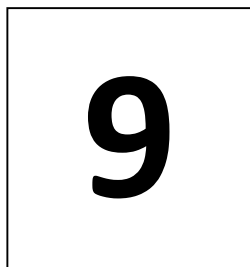


STANDING COMMITTEE ON RURAL DEVELOPMENT AND PANCHAYATI RAJ
(2024-2025)



EIGHTEENTH LOK SABHA

MINISTRY OF RURAL DEVELOPMENT
(DEPARTMENT OF RURAL DEVELOPMENT)

**IMPACT OF NATIONAL SOCIAL ASSISTANCE PROGRAMME (NSAP) ON
THE POOR AND DESTITUTE IN THE VILLAGES**

NINTH REPORT



LOK SABHA SECRETARIAT
NEW DELHI

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Presented to Lok Sabha on 03.04.2025

Laid in Rajya Sabha on 03.04.2025



LOK SABHA SECRETARIAT

NEW DELHI

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CONTENTS

Composition of the Committee (2024-2025)	Page No. ii
Introduction	iii

REPORT

PART I

NARRATION ANALYSIS

A. Origin and Background	1
B. Evolution of the NSAP Schemes	1
C. Current Structure of NSAP	2
D. Eligibility Criteria and Selection of Beneficiaries	3
E. Verification of Fake Beneficiaries	4
F. Implementation	4
G. Revision of Rate of Assistance	5
H. Implementation of NSAP in North Eastern States	5
I. Mode of Payment of Pension	6
J. National Family Benefit Scheme (NFBS)	7
K. Annapurna Scheme	7
L. Aadhaar Based Platform for Pension Disbursement	8
M. Achievement of the Progress	8
N. Impact of NSAP on the Poor and Destitute	10
O. Monitoring Mechanisms	12

Part - II

Observations/Recommendations

13-19

ANNEXURES

I. State/UT-wise ceiling of beneficiaries under NSAP	20
II. State/UT-wise details of Top-up being paid under three Pension Schemes (In rupees)	22
III. Minutes of the Thirteenth Sitting of the Committee held on 7 th February, 2025	24
IV. Extracts of the Minutes of the Twenty-Second Sitting of the Committee held on 2 nd April, 2025	26

**COMPOSITION OF THE STANDING COMMITTEE ON RURAL DEVELOPMENT AND
PANCHAYATI RAJ (2024-2025)**

Shri Saptagiri Sankar Ulaka -- Chairperson

Lok Sabha Members

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3. Shri Sudip Bandyopadhyay
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Rajya Sabha Members

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24. Shri Samirul Islam
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30. *Vacant*
31. *Vacant*

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- | | | |
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| 1. Shri D. R. Shekhar | - | Additional Secretary |
| 2. Shri Vinay P. Barwa | - | Director |
| 3. Shri L. Singson | - | Deputy Secretary |

INTRODUCTION

I, the Chairperson of the Standing Committee on Rural Development and Panchayati Raj (2024-2025) having been authorised by the Committee to submit the Report on their behalf, present the Ninth Report on 'Impact of National Social Assistance Programme (NSAP) on the Poor and Destitute in the Villages' of the Ministry of Rural Development (Department of Rural Development).

2. The Committee held briefing by the representatives of the Ministry of Rural Development (Department of Rural Development) on 7th February, 2025.

3. The Report was considered and adopted by the Committee at their sitting held on 02 April, 2025.

4. The Committee wish to express their thanks to the officials of the Ministry of Rural Development (Department of Rural Development) for placing before them the requisite material and their considered views in connection with the examination of the subject.

5. The Committee would also like to place on record their deep sense of appreciation for the invaluable assistance rendered to them by the officials of Lok Sabha Secretariat attached to the Committee.

NEW DELHI
02 April, 2025
12 Chaitra, 1947 (Saka)

SAPTAGIRI SANKAR ULAKA
Chairperson
Standing Committee on Rural Development and
Panchayati Raj

REPORT

IMPACT OF NATIONAL SOCIAL ASSISTANCE PROGRAMME (NSAP) ON THE POOR AND DESTITUTE IN THE VILLAGES

PART – I

NARRATION ANALYSIS

A. Origin and Background

1.1 The Directive Principle of State Policy of the Constitution of India enjoin upon the State to undertake within its means a number of welfare measures, targeting the poor and the destitute in particular. Article 41 of the Constitution of India directs the State to provide public assistance to its citizens in case of unemployment, old age, sickness and disablement and in other cases of undeserved want within the limit of its economic capacity and development. National Social Assistance Programme (NSAP) came into effect on 15th August, 1995 in the direction of fulfilling this Directive Principles of the State Policy.

1.2 The objective of NSAP is to provide basic level of financial assistance to the old aged, widow and disabled persons as well as to the bereaved households in the event of death of the bread-winner belonging to Below Poverty Line (BPL), identified by the States/UTs as per NSAP Guidelines.

1.3 Under NSAP schemes, financial assistance ranging from Rs.200/- to Rs.500/- per month per beneficiary is given to the identified eligible old aged, widows, and disabled persons and a lump sum assistance of Rs.20,000/- is given to the bereaved family in the case of death of the breadwinner. The States/UTs are adding top-ups ranging from Rs.50 to Rs. 3716 per month under the NSAP pension schemes, resulting in an average monthly pension of around ₹1,000/- in most of the States/UTs.

B. Evolution of the NSAP Schemes

1.4 Initially, the programme had three components viz., National old age pension scheme, National family benefit scheme and National maternity benefit scheme. In 2000, Annapurna scheme was introduced to provide 10 kg of food grains per month to

senior citizens who are not receiving old age pension. In 2001, the national maternity benefit scheme was transferred to the Department of Family Welfare.

