

NATIONAL SOCIAL ASSISTANCE PROGRAMME

[Action Taken by the Government on the Observations/Recommendations of the Committee contained in their 142nd Report (17th Lok Sabha)]

PUBLIC ACCOUNTS COMMITTEE (2025-26)

THIRTY-FIFTH REPORT

EIGHTEENTH LOK SABHA



**LOK SABHA SECRETARIAT
NEW DELHI**

T H I R T Y - F I F T H R E P O R T

PUBLIC ACCOUNTS COMMITTEE
(2025-26)

(EIGHTEENTH LOK SABHA)

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Presented to Lok Sabha on: 15.12. 2025

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L O K S A B H A S E C R E T A R I A T
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December 2025/ Agrahayana 1947 (Saka)

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COMPOSITION OF THE PUBLIC ACCOUNTS COMMITTEE

(2025-26)

Shri K. C. Venugopal - Chairperson

MEMBERS

LOK SABHA

2. Shri Thalikkottai Rajuthevar Baalu
3. Dr. Nishikant Dubey
4. Shri Jagdambika Pal
5. Shri Jai Parkash
6. Shri Ravi Shankar Prasad
7. Dr. C M Ramesh
8. Prof. Sougata Ray
9. Shri Magunta Sreenivasulu Reddy
10. Smt. Aparajita Sarangi
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13. Shri Anurag Singh Thakur
14. Shri Balashowry Vallabhaneni
15. Shri Dharmendra Yadav

RAJYA SABHA

16. Shri Ashokrao Shankarrao Chavan
17. Shri Shaktisinh Gohil
18. Dr. K. Laxman
19. Shri Praful Patel
20. Shri Sukhendu Sekhar Ray
21. Shri Tiruchi Siva
22. Dr. Sudhanshu Trivedi

SECRETARIAT

1. Smt. Mamta Kemwal - Joint Secretary
2. Smt. Archana Pathania - Director
3. Dr. Faiz Ahmad - Deputy Secretary
4. Sh. Prakhar Prakash Anand - Committee Officer

INTRODUCTION

I, the Chairperson, Public Accounts Committee (2025-26) having been authorised by the Committee, do present this Thirty-fifth Report (Eighteenth Lok Sabha) on Action Taken by the Government on the Observations/Recommendations of the Public Accounts Committee contained in their One Hundred and Forty Second Report (Seventeenth Lok Sabha) on the subject "**National Social Assistance Programme**" relating to the Ministry of Rural Development (Department of Rural Development).

2. The One Hundred and Forty Second Report report was presented to Speaker, Lok Sabha on 29th April 2024 and presented to Lok Sabha/laid in Rajya Sabha on 24.07.2024. The Public Accounts Committee (2025-26) considered and adopted the Thirty-fifth Report at their Sitting held on 02nd December 2025. Minutes of the Sitting of the Committee form appendix to the Report.

3. For facility of reference and convenience, the Observations and Recommendations of the Committee have been printed in **bold** in the body of the Report.

4. The Committee place on record their appreciation of the assistance rendered to them in the matter by the Committee Secretariat and the Office of the Comptroller and Auditor General of India.

5. An analysis of the action taken by the Government on the Observations/Recommendations contained in the One Hundred and Forty Second Report (Seventeenth Lok Sabha) is given at *Appendix-II*.

NEW DELHI
12 December, 2025
21 Agrahayana, 1947 (Saka)

K. C. VENUGOPAL
Chairperson,
Public Accounts Committee

CHAPTER - I **REPORT**

This Report of the Public Accounts Committee deals with the Action Taken by the Government on the Observations and Recommendations of the Committee contained in their One Hundred and Forty Second Report (17th Lok Sabha) on "National Social Assistance Programme".

2. The One Hundred and Forty Second report was presented to Speaker, Lok Sabha on 29th April 2024 and presented to Lok Sabha/laid in Rajya Sabha on 24.07.2024. It contained seven Observations/Recommendations. The Action Taken Notes on all the Observations/Recommendations have been received from the Ministry of Rural Development (Department of Rural Development) and are categorized as under:

- (i) Observations/Recommendations which have been accepted by the Government:
Para Nos. 1,3, 4, 5, 6 and 7.

Total: 6
Chapter - II

- (ii) Observations/Recommendations which the Committee do not desire to pursue in view of the replies received from the Government:
Para No. NIL

Total: 0
Chapter - III

- (iii) Observations/Recommendations in respect of which replies of the Government have not been accepted by the Committee and which require reiteration:
Para No. 2

Total: 1
Chapter - IV

- (iv) Observations/Recommendations in respect of which Government have furnished interim replies/no replies:
Para No. NIL

Total: 0
Chapter - V

3. The detailed examination of the implementation of the National Social Assistance Programme (NSAP) by the Committee had revealed that the NSAP has faced many challenges, including outdated BPL lists, inadequate updates post-Socio-Economic Caste Census (SECC), and non-universal coverage due to its demand-driven approach. Beneficiary selection lacked regular verification, leading to cases of ineligible recipients. Funds were allocated based on a fixed cap by the Ministry of Rural Development (MoRD), with States/UTs required to cover additional beneficiaries from their own resources. During 2017-21, ₹34,432 crore were allocated by the Centre, with States/UTs contributing ₹1,09,573 crore for additional coverage. Implementation issues included non-compliance with Direct Benefit Transfer (DBT), irregular pension payments, and discrepancies such as over payments and shortfalls. The Committee noted significant gaps in administrative efficiency and had accordingly recommended addressing these issues to enhance the scheme's effectiveness and coverage in their One Hundred and Forty second Report.

4. The Action Taken Notes furnished by the Ministry of Rural Development (Department of Rural Development) on each of the Observations/Recommendations of the Committee contained in their One Hundred and Forty second Report have been reproduced in the relevant Chapters of this Report. The Committee will now deal with the action taken by the Government, on some of their Observations/Recommendations which either need reiteration or merit comments.

5. The Committee desire Ministry of Rural Development (Department of Rural Development) to furnish Action Taken Notes duly vetted by Audit, in respect of Observations/ Recommendations contained in Chapter I of the Report, positively within three months of the presentation of the Report to the Parliament.

Recommendation No. 2:

Revamping database for Resource Allocation

6. The Committee in their Original Report No. 142 (17th Lok Sabha) had recommended as under:-

“The Committee note from audit observation that the NSAP's criteria for determining state caps for beneficiaries is based on outdated data from the census of 2001 and poverty ratios from 2004-05 which may not accurately reflect the current demographic and economic circumstances of States. The Ministry's reliance on historical data limits its ability to address the evolving needs of the population. Access to more accurate and contemporary data is essential for informed decision-making and resource allocation. This reliance on outdated population figures and poverty ratios underscores the importance of expediting the process of adopting data from the latest population census and updating poverty ratios. In the light of the above, the Committee recommend the Ministry to consider conducting periodic reviews and updates of the criteria used to determine state caps, incorporating more recent data sources to ensure accuracy and relevance. The Committee also note that the allocation of NSAP funds based on population figures from the 2001 census and poverty ratios from 2004-05 also fails to account for demographic changes and evolving poverty dynamics and thereby potentially leads to misallocation of resources and exclusion of deserving beneficiaries. Hence, the Committee, in no uncertain words recommend that the Ministry need to conduct a comprehensive review of the NSAP allocation methodology to update state caps based on the latest demographic data and poverty indicators. The Ministry should also explore options for revising allocation criteria to better reflect the needs of the population”

7. **Action taken by Ministry:**

“At present NSAP schemes cater to 3.09 crore beneficiaries (2.97crore pensioners). The allocation of funds under NSAP schemes to States/UTs is done on the basis of ceiling of beneficiaries (State Cap) or the number of beneficiaries digitized on the NSAP portal, whichever is lower. For calculating the State Cap for each State/UT, the population figures as per the census of 2001 and the poverty ratio (2004-05) determined by NITI Aayog (erstwhile Planning Commission) have been taken into account.

In September, 2022, the State Cap was revised up to the actual number of digitized beneficiaries in respect of the States/UTs which had digitization equal

to or less than their ceiling in all the three pension schemes and the excess number of beneficiaries of these States/UTs consequent to this revision was re-allocated to States/UTs that had digitization equal to or higher than their State Cap in all the three pension schemes on a pro-rata basis. As a result, all the three pension schemes of under NSAP have achieved 100% saturation in September 2022.

