS                   | 43.57                               | 47.61                                      | -4.04              | 0.06                                | 2.08                                       | -2.02              | -                                   | -   | -                  | -                                  | -  | -                  |
| NFBS                     | 71.26                               | 71.28                                      | -0.02              | 35.63                               | 35.64                                      | -0.01              | -                                   | -   | -                  | -                                  | -  | -                  |
| <b>Assam</b>             |                                     |  |                    |                                     |  |                    |                                     |   |                    |                                    |  |                    |
| IGNOAPS                  | 11521.74                            | 11521.74                                   | Nil                | 19093.72                            | NA   | NA                 | 24154.60                            | NA  | NA                 | 25380.08                           | 25380.08                                   | Nil                |
| IGNWPS                   | 2199.96                             | 2199.96                                    | Nil                | 3935.61                             | NA   | NA                 | 4232.34                             | NA  | NA                 | 4260.05                            | 4260.05                                    | Nil                |
| IGNDPS                   | 201.84                              | 201.84                                     | Nil                | 701.40                              | NA   | NA                 | 701.40                              | NA  | NA                 | 701.40                             | 701.40                                     | Nil                |
| NFBS                     | 350.18                              | 350.18                                     | Nil                | 00                                  | NA   | NA                 | 00                                  | NA  | NA                 | 00                                 | 00   | Nil                |
| <b>Bihar</b>             |                                     |  |                    |                                     |  |                    |                                     |   |                    |                                    |  |                    |
| IGNOAPS                  | 97767.69                            | 84367.08                                   |                    | 85858.10                            | 85858.10                                   | 0.00               | 94768.43                            | 94768.43  | 0.00               | 129676.88                          | 99732.16                                   | (-) 29944.72       |
| IGNWPS                   |                                     | 18586.98                                   | 7777.30            | 18747.97                            | 18747.97                                   | 0.00               | 20311.56                            | 20311.56  | 0.00               | 25600.00                           | 20122.22                                   | (-) 5477.78        |
| IGNDPS                   |                                     | 2590.93                                    |                    | 3713.72                             | 3713.72                                    | 0.00               | 4570.44                             | 4570.44   | 0.00               | 5676.06                            | 4470.44                                    | (-)1205.62         |
| NFBS                     | 7200                                | 7200.00                                    | 0.00               | 6990.29                             | 6990.29                                    | 0.00               | 463.14                              | 463.14  | 0.00               | 100.00                             | 2077.80                                    | 1877.80            |
| <b>Kerala</b>            |                                     |  |                    |                                     |  |                    |                                     |   |                    |                                    |  |                    |
| NFBS                     | 449                                 | 449  | 0                  | 898                                 | 0  | 898                | 0                                   | 0   | 0                  | 178                                | 0  | 178                |
| <b>Manipur</b>           |                                     |  |                    |                                     |  |                    |                                     |   |                    |                                    |  |                    |
| IGNOAPS                  | 1384.461                            | 2526.708                                   | 1142.247           | 759.04                              | 813.88                                     | 54.84              | 2541.784                            | 1622.070(incl 813.88 of 2018-19 2nd instalment) | -919.714           | 1762.106                           | 2542.96                                    | 780.854            |
