

**Chapter 5**  
**National Social Assistance**  
**Programme**



## CHAPTER 5

### National Social Assistance Programme

National Social Assistance Programme (NSAP), a GoI programme is aimed to provide social security to the destitute. The Government of Jharkhand (GoJ) has also implemented pension similar to central pension schemes for covering those eligible beneficiaries who remain un-covered under GoI pension schemes. Besides, GoJ also launched (July 2015) one pension scheme for primitive tribes of State. To assess the performance of social security pension schemes in context of DBT implementation, Audit examined 2400 Central/State pension applications (200 applications in each selected 12 Blocks). Major audit observations of this Chapter are as under:

- State had not issued any instructions to *Gram Panchayats / Municipalities* regarding identification of potential beneficiaries. As such, data base of eligible beneficiaries was not maintained at districts/state level for universal coverage.
- There were delay in sanction of 816 pension applications ranging between four and 864 days from date of receipt and recommendations of applications. Besides that pensions were also not disbursed to the beneficiaries on monthly basis though desired, as delay of one to four month in disbursement was noticed by audit.
- Due to change in sanctioning authority in September 2019, 5078 applications of beneficiaries for the year 2019-20 were remained pending for its approval.
- Names of 84 beneficiaries either were not excluded or excluded with a delay up to 65 months (as of July 2021) due to delayed reporting of death which resulted in disbursement of pension amounting to ₹ 8.50 lakh to deceased persons. The concerned authority did not initiate any action for recovery of this amount.
- Pension amounting to ₹ 9.54 lakh was disbursed to 16 Male beneficiaries under Widow Pension Schemes *viz*, Indira Gandhi National Widow Pension Scheme and *Rajya Vidhwa Samman Protsahan Yojana*.
- 55 beneficiaries under Indira Gandhi National Old Age Pension Scheme and Indira Gandhi National Widow Pension Scheme were allowed Pension amounting to ₹ 31.69 lakh though they did not fulfil the minimum age criteria.
- Dedicated State and District Level Committees as prescribed under norms were not constituted.
- In none of the test checked districts any Social Audit relating to NSAP schemes was conducted.

## Conclusions

Data base of eligible beneficiaries was not maintained at districts/state level for universal coverage. In absence of complete data of potential beneficiaries, the department was unaware of the absolute number of eligible beneficiaries. Social security pensions were not approved within the prescribed time frame as instances of delay in approval up to 864 days in 816 applications (34 per cent) out of test-checked 2400 applications was noticed. In one case sanction of application was delayed even by 1399 days. This resulted into delay in disbursement of pensions among beneficiaries which may cause hardship to the applicants and impeding the pace of inclusion of new beneficiaries. Besides that, objective of social security pension schemes to provide income support to beneficiaries for monthly sustenance also remain under-achieved due to non-disbursement of pensions on monthly basis as audit noticed delay ranging one to four months in disbursement of pension due to delay in receipt of allotments. Further, monitoring of schemes was being done on *ad hoc* manner since required monitoring committees at state and districts level were not formed. Social Audit of scheme was also not conducted during 2017-21 which led non-evaluation of implementation of scheme at the bottom level of governance.

### 5.1 Introduction

National Social Assistance Programme (NSAP) was launched (August 1995) by Government of India (GoI) to provide social security to the destitute. The programme was expanded (2007/2009) to cover all eligible persons Below Poverty Line (BPL) and vulnerable groups such as widows and disabled persons. Out of the five sub-schemes as components of NSAP, 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 (i) National Family Benefit Scheme (NFBS)– one time assistance to the bereaved family in the event of death of the bread winner and (ii) *Annapurna* Scheme – food security to those eligible old aged persons who have remained uncovered under IGNOAPS.