1.5 In 2007, the eligibility criteria of “destitution” was replaced by BPL and the rate of assistance under old age pension scheme increased from ₹75/- to ₹200/-. In 2009, two new pension schemes, namely, national widow pension scheme and national disability pension scheme were introduced. In the year 2011, assistance under old age was increased to ₹500/- for persons of 80 years and above.

1.6 In 2012, the rate of assistance under widow and disability pension schemes was increased to ₹300/- from ₹200/- for the widows in the age of 40-79 years and disabled persons in the age group of 18-79 years. The rate of assistance under national family benefit scheme was also increased from ₹10000/- to ₹20000/- (one time assistance) during the same year.

C. Current Structure of NSAP

1.7 Presently, NSAP is a 100% centrally funded Centrally Sponsored Scheme (CSS) covering persons belonging to families living below poverty line (BPL). It comprises of the following five schemes:

- 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. Currently, more than 221 lakh beneficiaries are covered.
- 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. Currently, more than 67 lakh beneficiaries are covered.
- iii. **Indira 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. Currently, more than 8.8 lakh beneficiaries are covered.

- iv. **National Family Benefit Scheme** -A one-time financial assistance of ₹20,000/- on the death of primary breadwinner aged between 18 and 59 years. It is a demand-based scheme. The upper limit of households is 3.58 lakh.
- v. **Annapurna Scheme** - 10 kg of food grains per month free of cost to those senior citizens who, though eligible, are not receiving old age pension. It is a demand-based scheme. The upper limit of beneficiaries is 8.32 lakh.

Scheme-wise ceiling (number of beneficiaries)

Scheme	IGNOPAS	IGNWPS	IGNDPS	NFBS	Annapurna	Total Ceiling
Ceiling	22131527	6736296	881460	358840	833162	30941285

D. Eligibility Criteria and Selection of Beneficiaries

1.8 On a query by the Committee on the selection of beneficiary under the scheme and the coverage of poor and illiterate persons the Department in their written reply submitted that

“As per NSAP guidelines, selection of beneficiary is done on the basis of BPL criteria and beneficiaries are selected/identified based on the available BPL list. They are also, proactively identified by reaching out to their households. For the identification of new beneficiaries, Gram Panchayats / Municipalities should be given the central role. 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. Following the directions of the Hon’ble Supreme Court of India in W.P no. 196 of 2001, the deserving person’s eligibility should be established and included in the select list.”

E. Verification of Fake Ineligible/Fake Beneficiaries

1.9 On being enquired whether any studies were conducted to identify the ineligible/fake beneficiaries and the removal of their names from the eligible beneficiaries list, the Department in their written reply state that

“As per NSAP guidelines, responsibility of Implementation of NSAP schemes, Selection/verification of beneficiaries, disbursement of pension to beneficiaries, stoppage of pension, annual verification of beneficiaries lies in the hand of States/UTs. They have also been mandated to conduct annual verification of NSAP beneficiaries. Accordingly, various States / UTs have been conducting quarterly/annual verification of NSAP beneficiaries to weed out ineligible beneficiaries.”

1.10 In addition, the Department of Rural Development is in the process of operationalizing a Aadhaar based Mobile Application for Digital Life Certification of NSAP beneficiaries. Pilot testing the application has been carried out successfully and its launch at national level is being planned shortly.

F. Implementation

1.11 NSAP caters to 3.09 crore BPL beneficiaries with a scheme-wise ceiling/ cap for each State/UT on the number of beneficiaries [fixed in Nov., 2012 and revised in Sept, 2022]. Scheme-wise and State-wise ceiling of beneficiaries is at **Annexure - I**.

1.12 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. Accordingly, the States/UTs are encouraged to provide top up amounts at least 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.3716 per month per beneficiaries under NSAP schemes as a result, on an average, the NSAP beneficiaries are getting monthly pension of Rs.1000/- per month in several States, making the assistance amount satisfactory one. Details of amount of Top-up being paid by States/ UTs are at **Annexure - II**.

1.13 The States/UTs have the option to provide financial assistance from their own sources in case there are more eligible beneficiaries and about 5.86 crore additional beneficiaries are assisted through State pension schemes.

G. Revision of Rate of Assistance

1.14 On being queried on the subject of enhancing the amount of assistance, the Ministry in their written reply have informed that

“Intermittent demands were received from Members of Parliament/States on increase in the amount of assistance provided under pension schemes of NSAP. Several Expert Group/Evaluation Study have also emphasized on the need to enhance the pension amounts. Based on these recommendations, a proposal for revamping of Scheme viz. modified eligibility criteria, enhanced rate of assistance etc. was submitted. The Govt. considered the revision proposals while deciding the continuation of the NSAP for the 15th Finance Commission cycle (2021-26), however, the programme was approved in its present form up to the 15th Finance Commission cycle (2021-26). At present, there is no proposal to revamp of NSAP under consideration of the Government.”

H. Implementation of NSAP in North Eastern States

1.15 In reply to a query on problems being faced in the implementation of NSAP in the North Eastern States, it has been informed that the Scheme is being implemented effectively in North East States like Assam, Meghalaya & Tripura. However, there is inordinate delay in submission of proposal for funds for release in other States. In the current financial year, despite lapse of three quarters proposals in complete shape have not been received from Arunachal Pradesh, Sikkim due to which no funds have been released to them in FY 2024- 25. The frequency of payment of pension in these States/UTs is irregular. As per information available, the States of Arunachal Pradesh and Nagaland neither are on-boarded on the MIS system i.e. NSAP-PPS nor are they sharing any beneficiaries/transaction data.

1.16 There are less than 5% beneficiaries in NE Region under the Schemes of NSAP as per prescribed ceiling and accordingly less than 5% NSAP budget are utilized for NE States as against 10% of mandatory earmarking of NSAP budget for NE States.