| IGNWPS                   | 0                                   | 0  | 0                  | 78.947                              | 86.43                                      | 7.483              | 297.294                             | 186.18 (incl 86.43 of 2018-19 2nd instalment)   | -111.114           | 208.933                            | 306.00                                     | 97.067             |
| IGNDPS                   | 0                                   | 18.67 (unspent of 2016-17)                 | 18.67              | 36.756                              | 18.67 (unspent of 2017-18)                 | -18.086            | 57.888                              | 37.34 (incl 18.67 of 2018-19 2nd instalment)    | -20.548            | 41.761                             | 55.99                                      | 14.229             |
| NFBS                     | 1.4135                              | 59.54 (incl 11.11 of 2016-17)              | 58.1265            | 50.2                                | 68.91                                      | 18.71              | 23.62                               | 68.91   | 45.29              | 151.81                             | 206.7                                      | 54.89              |
| <b>Meghalaya</b>         |                                     |  |                    |                                     |  |                    |                                     |   |                    |                                    |  |                    |
| IGNOAPS                  | 1778                                | 966  | 812                | 2553                                | 1666                                       | 887                | 2682                                | 1529  | 1153               | 3153                               | 1713                                       | 144                |
| IGNWPS                   | 280                                 | 177  | 103                | 411                                 | 296  | 115                | 498                                 | 267   | 231                | 473                                | 307  | 166                |
| IGNDPS                   | 51                                  | 21   | 3                  | 73                                  | 46   | 027                | 116                                 | 36  | 80                 | 87                                 | 35   | 52                 |
| NFBS                     | 174                                 | 44   | 13                 | 123                                 | 122  | 2                  | 79                                  | 58  | 21                 | 76                                 | 103  | 27                 |
| <b>Mizoram</b>           |                                     |  |                    |                                     |  |                    |                                     |   |                    |                                    |  |                    |
| IGNOAPS                  | 976.56                              | 883.32                                     | 93.24              | 764.95                              | 782.42                                     | -17.47             | 834.49                              | 926.4   | -91.91             | 1052.58                            | 935.38                                     | 117.20             |
| IGNWPS                   | 83.16                               | 71.38                                      | 11.78              | 69.30                               | 71.38                                      | -2.08              | 97.02                               | 71.38   | 25.64              | 116.57                             | 71.38                                      | 45.19              |
| IGNDPS                   | 26.70                               | 14.84                                      | 11.86              | 22.26                               | 14.84                                      | 7.42               | 31.16                               | 14.84   | 16.32              | 37.38                              | 14.84                                      | 22.54              |
| NFBS                     | 39.40                               | 40.58                                      | -1.18              | 39.40                               | 40.58                                      | -1.18              | 39.40                               | 40.58   | -1.18              | 59.20                              | 40.60                                      | 18.60              |
| <b>Delhi</b>             |                                     |  |                    |                                     |  |                    |                                     |   |                    |                                    |  |                    |
| IGNOAPS                  | 3385.5                              | 3408.24                                    | 22.74              | 3302.12                             | 1704.12                                    | 1598               | 3067.94                             | 3999.88   | 931.94             | 3341.61                            | 3497.7                                     | 156.01             |
| IGNWPS                   | 1342.5                              | 1348.26                                    | 5.76               | 1348.17                             | 674.13                                     | 674.04             | 568.35                              | 569.4   | 1.05               | 590.15                             | 284.7                                      | 305.45             |
