

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/UTs¹⁰, no reasons for rejection of application were intimated to the applicants.
- ❖ In 12 States/UTs¹¹, the name and role of Appellate and Reviewing Authorities were not publicized.
- ❖ In five States/UTs¹², 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/UTs¹³, exercise for provocatively 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

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

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

¹² Goa, Arunachal Pradesh, Madhya Pradesh, Nagaland and Delhi.

¹³ 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
Total	34454	

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
Total	92602	6171.18

- 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 11¹⁴ States/UTs. In four¹⁵ States pension was paid on quarterly basis and two¹⁶ States paid pension annually. In 17¹⁷ 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.

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

¹⁵ Himachal Pradesh, Uttar Pradesh, Uttarakhand and Sikkim.

¹⁶ Arunachal Pradesh and Nagaland.

¹⁷ 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 10th 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
IGNOAPS	Below Poverty Line (BPL), 60 years and above	₹ 200 per month (60-79 years) ₹ 500 per month (80 years and above)
IGNWPS	BPL, widow, and 40 years & above	₹ 300 per month (40-79 years) ₹ 500 per month (80 years and above)
IGNDPS	BPL, 18 years and above, disability 80 <i>per cent</i> and above	₹ 300 per month (18-79 years) ₹ 500 per month (80 years and above)
NFBS	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
Total	57394	3046.73

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
Total	38540	2645.35

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
Total	414	57.40

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
Total	5380	436.37

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
Total	21322	1511.32

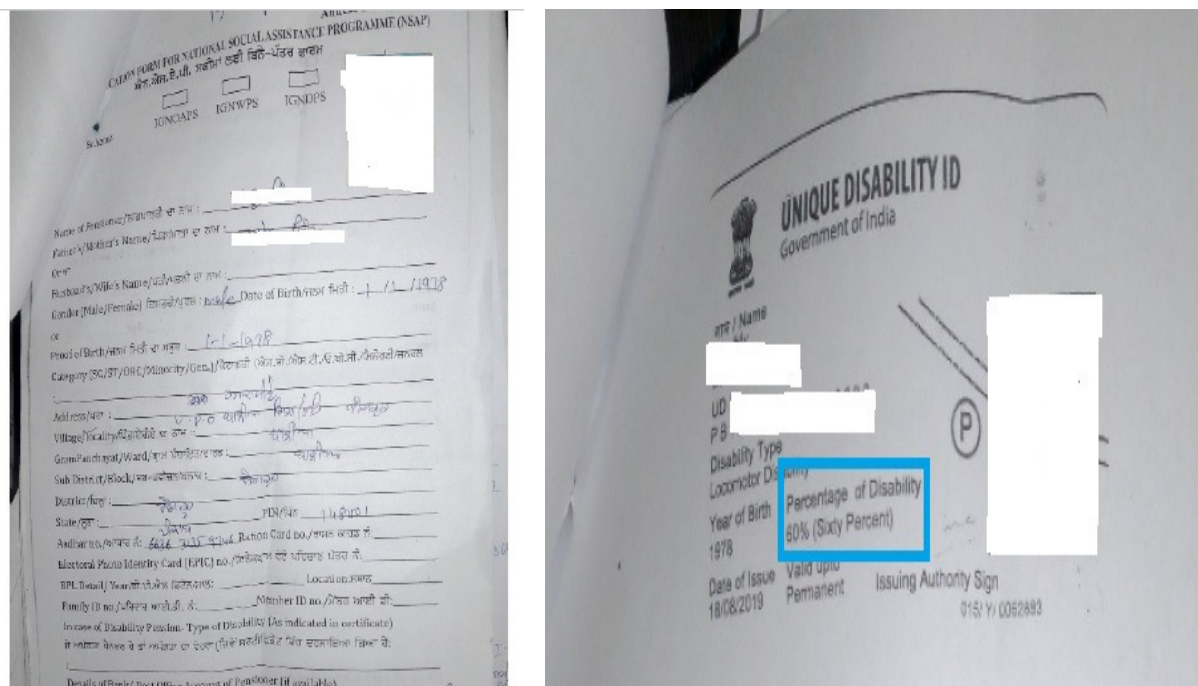
Note: in descending order of ineligible beneficiaries

- 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 (₹ 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
Total		2151	63.36

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, IGNOAPS 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
Total	18116	675.81

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 IGNWPS. 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
Total	2243	354.92

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
Total	2103	199.52

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 st 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.

Sl. No.	Name of the Beneficiary	Village	Ac. No.	Amount	Sign of Beneficiary	Amount	Sign of Beneficiary	Amount	Sign of Beneficiary	Amount	Sign of Beneficiary	
11	2000/-	[Signature]							
12	2000/-	[Signature]							
13									
14									
15	2000/-	[Signature]	500/-	[Signature]	500/-	[Signature]	500/-	[Signature]	
16	2000/-	[Signature]							
17	2000/-	[Signature]	500/-	[Signature]	500/-	[Signature]	500/-	[Signature]	
18	2000/-	[Signature]	500/-	[Signature]	500/-	[Signature]	500/-	[Signature]	
19	2000/-	[Signature]	500/-	[Signature]	500/-	[Signature]	500/-	[Signature]	
20	2000/-	[Signature]	500/-	[Signature]	500/-	[Signature]	500/-	[Signature]	
				30400/-	5600/-		8900/-		3000/-		8000/-	

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
Total	64484	

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 13¹⁸ 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 six¹⁹ 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.

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

¹⁹ Chhattisgarh, Himachal Pradesh, Jharkhand, Rajasthan, Sikkim and Tamil Nadu.