सत्यमेव जयते

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)

Report of the

Comptroller and Auditor General of India

on

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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 disbursal 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 deprival 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 2nd 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
IGNOAPS *(pension)*	A person belonging to BPL category who has attained age of 60 years	₹ 200 per month (60-79 years) ₹ 500 per month (80 years and above)
IGNWPS *(pension)*	A widow belonging to BPL category who has attained age of 40 years	₹ 300 per month (40-79 years) ₹ 500 per month (80 years and above)
IGNDPS *(pension)*	A disabled person with disability level of 80 *per cent* and above belonging to BPL category above the age of 18 years	₹ 300 per month (18-79 years) ₹ 500 per month (80 years and above)
NFBS *(family benefit)*	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:

- Universal coverage of eligible persons and proactive identification
- Transparent and people-friendly process for application, sanction, appeal and review
- Key role for local self government institutions
- Monthly disbursement of pension at the door-step of beneficiaries
- Electronic transfer
- Robust Social Audit and Annual verification
- IT based Management Information System
- Robust Grievance Redressal system
- Automatic Convergence

1.3 Fund allocation and Fund flow

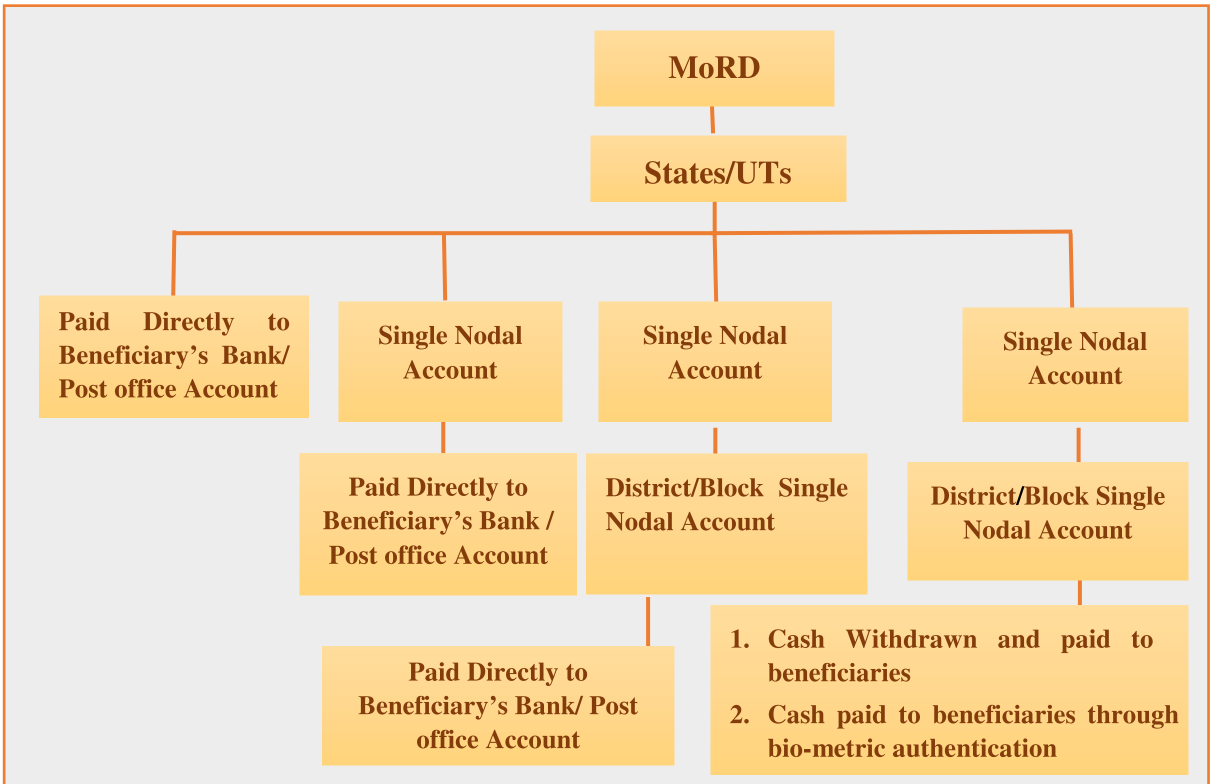
Allocation of Funds: NSAP funds are released to all States/UTs based on annual sub-scheme-wise allocation. Central assistance to States and UTs under NSAP is determined on the basis of BPL population of the respective State/UT. For calculating the estimated number of beneficiaries under each scheme for 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