1.17 From the year 2022, the NSAP Schemes have been provided exemption by Ministry of Development of North Eastern Region (DoNER) from the mandatory earmarking of funds for NE region subject to adherence of 10% allocation for the Department as a whole.

1.18 It has further been informed that the, department is making consistent efforts through repeated reminders & review meetings to address the issues being faced in implementation of the Scheme in North East States.

I. Mode of Payment of Pension

1.19 Being a Central Sponsored Scheme, NSAP is being implemented through State/UTs. As already stated before, as per NSAP guidelines, responsibility of Implementation of NSAP schemes, selection/verification of beneficiaries, disbursement of pension to beneficiary's lies in the hand of States/UTs. As per scheme guidelines, as far as possible monthly disbursement of pension should be ensured by respective States/UTs. A web-based comprehensive MIS portal (NSAP-PPS) has been operationalized for effective implementation and speedy disbursement of pension assistance to the beneficiaries. 21 States/UTs are disbursing the pension on monthly basis and 2 States are providing pension on Quarterly basis. Some NE States and small UTs are reportedly found to be irregular in disbursement of pension. To foster transparency and swiftness in transactions, NSAP pension Schemes were included under Direct Benefit Transfer (DBT) Schemes in December 2014. To meet the objectives of DBT, integrating the scheme with Public Financial Management System (PFMS) serves as important

link. NSAP-PPS platform provided to States, caters to this requirement and helps quick disbursement of pension in respective Bank/Postal account of pensioners using PFMS interface. About 25 States/UTs have adopted 100% DBT mode for disbursement of pension. The frequency of disbursement is reviewed during the meetings with States/UTs and States/UTs which are irregular in disbursement are pursued for monthly payment of pension. Any issues/ concerns regarding delay reported from any quarter are forwarded to the respective State/UT for appropriate resolution.

1.20 In a post briefing note submitted to the Committee on current status of DBT implementation, it has been stated that NSAP pension schemes were included under Direct Benefit Transfer (DBT) schemes in December 2014. At present, almost all States/UTs are DBT compliant except Andhra Pradesh and Nagaland. The number of digital transactions for NSAP increased from 1.73 crore in 2014-15 to 20.49 crore in 2023-24. States/UTs are urged regularly through Empowered Committee (EC) Meetings, PRC meetings, Quarterly Review Meetings etc. for 100% implementation of DBT.

J. National Family Benefit Scheme (NFBS)

1.21 On the issue of eligibility criteria under NFBS the Committee have been informed that NFBS is a demand based scheme and a one-time assistance of 20,000/- on the death of primary breadwinner aged between 18 and 59 years. As per NSAP guidelines, the financial assistance is provided to the survivor head of BPL families on the death of primary breadwinner. States/UTs are urged regularly to submit the proposal for release of funds, complete in all respects timely so that the funds are not delayed to the beneficiaries.

K. Annapurna Scheme

1.22 During the briefing meeting, the Committee desired to know that if Annapurna Scheme has no demand from the States, the funds earmarked for the scheme could be used to increase the pension amount under other sub-schemes of NSAP. The Ministry

in a written reply informed the Committee that based on various recommendations/ evaluation studies, the Department submitted the proposal for revamp of NSAP. An informal GoM was constituted to, inter alia, suggest measures to revamp NSAP. One of the recommendations submitted was to discontinue the Annapurna scheme under the revamped NSAP. The Cabinet in its meeting held on 19th January 2022, however, approved continuation of NSAP in its present form.

1.23 The Ministry has further submitted that, if there is no demand under Annapurna scheme from States/UT's, the funds earmarked under Annapurna Scheme are re-appropriated to other schemes of the Department and/or to sub-schemes of NSAP at the end of the Financial Year.

L. Aadhaar Based Platform for Pension Disbursement

1.24 On the issue of whether a person otherwise eligible is denied pension under NSAP scheme in case he/she has no Aadhaar, it has been submitted that as per 5.2.12 of Chapter V (Electronic/IT enabled Transfer of Pensions) of NSAP Guidelines:

Aadhaar based platform for pension disbursement will further enhance efficiency in the sanction, payment and disbursement process.. The State should develop a careful plan sensitive to the special needs of the beneficiaries to enable them to get Aadhaar numbers through proactive outreach. This should be followed up by seeding the Aadhaar numbers in the Bank / Post Office accounts. It should be ensured at the same time that no beneficiary is denied his or her entitlements for the reason that she has no bank / Post Office account and/or Aadhaar number.

M. Achievements of the Programme

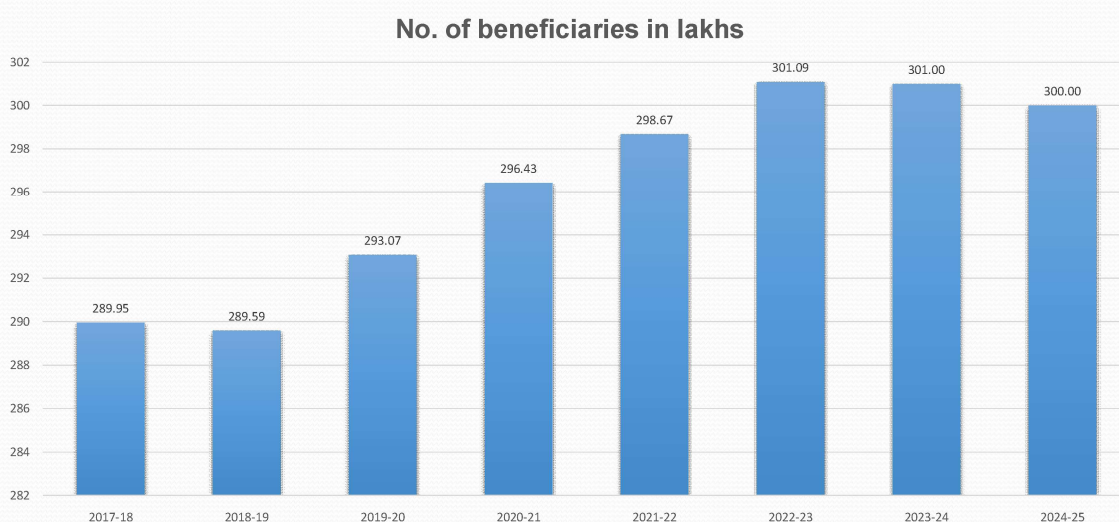
1.25 According to the Ministry in order to make the NSAP schemes more effective, transparent and result oriented, many efforts (policy reforms, increase in budgetary allocation, effective use of Information Technology, etc.) have been done. A brief description of the achievements of this program since 2014 is given below:-