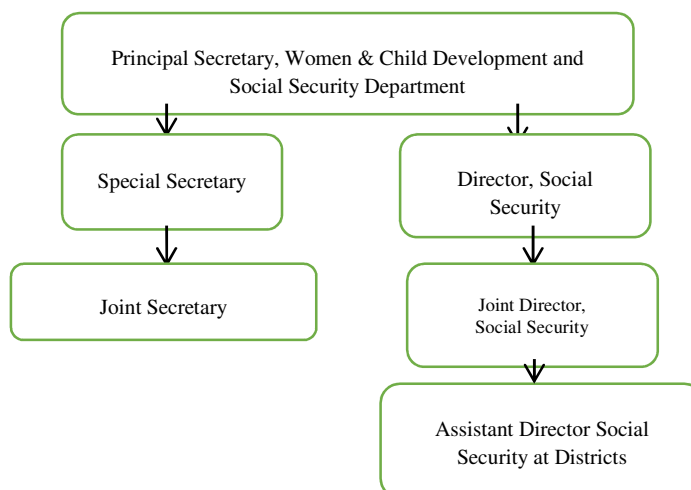
The Government of Jharkhand (GoJ) has also implemented four pension schemes of similar nature *viz.*, *Mukhya Mantri State Old Age Pension Yojna* (MMSOAPY), *Mukhya Mantri Rajya Vidhwa Samman Pension Yojna* (MMRVSPY), *Swami Vivekanand Nishakt Swavlamban Protsahan Yojna* (SVNSPY) for covering those eligible beneficiaries who remain un-covered under GoI pension schemes. Besides, GoJ also launched (July 2015) “*Mukhya Mantri Rajya Adim Janjati Pension Yojna* (MMRAJJPY) for primitive tribes of State.

State Government issued (September 2019) a modified State specific guidelines for pension schemes for state pension schemes (central as well as state) by considering the other criteria of NSAP guidelines of GoI, 2014. Under modified guidelines government enhanced the monthly pension rates and relaxed the age and income group criteria as mentioned in *paragraph 5.3*.

## 5.2 Organisational set-up

At the central level, Ministry of Rural Development (MoRD), GoI exercises overall control over the implementation of NSAP schemes. The responsibility of implementation of all pension schemes in the State inclusive of those under NSAP is vested with the Department of Women and Child Development and Social Security, GoJ, headed by the Principal Secretary. Assistant Director, Social Security, is responsible for implementing the scheme at district level. Organogram of the Department is illustrated in **Chart 5.1**:

**Chart 5.1: Organisational set-up of Women & Child Development and Social Security Department**



### 5.2.1 Roles and Responsibilities

As per guidelines issued by GoJ, roles and responsibilities prescribed for the authorities involved under social security pension schemes are described under **Table 5.1**.

**Table 5.1: Roles and Responsibilities of authorities**

Authority	Roles and responsibilities
Director	Allocation of targets to ADSS
Additional Director of Social Security (ADSS)	<ul style="list-style-type: none"> <li>Allocation of targets to BDO/CO</li> <li>Monitoring of NSAP Scheme</li> <li>Proceeding the pension disbursement process</li> </ul>
Sub Divisional Officer (SDO)	<ul style="list-style-type: none"> <li>First appellate authority for wrong inclusion/exclusion or if any dispute arises</li> <li>Sanction of NSAP applications (up to August 2019)</li> </ul>
Block Development Officer (BDO)/Circle Officer (CO)	<ul style="list-style-type: none"> <li>Verification and sanction NSAP applications (September 2019 onwards)</li> <li>Annual verification of beneficiary</li> </ul>

Authority	Roles and responsibilities
	<ul style="list-style-type: none"> <li>Deletion of beneficiaries details from NSAP database after death/migration etc.</li> <li>Responsible for correctness of all data of NSAP beneficiaries</li> </ul>
Gram Panchayat (GP)	Provide assistance to Block office in selection of beneficiaries and verification of the NSAP beneficiaries

### 5.3 Eligibility Criteria

The NSAP provides two scales of assistance – one for beneficiaries below the age of 80 years which varies for the three schemes (scale of central assistance is ₹ 200 per month for IGNOAPS (60 to 79 years), ₹ 300 per month for IGNWPS and IGNDPS and ₹ 500 per month for beneficiaries of 80 years and above under IGNOAPS. In principal all beneficiaries of any sub- schemes should be shifted to IGNOAPS (80 years and above) after attaining of 80 years of age for higher scale of central assistance. The eligibility criteria prescribed for each of the eight pension schemes formulated by GoI and GoJ are shown in **Table 5.2:**

**Table 5.2: Prescribed eligibility criteria for pension schemes**

Name of scheme	Broad Eligibility Criteria				
	Minimum Age	Category	Pension amount per month <i>w.e.f</i> April 2019		
			Central Share	State Share	Total
IGNOAPS	60	BPL	200	800	1000
	80	BPL	500	500	1000
IGNWPS	40	BPL	300	700	1000
IGNDPS	18	BPL	300	700	1000
NFBS	-	BPL	20000 lump sum	0	20000 lump sum
<b>State Schemes</b>					
MMSOAPY	60	Person	0	1000	1000
MMRVSPY	18	holding Ration	0	1000	1000
SVNSPY	05	cards <sup>29</sup>	0	1000	1000
MMRAJJPY	-	Primitive Tribe Group (PTG)	0	1000	1000