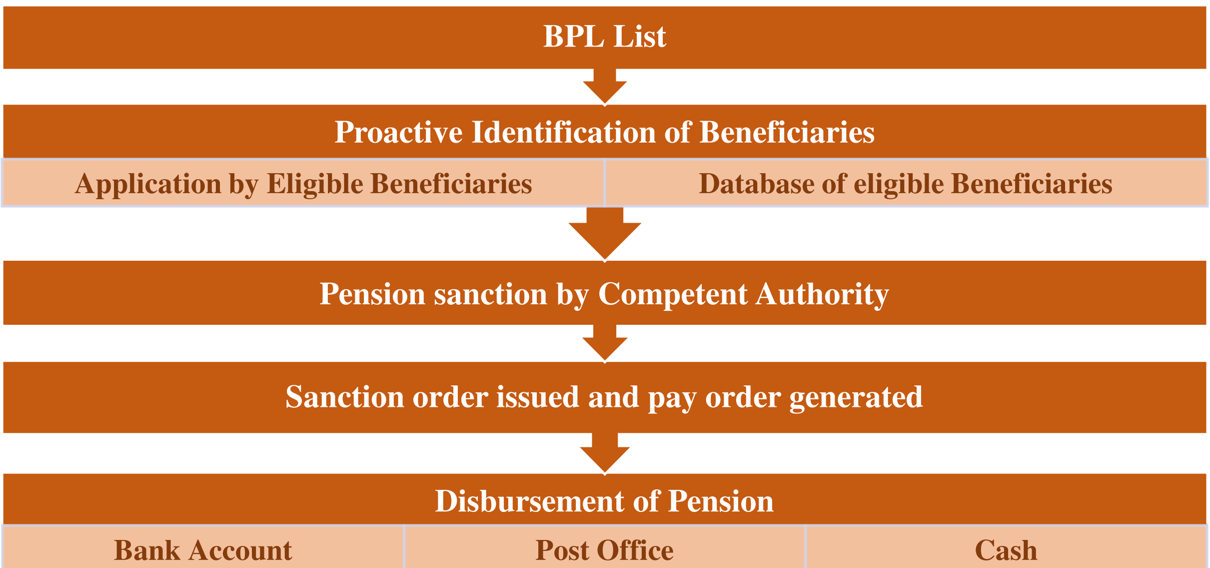


Source: Ministry of Rural Development records

1.4 Pension disbursement

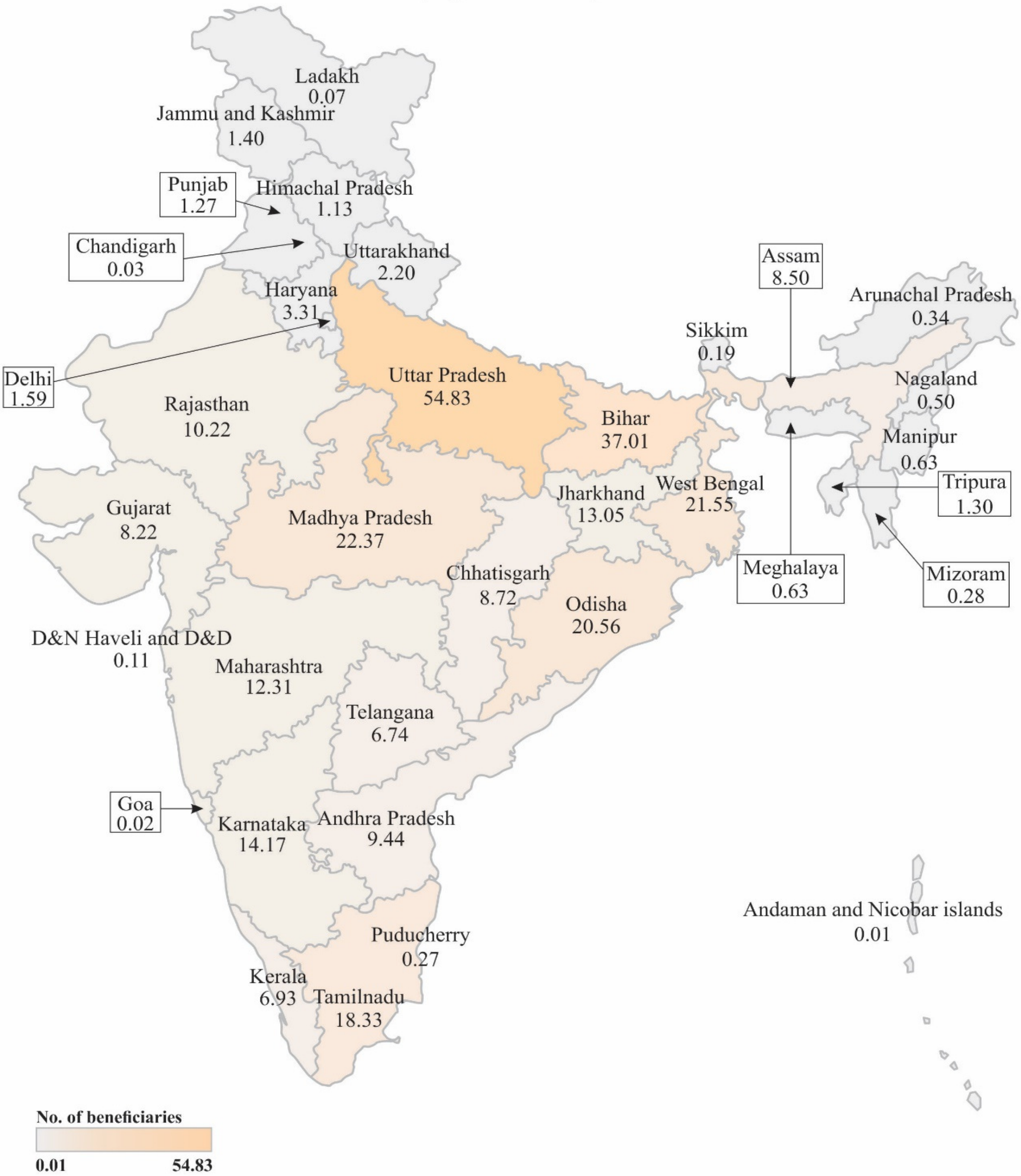
A graphical representation of identification of beneficiary to disbursement of pension is depicted in **Chart 1.2**.

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



Source: Ministry of Rural Development records

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 bread-winner 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 disbursal 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:

28 States and 8 UTs

179 Districts

358 Blocks

699 Gram Panchayats/Village Council/Ward Sabha

8461 Beneficiaries

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)

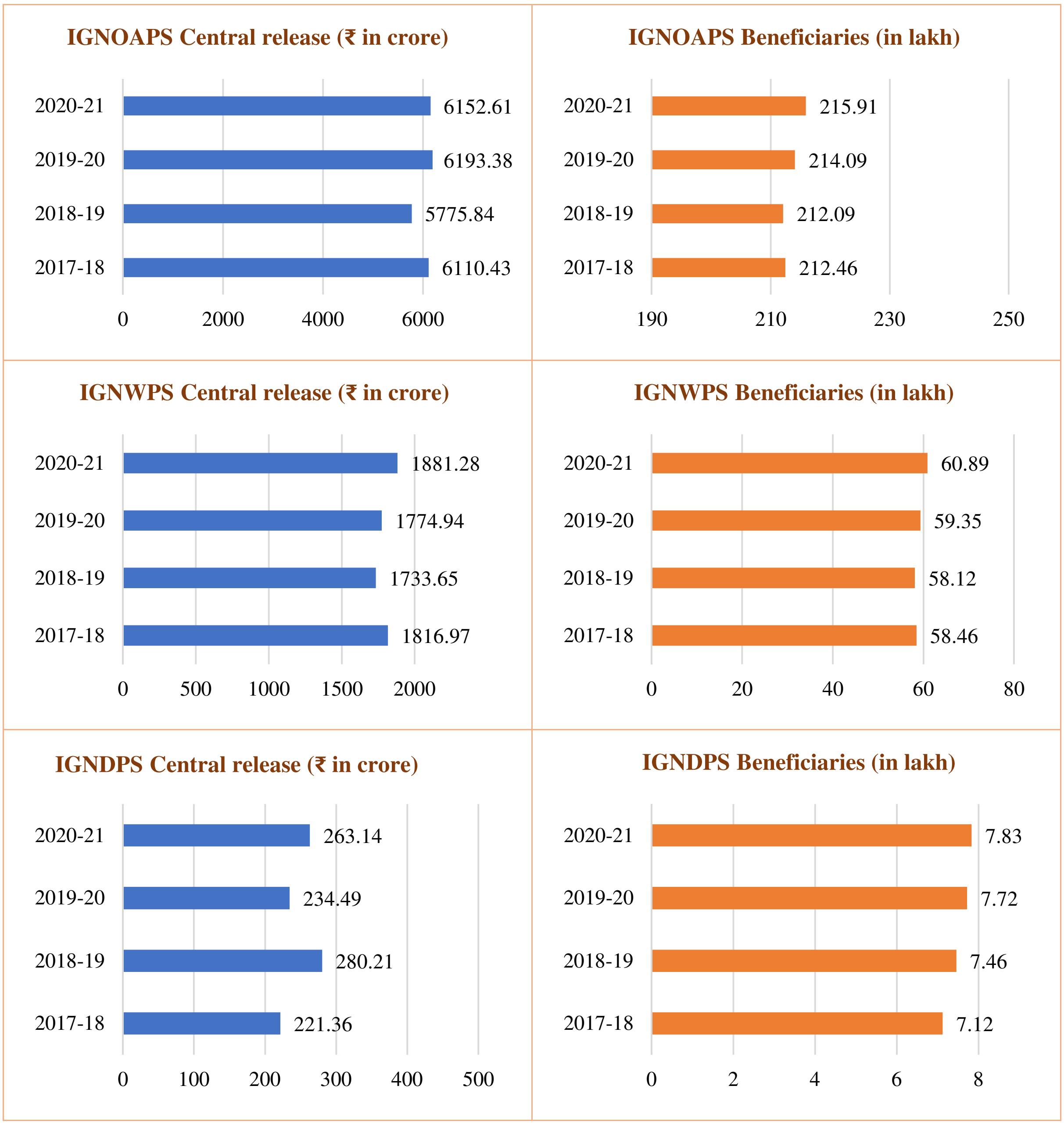
Sub-schemes of NSAP	2017-18		2018-19		2019-20		2020-21	
	Beneficiaries	Releases	Beneficiaries	Releases	Beneficiaries	Releases	Beneficiaries	Releases
IGNOAPS	212.46	6110.43	212.09	5775.84	214.09	6193.38	215.91	6152.61
IGNWPS	58.46	1816.97	58.12	1733.65	59.35	1774.94	60.89	1881.28
IGNDPS	7.12	221.36	7.46	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
Total	**280.61**	**8679.16**	**280.62**	**8396.97**	**283.5**	**8684.2**	**286.45**	**8671.6**