- To foster transparency and swiftness in transactions, NSAP pension schemes were included under Direct Benefit Transfer (DBT) schemes in December 2014. At present, almost all States/ UTs are DBT compliant except Andhra Pradesh

and Nagaland. The number of digital transactions for NSAP increased from 1.73 crore in 2014-15 to 20.49 crore in 2023-24.

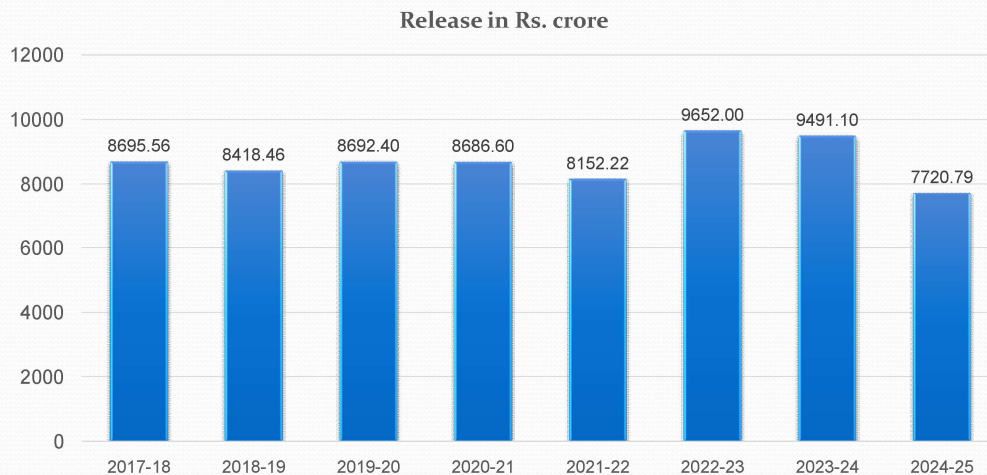
- From 2014-15, scheme-wise assistance under NSAP is sanctioned up to the number of digitized beneficiaries or the State/UT cap, whichever is lower. At present, data of 100% beneficiaries has been digitized under the three pension schemes of NSAP.
- The physical and financial achievements in terms of number of beneficiaries covered and funds released during last four years and current FY (upto30.01.2025) under schemes of NSAP are given below:

NSAP – Physical Achievement



For 2024-25, data upto 31.01.2025

NSAP – Financial Achievement



Note: During FY 2021-22, due to non compliance of revised procedure for release of fund instructions issued by DoE, less funds were released to the States/UTs.
During 2024-25 : release upto 31.01.2025

12

- The Aadhaar authentication and seeding of data of NSAP pensioners is over 89% of total NSAP pensioners. The Department is making consistent efforts to achieve 100% Aadhaar seeding/authentication.
- In order to ensure leakage-free disbursement of benefits to the eligible beneficiaries only, all States/UTs have been advised to adopt Aadhaar Payment Bridge (APB) system completely. The Department is making consistent efforts to optimise the transactions under APB mode.
- NIC has developed an Aadhaar based Digital Life Certificate (DLC) mobile application for the purpose of life certification of NSAP beneficiaries. DLC would help in verifying the genuineness/aliveness of the NSAP beneficiaries through digital mode. Ministry will roll out the Mobile Application at national level across all States/UTs

N. Impact of NSAP on the poor and Destitute

1.26 It has been informed to the Committee that with a view to assess the extent to which the programme has achieved its objectives and to suggest solutions that need to be employed to improve the implementation processes, an evaluation of NSAP was conducted in all five zones of the country through the Centre for Market Research &

Social Development Pvt. Ltd. The Agency submitted its final report in beginning of 2022. The reference period of the study for the selection of the beneficiaries and collection of field data was 2015-16 to 2017-18. The study had Pan-India coverage. The sample comprises of ten states including two States from each of the five zones, 20 districts, 60 blocks, 600 gram panchayats, 6000 beneficiaries and 600 Focus Group Discussions (FGDs).

1.27 As per findings of the evaluation study, the impact of NSAP on poor and destitute is as under:

- i. Majority (66%) of the surveyed beneficiaries receive their pension amount on time and 20% receive the pension amount mostly on time.
- ii. About 82.6% NSAP beneficiaries get the pension amount in their bank accounts, 8.7% beneficiaries in their postal accounts and 8.7% get their pension through cash mode.
- iii. The beneficiaries utilize the pension amount mostly in food followed by medicines and on purchase of clothes.
- iv. The financial support provided under the scheme has been helpful for the beneficiaries in improving their financial status.