(Source: Department of Women & Child Development and Social Security, GoJ)

It is evident from **Table 5.2** that State government had provided similar amount of pension for state as well as central pension schemes but relaxed the minimum age criteria under state widow and disability pension schemes. The State schemes covered those beneficiaries who remain uncovered under central pension schemes due to full coverage of target set under central schemes.

### 5.4 Application and Sanction procedure

As per State scheme guidelines, eligible beneficiaries have to submit their pension applications in prescribed formats to office of Block Development Officer (BDO)/ Circle Officer (CO). Ward Councillor/*Mukhiyas* of concern Ward/ *Panchayats* verify the applications of beneficiaries and forward it to Circle Officer (for urban area) and Block Development Officer (for rural area)

<sup>29</sup> *Antyoday Anna Yojna* Card (Yellow Ration Card), Priority House Hold Ration Card (Pink Ration Card) and K-oil Ration Card (White Ration Card).

for sanction<sup>30</sup>. After sanction of the applications, Circle office/Block office uploads the details of pensioners on NSAP portal and thereafter Assistant Director Social Security of concerned districts initiates the payment process. Essential documents which are required to be attached with applications by the applicants under various schemes are described in *Appendix-5.1*. Further, in case of applications which are not sanctioned/approved are required to be kept in a register/file with incorporating details of applications as per NSAP Guidelines issued by GoI (2014).

## 5.5 Funding

In terms of NSAP framework, under Central pension schemes, the State contributes additional share to make the amount substantial. Based on the BPL population of the State, the amount of Central assistance under NSAP is worked out. The scheme wise annual allocation of funds is released by MoRD in two instalments each year. For the State pension schemes of similar nature the State government releases its own budget covering those who could not get benefit under NSAP. In both central and state schemes, the Department of WCD&SS allots funds to the Assistant Director of Social Security (ADSS) of districts for disbursement of pensions.

### 5.5.1 State level fund allocations and expenditure

Year wise fund position under various pension schemes from Centre and State for the period 2017-21 is detailed in **Table 5.3**:

**Table 5.3: Allocation of fund under pension schemes (Central and State) during 2017-21**  
(₹ in crore)

Year	Scheme	Budget	Allotment	Expenditure	Savings	Percentage of savings wrt allotment
2017-18	Central	960.73	927.97	863.40	64.57	6.96
	State	358.58	356.42	315.85	40.57	11.38
2018-19	Central	955.18	943.33	883.14	60.19	6.38
	State	383.78	485.34	453.44	31.90	6.57
2019-20	Central	1763.38	1755.40	1662.62	92.78	5.29
	State	926.67	926.67	876.31	50.36	5.43
2020-21	Central	1805.25	1753.49	1677.60	75.89	4.33
	State	931.78	926.61	898.08	28.53	3.08

(Source: Department of Women & Child Development and Social Security, GoJ)

Utilisation of fund in state pension schemes in 2020-21 vis-à-vis 2017-18 had shown significant improvement as savings has fallen to 3.08 per cent from 11.38 per cent.

<sup>30</sup> Prior to September 2019, pension applications were being sanctioned by the Sub-Divisional Officers.

### 5.5.2 District level fund allotment and expenditure

In six test-checked districts, State Government allotted ₹ 1,753.05 crore for implementing Central pension schemes and ₹ 954.71 crore for State pension schemes during 2017-21. Percentage of shortage in expenditure *w.r.t.* allotment in Central schemes ranged between 2.52 and 7.38 *per cent* whereas it was 2.45 to 7.05 *per cent* in State pension schemes (**Appendix-5.2**).

Further, Pension fund ranging ₹ 13.58 crore to ₹ 48.02 crore remained un-utilised as of March 2021 in the account of ADSS of test check districts due to non-utilisation and delayed release of fund at the fag end of the financial year.

## 5.6 Audit Coverage

The performance audit covered the period of four years from 2017-18 to 2020-21. Audit assessed the implementation of the pension schemes in the state through scrutiny of records of Directorate, Social Security, office of ADSS at six districts<sup>31</sup> along with 12 Blocks<sup>32</sup> (one rural and one urban block in each selected district), 24 GPs (two *Panchayats* in each selected block) as illustrated under **Appendix-5.3 A**.