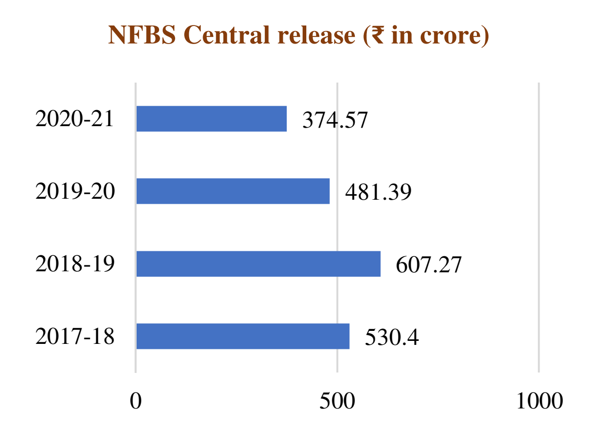
Source: Ministry of Rural Development

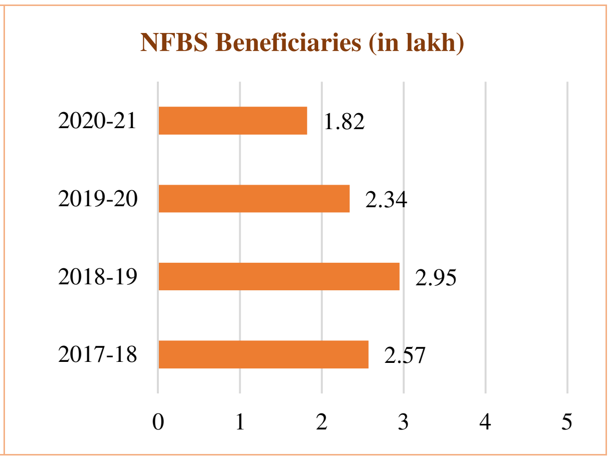
Scheme-wise and State-wise release of funds and beneficiaries covered through Central funds during 2017-18 to 2020-21 is given in the **Annexure 3.1**.

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

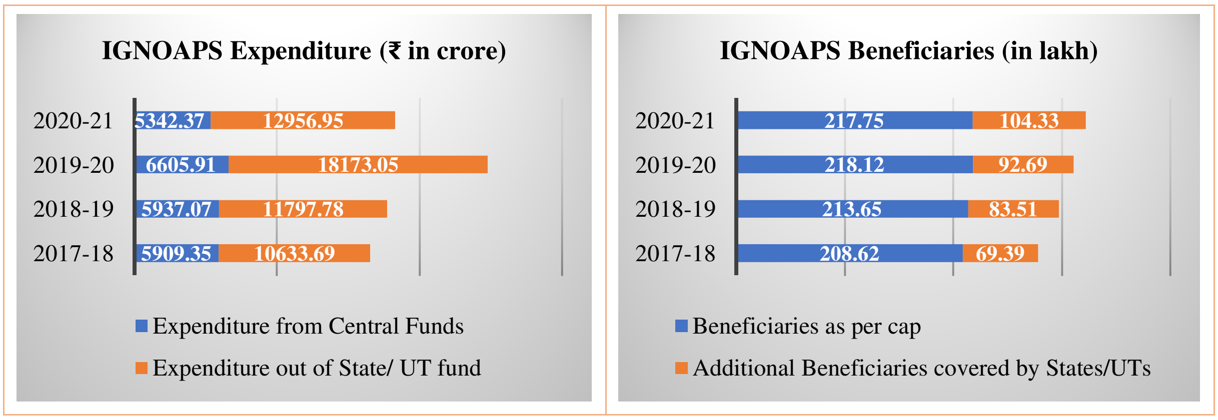
Sub-schemes	Particulars	Number of beneficiaries as per cap fixed and Funds provided by Centre				Additional number of beneficiaries covered by the State/UT and additional funds provided by the State/UT			
		2017-18	2018-19	2019-20	2020-21	2017-18	2018-19	2019-20	2020-21
IGNOAPS	Beneficiaries (in lakh)	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.

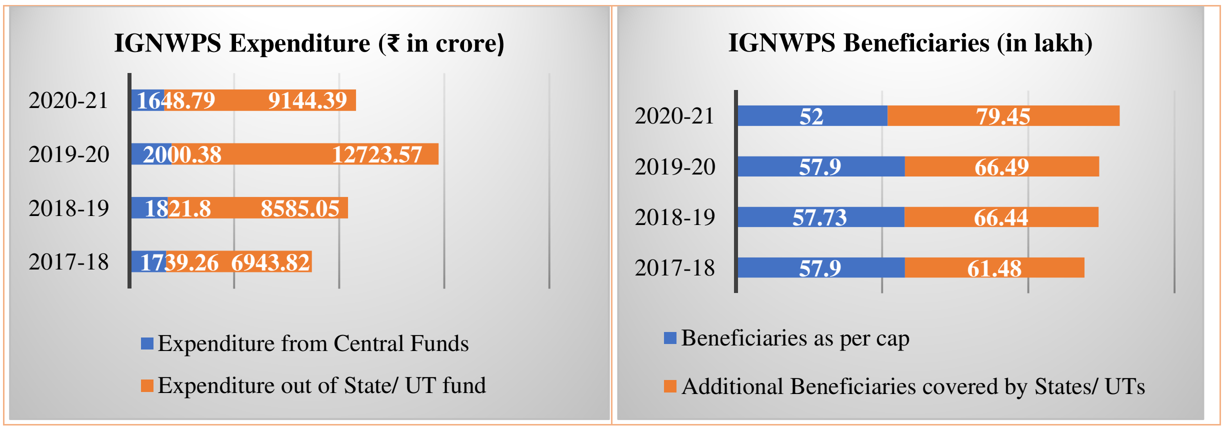
A comparative study of additional expenditure incurred by the States over and above the funds provided by the Government of India and number of beneficiaries from the funds provided by Government of India *vis-à-vis* number of additional beneficiaries covered by the State is depicted in **Charts 3.2**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



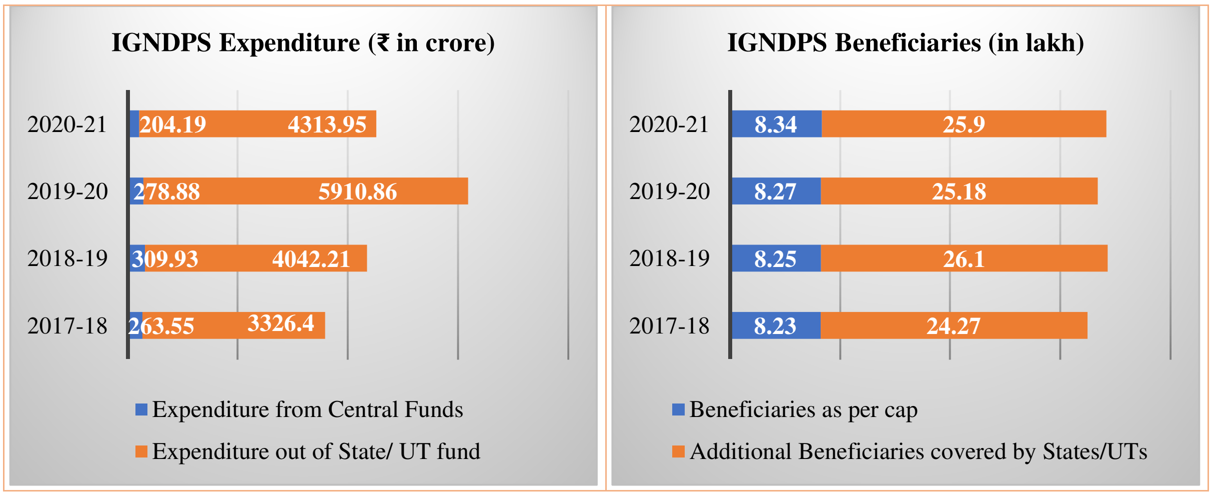
- Against the cap of 221.17 lakh beneficiaries to be covered through Central funds in respect of IGNOAPS the number of beneficiaries covered ranged from 208.62 lakh to 218.12 lakh.
- The additional beneficiaries covered by States and UTs ranged from 69.39 lakh to 104.33 lakh.
- The Central expenditure 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