The Government while deciding the continuation of the NSAP schemes for the 15th Finance Commission cycle (2021-26), *inter-alia* considered the proposal of expansion in coverage (by adopting SECC criteria of “Automatic Inclusion plus any two deprivations” in place of BPL criteria). However, considering the available financial space, the Government had approved the continuation of NSAP schemes in its present form. Further, in addition to the number of beneficiaries covered under NSAP, as per latest information collected from States/UTs, around 5.86 crore beneficiaries are covered by States/UTs through their pensions schemes.

As per the approval for continuation of NSAP, the existing criteria for identification of beneficiary will continue till completion of 15th Finance Commission cycle i.e upto FY 2025-26.”

8. **Vetting Comments of Audit:**

“1. Although the Ministry has revised the States’ cap and has achieved 100% saturation in September 2022, it may please be clarified to the PAC whether the criteria used to determine the States’ cap accurately reflect the current demographic and economic circumstances of the States.

2. The Ministry’s reply is silent on the PAC’s recommendation to conduct a comprehensive review of the NSAP allocation methodology to update state caps based on latest demographic data and poverty indicators.

3. PAC may be apprised with the status of digitization of beneficiary data by the States/UTs.”

9 **Ministry’s Final Reply:**

“In 2011-12, the ceiling of beneficiaries under NSAP schemes was revised based on the population figure of census 2001 and Poverty Ratio 2004-05. In

2014, the States/UTs were advised to digitize the beneficiary data. Some States/UTs have digitized the data beyond the State cap, and some have under-digitized the data vis-à-vis State cap. It may be noted that, in September, 2022, the State Cap was revised up to the actual number of digitized beneficiaries in respect of the States/UTs which had digitization equal to or less than their ceiling in all the three pension schemes and the excess number of beneficiaries of these States/UTs consequent to this revision was re-allocated to States/UTs that had digitization equal to or higher than their State Cap in all the three pension schemes on a pro-rata basis. However, the criteria and national cap remained the same. As a result, all the three pension schemes of under NSAP have achieved 100% saturation in September 2022.

A proposal for revamp of NSAP during the 15th Finance Commission cycle inter alia revising the criteria to Socio Economic Caste Census (Automatic Inclusion and any two Deprivations) from BPL was submitted by the Department. The Union Cabinet in its meeting held on 19th January 2022, however, approved continuation of NSAP in its present form. As such, as per the approval, the existing criteria for identification of beneficiary prescribed for NSAP scheme will continue till completion of 15th Finance Commission cycle i.e upto FY 2025-26.

All the three pension schemes of under NSAP have achieved 100% saturation. Certain States have over-digitized the data beyond the State cap; however, the State cap remain unchanged and the funds is released against the number of digitized beneficiary or State cap whichever is lower. The States/UTs who have over-digitized the data have been advised to demarcate NSAP beneficiaries in the portal. Also, the States/UTs yet to complete the digitization have been requested to complete the digitization of beneficiary data upto the State cap. Updated State/UT-wise and scheme wise digitized data of beneficiaries is given below:

SNo.	State	IGNOAPS		IGNDPS		IGNWPS	
		State Cap (A)	Data Digitized (B)	State Cap (A)	Data Digitized (B)	State Cap (A)	Data Digitized (B)
1	ANDAMAN AND NICOBAR	585	581	2	2	3	3
2	ANDHRA PRADESH	663736	1551894	24412	39307	246832	648923
3	ARUNACHAL PRADESH	5893	41566	112	2762	288	6010
4	ASSAM	695997	600265	34579	32556	119955	113260
5	BIHAR	3157256	3830849	127100	130212	635091	634221
6	CHANDIGARH	2378	2378	100	100	2486	2486
7	CHHATTISGARH	644429	640347	32085	33277	203628	217525
8	DELHI	113824	105742	4635	4504	36361	36126
9	GOA	7308	7313	466	475	5886	5897
10	GUJARAT	620548	619088	20327	20362	276078	313793
11	HARYANA	259865	296479	16583	38435	70808	133183
12	HIMACHAL PRADESH	93178	93178	853	853	21974	21974
13	JAMMU AND KASHMIR	130298	124749	2465	2348	7631	7100
14	JHARKHAND	985094	903573	26349	25423	266077	251878
15	KARNATAKA	899422	898881	44825	44770	452027	452347
16	KERALA	458813	449160	66928	29791	320715	320715
17	LADAKH	6486	6275	219	223	443	438
18	LAKSHADWEEP	155	120	51	61	87	75
19	MADHYA PRADESH	1575079	2789339	101470	146414	546920	826079
20	MAHARASHTRA	1122920	1103128	9322	10192	80725	104389
21	MANIPUR	55891	54703	1005	892	7075	7549
22	MEGHALAYA	55734	54921	1558	1631	8024	8390
23	MIZORAM	24524	21125	722	668	2278	2111
24	NAGALAND	45941	56612	1011	1202	3827	4241
25	ODISHA	1418631	1404372	90283	83508	525045	521327
26	PUDUCHERRY	17713	17713	1271	1314	9821	9959
27	PUNJAB	112955	102698	5982	5815	19294	18971
28	RAJASTHAN	823972	823972	30513	24325	315048	295066
29	SIKKIM	16928	16968	457	457	1469	1469

30	TAMIL NADU	1282504	1282495	64096	64010	574258	527602
31	TELANGANA	480315	531281	20578	32216	180720	200897
32	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	8754	14020	310	517	2109	4910
33	TRIPURA	135232	126627	2131	2119	17537	17322
34	UTTARAKHAND	204557	204557	2880	2880	23898	23910
35	UTTAR PRADESH	4722613	3418898	85773	124791	1025236	1025236
36	WEST BENGAL	1281159	1161297	59941	53645	726172	694759
37	Total :	22130687	23357164	881394	962057	6735826	7460141

Comments of the Committee:

10. In view of the use of outdated data from census 2001 and poverty ratios from 2004-05, for determining State caps (ceiling of beneficiaries) and fund allocation under the NSAP, the Committee had recommended the Ministry to undertake a comprehensive review of NSAP allocation methodology to update State caps based on latest demographic data and poverty indicators, and revision of allocation criteria to better reflect the needs of the population. The Committee note from the reply of the Ministry that while there was a revision in State caps during September 2022 to match the same with the digitized beneficiaries, achieving 100 percent saturation under the three-pension scheme, however the criteria itself remain unchanged. The Ministry also stated that the current criteria would continue until the end of the 15th Finance Commission cycle (2021–2026).The Ministry though considered but deferred taking any decision on adopting the SECC criteria, citing financial constraints and has highlighted State-level pension coverage of 5.86 crore beneficiaries as a complementary measure. Since the basic objective of NSAP is to provide social assistance benefits to poor households and updated demographic data is essential to ensure the realization of same, the Committee, therefore, desire the Ministry to conduct comprehensive review of NSAP so as to align the State caps with allocation of resources as per updated population and poverty data. The Committee would also like the Ministry to furnish the latest status regarding the steps taken to explore options for revisiting allocation criteria to better reflect the needs of the population.

Recommendation No. 3

Updating Beneficiary Lists for Effective Social Assistance:

11. The Committee in their Original Report No. 142 (17th Lok Sabha) had recommended as under: -

“The Committee note from audit observation that the Ministry's reliance on outdated BPL lists for beneficiary selection, even after the finalization of SECC data indicates a failure to update beneficiary lists regularly and thus makes transparency less meaningful. Despite considering proposals to expand coverage using SECC criteria during the 15th Finance Commission cycle, the Ministry approved the continuation of NSAP schemes in their present form due to financial constraints. The Ministry in their submission have stated that to make NSAP schemes more effective, transparent and result oriented, many efforts (policy reforms, increase in budgetary allocation, effective use of Information Technology, etc.) have been done. The Committee is of the opinion that the aforesaid outdated lists lead to the exclusion of deserving beneficiaries and undermines the program's effectiveness. Therefore, the Committee recommend that the Ministry should mandate States to update beneficiary lists regularly using the latest available data including that of the SECC, to ensure accurate targeting of beneficiaries and prevent exclusion of deserving individuals. The Committee opine that timely availability of accurate data will enable better targeting of beneficiaries and allocation of resources. Furthermore, despite guidelines promoting universal coverage and transparency in beneficiary identification, many States/UTs do not maintain databases of eligible beneficiaries or make them public. This lack of transparency obstructs accountability and may result in errors like exclusion of beneficiaries. Here, the Committee recommend that the Ministry should enforce compliance with guidelines requiring States/UTs to maintain and publicly share databases of eligible beneficiaries. The Committee also opine that the Ministry need to undergo an exercise in order to ensure that pension benefits provided under the NSAP schemes are periodically examined to ascertain the efficacy of the amount provided as pension and to find out whether it is being revised as per subsistence-based guidelines/directions in order to make it more

meaningful. The Committee also desire to be apprised of the action initiated/taken in this regard at the earliest.”