Analysis of data dump of NSAP<sup>33</sup> provided by the Social Security Department, GoJ revealed audit leads (State /District level) viz. payment of pensions to ineligible<sup>34</sup> beneficiaries under central and state pension schemes<sup>35</sup>; payment of disability pensions with remarks in Disability column in data base as “No”<sup>36</sup>; payment of widow pensions with remarks in widow column in data base as “No”<sup>37</sup>; delay in sanction of pension application beyond prescribed 60 days<sup>38</sup>; Beneficiary claiming more than one pension under NSAP Schemes<sup>39</sup> etc. as reflected in **Appendix-5.3 B**.

Audit however could not examine the specific pension applications with reference to audit leads obtained from data dump analysis of NSAP in test-checked Blocks as most of the applications of pension schemes prior to 2019-20 were either not/partially available at the Blocks<sup>40</sup> or were kept in improper order

<sup>31</sup> Chatra, East Singhbhum, Godda, Hazaribag, Palamu and Ranchi.

<sup>32</sup> Chatra Sadar, Hunterganj, Golmuri cum Jugsalai, Potka, Godda Sadar, Poraiyahat, Chainpur, Medininagar, Bero, Kanke, Ichak and Hazaribag Sadar.

<sup>33</sup> Data Dump with masked *Aadhaar* no. of beneficiaries.

<sup>34</sup> Age lower than prescribed under eligibility norms of NSAP Guidelines.

<sup>35</sup> State Level: 3.45 lakh beneficiaries, Amount ₹ 361.39 crore and Sample Districts: 1.10 lakh beneficiaries, Amount ₹ 114.16 crore.

<sup>36</sup> State level: 77427 beneficiaries, Amount ₹ 76.31 crore and Sampled Districts: 25557 beneficiaries, Amount ₹ 20.90 crores.

<sup>37</sup> State Level: 163225 beneficiaries, Amount ₹ 171.91 crore and Sampled Districts: 52629 beneficiaries, Amount ₹ 55.81 crore.

<sup>38</sup> State Level: 65874 beneficiaries and Sampled Districts: 20431.

<sup>39</sup> State Level: 155 beneficiaries Amount ₹ 0.32 crore.

<sup>40</sup> Non-availability of pension records prior to 2019-20: Kanke, Medininagar and Chainpur blocks; Partial availability of pension records prior to 2019-20: Bero, Poraiyahat, Godda Sadar, Golmuri-cum-Jugsalai, Potka, Hunterganj, Chatra Sadar, Ichak and Hazaribag Sadar Blocks.



rendering it difficult to sort it out for scrutiny (as reflected in *paragraph 5.13.4*). Under the circumstances, audit observations noticed from data analysis could not be vouchsafed and this also limited the audit check to only available pension applications.

Audit selected 2400 pension applications (200 applications in each selected block) randomly from available pension records in 12 test-checked Blocks for detailed check. Audit observations are discussed in succeeding paragraphs.

#### **Audit observations:**

##### **5.7 Non availability of database of potential beneficiaries**

As per paragraph 3.1.3 of NSAP guidelines, *Gram Panchayats/ Municipalities* should be given the central role for the identification of new beneficiaries. Elected heads and representatives should be sensitised 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 and any eligible person should not be left out whether his/her name figured in the BPL list or not.

Audit, however, noticed from the information furnished by the Director, Social Security GoJ that State had not issued any instructions to *Gram Panchayats/ Municipalities* regarding identification of potential beneficiaries. As such, data base of eligible beneficiaries was not maintained at districts/state level for universal coverage. In absence of complete data of potential beneficiaries, the department was unaware of the absolute number of eligible beneficiaries.

The Department accepted (February 2023) the fact and stated that the State has announced coverage of all eligible people of marginalized sections who are not income tax payees or beneficiaries of government pension/family pension after their retirement *i.e.*, oldaged, widows, disabled, derelict women, HIV patients, primitive tribals under Sarvjan Pension Yojana. The field offices are using the Census 2011 data for the maximum coverage of the eligible people and organising frequent camps at the grassroots levels.

The reply was not specific to the absence of database of potential beneficiaries. Further, the reply was regarding coverage under only one programme and did not mention the action taken for other programmes.