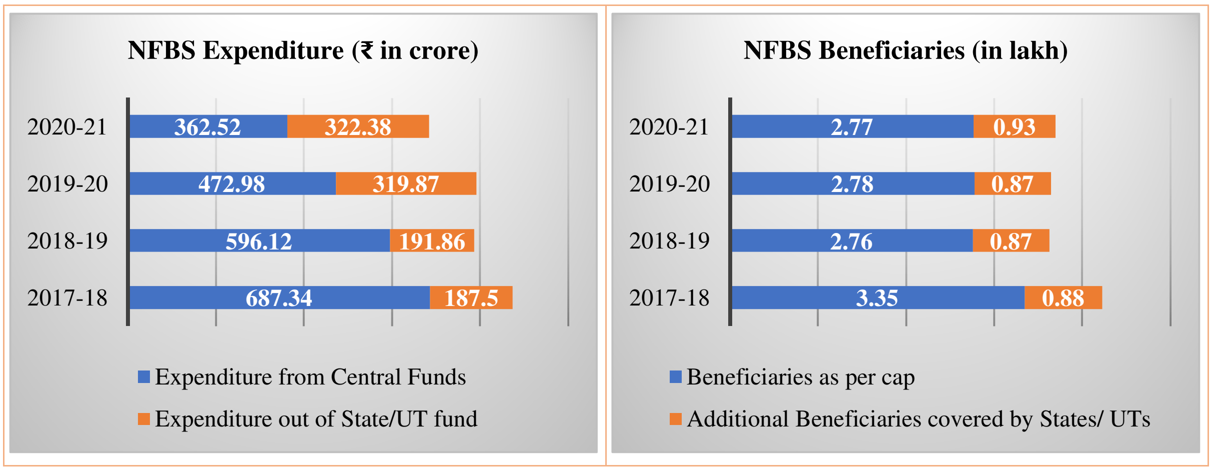
- In respect of **IGNWPS, a**gainst the cap of 65.73 lakh beneficiaries, the beneficiaries covered through Central funds ranged from 52.00 lakh to 57.9 lakh.
- The additional beneficiaries covered by States and UTs ranged from 61.48 lakh to 79.45 lakh.
- The Central expenditure ranged between ₹ 1,649 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

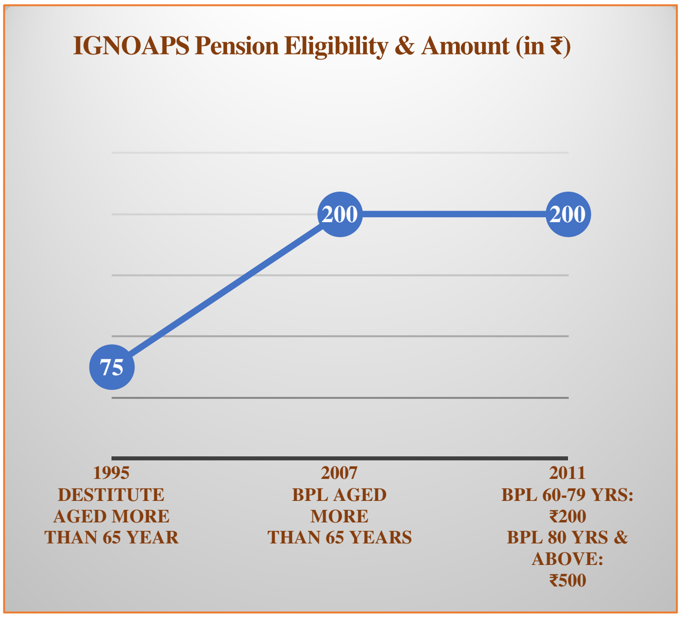


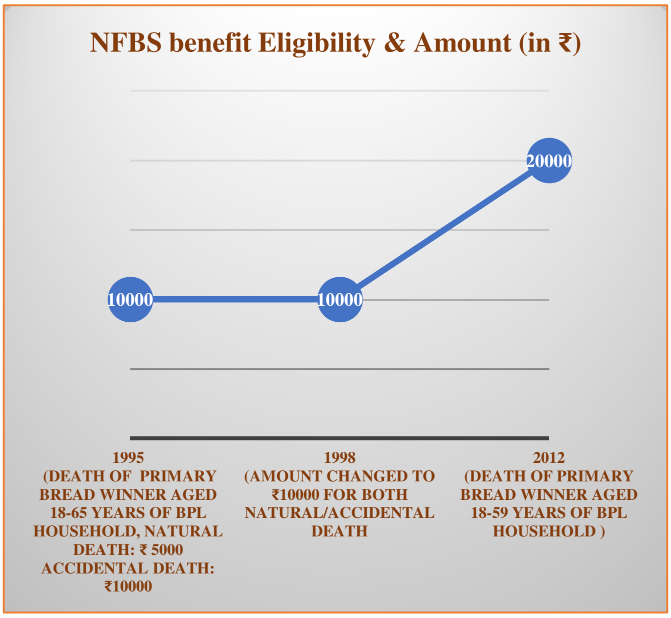
In case of NFBS, unlike other sub-schemes, major expenditure was incurred from Central funds and as most beneficiaries were covered through Central funds, the States did not have to incur higher expenditure. However, the NFBS was not being uniformly implemented in all States/UTs as detailed in Para 3.7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

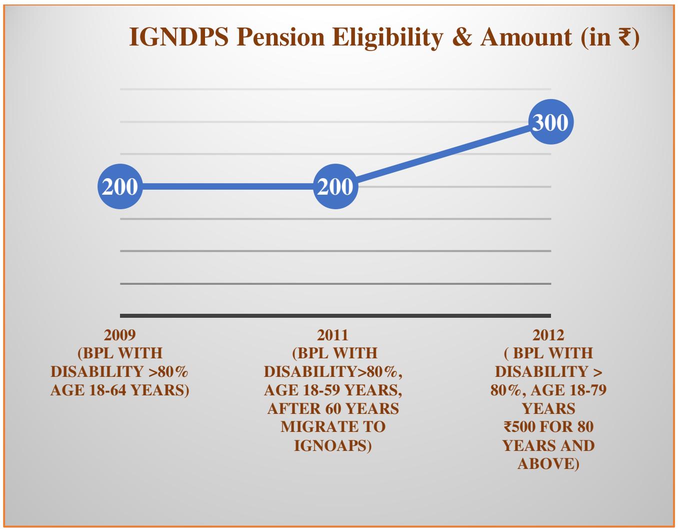
3.3 Non-revision of pension amount

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 17th 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 26th 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
IGNOAPS	BPL and 60 years and above	₹ 200/month (60-79 years) ₹ 500/month (80 years and above)
IGNWPS	BPL, widow and 40 years and above	₹ 300/month (40-79 years) ₹ 500/month (80 years and above)
IGNDPS	BPL, disability 80 *per cent* and above, 18 years and above	₹ 300/month (18-79 years) ₹ 500/month (80 years and above)
NFBS	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 ₹)