12. **Action taken by Ministry:**

“State-wise beneficiary data and details of beneficiaries are made available on the website of NSAP in a dashboard format for public view. The recommendations of PAC have also been shared with all States/UTs for compliance. As per scheme guidelines of NSAP, States/ UTs are responsible for identification of beneficiary and maintaining the database of beneficiary in the central portal. Some of the States/UTs have confirmed the availability of beneficiary data in public domain. States/UTs such as, West Bengal, Madhya Pradesh, Tripura, Arunachal Pradesh, Kerala, Rajasthan, Jammu & Kashmir, Ladakh, Delhi and Dadra & Nagar Haveli and Daman & Diu in their compliance report have confirmed periodic updation of the beneficiary data in accordance with the eligibility criteria prescribed in the scheme guidelines. Some of the States have informed that they also take into consideration of the deprivation criteria of SECC, in addition to eligibility criteria prescribed in the guidelines, for identification of most deserving beneficiaries.

Further, it is to submit that NSAP aims to provide a basic financial support to old age, widow and severely disabled persons. As social security, invalid and old age pensions figure as items 23 and 24 in the Concurrent List (7th Schedule) of the Constitution, both the Central Government and States/ UTs have the responsibility for working in tandem in rolling out a comprehensive social security framework for the country.

As per the approval of NSAP, assistance under 3 pension schemes is provided as mentioned below:

- i. Indira Gandhi National Old Age Pension Scheme – Financial assistance of ₹ 200/- per month to persons in the age group of 60-79 years and ₹ 500/- per month to persons of 80 years and above.
- ii. Indira Gandhi National Widow Pension Scheme - Financial assistance of ₹300/- per month to widows in the age-group of 40-79 years and ₹ 500/- per month to widows of 80 years and above.
- iii. Indira Gandhi National Disability Pension Scheme - Financial assistance of ₹300/- per month to persons aged 18-79 years with severe

or multiple disabilities and ₹ 500/- per month to persons of 80 years and above.

The rate of assistance and ceiling of beneficiaries have been approved for the period upto FY 2025-26. As per the guidelines of NSAP, the State/UTs are encouraged to provide top up amounts of at least an equivalent amount to the assistance provided by the Central Government so that the beneficiaries could get a decent level of assistance. At present, the States/UTs are adding Top up amounts ranging from Rs.50/- to Rs.3200/- per month per beneficiary under NSAP schemes, resulting in an average monthly pension of around ₹1,000/- in case of most of the States/UTs.”

13. **Vetting Comments of Audit:**

“PAC may be apprised of the steps taken by the Ministry to ensure the compliance of scheme guidelines by remaining States/UTs in respect of periodic updation of beneficiary data and to make available the beneficiary data in the public domain.”

14. **Ministry’s Final Reply:**

“States/UTs are urged from time to time for periodic updation of beneficiary data in the review meetings held by the Department. A consolidated State-wise data is already made available in the website of Department. It may also be noted that the funds under NSAP is released to States/UTs only against the number of beneficiaries whose data is digitized or State cap whichever is lower.”

Comments of the Committee:

15. The Committee had recommended mandating regular updates of beneficiary lists using the latest available data, including SECC, and enforcing compliance with the Ministry’s guidelines requiring States/UTs to publicly share beneficiary databases to enhance transparency. The Committee had also opined the periodic reviews of pension amounts ensuring meaningful financial support to beneficiaries. While some States and UTs have adopted SECC criteria and provide periodic updates, the Committee note from the Ministry's reply that compliance with these practices is still uneven across the

country. Though, the introduction of a central dashboard by the Ministry is a welcome initiative, it is essential that all States/UTs consistently maintain and update beneficiary databases to ensure compliance with guidelines thus upholding transparency. The Committee, therefore, urge the Ministry to persuade those States and UTs which have not yet integrated their data into the central portal and actively encourage all States/UTs to update the data periodically and publicly share databases of eligible beneficiaries.

Recommendation No. 5

Compliance with Direct Benefit Transfer

16. The Committee in their Original Report No. 142 (17th Lok Sabha) had recommended as under: -

“The Committee while analyzing the replies of the Ministry observe that despite the program's aim for universal coverage through proactive identification, NSAP is implemented in a demand-driven mode, with benefits provided only to those who apply. This approach contributes to non-verification of existing beneficiaries, resulting in cases of ineligible beneficiaries receiving benefits. The Ministry in their background note have submitted that the Aadhaar authentication and seeding of data of NSAP pensioners is over 86% of total NSAP pensioners. They also learn that the Department is making consistent efforts to achieve 100% Aadhaar seeding/authentication. The Committee also note the scheme's lack of full compliance with Direct Benefit Transfer (DBT) standards, including cash payments in some States that poses challenges such as over-payment, short-payment, and multiple pension payments, highlighting weaknesses in financial management and accountability. The Committee are of the view that NSAP should make transition from a demand-driven approach to proactive identification of beneficiaries, leveraging available data sources and technology for comprehensive beneficiary selection, verification, and authentication. While taking cognizance of all these facts, the Committee recommend the Ministry to prioritize achieving full DBT compliance across all States, ensuring that pension payments are made digitally to prevent leakages and improve transparency and accountability in benefit disbursement. The Committee also opine that feedback from the stakeholders should be

taken to ascertain the effectiveness of implementation of various schemes under the NSAP.”

17. **Action taken by Ministry:**

“As per scheme guidelines of NSAP, provision has been provided for annual verification of existing beneficiaries by the States/ UTs. The States are required to constitute Special Verification Teams for the purpose. For identification of new beneficiaries, Gram Panchayats/ Municipalities is given the central role. Elected heads and representatives should be sensitized by the States on the criteria and processes of NSAP. Further, as per guidelines, the beneficiaries should be proactively identified reaching out to their households. As per the response received from States/UTs, States have their own adequate system to ensure proactive identification of beneficiaries. In addition, annual physical verification is undertaken to ensure that no ineligible beneficiary is drawing the benefit of pension. Simultaneously, *suo moto applications* received through online portals such as UMANG are verified physically before according approval.

In order to obviate the concern of duplication of beneficiaries and to contain pilferage of resources, measures such as Aadhaar authentication, DBT mode payment, Aadhaar Payment Bridge (APB) etc. have been adopted in the implementation of NSAP schemes. Constant efforts are made in encouraging States/UTs to achieve 100% Aadhaar Seeding and DBT mode payment. During the recently held meeting of Performance Review Committee, all States/UTs were urged to complete the Aadhaar/ Mobile seeding of remaining beneficiaries and to ensure 100% DBT transactions.

As regards annual verification of beneficiaries, National Informatics Centre (NIC) has developed an Aadhaar based Digital Life Certificate (DLC) mobile application for the purpose of life certification of the beneficiaries. Pilot testing of the application has been successfully completed in Tamil Nadu and Jharkhand in July- August 2024. Upon roll-out at national level, the mobile application will act as an effective digital tool in verification and certification of beneficiaries under NSAP across all States/UTs.”

18. **Vetting Comments of Audit:**

“PAC may be apprised with the status of

1. Aadhaar/mobile seeding of remaining beneficiaries to ensure 100 per cent DBT transactions.
2. Roll-out of Digital Life Certificate mobile application at national level.”