1.28 In addition, Department also has a comprehensive system of unbiased, independent and third party monitoring & evaluation of the programmes through National Level Monitors (NLMs). Under the NLM scheme, various institutions viz. educational institutes, research organizations, NGO, etc. have been empanelled as NLMs, which conduct regular and special monitoring of Rural Development programmes, including NSAP. The findings of Regular Monitoring of Rural Development Programmes 2022-23 (Phase-I) report of NLM in respect of NSAP, which covered 25 States, 264 Districts and 2,594 villages, are as under:

- i. 73% of beneficiaries receive pension always in time and 20% with some delay.
- ii. About 90% pensions disbursed through DBT to beneficiary's bank/post office accounts.
- iii. The assistance amount provided as social security is though meagre yet very useful for the poor beneficiaries.
- iv. 75% beneficiaries utilize the pension on food and ration supplies followed by medicines & clothing
- v. Most of the beneficiaries / villagers in 66% of the villages visited were satisfied with the implementation of the scheme

As per study conducted by **NIRD&PR** on implementation and impact of NSAP in 8 States (Andhra Pradesh, Delhi, Haryana, Tamil Nadu, Odisha, Rajasthan, Uttar Pradesh, and Kerala) during 2019-20:

- The old age pension is helping the aged people to have financial independence. Although the amount is meagre, it helps in meeting the immediate needs of the people
- The widow pension helps them in meeting the immediate needs of the family
- IGNDPS helps in meeting the immediate needs of food and health related matters
- NFBS helps in clearing the debts and in meeting the needs of the family. A few beneficiaries informed that it also helped the need of children education

1.29 Further, while deciding the continuation of the NSAP for the 15th Finance Commission cycle (2021-26), Government approved the programme in its present form up to the 15th Finance Commission cycle (2021-26). Mean-while, process has been initiated for evaluating & assessing the impact of NSAP since 2021-22.

1.30 Further, NSAP guidelines provide for convergence of different anti-poverty programme with NSAP in order to ensure wider social security. The said guidelines provide that NSAP beneficiaries should be given preference while identifying beneficiaries in other schemes viz. MGNREGA, PMAY-G, NRLM, DDU-GKY, Skills programme etc. This will have positive impact on the quality of life of the deprived people.

O. MONITORING MECHANISM

1.31 According to the Ministry the monitoring mechanism of the implementation of the scheme is as under:-

- Online Monthly Progress Reports (MPRs)
- National Level Monitors (NLM) & DISHA Committee
- Periodic Performance Review Committee (PRC) Meetings headed by Secretary
- Nodal Officers Meetings
- Area Officers Visits
- Social Audit and Annual Verification

PART – II

OBSERVATIONS / RECOMMENDATIONS OF THE COMMITTEE

1. Enhancement of Budget Allocation and Pension Amounts under NSAP

The Committee note with concern that the budgetary allocation made for payment of pension under the NSAP have remained stagnant at approximately ₹9,500 crore per annum since 2015–16, with only a marginal increase to ₹ 9,652 crore in the Budget Estimates for 2025–26. This stagnation in allocation, despite inflation and rising beneficiary needs, has resulted in a real-term decline in assistance—wherein the value of the 2025–26 allocation, when adjusted for inflation, is estimated to be only ₹9,200 crore. As a percentage of the total Union Budget, the NSAP's share has fallen sharply from 0.58% in 2014–15 to just 0.19% in 2025–26. While the Centre continues to cap its support at 3.09 crore beneficiaries, state governments have taken on a disproportionate burden by covering nearly twice this number which is approximately about 5.86 crore additional beneficiaries. The Committee also note that the central contribution for various NSAP schemes has not been revised since the last more than 10 years and that the government does not have any proposal under consideration to revamp the NSAP with the result that the existing rates do not reflect actual demand and ground realities of the present time. The Committee, therefore, recommend that the Department of Rural Development should prepare and submit a revised proposal for Cabinet consideration and approval seeking a substantial enhancement in pension amounts and overall allocations under NSAP.

2. Institution of an Indexation Mechanism for Pension Revisions

The Committee are of the considered opinion that the absence of a mechanism to revise pensions in line with inflation and cost of living has contributed to the erosion of the real value of assistance under NSAP. Given the

projected 18% increase in the elderly population over the coming decade and the recommendations of various expert committees and evaluation study including those of NITI Aayog, the Committee recommend that a principle-based mechanism should be created/instituted to automatically index pensions to inflation and revise them on an annual or biennial basis.

3. Ensuring Uniformity in Pension across States

The Committee note that several States supplement the central pension provided under the National Social Assistance Programme (NSAP) with additional top-up contributions, which vary significantly from as low as ₹50 to as high as ₹3,716 per month per beneficiary. The Committee appreciate such efforts made by State Governments which is a clear reflection of the States' intent and commitment to strengthen social security of the deprived section of the society. However, at the same time, the Committee are concerned that this wide disparity in pension amounts across States undermines the principle of equity and results in similarly placed beneficiaries receiving vastly different levels of support solely based on the their state of residence. The Committee are of the view that the absence of a uniform framework for state contributions risks distorting the core objectives of NSAP, which is intended to serve as a minimum national guarantee of social security. To address this, the Committee recommend that the Ministry prescribe a standard cost-sharing framework, in line with other centrally sponsored schemes—60:40 for most states and 90:10 for North Eastern and Himalayan states. Such a normative framework would preserve the essence of equity of the scheme, prevent excessive divergence across states, and ensure that NSAP fulfils its intended role as an assured guarantee of support for elderly persons, widows, and persons with disabilities, rather than becoming a fragmented or unevenly implemented welfare scheme. The Committee, therefore, further recommend that the Ministry should establish clearly defined minimum and maximum permissible limits for top-up contributions, below and above which states should not be permitted to contribute.