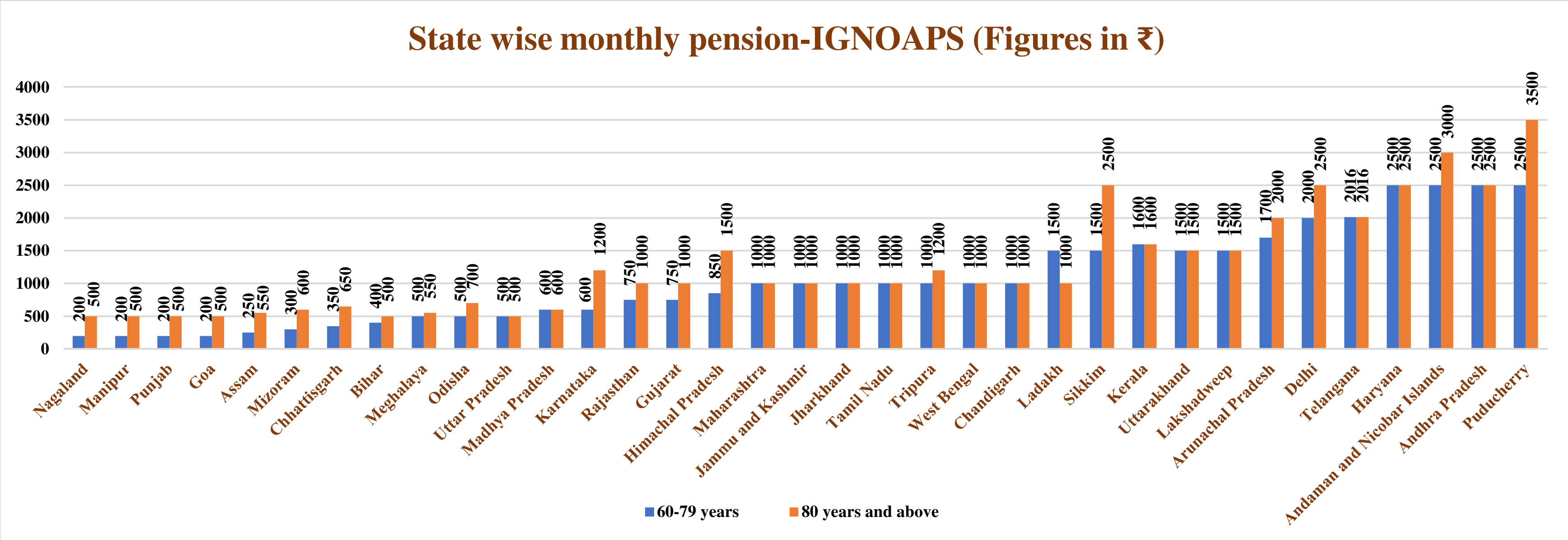
Sl. No.	State /UT	IGNOAPS		IGNWPS		IGNDPS	
		60-79 years	80 years and above	40-79 years	80 years and above	18-79 years	80 years and above
1.	Goa	0	0	0	0	0	0
2.	Manipur	0	0	0	0	0	0
3.	Nagaland	0	0	0	0	0	0
4.	Punjab	0	0	0	0	0	0
5.	Assam	50	50	0	0	0	0
6.	Mizoram	100	100	100	100	100	100
7.	Chhattisgarh	150	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) 800 (75-79 years)	500	200 (40-54 years) 450 (55-59 years) 700 (60-74 years) 1200 (75-79 years)	1000	450 (18-54 years Male) 950 (18-57 years Female) 700 (55-74 years Male) 700 (58-74 years Female) 950 (75-79 years Male/Female)	750
14.	Gujarat	550	500	950	750	300	300
15.	Himachal Pradesh	650 (60-69 years) 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

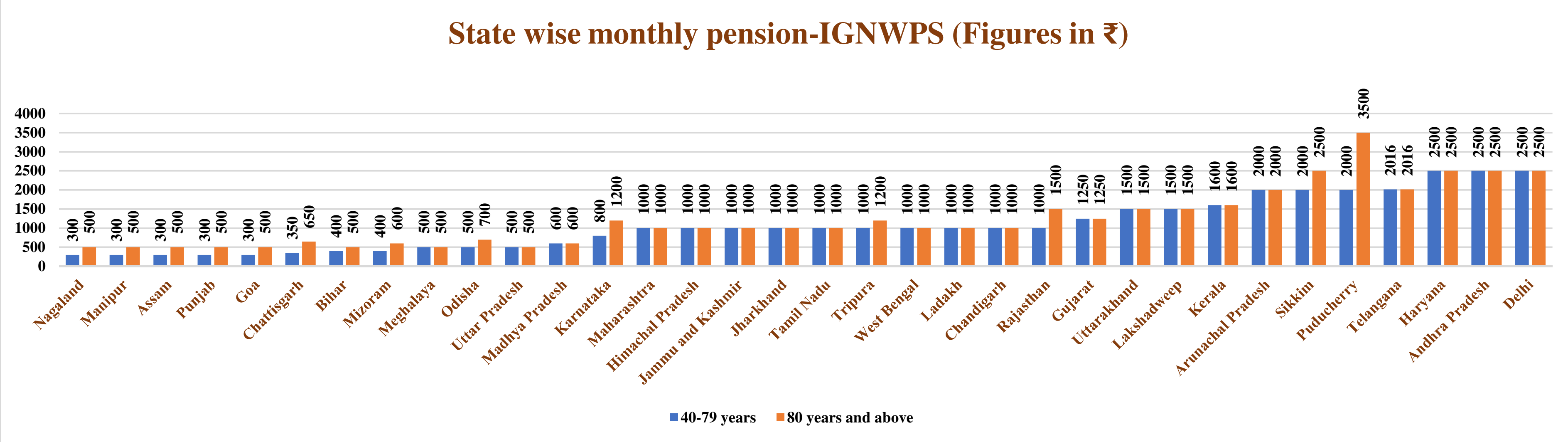
Sl. No.	State /UT	IGNOAPS		IGNWPS		IGNDPS	
		60-79 years	80 years and above	40-79 years	80 years and above	18-79 years	80 years and above
21.	West Bengal	800	500	700	500	700	500
22.	Ladakh	800	500	700	500	700	500
23.	Karnataka	400 (60-64 years) 1000 (65-69 years)	700	500	700	1100	700
24.	Sikkim	1300	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

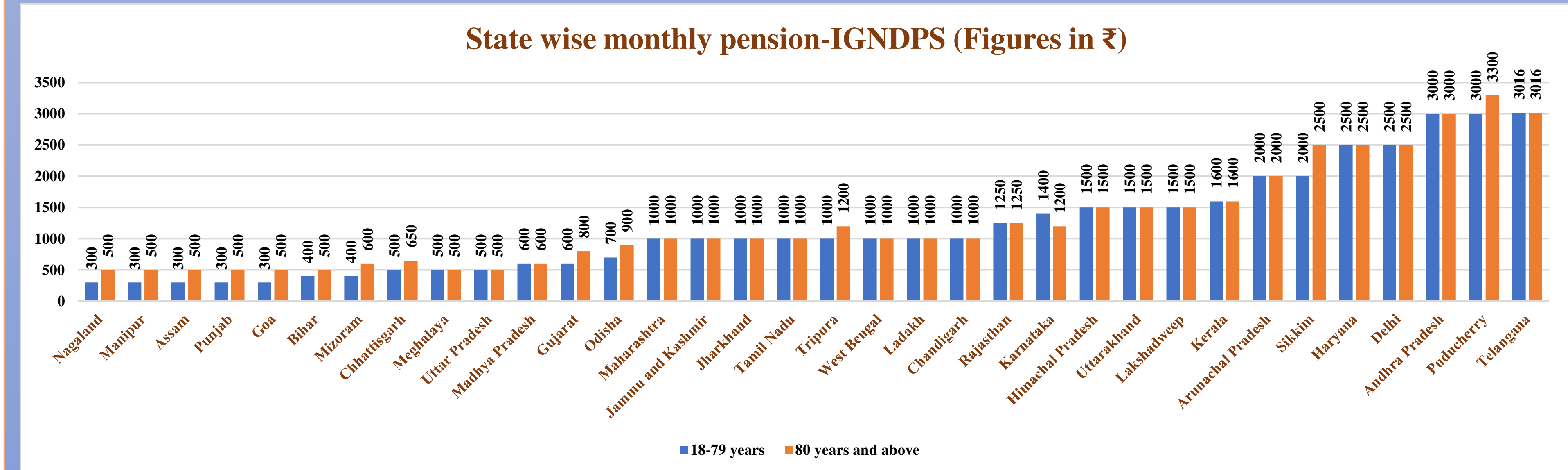
A comparative picture of pension (including additional assistance by States) received per month by beneficiaries in different States/UTs in IGNOAPS, IGNWPS and IGNDPS is depicted in the **Chart 3.7**:

Chart 3.7: State/UT-wise pension received by pensioners under IGNOAPS, IGNWPS 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, IGNWPS 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 IGNWPS 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 ₹)
0
500
1000
1500
2000
2500
3000
3500
4000
Nagaland 300 500
Manipur 300 500
Assam 300 500
Punjab 300 500
Goa 300 500
Chattisgarh 350 650
Bihar 400 500
Mizoram 400 600
Meghalaya 500 500
Odisha 500 700
Uttar Pradesh 500 500
Madhya Pradesh 600 600
Karnataka 800 1200
Maharashtra 1000 1000
Himachal Pradesh 1000 1000
Jammu and Kashmir 1000 1000
Jharkhand 1000 1000
Tamil Nadu 1000 1000
Tripura 1000 1200
West Bengal 1000 1000
Ladakh 1000 1000
Chandigarh 1000 1000
Rajasthan 1000 1500
Gujarat 1250 1250
Uttarakhand 1500 1500
Lakshadweep 1500 1500
Kerala 1600 1600
Arunachal Pradesh 2000 2000
Sikkim 2000 2500
Puducherry 2000 3500
Telangana 2016 2016
Haryana 2500 2500
Andhra Pradesh 2500 2500
Delhi 2500 2500
40-79 years
80 years and above


State wise monthly pension-IGNDPS (Figures in ₹)
0
500
1000
1500
2000
2500
3000
3500
Nagaland 300 500
Manipur 300 500
Assam 300 500
Punjab 300 500
Goa 300 500
Bihar 400 500
Mizoram 400 600
Chhattisgarh 500 650
Meghalaya 500 500
Uttar Pradesh 500 500
Madhya Pradesh 600 600
Gujarat 600 800
Odisha 700 900
Maharashtra 1000 1000
Jammu and Kashmir 1000 1000
Jharkhand 1000 1000
Tamil Nadu 1000 1000
Tripura 1000 1200
West Bengal 1000 1000
Ladakh 1000 1000
Chandigarh 1000 1000
Rajasthan 1250 1250
Karnataka 1400 1200
Himachal Pradesh 1500 1500
Uttarakhand 1500 1500
Lakshadweep 1500 1500
Kerala 1600 1600
Arunachal Pradesh 2000 2000
Sikkim 2000 2500
Haryana 2500 2500
Delhi 2500 2500
Andhra Pradesh 3000 3000
Puducherry 3000 3300
Telangana 3016 3016
18-79 years
80 years and above

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. NBFS 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 *per cent* 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[1] 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.

[1] 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:

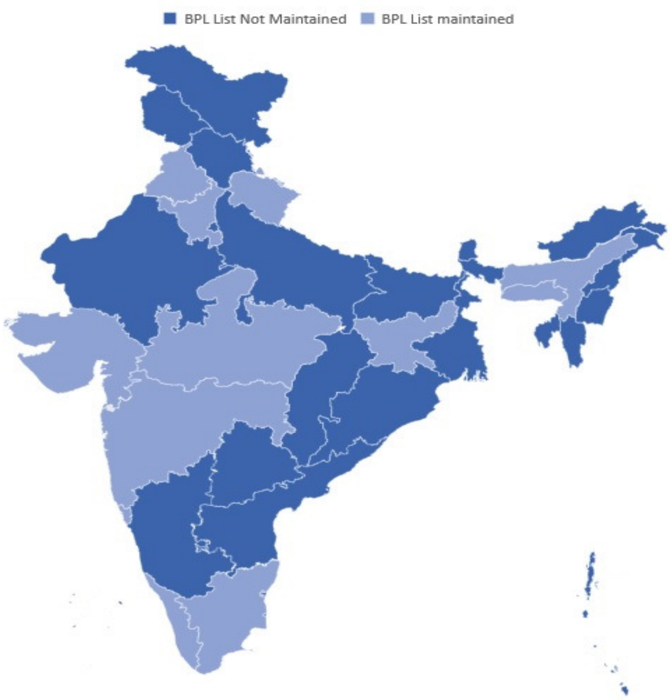
4.1 Absence of/outdated data of poverty/vulnerable groups

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

BPL list maintained
Goa
Gujarat
Haryana
Jharkhand
Kerala
Madhya Pradesh
Maharashtra
Tamil Nadu
Uttarakhand
Assam
Meghalaya



BPL list not maintained
Andhra Pradesh
Bihar
Chhattisgarh
Jammu & Kashmir
Himachal Pradesh
Karnataka
Mizoram
Rajasthan
Telangana
Uttar Pradesh
West Bengal
Arunachal Pradesh
Manipur
Nagaland
Odisha
Punjab
Sikkim
Tripura
Andaman & Nicobar Islands
Chandigarh
Delhi
Lakshadweep
Puducherry
Ladakh

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[2] 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

[2] 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[3] for proactive identification of beneficiaries by reaching out to their households.
- Six States/UTs[4] 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
Andhra Pradesh	Instructions were issued on 13 December 2019 to proactively identify eligible beneficiaries by appointing Ward/Gram Volunteers.
Madhya Pradesh	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 *prima facie* 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 *prima facie* eligible was done nor all these persons were covered under the Scheme.
Assam	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.
Kerala	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.

[3] 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.

[4] 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
Chhattisgarh	Annual verification was done through Gram Panchayat meeting.
Jharkhand	Annual verification was conducted by Block/Panchayat level officers
Karnataka	Annual verification was carried out through Village Accountant/Mobile App.
Madhya Pradesh	Any addition and deletion of names of beneficiaries was carried out only on the basis of survey conducted by the secretaries of GPs.
Maharashtra	Though Annual verification was done, it was not effective as there was no change in number of beneficiaries for a long time.
Rajasthan	The annual verification was done through e-mitra kendras.
Tamil Nadu	The annual verification was done through persons/teams entrusted by Revenue Divisional Officer in each village.
Telangana	Annual verification was conducted to exclude ineligible beneficiaries.
Manipur	There was no schedule/calendar prepared for timely/regular conduct of verification in the state, however, verifications were conducted once in a year.
Uttar Pradesh	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 disbursal 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
Andhra Pradesh	• The Scheme guidelines and eligibility criteria were displayed in all Village/Ward Secretariat notice boards. • The details of the Scheme along with respective Government Orders were made available in web portal. • Hoardings, advertisements on public buses etc., were taken up to create awareness about the Scheme.
Chhattisgarh	Activities such as meetings with beneficiaries, distribution of brochures, camps and Gram Sabhas etc were undertaken.
Jharkhand	Awareness programmes included display of hoardings/posters/banners/pamphlets and organising camps at Blocks/Panchayats level too.
Karnataka	Use of All India Radio, Doordarshan, short film hosted in YouTube and Newspaper advertisement etc.

State	IEC activities undertaken by States/UTs
Kerala	Social activists, Ward members and NGOs were involved for programme awareness, door to door survey.
Maharashtra	The advertisements were carried through print and electronic media.
Rajasthan	Display of hoardings, posters, banners, newspapers (print media) and electronic media
Tamil Nadu	• Various camps at village level to cover a person to get benefit from Social Security Schemes. • Mass contact programmes were conducted in village level, headed by District Collector, District Revenue Officers & officers in Deputy Collector cadre. • Programmes are also conducted to create awareness for vulnerable people.
Arunachal Pradesh	Broadcasting of advertisement through 90.80 FM Radio on two occasions only in Oct 2018 and May 2020.
Assam	Display of hoarding, audio advertisement and cultural programmes.
Mizoram	• Events organised by several NGOs, • Advertisements through cable networks, • Preparation of banners displaying the detailed components of the schemes, • Translation of NSAP guidelines in local dialects.
Nagaland	Paintings and printing of IEC material
Tripura	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 disbursal 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 15th 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 2nd Instalment

State/UT	Year	Date of proposal of 2nd instalment	Delay in submission of proposal (in days)	Date of release of 2nd 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 2nd instalment	Delay in submission of proposal (in days)	Date of release of 2nd instalment
	2019-20	17.01.2020	32	06.02.2020
	2020-21	30.07.2021	227	31.01.2021 - 1st tranche 22.03.2021 - 2nd tranche
7. Kerala	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
8. Punjab	2018-19	26.12.2018	11	Not released
9. Rajasthan	2018-19	07.01.2019	23	12.03.2019
	2020-21	13.01.2021	29	26.02.2021
10. Tamil Nadu	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
11. Uttarakhand	2017-18	26.04.2018	130	28.05.2018
	2018-19	17.06.2019	180	31.03.2021
12. Sikkim	2018-19	19.02.2019	66	12.06.2019