19. **Ministry’s Final Reply:**

“States/UTs are constantly being followed up for achieving 100% Aadhaar/ Mobile seeding of the beneficiary data in the review meetings held by the Department from time to time. Present status of State/UT wise Aadhaar/Mobile seeding data is given below:

SNo	State	State Cap (A)	Data Digitized (B)	Min. of(A)&(B)	Aadhaar in NSAP Database	Aadhaar in State Vault	Total Aadhaar	Total Mobile
1	ANDAMAN AND NICOBAR	590	586	586	586	0	586	579
2	ANDHRA PRADESH	934980	2240124	934980	934189	0	934189	1678190
3	ARUNACHAL PRADESH	6293	50338	6293	6293	0	6293	3336
4	ASSAM	850531	746081	746081	567365	0	567365	565101
5	BIHAR	3919447	4595282	3919447	3233149	0	3233149	3646828
6	CHANDIGARH	4964	4964	4964	4315	0	4315	4962
7	CHHATTISGARH	880142	891149	880142	842962	0	842962	363363
8	DELHI	154820	146372	146372	145995	0	145995	54803
9	GOA	13660	13685	13660	11978	0	11978	578
10	GUJARAT	916953	953243	916953	889297	0	889297	744591
11	HARYANA	347256	468097	347256	291164	0	291164	210343
12	HIMACHAL PRADESH	116005	116005	116005	38747	0	38747	0
13	JAMMU AND KASHMIR	140394	134197	134197	128753	0	128753	76942
14	JHARKHAND	1277520	1180874	1180874	1161904	0	1161904	599962
15	KARNATAKA	1396274	1395998	1395998	1286079	0	1286079	1119935
16	KERALA	846456	799666	799666	746951	0	746951	554313
17	LADAKH	7148	6936	6936	1524	0	1524	330
18	LAKSHADWEEP	293	256	256	244	0	244	3
19	MADHYA PRADESH	2223469	3761832	2223469	1675155	886986	2562141	1348206
20	MAHARASHTRA	1212967	1217709	1212967	1050492	0	1050492	349796
21	MANIPUR	63971	63144	63144	45801	0	45801	12618
22	MEGHALAYA	65316	64942	64942	40318	0	40318	13105
23	MIZORAM	27524	23904	23904	18389	0	18389	18213
24	NAGALAND	50779	62055	50779	5170	0	5170	406

25	ODISHA	2033959	2009207	2009207	1970927	0	1970927	1049672
26	PUDUCHERRY	28805	28986	28805	4328	0	4328	8
27	PUNJAB	138231	127484	127484	67269	0	67269	113314
28	RAJASTHAN	1169533	1143363	1143363	1020702	0	1020702	1067360
29	SIKKIM	18854	18894	18854	1	0	1	5833
30	TAMIL NADU	1920858	1874107	1874107	1589772	0	1589772	1688275
31	TELANGANA	681613	764394	681613	673425	0	673425	676287
32	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	11173	19447	11173	2475	0	2475	2913
33	TRIPURA	154900	146068	146068	100382	0	100382	35510
34	UTTARAKHAND	231335	231347	231335	96872	0	96872	75010
35	UTTAR PRADESH	5833622	4568925	4568925	3462199	192314	3654513	3563203
36	WEST BENGAL	2067272	1909701	1909701	1865376	0	1865376	1815401
37	Total :	29747907	31779362	27940506	23980548	1079300	25059848	21459289

Necessary preparatory works including audit related to Aadhaar database for the national launch of the application is in advanced stage and the launch will be held shortly.”

Comments of the Committee:

20. While acknowledging the Ministry’s incremental steps, such as annual physical verification, Gram Panchayat-led beneficiary identification, and partial Aadhaar seeding (86 percent nationally), the Committee take note of critical gaps such as stark disparities in Aadhaar/mobile seeding (e.g., Nagaland at 10.2 percent), persistent cash payments in violation of DBT standards, and the absence of a clear timeline for the national rollout of the Digital Life Certificate (DLC) application. The Ministry’s reliance on fragmented State-level systems and not having any specific date commitment to launch the DLC shows lack of accountability and uniformity. The Ministry’s reply is silent regarding feedback from the stakeholders to ascertain the effectiveness of implementation of various schemes under NSAP. The Committee desire to be communicated about the feedback taken from the stakeholders about the outcome of schemes under the NSAP and also about the stage of preparatory works related to Aadhaar database for national launch of DLC application. The Committee further, reiterate their earlier recommendation and urge the Ministry to take concrete steps for proactive identification of beneficiaries and

full DBT compliance across all States/UTs and early launch of Aadhar based digital life certificate.

Recommendation No. 6

Addressing Disparities in Social Security Coverage

21. The Committee in their Original Report No. 142 (17th Lok Sabha) had recommended as under:-

“The Committee note that there is a wide variation in beneficiary coverage among different States/UTs, with some covering fewer beneficiaries than the cap while others exceeding it. This matter raises concerns about fairness and equity in accessing social security benefits. Therefore, the Committee recommend that the Ministry should strive for more equitable coverage across States/UTs by addressing the discrepancies in beneficiary allocation and ensure that the deserving individuals receive sufficient support. Additionally, proactive efforts should be made to achieve universal coverage by identifying and reaching out to eligible households. Moreover, the Committee recommend conducting a third-party or independent audit of beneficiary inclusion and exclusion to ensure transparency and fairness in the process. It goes without saying here that it would be in all fitness of things if such audit invariably figures in the public domain.”

22. **Action taken by Ministry:**

“As per scheme guidelines of NSAP, it is the responsibility of the States/ UTs to identify the beneficiary as per the eligibility criteria and also to undertake periodic updation/maintenance of beneficiary data. The States/UTs have their own system in place to ensure proactive identification of beneficiaries. In addition, annual physical verification is undertaken to ensure that no ineligible beneficiary is drawing the benefit of pension.

In September, 2022, the State Cap of beneficiaries under NSAP schemes was revised up to the actual number of digitized beneficiaries in respect of the States/UTs which had digitization equal to or less than their ceiling in all the three pension schemes and the excess number of beneficiaries of these States/UTs consequent to this revision was re-allocated to States/UTs that had

digitization equal to or higher than their State Cap in all the three pension schemes on a pro-rata basis. As a result, all the three pension schemes of under NSAP have achieved 100% saturation in September,2022. However, in view of the defined budget allocation during 15th Finance Commission cycle, there is no scope for enhancing the overall State cap of 3.09 core under the schemes of NSAP.

The Ministry has initiated a process of conducting an Impact Assessment & Evaluation of NSAP through a third-party consulting agency. As per the Terms of Reference (ToR) of the proposed study, in addition to assessing the overall impact of the scheme, *inter-alia*, the process adopted for beneficiary identification, exclusion, verification, efficacy of disbursement etc. will also be evaluated through sample survey across various States/ UTs. The findings of the study will be used for further streamlining of the procedures under the scheme.”

23. **Vetting Comments of Audit:**

“Status of Impact Assessment & Evaluation of NSAP through a third-party consulting agency may be informed, along with timelines for completion, to the PAC.”

24. **Ministry’s Final Reply:**

“Request for Proposal for engaging an agency for undertaking the Impact Assessment & Evaluation of NSAP has been floated and evaluation of bids received in response to the proposal is in advance stage.”

Comments of the Committee:

25. Expressing concern over the inadequate coverage of beneficiaries under the NSAP across various States and Union Territories and noting that some States exceeded their beneficiary cap while others fell short, the Committee had recommended that the Ministry should proactively strive for universal coverage by identifying and reaching out to all eligible households, and that a third-party audit of the status of Impact Assessment and Evaluation be conducted to promote transparency and fairness, with the audit findings made public. The Committee note from the Ministry’s reply that while States

and UTs are responsible for beneficiary identification and periodic data updates, and annual physical verifications, the Ministry has revised State caps only to the extent of matching the number of digitized beneficiaries as of September 2022. This adjustment achieved 100% saturation in the three-pension schemes under NSAP, but did not alter the overall cap because of the limitation imposed by the budget allocation set for the 15th Finance Commission cycle. The Committee further note with satisfaction that the Ministry has also initiated the process for a third-party impact assessment and evaluation of NSAP, with the selection of the consulting agency at an advanced stage. The Committee while emphasizing the importance of transparency, desire that the findings of this third-party impact assessment, be made public. The Committee would also like to be kept informed about the progress and expected completion timelines of the ongoing evaluation, so that the NSAP can continue to evolve and better serve those in need. The Committee reiterate their recommendation that the Ministry should work to achieve universal coverage by identifying and reaching out to all eligible beneficiaries proactively by utilising various databases and developing centralized portals for the NSAP, which are constantly updated in real-time using latest data analytics and AI tools.