4. Adoption of a Unified Eligibility Framework and Beneficiary Database

The Committee note with concern that the current system of determining beneficiaries under the National Social Assistance Programme (NSAP) continues to rely on the outdated 2001 Below Poverty Line (BPL) list. This antiquated methodology fails to reflect present-day socio-economic realities and excludes a substantial number of genuinely eligible individuals. At the same time, the Committee observe that while the Centre supports 3.09 crore beneficiaries under NSAP, various state governments have recognised and extended support to an additional 5.86 crore individuals from their own resources. This parallel structure wherein the Centre and States implement effectively two separate beneficiary groups under the similar schemes—creates significant administrative inconsistencies and opens the door to both exclusion of deserving individuals and inclusion of ineligible beneficiaries. It also results in duplication of efforts, fragmented monitoring, and dilution of accountability. The Committee are of the considered view that a unified and transparent beneficiary identification system is essential to effectively implement the NSAP schemes in letter and spirit. The Committee, therefore, recommend that the Ministry of Rural Development should take concerted efforts to establish a single consolidated list of beneficiaries, determined through a uniform set of eligibility criteria based on recent and verifiable socio-economic data—such as the SECC 2011 or some other welfare databases so as to ensure that assistance reaches to those who are genuinely in need, while avoiding arbitrary ceilings and outdated classifications. The creation of a single list, guided by a common national standard, would enhance transparency, reduce administrative burden, and bring coherence between Central and State interventions under NSAP.

5. Simplification of the Enrolment Process

The Committee observe that access to avail the benefits under the National Social Assistance Programme (NSAP), particularly for vulnerable populations, is often hindered by procedural complexities. In several regions, the process of

form filling and beneficiary selection under NSAP has become increasingly agent-driven, leading to the exploitation of illiterate or uninformed applicants. The Committee are concerned that this has resulted in the exclusion of many eligible individuals who are either unable to understand the application processes or cannot afford to pay intermediaries. The Committee, therefore, recommend that the Ministry of Rural Development should review and simplify the procedural guidelines for enrolment under NSAP, and consider relaxing certain documentation or verification requirements to improve accessibility, especially for beneficiaries belonging to vulnerable and marginalised groups.

6. Upward Revision of Assistance under the National Family Benefit Scheme (NFBS)

The Committee also note that the one-time assistance of ₹20,000 provided under the National Family Benefit Scheme (NFBS) has not been revised in recent years, despite significant changes in the economic landscape. This amount is intended to support families who have lost their primary breadwinner, often under vulnerable and distressing circumstances. Given the rise in living costs and inflation, the Committee are, of the view that the current level of assistance is inadequate to meet the immediate needs of such families. The Committee, therefore, recommend that the Ministry of Rural Development should undertake to review the NFBS assistance amount and submit a proposal to the Cabinet seeking a substantial upward revision, so as to ensure that bereaved families receive timely and meaningful support during periods of hardship.

7. Strengthening Implementation in North Eastern States

The Committee express deep concern over persistent implementation gaps in several states, particularly in the North Eastern Region. Notably, no funds have been released to Arunachal Pradesh and Sikkim due to non-submission of proposals, while Arunachal Pradesh and Nagaland have not yet onboarded the MIS system. The Committee recommend that the Ministry should intensify

engagement with these states, conduct special review meetings, and provide targeted technical assistance to expedite onboarding and ensure the effective utilisation of funds without any further delay.

8. Ensuring Compliance with 10% Earmarking for the North East

The Committee observe that less than 5% of the NSAP budget is currently being utilised for the North Eastern Region, despite the mandatory earmarking of 10%. Although a temporary exemption was granted by the Ministry of DoNER in 2022, the Committee emphasise that such exemptions should remain exceptional and not set a precedent. The Committee recommend that the Ministry should ensure strict adherence to the 10% earmarking requirement and take proactive steps to support states in the North Eastern Region to facilitate timely submission of proposal and fund absorption/utilisation.

9. Addressing Implementation Gaps in Lakshadweep

Several states supplement the central pension amount under NSAP with additional top-up contributions ranging from ₹50 to ₹3,716 per month per beneficiary. As a result, NSAP beneficiaries in many states receive an average pension of approximately ₹1,000 per month. However, the Committee note with concern that the Union Territory of Lakshadweep has not been utilising funds allocated under the National Social Assistance Programme (NSAP) in recent years. Instead, the UT has been disbursing only the state-funded top-up amount without drawing the central assistance available under the scheme. This is particularly concerning given the small population size and high vulnerability of residents in the UT. The failure of Lakshadweep Administration to utilise the central allocation therefore, deprives not only its eligible beneficiaries of their rightful entitlements but also undermines the objectives of the scheme. The Committee, therefore, recommend that the Ministry of Rural Development should directly engage with the UT administration of Lakshadweep to identify and address the administrative or procedural bottlenecks that have led to non-

utilisation of central share of funds. The Committee, also further, recommend that the Ministry should provide the necessary technical and operational support to the UT administration of Lakshadweep to facilitate the timely submission of proposals and utilisation certificates and ensure that eligible beneficiaries in Lakshadweep receive the dual benefits of both central and UT contributions, in parity with other beneficiaries in other parts of the country.

10. Mitigate Aadhaar-Based Exclusion and Strengthening Pension Delivery Infrastructure

The Committee are concerned about the multiple access barriers faced by elderly beneficiaries in receiving their pensions under NSAP. A significant number of elderly persons, particularly those in advanced age or with disabilities, face challenges with Aadhaar-based biometric authentication due to the deterioration or loss of fingerprints. There are also eligible persons but they do not have bank/post office account and an Aadhaar Number. This has led to transaction failures, denial of pensions, and a loss of trust in the delivery mechanism. The Committee also note that weak banking infrastructure in rural areas further exacerbates these challenges. Frequent disruptions in banking services particularly due to non-functional servers, connectivity issues, and the limited presence of functional branches in rural and remote areas have a disproportionate impact on beneficiaries who are often required to travel long distances to access their entitlements. The cost, effort, and physical strain involved in reaching distant post offices, bank branches or CSPs (Customer Service Points) frequently outweigh the value of the pension itself. The Committee recommend that a proper and inclusive mechanism should be developed to address these challenges in a systematic manner which should invariably include alternative means of inclusion, verification for elderly and disabled persons who do not have bank/post office account, Aadhar number and also those who face difficulties with biometric authentication, and improvements in banking access to ensure uninterrupted pension delivery. The Committee, further, recommend that greater emphasis should be placed on developing last-

mile delivery systems particularly in geographically isolated and underserved areas to ensure that the process of receiving pension is dignified, accessible, and responsive to the limitations faced by the most vulnerable sections of society.