Ministry released 2nd 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 2nd 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 (₹ 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 1st instalment and 9 days in 2nd 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
	Total	**12985.44**

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 disbursal 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-disbursal 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 disbursal 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 Samriddhi, 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 *Pannadhay Jeevan Amrit Yojana* (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	Other sub-schemes of NSAP
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	
	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	
	Total	**57.45**	

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
Bihar	NSAP funds remained parked in State Bank of India, Secretariat Branch Patna since 2017-18.	9.45
Sikkim	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
Arunachal Pradesh	NSAP funds lying idle since 2018-19.	1.44
Goa	Unspent funds of 2012-13 were lying idle.	0.65
Kerala	NFBS funds lying idle since 2017-18.	0.79
A&NI	NSAP funds lying idle since January 2021.*	1.19
Jammu & Kashmir	IGNOAPS funds were lying idle since 2019-20.	0.90
Tripura	NSAP funds lying undisbursed for the last 5 years.	0.06
	Total	**18.78**

*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[5] States.
- In five[6] 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
	Total	**5.98**

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

6 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[7] 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

[7] 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
		Total	**4947656**	**4185562**	**762094**	

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[8], 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

[8] 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[9], 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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[9] 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 disbursal 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[10], no reasons for rejection of application were intimated to the applicants.
- In 12 States/UTs[11], the name and role of Appellate and Reviewing Authorities were not publicized.
- In five States/UTs[12], 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[13], 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

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[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 disbursal 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 11[14] States/UTs. In four[15] States pension was paid on quarterly basis and two[16] States paid pension annually. In 17[17] 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 *per cent* 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 IGNWPS-Age Criteria

As per age criteria under IGNWPS, 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 IGNWPS as detailed in **Table 6.5**.

Table 6.5: State/UT-wise details of ineligible beneficiaries under IGNWPS 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**

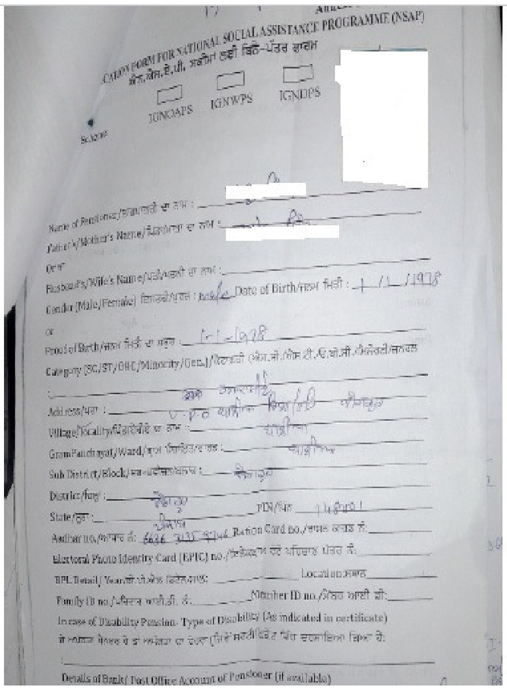
Note: in descending order of ineligible beneficiaries

- 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.



CLAIM FORM FOR NATIONAL SOCIAL ASSISTANCE PROGRAMME (NSAP)

Scheme: IGNOAPS IGNWPS IGNDPS

Name of Pensioner:

Father's/Mother's Name:

Or

Husband's/Wife's Name:

Gender (Male/Female): Date of Birth: 1978

Or

Proof of Birth:

Category (SC/ST/OBC/Minority/Gen.):

Address:

Village/Locality:

GramPanchayat/Ward:

Sub District/Block:

District:

State: PIN:

Aadhar no.: Ration Card no.:

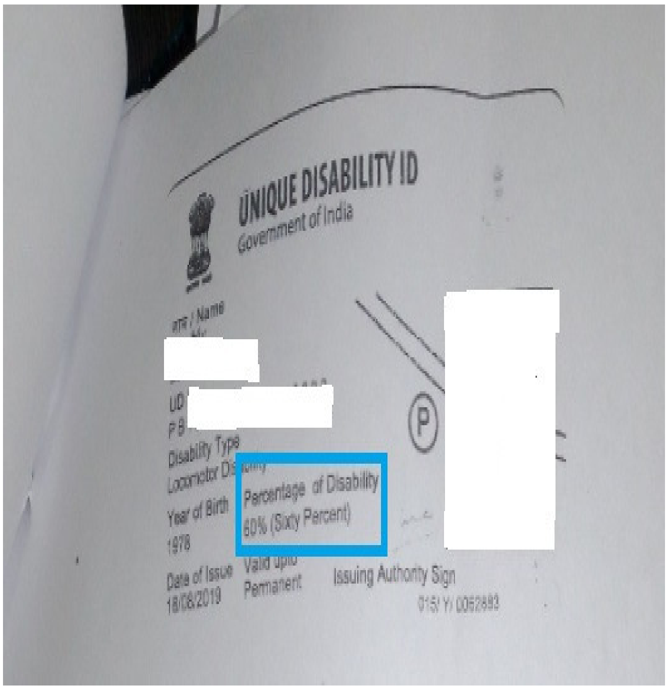
Electoral Photo Identity Card (EPIC) no.:

BPL Detail: Location:

Family ID no.: Member ID no.:

In case of Disability Pension- Type of Disability (As indicated in certificate)

Details of Bank/ Post Office Account of Pensioner (if available)



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

(₹ in lakh)

State/UT	Observation	Number of beneficiaries	Excess payment
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, 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
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.

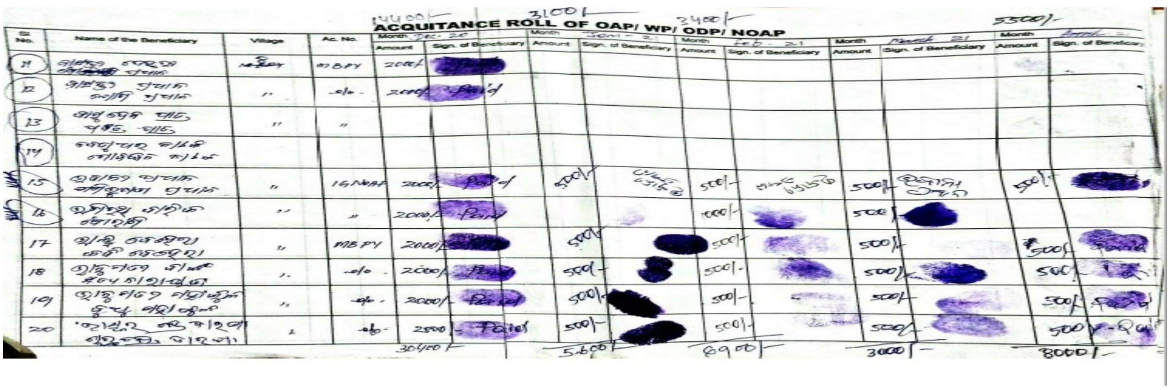
6.8 Payment of pension in Cash

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 1st 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 *per cent* to *10 per cent*.
6. Jharkhand	There were instances of cash payment ranging one *per cent* to two *per cent*.

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
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 13[18] 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[19] 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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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.

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

1st meeting (July 2018)	2nd meeting (November 2018)	3rd meeting (August 2019)
1. Pension rate needed to be revised upwards and should be reviewed periodically. 2. Sumit Bose Committee recommendations should be followed for NSAP. 3. NSAP-MIS falls gravely short in terms of user-friendliness and needs to learn from MISs of PMAY-G and MGNREGS.	1. Pension amount needed to be revised to minimum to ₹ 2000 per month. 2. To bring uniformity in pension being disbursed in different States. 3. Pension card portability to be addressed on priority.	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. 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. In some cases, upto 10 *per cent* of inclusion error were reported as number of beneficiaries had died over a period, but their name continued to be existing in the list. 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 15th 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[20] 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.

[20] 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[21] 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.