CHAPTER II

OBSERVATIONS/RECOMMENDATIONS OF THE COMMITTEE WHICH HAVE BEEN ACCEPTED BY THE GOVERNMENT

Observation/Recommendation No.1

The Committee learn that the National Social Assistance Programme (NSAP), launched by the Ministry of Rural Development 27 years ago, stands as a crucial pillar in providing social assistance to the marginalized sections of society, including the elderly, disabled, widows, and families affected by the loss of the primary breadwinner. Over the years, NSAP has served as a lifeline for millions of beneficiaries, offering essential financial support in times of need. However, a recent audit of the program has unearthed several critical issues plaguing its implementation across States and Union Territories. The Committee specially note several shortcomings in the implementation of this scheme such as lack of verification and authentication processes, leading to instances of ineligible beneficiaries wrongfully accessing benefits in many regions. Moreover, deficiencies in data cleaning and maintenance have resulted in overpayments, short payments, and even instances of multiple pension disbursements in various States and union territories. Furthermore, the non-uniform implementation of NSAP, particularly the National Family Benefit Scheme (NFBS), has left eligible beneficiaries in certain areas deprived of their entitled benefits. In light of these findings, the Committee has undertaken a comprehensive review of the NSAP to identify systemic challenges and formulate recommendations aimed at enhancing the efficiency, transparency, and inclusivity of the program and ensure that NSAP fulfills its mandate of providing social assistance to those in need across the nation. Consequent to the sifting of all the material and information available before them mainly from the written information and depositions made by the Ministry, Committee have made certain observations and recommendations which are contained in the succeeding paragraphs of this part of the Report.”

Action Taken by Ministry

The Paragraph is introductory in nature and does not seek any ATN

(Department of Rural Development; OM No. J-14046/01/2022-NSAP (e-378989) dated 28.01.2025)

Vetting comments by Audit

No Comments.

Observation/Recommendation No. 3

The Committee note from audit observation that the Ministry's reliance on outdated BPL lists for beneficiary selection, even after the finalization of SECC data indicates a failure to update beneficiary lists regularly and thus makes transparency

less meaningful. Despite considering proposals to expand coverage using SECC criteria during the 15th Finance Commission cycle, the Ministry approved the continuation of NSAP schemes in their present form due to financial constraints. The Ministry in their submission have stated that to make NSAP schemes more effective, transparent and result oriented, many efforts (policy reforms, increase in budgetary allocation, effective use of Information Technology, etc.) have been done. The Committee is of the opinion that the aforesaid outdated lists lead to the exclusion of deserving beneficiaries and undermines the program's effectiveness. Therefore, the Committee recommend that the Ministry should mandate States to update beneficiary lists regularly using the latest available data including that of the SECC, to ensure accurate targeting of beneficiaries and prevent exclusion of deserving individuals. The Committee opine that timely availability of accurate data will enable better targeting of beneficiaries and allocation of resources. Furthermore, despite guidelines promoting universal coverage and transparency in beneficiary identification, many States/UTs do not maintain databases of eligible beneficiaries or make them public. This lack of transparency obstructs accountability and may result in errors like exclusion of beneficiaries. Here, the Committee recommend that the Ministry should enforce compliance with guidelines requiring States/UTs to maintain and publicly share databases of eligible beneficiaries. The Committee also opine that the Ministry need to undergo an exercise in order to ensure that pension benefits provided under the NSAP schemes are periodically examined to ascertain the efficacy of the amount provided as pension and to find out whether it is being revised as per subsistence based guidelines/directions in order to make it more meaningful. The Committee also desire to be apprised of the action initiated/taken in this regard at the earliest.

Action Taken by Ministry

State-wise beneficiary data and details of beneficiaries are made available in the website of NSAP in a dashboard format for public view. The recommendations of PAC have also been shared with all States/UTs for compliance. As per scheme guidelines of NSAP, States/ UTs are responsible for identification of beneficiary and maintaining the database of beneficiary in the central portal. Some of the States/UTs have confirmed the availability of beneficiary data in public domain. States/UTs such as, West Bengal, Madhya Pradesh, Tripura, Arunachal Pradesh, Kerala, Rajasthan, Jammu & Kashmir, Ladakh, Delhi and Dadra & Nagar Haveli and Daman & Diu in their compliance report have confirmed periodic updation of the beneficiary data in accordance with the eligibility criteria prescribed in the scheme guidelines. Some of the States have informed that they also take into consideration of the deprivation criteria of SECC, in addition to eligibility criteria prescribed in the guidelines, for identification of most deserving beneficiaries.

Further, it is to submit that NSAP aims to provide a basic financial support to old age, widow and severely disabled persons. As social security, invalid and old age pensions figure as items 23 and 24 in the Concurrent List (7th Schedule) of the

Constitution, both the Central Government and States/ UTs have the responsibility for working in tandem in rolling out a comprehensive social security framework for the country.

As per the approval of NSAP, assistance under 3 pension schemes is provided as mentioned below:

- i. Indira Gandhi National Old Age Pension Scheme – Financial assistance of ₹ 200/- per month to persons in the age group of 60-79 years and ₹ 500/- per month to persons of 80 years and above.
- ii. Indira Gandhi National Widow Pension Scheme - Financial assistance of ₹300/- per month to widows in the age-group of 40-79 years and ₹ 500/- per month to widows of 80 years and above.
- iii. Indira Gandhi National Disability Pension Scheme - Financial assistance of ₹300/- per month to persons aged 18-79 years with severe or multiple disabilities and ₹ 500/- per month to persons of 80 years and above.

The rate of assistance and ceiling of beneficiaries have been approved for the period upto FY 2025-26. As per the guidelines of NSAP, the State/UTs are encouraged to provide top up amounts of at least an equivalent amount to the assistance provided by the Central Government so that the beneficiaries could get a decent level of assistance. At present, the States/UTs are adding Top up amounts ranging from Rs.50/- to Rs.3200/- per month per beneficiary under NSAP schemes, resulting in an average monthly pension of around ₹1,000/- in case of most of the States/UTs.

Vetting comments by Audit

PAC may be apprised of the steps taken by the Ministry to ensure the compliance of scheme guidelines by remaining States/UTs in respect of periodic updation of beneficiary data and to make available the beneficiary data in the public domain.

Final Reply of Ministry

States/UTs are urged from time to time for periodic updation of beneficiary data in the review meetings held by the Department. A consolidated State-wise data is already made available in the website of Department. It may also be noted that the funds under NSAP is released to States/UTs only against the number of beneficiaries whose data is digitized or State cap whichever is lower.

(Department of Rural Development; OM No. J-14046/01/2022-NSAP (e-378989) dated 28.01.2025)

Comments of the Committee, see Para No. 10 of Chapter I

Observation/Recommendation No. 4

The Committee strongly feel that the current amount of pension being paid by the Central Government under the IGNOPS, IGNDPS and IGNWPS is too meager and grossly inadequate. Therefore, the Committee recommend that in the first instance the Ministry should increase the amount of pension under IGNOPS, IGNDPS and IGNWPS to Rs 1000 per month. For qualified beneficiaries aged over 80 years, the minimum pension should be increased to Rs 1200 per month within these schemes. Furthermore, the Committee desire that the pension amount under NSAP schemes should be indexed to inflation and reviewed every five years to ensure that deserving beneficiaries are not excluded due to financial limitations for the program's effectiveness in addressing poverty and social deprivation.

Action Taken by Ministry

NSAP aims to provide a basic financial support to old age, widow and severely disabled persons. As social security, invalid and old age pensions figure as items 23 and 24 in the Concurrent List (7th Schedule) of the Constitution, both the Central Government and States/ UTs have the responsibility for working in tandem in rolling out a comprehensive social security framework in the country. Accordingly, the State/UTs are encouraged to provide top up amounts at least of an equivalent amount to the assistance provided by the Central Govt. so that the beneficiaries could get a decent level of assistance. At present, the States/UTs are adding Top up amounts ranging from Rs.50 to Rs.3200 per month per beneficiary under NSAP schemes.

Based on various recommendations/ evaluation studies, the Department submitted the proposal for revamp of NSAP during the 15th Finance Commission cycle. In addition to the proposal for prescribing the criteria for beneficiary identification on the basis SECC (Automatic Inclusion and any two Deprivations), it was also proposed to enhance the minimum pension rate for elderly and widows from Rs.200/- and Rs.300/- respectively to Rs.800/- per month and for the disabled from Rs.300/- to Rs.1000/- per month. For the elderly of 80+ years, it was proposed to be enhanced from Rs.500 to Rs.1200. Further, one-time lump sum amount of Rs.20,000/- on the death of primary breadwinner was proposed to be enhanced to Rs.80,000/-.