| IGNDPS                   | 199.98                              | 234.38                                     | 34.48              | 113.78                              | 117.19                                     | 3.41               | 234.77                              | 234.38  | -0.39              | 176.98                             | 117.2                                      | 59.78              |
| NFBS                     | 304.6                               | 467.62                                     | 163                | 464.8                               | 233.81                                     | 230.99             | 460.8                               | 467.62  | 6.82               | 227                                | 233.8                                      | 6.8                |
| <b>Sikkim</b>            |                                     |  |                    |                                     |  |                    |                                     |   |                    |                                    |  |                    |
| IGNOAPS                  | -                                   | -  | -                  | 0.72                                | 219.22                                     |                    | -                                   | -   | -                  | -                                  | -  | -                  |
| IGNWPS                   | -                                   | -  | -                  |                                     | 15.20                                      |                    | -                                   | -   | -                  | -                                  | -  | -                  |
| IGNDPS                   | -                                   | -  | -                  | 0.00                                | 9.07                                       |                    | -                                   | -   | -                  | -                                  | -  | -                  |
| NFBS                     | -                                   | -  | -                  | 0.00                                | 14.52                                      |                    | -                                   | -   | -                  | -                                  | -  | -                  |

**Report No. 10 of 2023**

| Sub-schemes under NSAP | 2017-18                             |  |                    | 2018-19                             |  |                    | 2019-20                             |  |                    | 2020-21                            |  |                    |
|------------------------|-------------------------------------|--|--------------------|-------------------------------------|--|--------------------|-------------------------------------|--|--------------------|------------------------------------|--|--------------------|
|                        | Expenditure as per State/ UT record | Expenditure as per Utilization Certificate | Difference, if any | Expenditure as per State/ UT record | Expenditure as per Utilization Certificate | Difference, if any | Expenditure as per State/ UT record | Expenditure as per Utilization Certificate | Difference, if any | Expenditure as per State/UT record | Expenditure as per Utilization Certificate | Difference, if any |
| <b>Tripura</b>         |                                     |  |                    |                                     |  |                    |                                     |  |                    |                                    |  |                    |
| IGNOAPS                | 3849.44                             | 3800.02                                    | 49.42              | 3477.69                             | 3477.69                                    | 0                  | 3232.38                             | 3232.38                                    | 0                  | 3247.77                            | 3250.35                                    | (-) 2.58           |
| IGNWPS                 | 654.94                              | 643.63                                     | 11.31              | 611.46                              | 611.46                                     | 0                  | 563.99                              | 563.99                                     | 0                  | 585.83                             | 585.81                                     | 0.02               |
| IGNDPS                 | 87.83                               | 77.07                                      | 10.76              | 73.90                               | 73.90                                      | 0                  | 74.22                               | 74.22                                      | 0                  | 72.11                              | 72.11                                      | 0                  |
| NFBS                   | 99.80                               | 101.20                                     | (-) 1.40           | 97.00                               | 101.20                                     | (-) 4.20           | 101.20                              | 101.20                                     | 0                  | 76.00                              | 50.60                                      | 25.40              |
| <b>Uttarakhand</b>     |                                     |  |                    |                                     |  |                    |                                     |  |                    |                                    |  |                    |
| IGNOAPS                | 6902.05                             | 6902.05                                    | -                  | 3715.17                             | 3715.17                                    | -                  | 7008.47                             | 11844.37                                   | 4835.90            | 1751.17                            | 16851.03                                   | 15099.86           |