NEW DELHI
02 April, 2025
12 Chaitra, 1947 (Saka)

SAPTAGIRI SANKAR ULAKA
Chairperson
**Standing Committee on Rural Development &
Panchayati Raj**

Annexure - I**State-UT-wise ceiling of beneficiaries under NSAP**

Sl. No.	States/UTs	Number of beneficiaries					
		NOAPS	NWPS	NDPS	NFBS	Annapurna	Total
1	Andhra Pradesh	663736	246832	24412	10906	54354	1000240
2	Bihar	3157256	635091	127100	35859	166600	4121906
3	Chhattisgarh	644429	203628	32085	12801	24196	917139
4	Goa	7308	5886	466	225	420	14305
5	Gujarat	620548	276078	20327	10695	35377	963025
6	Haryana	259865	70808	16583	4154	0	351410
7	Himachal Pradesh	93178	21974	853	684	2644	119333
8	Jharkhand	985094	266077	26349	14148	54939	1346607
9	Karnataka	899422	452027	44825	18312	0	1414586
10	Kerala	458813	320715	66928	4358	36904	887718
11	Madhya Pradesh	1575079	546920	101470	30826	0	2254295
12	Maharashtra	1122920	80725	9322	34987	108000	1355954
13	Odisha	1418631	525045	90283	24697	64800	2123456
14	Punjab	112955	19294	5982	2673	0	140904
15	Rajasthan	823972	315048	30513	12347	47500	1229380
16	Tamil Nadu	1282504	574258	64096	18445	66388	2005691
17	Telangana	480315	180720	20578	7794	38846	728253
18	Uttar Pradesh	4722613	1025236	85773	73075	0	5906697
19	Uttarakhand	204557	23898	2880	4808	0	236143
20	West Bengal	1281159	726172	59941	21553	65068	2153893
NE States							
21	Arunachal Pradesh	5893	288	112	346	1840	8479
22	Assam	695997	119955	34579	8524	25308	884363
23	Manipur	55891	7075	1005	669	3320	67960
24	Meghalaya	55734	8024	1558	781	3580	69677
25	Mizoram	24524	2278	722	197	1000	28721
26	Nagaland	45941	3827	1011	535	2600	53914
27	Sikkim	16928	1469	457	175	960	19989
28	Tripura	135232	17537	2131	984	5740	161624
Union Territories							
29	A&N Islands	585	3	2	86	560	1236
30	Chandigarh	2378	2486	100	80	440	5484

31	D&N Haveli and D&D	8754	2109	310	119	358	11650
32	NCT Delhi	113824	36361	4635	2270	8040	165130
33	J&K	130298	7631	2465	323	10220	150937
34	Ladakh	6486	443	219	112	3002	10262
35	Lakshadweep	155	87	51	9	60	362
36	Puducherry	17713	9821	1271	283	1580	30668
TOTAL		22130687	6735826	881394	358840	831642	30938389

Annexure-II

State/UT-wise details of Top-up being paid under three pension schemes (In rupees)

Sl. No.	State	IGNOAPS						IGNWPS			IGNDPS		
		60-79 years			80 years and above			Central Govt.	State Govt.	Total	Central Govt.	State Govt.	Total
		Central Govt.	State Govt.	Total	Central Govt.	State Govt.	Total						
1	Andhra Pradesh	200	2550	2750	500	2250	2750	300	2450	2750	300	2700	3000
2	Arunachal Pradesh	200	1300	1500	500	1500	2000	300	1700	2000	300	1700	2000
3	Assam	200	50	250	500	50	550	300	950	1250	300	0	300
4	A & N Island	200	2300	2500	500	2500	3000	300	2200	2500	300	2200	2500
5	Bihar	200	200	400	500	0	500	300	100	400	300	100	400
6	Chandigarh	200	1000	1200	500	1000	1500	300	1000	1300	300	1000	1300
7	Chhattisgarh	200	300	500	500	150	650	300	200	500	300	200	500
8	Delhi	200	1800-2300	2000-2500	500	2000	2500	300	2200	2500	300	2200	2500
9	D&N Haveli	200	800	1000	500	500	1000	300	2500	2800	300	700	1000
	Daman & Diu	200	800	1000	500	500	1000	300	950	1250	300	700	1000
10	Goa	200	-	200	500	-	500	300	-	300	300	-	300
11	Gujarat	200	800	1000	500	750	1250	300	700	1000	300	700	1000
12	Haryana	200	2800	3000	500	2500	3000	300	2700	3000	300	2500	2800
13	Himachal Pradesh	200	1500	1700	500	1200	1700	300	850 to 1400	1150 & 1700	300	1400	1700
14	J&K	200	800	1000	500	500	1000	300	700	1000	300	700	1000
15	Jharkhand	200	800	1000	500	500	1000	300	700	1000	300	700	1000
16	Karnataka	200	400-1000	600-1200	500	700	1200	300	500	800	300	1100	1400
17	Kerala	200	1400	1600	500	1100	1600	300	1300	1600	300	1300	1600
18	Lakshadweep	200	800	1000	500	500	1000	300	300	600	300	700	1000
19	Madhya Pradesh	200	400	600	500	100	600	300	400	700	300	300	600
20	Maharashtra	200	800	1000	500	500	1000	300	700	1000	300	700	1000
21	Manipur	200	0	200	500	0	500	300	200	500	300	200	500
22	Meghalaya	200	550	750	500	300	800	300	450	750	300	450	750
23	Mizoram	200	1000	1200	500	1000	1500	300	1000	1300	300	1000	1300
24	Nagaland	200	0	200	500	0	500	300	0	300	300	0	300
25	Odisha	200	300	500	500	200	700	300	300	600	300	400	700
26	Punjab	200	1500	1700	500	1500	2000	300	1500	1800	300	1500	1800
27	Puducherry	200	2300	2500	500	3000	3500	300	1700-	2000 2	300	3200	3500