The Union Cabinet in its meeting held on 19th January 2022, however, approved continuation of NSAP in its present form. As such, as per the approval, the existing rate of assistance prescribed for NSAP scheme will continue till completion of 15th Finance Commission cycle i.e upto FY 2025-26 and as per the existing approved guidelines, there is no provision to index the rate of assistance with inflation.

(Department of Rural Development; OM No. J-14046/01/2022-NSAP (e-378989) dated 28.01.2025)

Vetting comments by Audit

No further comments, as the Union Cabinet has approved (January 2022) the continuation of NSAP without revision of the cap till FY 2025-26.

Observation/Recommendation No. 5

The Committee while analyzing the replies of the Ministry observe that despite the program's aim for universal coverage through proactive identification, NSAP is implemented in a demand-driven mode, with benefits provided only to those who apply. This approach contributes to non-verification of existing beneficiaries, resulting in cases of ineligible beneficiaries receiving benefits. The Ministry in their background note have submitted that the Aadhaar authentication and seeding of data of NSAP pensioners is over 86% of total NSAP pensioners. They also learn that the Department is making consistent efforts to achieve 100% Aadhaar seeding/authentication. The Committee also note the scheme's lack of full compliance with Direct Benefit Transfer (DBT) standards, including cash payments in some States that poses challenges such as over-payment, short-payment, and multiple pension payments, highlighting weaknesses in financial management and accountability. The Committee are of the view that NSAP should make transition from a demand-driven approach to proactive identification of beneficiaries, leveraging available data sources and technology for comprehensive beneficiary selection, verification, and authentication. While taking cognizance of all these facts, the Committee recommend the Ministry to prioritize achieving full DBT compliance across all States, ensuring that pension payments are made digitally to prevent leakages and improve transparency and accountability in benefit disbursement. The Committee also opine that feedback from the stakeholders should be taken to ascertain the effectiveness of implementation of various schemes under the NSAP.

Action Taken by Ministry

As per scheme guidelines of NSAP, provision has been provided for annual verification of existing beneficiaries by the States/ UTs. The States are required to constitute Special Verification Teams for the purpose. For identification of new beneficiaries, Gram Panchayats/ Municipalities is given the central role. Elected heads and representatives should be sensitized by the States on the criteria and processes of NSAP. Further, as per guidelines, the beneficiaries should be proactively identified reaching out to their households. As per the response received from States/UTs, States have their own adequate system to ensure proactive identification of beneficiaries. In addition, annual physical verification is undertaken to ensure that no ineligible beneficiary is drawing the benefit of pension. Simultaneously, suo-moto applications received through online portals such as UMANG are verified physically before according approval.

In order to obviate the concern of duplication of beneficiaries and to contain pilferage of resources, measures such as Aadhaar authentication, DBT mode payment, Aadhaar Payment Bridge (APB) etc. have been adopted in the implementation of

NSAP schemes. Constant efforts are made in encouraging States/UTs to achieve 100% Aadhaar Seeding and DBT mode payment. During the recently held meeting of Performance Review Committee, all States/UTs were urged to complete the Aadhaar/ Mobile seeding of remaining beneficiaries and to ensure 100% DBT transactions.

As regards annual verification of beneficiaries, National Informatics Centre (NIC) has developed an Aadhaar based Digital Life Certificate (DLC) mobile application for the purpose of life certification of the beneficiaries. Pilot testing of the application has been successfully completed in Tamil Nadu and Jharkhand in July- August 2024. Upon roll-out at national level, the mobile application will act as an effective digital tool in verification and certification of beneficiaries under NSAP across all States/UTs.

Vetting comments by Audit

PAC may be apprised with the status of

1. Aadhaar/mobile seeding of remaining beneficiaries to ensure 100 percent DBT transactions.
2. Roll-out of Digital Life Certificate mobile application at national level.

Final reply of Ministry

1. States/UTs are constantly being followed up for achieving 100% Aadhaar/ Mobile seeding of the beneficiary data in the review meetings held by the Department from time to time. Present status of State/UT wise Aadhaar/Mobile seeding data is given below:

SNo.	State	State Cap (A)	Data Digitized (B)	Min. of(A)&(B)	Aadhaar in NSAP Database	Aadhaar in State Aadhaar Vault	Total Aadhaar	Total Mobile
1	ANDAMAN AND NICOBAR	590	586	586	586	0	586	579
2	ANDHRA PRADESH	934980	2240124	934980	934189	0	934189	1678190
3	ARUNACHAL PRADESH	6293	50338	6293	6293	0	6293	3336
4	ASSAM	850531	746081	746081	567365	0	567365	565101
5	BIHAR	3919447	4595282	3919447	3233149	0	3233149	3646828
6	CHANDIGARH	4964	4964	4964	4315	0	4315	4962
7	CHHATTISGARH	880142	891149	880142	842962	0	842962	363363
8	DELHI	154820	146372	146372	145995	0	145995	54803
9	GOA	13660	13685	13660	11978	0	11978	578
10	GUJARAT	916953	953243	916953	889297	0	889297	744591
11	HARYANA	347256	468097	347256	291164	0	291164	210343
12	HIMACHAL PRADESH	116005	116005	116005	38747	0	38747	0

13	JAMMU AND KASHMIR	140394	134197	134197	128753	0	128753	76942
14	JHARKHAND	1277520	1180874	1180874	1161904	0	1161904	599962
15	KARNATAKA	1396274	1395998	1395998	1286079	0	1286079	1119935
16	KERALA	846456	799666	799666	746951	0	746951	554313
17	LADAKH	7148	6936	6936	1524	0	1524	330
18	LAKSHADWEEP	293	256	256	244	0	244	3
19	MADHYA PRADESH	2223469	3761832	2223469	1675155	886986	2562141	1348206
20	MAHARASHTRA	1212967	1217709	1212967	1050492	0	1050492	349796
21	MANIPUR	63971	63144	63144	45801	0	45801	12618
22	MEGHALAYA	65316	64942	64942	40318	0	40318	13105
23	MIZORAM	27524	23904	23904	18389	0	18389	18213
24	NAGALAND	50779	62055	50779	5170	0	5170	406
25	ODISHA	2033959	2009207	2009207	1970927	0	1970927	1049672
26	PUDUCHERRY	28805	28986	28805	4328	0	4328	8
27	PUNJAB	138231	127484	127484	67269	0	67269	113314
28	RAJASTHAN	1169533	1143363	1143363	1020702	0	1020702	1067360
29	SIKKIM	18854	18894	18854	1	0	1	5833
30	TAMIL NADU	1920858	1874107	1874107	1589772	0	1589772	1688275
31	TELANGANA	681613	764394	681613	673425	0	673425	676287
32	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	11173	19447	11173	2475	0	2475	2913
33	TRIPURA	154900	146068	146068	100382	0	100382	35510
34	UTTARAKHAND	231335	231347	231335	96872	0	96872	75010
35	UTTAR PRADESH	5833622	4568925	4568925	3462199	192314	3654513	3563203
36	WEST BENGAL	2067272	1909701	1909701	1865376	0	1865376	1815401
37	Total :	29747907	31779362	27940506	23980548	1079300	25059848	21459289

Necessary preparatory works including audit related to Aadhaar database for the national launch of the application is in advanced stage and the launch will be held shortly.

(Department of Rural Development; OM No. J-14046/01/2022-NSAP (e-378989) dated 28.01.2025)

Comments of the Committee, see Para No. 20 of Chapter I

Observation/Recommendation No. 6

The Committee note that there is a wide variation in beneficiary coverage among different States/UTs, with some covering fewer beneficiaries than the cap while others exceeding it. This matter raises concerns about fairness and equity in accessing social security benefits. Therefore, the Committee recommend that the Ministry should strive for more equitable coverage across States/UTs by addressing the discrepancies in beneficiary allocation and ensure that the deserving individuals

receive sufficient support. Additionally, proactive efforts should be made to achieve universal coverage by identifying and reaching out to eligible households. Moreover, the Committee recommend conducting a third-party or independent audit of beneficiary inclusion and exclusion to ensure transparency and fairness in the process. It goes without saying here that it would be in all fitness of things if such audit invariably figures in the public domain.