| IGNWPS                 | 1222.82                             | 1222.82                                    | -                  | 322.44                              | 322.44                                     | -                  | 807.34                              | 1299.20                                    | 491.86             | 203.04                             | 1808.93                                    | 1605.89            |
| IGNDPS                 | 103.45                              | 103.45                                     | -                  | 62.02                               | 62.02                                      | -                  | 90.96                               | 165.23                                     | 74.27              | 26.36                              | 227.23                                     | 200.87             |
| NFBS                   | 478.40                              | 488.61                                     | 10.21              | 411.69                              | 411.69                                     | -                  | 467.80                              | 450.10                                     | 17.70              | 274.18                             | 272.00                                     | 2.18               |
| <b>West Bengal</b>     |                                     |  |                    |                                     |  |                    |                                     |  |                    |                                    |  |                    |
| IGNOAPS                | 27679                               | 40190                                      | (+) 12511          | 38612                               | 41840                                      | (+) 3228           | 43812                               | 43123                                      | (-) 689            | 66997                              | 38545                                      | (-) 28452          |
| IGNWPS                 | 13802                               | 23205                                      | (+) 9403           | 1756                                | 23205                                      | (+) 5645           | 26622                               | 25182                                      | (-) 1440           | 29418                              | 22236                                      | (-) 7182           |
| IGNDPS                 | 5257                                | 2190                                       | (-) 3067           | 587                                 | 2268                                       | (-) 3602           | 2102                                | 2254                                       | (+) 152            | 2269                               | 2101                                       | (-) 168            |
| NFBS                   | 5388                                | 4819                                       | (-) 569            | 2467                                | 4716                                       | (+) 2249           | 4563                                | 4439                                       | (-) 124            | 3799                               | 3820                                       | (+) 021            |

**Annexure-5.2**  
(Refer to paragraph 5.10)

| Name of the State             | Aadhaar Integration  |
|-------------------------------|--|
| 1. <b>Chhattisgarh</b>        | Around 90 <i>per cent</i> of Aadhaar collected in the NSAP-portal, from which 97 <i>per cent</i> of Aadhaar were verified.   |
| 2. <b>Jammu &amp; Kashmir</b> | Vide Government Order February 2019, it was impressed upon all District Social Welfare Officers that no disbursement of pension under NSAP should be made to any beneficiary without Aadhaar seeding/ mapping from April 2019 onwards excepting for a valid recorded reason. The test check of records and information provided to audit regarding the bank accounts seeded/ mapped with Aadhaar, it was revealed that during 2020-21, departments released an amount of ₹ 6,789.00 lakh in favour of 0.57 lakh beneficiaries without Aadhaar Seeding. |
| 3. <b>Jharkhand</b>           | Percentage of shortage of Aadhaar integration was ranged between 12 <i>per cent</i> and 23 <i>per cent</i> during 2020-21. The percentage was 15.07 <i>per cent</i> , 12.77 <i>per cent</i> and 34.47 <i>per cent</i> in IGNOAPS, IGWPS and IGNDPS respectively.   |
| 4. <b>Karnataka</b>           | In Karnataka, 93 <i>per cent</i> of beneficiary data was mapped with Aadhaar.  |
| 5. <b>Odisha</b>              | Under IGNOAP, IGWPS and IGNDP, in case of 18,47,149 beneficiaries (91 <i>per cent</i> ), Aadhaar number had been mapped with the bank account and bank accounts of 6,15,079 beneficiaries (30 <i>per cent</i> ) had been seeded with Aadhaar number.   |
| 6. <b>Rajasthan</b>           | On the portal of RajSSP revealed that 89,50,692 (98.37 <i>per cent</i> ) out of 90,98,060 beneficiaries of IGNOAPS, IGWPS, IGNDPS, CMOAPS, CMWPS and CMDPS were linked with Aadhaar. However, during the beneficiary survey in selected eight Districts, it was found that bank accounts of 127 (40 <i>per cent</i> ) out of 320 beneficiaries were not linked with Aadhaar.   |
| 7. <b>Uttar Pradesh</b>       | In the State, 12.19 <i>per cent</i> Aadhaar integration was noticed in IGWPS and 97.42 <i>per cent</i> Aadhaar integration in IGNOAPS was done as on 31 March 2021.  |