[21] 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[22] 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 (1/6th 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[23] States/UTs. Observations regarding the social audits conducted in 10 States/UTs and inaction on Social Audit Reports are discussed in **Table 7.4**.

[22] Gujarat, Maharashtra, Meghalaya, Nagaland and Rajasthan.

[23] 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 1/6th 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[24], 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

[24] 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[25] 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.

[25] 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 bought 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, Vaghaldhara, Ghadhavia, Gondalvihir, 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), Ferozepur 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, Gaychhand, 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, Hariharpura, kasaba, Chandrabanda, Gillesugur, Badarli, Jalihal, Gokak, Koujalagi, K Chandargi, Katakol, Hirevankalkunta, Yelaburga, Kukanur, Mangalore, Babaleshawar, Mamadapur, Ballolli and Indi (32)
17.	Kerala	Thiruvananthapuram, Idukky, Thrissur and	Kunnamangalam, Perambra, Kodakara, Ollukkara,	Chathamangalam, Mavoor, Chakkittapara, Koothali, Alagappa Nagar, Pudukkad, Madakkathara, Pananchery, Alakkode,

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 Cl)Ward no.11, Kondgigad, Lohara Bu (NP) Ward. 10, Kasgi, Umarga (M CI) Ward no. 11, Aran, Kurduvadi (M Cl) 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, Makhanpura & 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)

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)	Kondaparthy ,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, Nagamalaipudukottai, 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, Mokrampur, 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 (₹ in lakh)					Number of beneficiaries (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
	Sub Total	**585381.09**	**176750.04**	**21519.01**	**51771.65**	**835421.79**	**19997554**	**5614665**	**679180**	**343782**

Sl. No.	States/UTs	Release (₹ in lakh)					Number of beneficiaries (In actuals)			
NE States										
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
	Sub Total	**21723.04**	**3235.73**	**382.88**	**800.34**	**26141.99**	**1098951**	**182755**	**26497**	**12211**
Union Territories										
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
	Sub Total	**3939.14**	**1711.09**	**234.38**	**467.62**	**6352.23**	**149150**	**49039**	**6681**	**2847**
	Others					1639.75				
	GRAND TOTAL	**611043.27**	**181696.86**	**22136.27**	**53039.61**	**869555.75**	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
	Sub Total	**546267.35**	**166666.67**	**26849.24**	**59698.66**	**800616.96**	**20019403**	**5610974**	**713216**	**343782**

Sl. No.	States/UTs	Release (₹ In lakh)					Number of beneficiaries (In actuals)			
NE States										
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
	Sub Total	**27377.01**	**4987.37**	**914.05**	**560.36**	**33838.79**	**1040900**	**152544**	**24997**	**12211**
Union Territories										
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
	Sub Total	**3939.14**	**1711.08**	**257.69**	**467.62**	**6375.53**	**149157**	**49038**	**7940**	**2847**
	Others					1014.98				
	Saving					2138.25				
	GRAND TOTAL	**577583.50**	**173365.12**	**28020.98**	**60726.64**	**841846.26**	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
	Sub Total	**578745.04**	**170779.71**	**22219.01**	**47237.00**	**819533.37**	**20233029**	**5741900**	**739511**	**343782**
NE States										
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
	Sub Total	**35729.64**	**5782.56**	**948.67**	**434.05**	**42894.92**	**1021509**	**150197**	**24769**	**12211**
Union Territories										
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
	Sub Total	**4863.76**	**932.22**	**281.03**	**467.62**	**6544.63**	**154492**	**43392**	**7940**	**2847**
	Others					266.84				
	GRAND TOTAL	**619338.44**	**177494.49**	**23448.71**	**48138.67**	**869239.76**	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
	Sub Total	**575397.5500**	**181924.4850**	**25251.843**	**36720.0175**	**819293.90**	**20260200**	**5886207**	**746868**	**343347**
NE States										
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
	Sub Total	**34276.1000**	**5442.60**	**901.820**	**467.7200**	**41088.24**	**1045493**	**152671**	**25770**	**12211**

Sl. No.	States/UTs	Release (₹ in lakh)					Number of beneficiaries (In actuals)			
Union Territories										
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
	Sub Total	**5587.75**	**760.66**	**160.400**	**269.43**	**6778.24**	**284826**	**49839**	**10729**	**3282**
	Others(NPCI)					1500.00				
	GRAND TOTAL	**615261.40**	**188127.75**	**26314.063**	**37457.17**	**868660.3755**	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
Arunachal Pradesh												
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	-	-	-	-	-	-
Assam												
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
Bihar												
IGNOAPS	97767.69	84367.08	7777.30	85858.10	85858.10	0.00	94768.43	94768.43	0.00	129676.88	99732.16	(-) 29944.72
IGNWPS		18586.98		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
Kerala												
NFBS	449	449	0	898	0	898	0	0	0	178	0	178
Manipur												
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
Meghalaya												
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
Mizoram												
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
Delhi												
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
Sikkim												
IGNOAPS	-	-	-	0.72	219.22		-	-	-	-	-	-
IGNWPS	-	-	-		15.20		-	-	-	-	-	-
IGNDPS	-	-	-	0.00	9.07		-	-	-	-	-	-
NFBS	-	-	-	0.00	14.52		-	-	-	-	-	-

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
Tripura												
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
Uttarakhand												
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
West Bengal												
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. **Chhattisgarh**	Around 90 *per cent* of Aadhaar collected in the NSAP-portal, from which 97 *per cent* of Aadhaar were verified.
2. **Jammu & Kashmir**	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. **Jharkhand**	Percentage of shortage of Aadhar integration was ranged between 12 *per cent* and 23 *per cent* during 2020-21. The percentage was 15.07 *per cent*, 12.77 *per cent* and 34.47 *per cent* in IGNOAPS, IGNWPS and IGNDPS respectively.
4. **Karnataka**	In Karnataka, 93 *per cent* of beneficiary data was mapped with Aadhaar.
5. **Odisha**	Under IGNOAP, IGNWP and IGNDP, in case of 18,47,149 beneficiaries (91 *per cent*), Aadhaar number had been mapped with the bank account and bank accounts of 6,15,079 beneficiaries (30 *per cent*) had been seeded with Aadhaar number.
6. **Rajasthan**	On the portal of RajSSP revealed that 89,50,692 (98.37 *per cent*) out of 90,98,060 beneficiaries of IGNOAPS, IGNWPS, IGNDPS, CMOAPS, CMWPS and CMDPS were linked with Aadhar. However, during the beneficiary survey in selected eight Districts, it was found that bank accounts of 127 (40 *per cent*) out of 320 beneficiaries were not linked with Aadhaar.
7. **Uttar Pradesh**	In the State, 12.19 per cent Aadhar integration was noticed in IGNWPS and 97.42 *per cent* Aadhaar integration in IGNOAPS was done as on 31 March 2021.
8. **Uttarakhand**	In the State, Aadhaar integration of 97.49 *per cent* beneficiaries was completed, in which 231 Aadhaar numbers out of 2,20,569 beneficiaries were found without having full twelve digits.
9. **West Bengal**	Aadhaar mapping was made for 64.81 *per cent* beneficiaries under IGNOAPS, 73.36 *per cent* under IGNWPS and 71.80 *per cent* 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 Aadhar based payment.
10. **Arunachal Pradesh**	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 *per cent)* and bank account was seeded with Aadhaar for 43,350 beneficiaries (57.16 *per cent*).
11. **Assam**	In Assam, only 41.30 *per cent* of beneficiaries had their Aadhaar seeded with NSAP portal as of July 2022.
12. **Manipur**	Only 23 *per cent* of beneficiary data had been integrated with Aadhaar.
13. **Sikkim**	In the State 95 *per cent* of the beneficiary data had been integrated with Aadhaar.
14. **Tripura**	In the State, 47.55 *per cent* of bank account of beneficiaries had been seeded with Aadhaar.
15. **Ladakh**	In the UT, 92.54 *per cent* of beneficiary data had been integrated with Aadhaar.

Abbreviations

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

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