##### **5.8 Beneficiary coverage**

Article 41 of the Constitution of India directs the State to provide public assistance to its citizens in the case of unemployment, old age, sickness and disablement. As per NSAP guidelines, destitute, BPL persons are the target groups or coverage under central pension schemes. Accordingly, GoI fixes its targets for the central pension schemes for the identified target groups. Whereas the State government considers destitute and economically backward persons, fulfilling the age criteria as target groups for the state specific pension schemes.

However, as per State guidelines of social security pension schemes, the Director Social Security issues targets to the districts (ADSS) as per available budget allocations. These targets further transferred to BDOs/COs from ADSSs for the coverage.

Against the targets, the concerned BDOs and COs were responsible for sanctioning the applications of the beneficiaries in the rural and urban areas respectively under each pension scheme. The target and achievement of the pension schemes during 2017-21 are shown in **Table 5.4** below:

**Table 5.4: Target and Achievement (coverage) of beneficiaries under pension schemes**

Pension Schemes	2017-18		Ach. in per cent	2018-19		Ach in per cent	2019-20		Ach. in per cent	2020-21		Ach in per cent
	T	A		T	A		T	A		T	A	
IGNOAPS	993567	921907	93	993567	1030547	104	1014800	1032430	102	1059712	1016590	96
IGNWPS	272108	258499	95	272108	270271	99	272108	271933	100	275000	268537	98
IGNDPS	31286	21734	69	31286	24800	79	31286	25605	82	31286	26482	85
MMSOAPY	300000	289084	96	300000	332280	111	350000	347171	99	365000	348459	95
MMRVSPY	180000	132653	74	180000	165902	92	157000	172508	110	182000	175285	96
SVNSPY	181853	171729	94	163163	171535	105	282958	101459	36	150000	147056	98
MMRAJJPY	65000	39028	60	65000	50489	78	65000	52432	81	65000	53667	83

(Source: Department of WCD&SS (T: Target and A: Achievement))

It is evident from **Table 5.4** that beneficiaries were deprived of the benefit of the scheme due to short achievement of targets although there were savings of fund ranging 3.08 per cent from 11.38 per cent during 2017-21 as shown in **paragraph 5.5.1**.

### 5.9 Annual verification of existing beneficiaries

As per state government instructions, BDOs and COs will be responsible to conduct physical verification for the rural and urban area beneficiaries respectively for weeding out of ineligible beneficiaries.

However, during audit at ADSSs offices of the test-checked districts, noticed that physical verification of existing beneficiaries was conducted in five test checked districts<sup>41</sup> during 2017-21 whereas in Chatra district physical verification was conducted during 2019-20 only. Instances of disbursement of pensions to ineligible beneficiaries was noticed in Audit as discussed in **paragraph 5.11** which showed the verification exercise was not conducted properly.

Due to partial verification of existing beneficiaries, weeding out of dead, migrated, ineligible beneficiaries could not be ensured so the risk that these types of beneficiaries are getting pension could not be ruled out.

<sup>41</sup> East Singhbhum, Godda, Hazaribag, Palamu and Ranchi.

### 5.10 Delay in disbursement of pension

As per NSAP Guidelines, every State shall designate “Sanctioning Authority” at the appropriate level (Municipality / Block level). As per State government guidelines, the BDOs and COs are the sanctioning authorities for pension in rural areas and urban areas respectively. After receipt of verified applications and recommendations by the *Gram Sabha/ Ward Committee*, the Sanctioning Authority conveys approval to the applicant and *Gram Panchayat/ Municipality* concerned. Guidelines also envisaged that disposal of sanction of application or its rejection should not exceed 60 days<sup>42</sup> from the date of receipt of application.

Audit during test-check at selected Blocks/ADSSs noticed delayed approval/sanction and uploading of sanctioned application by concerned Blocks on NSAP portal as well as delay in release of allotments to ADSSs by the department which resulted in delayed disbursement of pensions to the beneficiaries as discussed under:

- i. Examination of applications in the test-checked Blocks revealed that 816 pension applications were sanctioned/ approved with a delay ranging between four and 864 days from date of receipt and recommendations<sup>43</sup> of applications whereas one application was delayed by 1399 days<sup>44</sup> (*Appendix-5.4 A&B*). The delays were mainly due to the time taken in verification process. This resulted into delay in disbursal of pensions among beneficiaries which may cause hardship to the applicants and impeding the pace of inclusion of new beneficiaries. In reply BDOs (Potka and Golmuri cum Jugsalai of East Singhbhum district) accepted (February 2022-March 2022) the audit observations. Replies of other BDOs are awaited.