Action Taken by Ministry

As per scheme guidelines of NSAP, it is the responsibility of the States/UTs to identify the beneficiary as per the eligibility criteria and also to undertake periodic updation/maintenance of beneficiary data. The States/UTs have their own system in place to ensure proactive identification of beneficiaries. In addition, annual physical verification is undertaken to ensure that no ineligible beneficiary is drawing the benefit of pension.

In September, 2022, the State Cap of beneficiaries under NSAP schemes was revised up to the actual number of digitized beneficiaries in respect of the States/UTs which had digitization equal to or less than their ceiling in all the three pension schemes and the excess number of beneficiaries of these States/UTs consequent to this revision was re-allocated to States/UTs that had digitization equal to or higher than their State Cap in all the three pension schemes on a pro-rata basis. As a result, all the three pension schemes of under NSAP have achieved 100% saturation in September,2022. However, in view of the defined budget allocation during 15th Finance Commission cycle, there is no scope for enhancing the overall State cap of 3.09 core under the schemes of NSAP.

The Ministry has initiated a process of conducting an Impact Assessment & Evaluation of NSAP through a third-party consulting agency. As per the Terms of Reference (ToR) of the proposed study, in addition to assessing the overall impact of the scheme, *inter alia*, the process adopted for beneficiary identification, exclusion, verification, efficacy of disbursement etc. will also be evaluated through sample survey across various States/ UTs. The findings of the study will be used for further streamlining of the procedures under the scheme.

Vetting comments by Audit

Status of Impact Assessment & Evaluation of NSAP through a third-party consulting agency may be informed, along with timelines for completion, to the PAC.

Final reply of Ministry

“Request for Proposal for engaging an agency for undertaking the Impact Assessment & Evaluation of NSAP has been floated and evaluation of bids received in response to the proposal is in advance stage.”

(Department of Rural Development; OM No. J-14046/01/2022-NSAP (e-378989) dated 28.01.2025)

Comments of the Committee, see Para No. 25 of Chapter I

Observation/Recommendation No. 7

The Committee note from audit observation that the absence of separate databases for NSAP and State/UT schemes, coupled with non-segregation of finances hinders transparency and accountability. The Committee observe that there are chances of the same beneficiary availing benefits from both NSAP and State/UT schemes. The Committee, therefore, recommend that the Ministry need to implement separate databases for NSAP and State/UT schemes to enhance transparency and accountability and for Improved Social Security Governance. They also recommend that the Ministry must also develop mechanisms to prevent the possibility of duplication of benefits and ensure efficient utilization of resources spread out to a wider outreach of the needy and vulnerable. The Committee also desire to be apprised of the positive steps initiated/taken in this regard.

Action Taken by Ministry

The NSAP-PPS has been launched and all States/UTs have been requested to onboard the portal to serve as a single beneficiary management system linked with Public Financial Management System (PFMS) as well as UIDAI for Aadhaar authentication/ de-duplication. State/UTs can generate the pension payment order monthly by using NSAP-PPS and disburse the pension in the respective account of the beneficiary through Direct Benefit Transfer (DBT).

State/UTs, have time and again been requested to on-board on NSAP-PPS. In order to obviate the concern of duplication of beneficiary, the NSAP-PPS has been equipped, and the States/UT have been advised to:

- Digitize beneficiaries upto State/ UT cap in all sub-schemes on NSAP-PPS
- Demarcate NSAP beneficiaries in case of over-digitization
- Ensure regular updation of beneficiaries' data
- Achieve 100% Aadhaar seeding of beneficiaries
- Get seeding of Mobile numbers of beneficiaries
- Disburse the pension into the account of the beneficiary through DBT
- Use Aadhaar Payment Bridge (APB) for disbursal

The present status of States/UTs on-boarded on NSAP Portal / using own MIS/having no MIS is mentioned below:

Using NSAP-PPS	Using own MIS	No MIS
Assam	Andhra Pradesh	Arunachal Pradesh
Chhattisgarh	Bihar (for all except NFBS)	Chandigarh
Goa	Haryana	Dadra & Nagar Haveli and Daman & Diu

Gujarat	Himachal Pradesh	Ladakh
Jharkhand	Karnataka	Mizoram
Maharashtra	Kerala	Nagaland
Manipur	Madhya Pradesh	
Meghalaya	Puducherry	
Odisha	Punjab	
Sikkim	Rajasthan	
Tripura	Tamil Nadu	
West Bengal	Telangana	
Jammu & Kashmir	Uttarakhand	
Lakshadweep	Uttar Pradesh	
Delhi		
Andaman & Nicobar Islands		

States/UTs using their own MIS system for disbursement of pension are sharing the transaction data into NSAP-PPS through web-service.

States not using any MIS are constantly followed up for on-boarding on the central portal. On-boarding process by Mizoram and Ladakh is in advance stage.

As per the guidelines of NSAP, the State/UTs are encouraged to provide top up amounts at least of an equivalent amount to the assistance provided by the Central Govt. to NSAP beneficiaries so that the beneficiaries could get a decent level of assistance. Further, if there are more deserving beneficiaries in a State, the State has the option to give them pension from its own resources. As per latest information collected from States/UTs, around 5.86 crore additional beneficiaries are covered by States/UTs through their pension schemes. In fact, NSAP caters to about 3.09 crore persons (State cap) and the State schemes provide pension support to another 5.86 crore persons beyond the beneficiaries covered under NSAP. It is found that States/UTs such as Assam, Chhattisgarh, Delhi, Gujarat, Jharkhand and Odisha are using NSAP-PPS for disbursement of pension under 34 State Pension Schemes. The respective States have been advised to use separate portals for implementing their schemes.

Vetting comments by Audit

1. PAC may be informed whether Assam, Chhattisgarh, Delhi, Gujarat, Jharkhand and Odisha have started using separate portals for disbursement of pension under State Pension Schemes.
2. PAC may be intimated about the status of on-boarding of six remaining States/UTs (Arunachal Pradesh, Chandigarh, Dadra & Nagar Haveli and Daman & Diu, Ladakh, Mizoram and Nagaland) on NSAP Portal/own MIS for disbursement of pension. Any timelines set for the completion of work may be intimated to the PAC.

Final reply of Ministry

1. The States using NSAP-PPS for disbursal of State Pension Schemes have been regularly impressed upon to migrate implementation of state schemes to separate portal. During the last review meeting with States/UTs held on 19th& 20th December 2024, the matter has again been taken up with respective States/UTs. The Department is exploring technological solutions to demarcate the NSAP beneficiaries in the portal, wherever the States/UTs have over digitized the beneficiary data
2. Mizoram and Ladakh have been on-boarded on NSAP-PPS during October-November 2024. Remaining 4 States/UTs are being followed up for early on-boarding in the portal.

(Department of Rural Development; OM No. J-14046/01/2022-NSAP (e-378989) dated 28.01.2025)

CHAPTER III
OBSERVATIONS/RECOMMENDATIONS WHICH THE COMMITTEE DO NOT
DESIRE TO PURSUE IN VIEW OF THE REPLIES RECEIVED FROM THE
GOVERNMENT

NIL

CHAPTER IV
OBSERVATIONS/RECOMMENDATIONS IN RESPECT OF WHICH REPLIES OF
THE GOVERNMENT HAVE NOT BEEN ACCEPTED BY THE COMMITTEE AND
WHICH REQUIRE REITERATION

Observation/Recommendation No. 2

The Committee note from audit observation that the NSAP's criteria for determining state caps for beneficiaries is based on outdated data from the census of 2001 and poverty ratios from 2004-05 which may not accurately reflect the current demographic and economic circumstances of States. The Ministry's reliance on historical data limits its ability to address the evolving needs of the population. Access to more accurate and contemporary data is essential for informed decision-making and resource allocation. This reliance on outdated population figures and poverty ratios underscores the importance of expediting the process of adopting data from the latest population census and updating poverty ratios. In the light of the above, the Committee recommend the Ministry to consider conducting periodic reviews and updates of the criteria used to determine state caps, incorporating more recent data sources to ensure accuracy and relevance. The Committee also note that the allocation of NSAP funds based on population figures from the 2001 census and poverty ratios from 2004-05 also fails to account for demographic changes and evolving poverty dynamics and thereby potentially leads to misallocation of resources and exclusion of deserving beneficiaries. Hence, the Committee, in no uncertain words recommend that the Ministry need to conduct a comprehensive review of the NSAP allocation methodology to update state caps based on the latest demographic data and poverty indicators. The Ministry should also explore options for revising allocation criteria to better reflect the needs of the population.