| 8. <b>Uttarakhand</b>         | In the State, Aadhaar integration of 97.49 <i>per cent</i> beneficiaries was completed, in which 231 Aadhaar numbers out of 2,20,569 beneficiaries were found without having full twelve digits.   |
| 9. <b>West Bengal</b>         | Aadhaar mapping was made for 64.81 <i>per cent</i> beneficiaries under IGNOAPS, 73.36 <i>per cent</i> under IGWPS and 71.80 <i>per cent</i> under IGNDPS as of March 2021. It was also observed that account based payment of the pension is in vogue, in the State, instead of Aadhaar based payment.   |
| 10. <b>Arunachal Pradesh</b>  | The implementing department did not have Aadhaar Integration data for the entire state. During the audit of six selected Districts, it was seen that there were 75,841 cumulative beneficiaries. Out of which, Aadhaar mapping was done for 24,517 beneficiaries (32.33 <i>per cent</i> ) and bank account was seeded with Aadhaar for 43,350 beneficiaries (57.16 <i>per cent</i> ).  |
| 11. <b>Assam</b>              | In Assam, only 41.30 <i>per cent</i> of beneficiaries had their Aadhaar seeded with NSAP portal as of July 2022.   |
| 12. <b>Manipur</b>            | Only 23 <i>per cent</i> of beneficiary data had been integrated with Aadhaar.  |
| 13. <b>Sikkim</b>             | In the State 95 <i>per cent</i> of the beneficiary data had been integrated with Aadhaar.  |
| 14. <b>Tripura</b>            | In the State, 47.55 <i>per cent</i> of bank account of beneficiaries had been seeded with Aadhaar.   |
| 15. <b>Ladakh</b>             | In the UT, 92.54 <i>per cent</i> of beneficiary data had been integrated with Aadhaar.   |

## Abbreviations

| Acronym        | Full form  |
|----------------|--|
| <b>ANI</b>     | Andaman and Nicobar Islands                            |
| <b>API</b>     | Application Programming Interface                      |
| <b>BE</b>      | Budget Estimates                                       |
| <b>BPL</b>     | Below Poverty Line                                     |
| <b>CPI</b>     | Consumer Price Index                                   |
| <b>Cr.</b>     | Crore  |
| <b>CSO</b>     | Central Statistics Office                              |
| <b>CSS</b>     | Centrally Sponsored Scheme                             |
| <b>DAVP</b>    | Directorate of Advertising & Visual Publicity          |
| <b>DBT</b>     | Direct Benefit Transfer                                |
| <b>DDU-GKY</b> | Deen Dayal Upadhyaya Grameen Kaushalya Yojana          |
| <b>DLC</b>     | District level Committee                               |
| <b>DOB</b>     | Date of Birth  |
| <b>DSSO</b>    | District Social Security Officer                       |
| <b>DSWO</b>    | District Social Welfare Officers                       |
| <b>DWO</b>     | District Welfare Officer                               |
| <b>EFC</b>     | Expenditure Finance Committee                          |
| <b>EPIC</b>    | Electors Photo Identity Card                           |
| <b>G.O.s</b>   | Government Orders                                      |
| <b>GoI</b>     | The Government of India                                |
| <b>GPDP</b>    | Gaon Panchayat Development Plan                        |
| <b>GPs</b>     | Gram Panchayats  |
| <b>IAY</b>     | Indira Awaas Yojana                                    |
| <b>IEC</b>     | Information Education and Communication                |
| <b>IGNDPS</b>  | Indira Gandhi National Disability Pension Scheme       |
| <b>IGNOAPS</b> | Indira Gandhi National Old Age Pension Scheme          |
| <b>IGNWPS</b>  | Indira Gandhi National Widow Pension Scheme            |
| <b>J&amp;K</b> | Jammu & Kashmir  |
| <b>JP</b>      | Janpad Panchayat                                       |
| <b>LIC</b>     | Life Insurance Corporation of India                    |
| <b>MGNREGA</b> | Mahatma Gandhi National Rural Employment Guarantee Act |
| <b>MIS</b>     | Management Information Systems                         |
| <b>MoRD</b>    | Ministry of Rural Development                          |
| <b>MPR/QPR</b> | Monthly/Quarterly progress reports                     |
| <b>MVPY</b>    | Mukhyamantri Vriddhjan Pension Yojana                  |
| <b>NE</b>      | North East   |
| <b>NFBS</b>    | National Family Benefit Scheme                         |
| <b>NGO</b>     | Non-governmental Organization                          |
| <b>NLMs</b>    | National Level Monitors                                |
| <b>NMBS</b>    | National Maternity Benefit Scheme                      |
| <b>NPCI</b>    | National Payments Corporations of India                |
| <b>NRLM</b>    | National Rural Livelihoods Mission                     |
| <b>NSAAC</b>   | National Social Assistance Advisory Committee          |
| <b>NSAP</b>    | National Social Assistance Programme                   |
| <b>NULM</b>    | National Urban Livelihoods Mission                     |

| <b>Acronym</b> | <b>Full form</b>                         |
|----------------|--|
| <b>PFMS</b>    | Public Financial Management System       |
| <b>PMAY-G</b>  | Pradhan Mantri Awaas Yojana- Gramin      |
| <b>PPS</b>     | Pension Payment System                   |
| <b>PRIs</b>    | Panchayati Raj Institutions              |
| <b>RSBY</b>    | Rashtriya Swasthya Bima Yojana           |
| <b>SECC</b>    | Socio Economic and Caste Census          |
| <b>SHG</b>     | Self Help Groups                         |
| <b>SLC</b>     | State Level Committee                    |
| <b>SNA</b>     | Single Nodal Account                     |
| <b>SND</b>     | State Nodal Department                   |
| <b>UC</b>      | Utilization Certificate                  |
| <b>UIDAI</b>   | Unique Identification Authority of India |
| <b>UT</b>      | Union Territory                          |
| <b>VCs</b>     | Village Councils                         |





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