Age analysis of delayed sanction of pension applications is detailed in **Table 5.5 A & B:**

**Table: 5.5/A Delayed sanction/approval of pension applications from date of application**

Sl. No.	Name of district	Name of test-checked Block	Nos. of application sanctioned with delay	Delay				
				Up to 30 days	31- 90 days	91 to 180 days	181 to 365 days	More than 365 days
1	East Singhbhum	Potka	20	02	05	12	0	01
		Golmuri-cum-Jugsalai	39	0	05	07	07	20
2	Hazaribag	Hazaribag Sadar	22	05	08	03	05	01
		Ichak	47	05	14	15	7	06
3	Ranchi	Bero	01	0	0	0	01	0
		Kanke	114	39	09	56	10	0

<sup>42</sup> As per schedule mentioned in paragraph 3.5 of NSAP Guidelines, timeline prescribed upto sanction is: verification after submission of applications: 15 days; Gram Sabha/Ward: 20 days; Gram Panchayat/Municipality: 15 days and Sanction of Pension: 10 days.

<sup>43</sup> Applications in which date of apply was not mentioned by the applicants, delay in sanction was worked out by considering date of recommendations as date of receipt.

<sup>44</sup> Median value of delay 91 to 180 days.

**Table: 5.5/B Delayed sanction/approval of pension applications from the date of recommendation**

Sl. No.	Name of district	Name of test-checked Block/Circle	Nos. of application	Delay				
				Up to 30 days	31-90 days	91 to 180 days	181 to 365 days	More than 365 days
1.	Chatra	Chatra Sadar	136	33	59	23	15	06
		Hunterganj	43	02	03	19	09	10
2.	East Singhbhum	Potka	13	02	05	06	0	0
3.	Godda	Godda Sadar	159	82	44	15	0	18
4.	Palamu	Medininagar	23	02	03	17	01	0
		Chainpur	27	12	06	08	01	0
5.	Ranchi	Bero	172	0	21	57	71	23

In reply, the Department stated (February 2023) that, in general, there was no delay in approval of pension at the office level within the prescribed time frame, with some exceptions due to the technical errors in the NSAP PPS portal.

The reply was not acceptable, as the concerned districts (Godda, Ranchi, Chatra and Palamu) had accepted (December 2022 to January 2023) the delays, citing reasons such as non-submission of supporting documents by beneficiaries, delay in communication of targets by the department and the covid pandemic and further stated that they would take corrective measures, in future.

- ii. In Chatra Sadar block, 24 applications of beneficiaries under IGNOAPS were not uploaded on NSAP portal as of February 2022 though these applications were sanctioned between December 2020 and March 2021 by BDO, Chatra (**Appendix-5.5**). Due to non-uploading of applications, pensions of the beneficiaries could not be paid even after lapse of 12 to 15 months. No reply was received from BDO Chatra though called for.
- iii. In four blocks<sup>45</sup> of two test-checked districts (East Singhbhum and Godda), due to change in sanctioning authority in September 2019, 5078 applications of beneficiaries for the year 2019-20 were pending for approval. As such these applicants were deprived of the benefit of the scheme during the period. In the reply concerned BDOs accepted (March-July 2022) the audit observations.

Thus, due to delay in approval/sanction of pension applications, objective of social security pension schemes to provide timely pension to beneficiaries was not fulfilled.

- iv. NSAP Guidelines (2014) of GoI as well as Guidelines issued by the state government prescribe that the payment of pensions should be made to beneficiary every month. Audit however, during test-check of records in the offices of ADSSs in test-checked districts noticed that pensions were disbursed to beneficiaries in an average delay of one to four months during

<sup>45</sup> Godda district- Poraiyahat (311), and Godda Sadar (1421); and East Singhbhum district - Golmuri cum Jugsalai block (2393) and Potka block (953).

2017-21. Reason of delay was mainly due to delay in release of allotments to ADSSs by the department. Thus, the goal of social security pension schemes to provide income support to beneficiaries for monthly sustenance is under-achieved as the pensions were not disbursed on monthly basis.

In reply ADSSs accepted (March-August 2022) the audit observation and stated that the delay in disbursement due to delay in receipt of allotment.

The Department accepted the fact and replied (February 2023) that nowadays there was no delay in pension payment due to regular and timely release of allotment.