Action Taken by Ministry

At present NSAP schemes cater to 3.09 crore beneficiaries (2.97 crore pensioners). The allocation of funds under NSAP schemes to States/ UTs is done on the basis of ceiling of beneficiaries (State Cap) or the number of beneficiaries digitized on the NSAP portal, whichever is lower. For calculating the State Cap for each State/UT, the population figures as per the census of 2001 and the poverty ratio (2004-05) determined by NITI Aayog (erstwhile Planning Commission) have been taken into account.

In September, 2022, the State Cap was revised up to the actual number of digitized beneficiaries in respect of the States/UTs which had digitization equal to or less than their ceiling in all the three pension schemes and the excess number of beneficiaries of these States/UTs consequent to this revision was re-allocated to States/UTs that had digitization equal to or higher than their State Cap in all the three pension schemes on a pro-rata basis. As a result, all the three pension schemes of under NSAP have achieved 100% saturation in September 2022.

The Government while deciding the continuation of the NSAP schemes for the 15th Finance Commission cycle (2021-26), inter alia considered the proposal of expansion in coverage (by adopting SECC criteria of “Automatic Inclusion plus any two deprivations” in place of BPL criteria). However, considering the available financial space, the Government had approved the continuation of NSAP schemes in its present form. Further, in addition to the number of beneficiaries covered under NSAP, as per latest information collected from States/UTs, around 5.86 crore beneficiaries are covered by States/UTs through their pensions schemes.

As per the approval for continuation of NSAP, the existing criteria for identification of beneficiary will continue till completion of 15th Finance Commission cycle i.e upto FY 2025-26.

Vetting comments by Audit

1. Although Ministry has revised the States’ cap and has achieved 100% saturation in September 2022, it may please be clarified to the PAC whether the criteria used to determine the States’ cap accurately reflect the current demographic and economic circumstances of the States.

2. Ministry’s reply is silent on the PAC’s recommendation to conduct a comprehensive review of the NSAP allocation methodology to update state caps based on latest demographic data and poverty indicators.

3. PAC may be apprised with the status of digitization of beneficiary data by the States/UTs.

Final reply of Ministry

In 2011-12, the ceiling of beneficiaries under NSAP schemes was revised based on the population figure of census 2001 and Poverty Ratio 2004-05. In 2014, the States/UTs were advised to digitize the beneficiary data. Some States/UTs have digitized the data beyond the State cap, and some have under-digitized the data vis-à-vis State cap. It may be noted that, in September, 2022, the State Cap was revised up to the actual number of digitized beneficiaries in respect of the States/UTs which had digitization equal to or less than their ceiling in all the three pension schemes and the excess number of beneficiaries of these States/UTs consequent to this revision was re-allocated to States/UTs that had digitization equal to or higher than their State Cap in all the three pension schemes on a pro-rata basis. However, the criteria and national cap remained the same. As a result, all the three pension schemes of under NSAP have achieved 100% saturation in September 2022.

A proposal for revamp of NSAP during the 15th Finance Commission cycle inter alia revising the criteria to Socio Economic Caste Census (Automatic Inclusion and any two Deprivations) from BPL was submitted by the Department. The Union Cabinet in its meeting held on 19th January 2022, however, approved continuation of NSAP in its present form. As such, as per the approval, the existing criteria for identification of beneficiary prescribed for NSAP scheme will continue till completion of 15th Finance Commission cycle i.e upto FY 2025-26.

All the three pension schemes of under NSAP have achieved 100% saturation. Certain States have over-digitized the data beyond the State cap; however, the State cap remain unchanged, and the funds is released against the number of digitized beneficiary or State cap whichever is lower. The States/UTs who have over-digitized the data have been advised to demarcate NSAP beneficiaries in the portal. Also, the States/UTs yet to complete the digitization have been requested to complete the digitization of beneficiary data upto the State cap. Updated State/UT-wise and scheme wise digitized data of beneficiaries is given below:

SNo.	State	IGNOAPS		IGNDPS		IGNWPS	
		State Cap (A)	Data Digitized (B)	State Cap (A)	Data Digitized (B)	State Cap (A)	Data Digitized (B)
1	ANDAMAN AND NICOBAR	585	581	2	2	3	3
2	ANDHRA PRADESH	663736	1551894	24412	39307	246832	648923
3	ARUNACHAL PRADESH	5893	41566	112	2762	288	6010
4	ASSAM	695997	600265	34579	32556	119955	113260
5	BIHAR	3157256	3830849	127100	130212	635091	634221
6	CHANDIGARH	2378	2378	100	100	2486	2486
7	CHHATTISGARH	644429	640347	32085	33277	203628	217525
8	DELHI	113824	105742	4635	4504	36361	36126
9	GOA	7308	7313	466	475	5886	5897
10	GUJARAT	620548	619088	20327	20362	276078	313793
11	HARYANA	259865	296479	16583	38435	70808	133183
12	HIMACHAL PRADESH	93178	93178	853	853	21974	21974
13	JAMMU AND KASHMIR	130298	124749	2465	2348	7631	7100
14	JHARKHAND	985094	903573	26349	25423	266077	251878
15	KARNATAKA	899422	898881	44825	44770	452027	452347
16	KERALA	458813	449160	66928	29791	320715	320715
17	LADAKH	6486	6275	219	223	443	438
18	LAKSHADWEEP	155	120	51	61	87	75
19	MADHYA PRADESH	1575079	2789339	101470	146414	546920	826079
20	MAHARASHTRA	1122920	1103128	9322	10192	80725	104389
21	MANIPUR	55891	54703	1005	892	7075	7549
22	MEGHALAYA	55734	54921	1558	1631	8024	8390
23	MIZORAM	24524	21125	722	668	2278	2111
24	NAGALAND	45941	56612	1011	1202	3827	4241
25	ODISHA	1418631	1404372	90283	83508	525045	521327
26	PUDUCHERRY	17713	17713	1271	1314	9821	9959
27	PUNJAB	112955	102698	5982	5815	19294	18971
28	RAJASTHAN	823972	823972	30513	24325	315048	295066
29	SIKKIM	16928	16968	457	457	1469	1469

30	TAMIL NADU	1282504	1282495	64096	64010	574258	527602
31	TELANGANA	480315	531281	20578	32216	180720	200897
32	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	8754	14020	310	517	2109	4910
33	TRIPURA	135232	126627	2131	2119	17537	17322
34	UTTARAKHAND	204557	204557	2880	2880	23898	23910
35	UTTAR PRADESH	4722613	3418898	85773	124791	1025236	1025236
36	WEST BENGAL	1281159	1161297	59941	53645	726172	694759
37	Total :	22130687	23357164	881394	962057	6735826	7460141

(Department of Rural Development; OM No. J-14046/01/2022-NSAP (e-378989) dated 28.01.2025)

Comments of the Committee, see Para No. 10 of Chapter I

CHAPTER V
OBSERVATIONS/RECOMMENDATIONS IN RESPECT OF WHICH
GOVERNMENT HAVE FURNISHED INTERIM REPLIES/NO REPLIES
NIL

NEW DELHI
12 December, 2025
21 Agrahayana, 1947 (Saka)

K. C. VENUGOPAL
Chairperson,
Public Accounts Committee

APPENDIX-II

(Vide Paragraph 5 of Introduction)

ANALYSIS OF THE ACTION TAKEN BY THE GOVERNMENT ON THE OBSERVATIONS/RECOMMENDATIONS OF THE PUBLIC ACCOUNTS COMMITTEE CONTAINED IN THEIR ONE HUNDRED AND FORTY SECOND REPORT (SEVENTEENTH LOK SABHA)

(i)	Total number of Observations/Recommendations	07
(ii)	Observations/Recommendations of the Committee which have been accepted by the Government: Para Nos. 1,3, 4, 5, 6 and 7	Total: 06 Percentage: 86
(iii)	Observations/Recommendations which the Committee do not desire to pursue in view of the reply of the Government: Para No. – NIL	Total: 0 Percentage: 0
(iv)	Observations/Recommendations in respect of which replies of the Government have not been accepted by the Committee and which require reiteration: Para No. –2	Total: 1 Percentage: 14
(v)	Observations/Recommendations in respect of which the Government have furnished interim replies: Para No. –NIL	Total: 0 Percentage: 0