***Recommendation:***

***The State government should ensure timely disbursement of pensions to beneficiaries.***

**5.11 Disbursement of pension to ineligible beneficiary**

In terms of NSAP Guidelines, it is the responsibility of GP/Municipalities to report death cases of beneficiaries of their respective BDO/CO for exclusion of names of beneficiaries in rural and urban areas respectively. Further, guidelines also prescribe physical verification of existing beneficiaries for weeding out of ineligible beneficiaries.

Audit observed the instances of disbursement of pension to deceased and ineligible beneficiaries due to improper approval of pension applications by GPs/BDOs and inadequate monitoring of ADSSs in test checked districts as discussed below:

➤ In Ghatshila Block of East Singhbhum district, names of 84 beneficiaries either were not excluded or excluded with a delay (up to 65 months) as of July 2021 due to delayed reporting by GP which resulted in disbursal of pension amounting to ₹ 8.50 lakh to deceased persons. The concerned authority did not initiate any action for recovery of this amount.

In reply ADSS East Singhbhum accepted (March 2022) the audit observation and stated that some cases were due to wrong reporting during physical verification and these would be rectified. Further in case of delayed reporting the pension paid would be returned by bank after closing of pensioner account.

The reply was not acceptable as ADSS did not take any action regarding return of excess amount paid to the deceased pensioners.

➤ In four Blocks<sup>46</sup> in two districts (East Singhbhum and Godda), pension amounting to ₹ 9.54 lakh was disbursed to 16 male beneficiaries under Widow Pension Schemes viz, IGNWPS and RVSPY.

<sup>46</sup> Godda district: Poraiyahat (RVSPY: 01), Godda Sadar (IGNOAPS: 04); East Singhbhum District: Potka (IGNWPS: 06) and Ghatshila (IGNWPS: 05 and RVSPY: 02).

In reply ADSS Godda accepted (June 2022) the observations whereas ADSS East Singhbhum replied (March 2022) that it may happen due to portal migration. Reply of ADSS East Singhbhum is not acceptable since disbursement of pension to ineligible beneficiary happened mainly due to sanction of pension applications with improper verification/monitoring at block/district level. Photos of some beneficiaries were illustrated in **Appendix-5.6**

➤ In three blocks (Poraiyahat, Godda Sadar and Potka block) of two test checked districts (East Singhbhum and Godda) 55 beneficiaries<sup>47</sup> under IGNOAPS and IGWPS were allowed Pension amounting to ₹ 31.69 lakh (as on December 2021) though they did not fulfil the minimum age criteria.

In reply ADSS Godda accepted (June 2022) the audit observation whereas ADSS East Singhbhum replied (March 2022) that matter is being referred to the concern sanction authority.

The Department replied (February 2023) that no underage cases were noticed, as per the report of the Pension portal.

The reply was not acceptable, as Audit had verified the age of beneficiaries from the Aadhaar submitted with the applications of the concerned beneficiaries, as there were no other documents in support of the ages entered in the portal.

### **5.12 Payment of more than one pension to a beneficiary**

According to provisions<sup>48</sup> of the State guidelines for Pension schemes (Central as well as State), only one pension is allowed at a time to a beneficiary. As per NSAP guidelines (provision 3.1.3 & 3.2), it is the primary responsibility of GPs/Municipality to identify the beneficiaries. For the identification of new beneficiaries, Gram Panchayats / Municipalities 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. If an eligible person's name does not figure in the BPL list, he/she should not be left out. Further, every State shall designate "Sanctioning Authority" at the appropriate level – Municipality / Block level. The State Guidelines authorised BDO/CO<sup>49</sup> as sanctioning authority for the sanction of pension applications as well as also authorised for weeding out of names of ineligible beneficiaries.

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<sup>47</sup> Poraiyahat (IGNOAPS:01 and IGWPS:01), Godda Sadar (IGNOAPS:04); and Potka Block (IGNOAPS:47 and IGWPS:02).

<sup>48</sup> Sub-clause V of Clause 2.3 of GoJ Resolution no. 2215 dated 16.09.2019 (IGNOAPS, IGWPS) and sub-clause VIII of Clause 2.3 of GoJ Resolution no. 2214 dated 16.09.2019 (IGNDPS) Sub-clause VI of Clause 2.4 of GoJ Resolution no. 2208 dated 16.09.2019 (SSOAPS, SSOWPS).

<sup>49</sup> From September 2019, BDO/CO was made responsible for sanction of pension applications. Prior to that period SDOs were authorised for the sanction of applications.

Analysis of data base of NSAP indicated that 140 beneficiaries in the State were getting pension from more than one scheme while considering same name, Father/Husband name, bank Account, address and last four digits of *Aadhaar*.

Further, in two test checked blocks of Godda district it was noticed that 16<sup>50</sup> beneficiaries were getting pension from two or more sub-schemes (*Appendix-5.7*) consequently inadmissible pension amounting to ₹ 3.15 lakh was paid to them during the said period. This is indicative of that due care was not taken by the concerned BDOs while sanctioning the pension applications, to weed out those beneficiaries who were getting multiple benefits of the schemes.

In reply ADSS Godda replied (June 2022) the matter will be investigated and suitable action will be taken accordingly.

***Recommendation:***

***Monitoring and control mechanisms for verification of eligibility of applications as well as payments requires to be strengthen to make implementation of the scheme effective. Also responsibility should be fixed to the pension sanctioning authority.***

### **5.13 Monitoring and Evaluation**

Monitoring and evaluation are essential for ensuring efficient utilisation of programme resources so that the envisaged outputs and outcomes are achieved within the planned timeframes. As government programmes are executed over long time periods and at different levels, it is imperative to have a robust and effective programme monitoring and evaluation system. Audit observed the following:

#### ***5.13.1 Non-formation of State & District Level Committee***

As per paragraph 3.6.1 of NSAP Guidelines, it is the responsibility of State to constitute State and District Level Committees for implementation, review and evaluation of NSAP.

Audit noticed that dedicated State and District Level Committees as prescribed were not constituted. However, implementations of NSAP schemes were reviewed /monitored through various meetings by Chief Minister/Chief Secretary/Departmental Secretary/Director and through these meetings instructions relating to *Aadhaar* seeding, Targets Achievements etc. were issued to related authorities.

#### ***5.13.2 Inadequate Grievance redressal mechanism***

NSAP guidelines stipulate that the State should put in place a grievance redressal mechanism at GP/Municipal/District level. State should fixed

<sup>50</sup> Godda Sadar: 02 and Poraiyahat: 14.

timeframe for dealing with grievances and designates an officer to whom grievances can be addressed. Further, the designated officer has to keep a record of complaints received, action taken and outcome and inform the complainant about the action taken.

Audit noticed no institutionalised mechanism for monitoring the grievances in the test-checked GPs/Municipalities as no records/registers was being maintained by them for the purpose. However, in Chatra district, register for complaints was maintained by ADSS but disposal of complaint was not recorded in the register. Thus, in absence of grievance redressal records, audit could not ascertain the grievances and problems being faced by the beneficiaries.

### ***5.13.3 Absence of Social Audits***

NSAP guidelines (Central as well as State) stipulate that social audit of schemes should be conducted at least once in every six months by Gram Sabha/Ward Committee and that for each social audit, the Gram Sabha/Ward Committee has to elect a Social Audit Committee comprising at least two beneficiaries from each of the schemes under NSAP, of which one shall be a woman. Representation of beneficiaries from SCs, STs and Minorities communities should also be ensured in the Social Audit Committee.

Audit observed that the State Government has not issued any specific direction regarding conduct of social audit, and in none of the test checked districts any Social Audit relating to NSAP schemes was conducted during 2017-21 as such implementation of schemes could not get evaluated at bottom level of governance through social audit. No specific reason was furnished by the respective ADSSs regarding non-conduct of social audit.

The Department accepted the audit observation and replied (February 2023) that, as per NSAP guidelines, social audit is to be done by the State Audit Unit (MGNREGA) and the Rural Development Department, GoJ, has been requested (January 2023) for social audit of NSAP.

#### ***Recommendation:***

***The Social Audits should be conducted in prescribed intervals to ensure adequate monitoring of schemes.***

### ***5.13.4 Maintenance of records***

As per NSAP guidelines, a file containing photocopies of all applications, the registers recording receipt of applications, sanction orders and rejections shall be kept open and accessible for inspections at respective offices.

Audit however, noticed that pension applications (2017-21) were not kept in proper order and were only bundled and stored rendering it difficult to sort out applications for scrutiny. It was also seen that the verifying officers have no control over the applications received for verification and they also were not maintaining any registers for recording the applications received and disposed.