									2200	500			
28	Rajasthan	200	800	1000	500	500	1000	300	450-1 200	750-1 500	300	450-9 50	750-1 250
29	Sikkim	200	1300 - 1800	1500 200 0	500	2000	2500	300	1700	2000	300	1700	2000
30	Tamil Nadu	200	800	1000	500	500	1000	300	700	1000	300	700	1000
31	Telangana	200	1816	2016	500	1516	2016	300	1716	2016	300	3716	4016
32	Tripura	200	1800	2000	500	1500	2000	300	1700	2000	300	1700	2000
33	Uttarakhand	200	1300	1500	500	1000	1500	300	1200	1500	300	1200	1500
34	Uttar Pradesh	200	800	1000	500	500	1000	300	700	1000	300	700	1000
35	West Bengal	200	800	1000	500	500	1000	300	700	1000	300	700	1000
36	Ladakh	200	800	1000	500	500	1000	300	700	1000	300	700	1000

STANDING COMMITTEE ON RURAL DEVELOPMENT AND PANCHAYATI RAJ (2024-25)

**MINUTES OF THE THIRTEENTH SITTING OF THE COMMITTEE HELD ON
FRIDAY, THE 7th FEBRUARY, 2025**

The Committee sat from 1500 hrs. to 1600 hrs. in Committee Room 'C', Ground Floor, Parliament House Annexe, New Delhi.

PRESENT

Shri Saptagiri Sankar Ulaka -- *Chairperson*

MEMBERS

Lok Sabha

2. Shri Raju Bista
3. Shri Vijay Kumar Dubey
4. Dr. Mohammad Jawed
5. Shri Jugal Kishore
6. Shri Imran Masood
7. Shri Janardan Mishra
8. Shri Kota Srinivasa Poojary
9. Shri Ramashankar Rajbhar
10. Shri Omprakash Bhupalsinh Alias Pavan Rajenimbalkar

Rajya Sabha

11. Shri Omprakash Bhupalsinh Alias Pavan Rajenimbalkar

Secretariat

- | | | |
|------------------------|---|----------------------|
| 1. Shri D. R. Shekhar | - | Additional Secretary |
| 2. Shri Vinay P. Barwa | - | Director |
| 3. Shri L. Singson | - | Deputy Secretary |

**Representatives of the Ministry of Rural Development
(Department of Land Resources)**

Sr. No.	Name of the Witness	Designation
1.	Shri Shailesh Kumar Singh	- Secretary (RD)
2.	Shri Kuntal Sensarm	- Chief Economic Advisor
3.	Smt. Kalyani Mishra	- Economic Advisor (RD)

- | | | | |
|----|--------------------|---|----------|
| 4. | Shri Sanjay Joshi | - | Director |
| 5. | Shri Prabhat Kumar | - | Director |

2. At the outset, the Hon'ble Chairperson welcomed the Members to the sitting of the Committee convened for having a briefing by the representatives of the Department of Rural Development (Ministry of Rural Development) on the subject 'Impact of National Social Assistance Programme (NSAP) on the poor and destitute in the villages'.

[Thereafter the representatives from the Ministry of Rural Development (Department of Rural Development) were called in]

3. The Secretary, Department of Rural Development (Ministry of Rural Development) after taking permission from the Chairperson directed the Joint Secretary (Department of Rural Development) to make a Power Point Presentation on the subject 'Impact of National Social Assistance Programme (NSAP) on the poor and destitute in the villages'.

4. Subsequently, Members raised their individual queries. The queries of the Members were replied by the Joint Secretary, Department of Rural Development (Ministry of Rural Development). Certain issues which remained unanswered alongwith those which warranted elaborate reply, the Ministry were requested to send written replies thereto in writing within 15 days.

[The Witnesses then withdrew]

A verbatim record of the proceedings has been kept.

The Committee then adjourned.

STANDING COMMITTEE ON RURAL DEVELOPMENT & PANCHAYATI RAJ
(2024-25)

**EXTRACTS OF THE MINUTES OF THE TWENTY SECOND SITTING OF THE
COMMITTEE HELD ON WEDNESDAY, THE 2nd APRIL, 2025**

The Committee sat from 1030 hrs to 1040 hrs in Committee Room D,
Ground Floor, Parliament House Annexe, New Delhi.

PRESENT

Shri Saptagiri Sankar Ulaka -- **Chairperson**

MEMBERS

Lok Sabha

2. Shri Raju Bista
3. Shri Vijay Kumar Dubey
4. Shri Bhajan Lal Jatav
5. Dr. Mohammad Jawed
6. Shri Jugal Kishore
7. Dr. D. Ravi Kumar
8. Shri Naba Charan Majhi
9. Shri Imran Masood
10. Shri Janardan Mishra
11. Shri Kota Srinivasa Poojary
12. Shri Ramashankar Rajbhar
13. Shri Omprakash Bhupalsinh *alias* Pavan Rajenimbalkar

Rajya Sabha

14. Shri H.D. Devegowda
15. Shri Iranna Kadadi
16. Shri Nagendra Ray
17. Shri Anthiyur P. Selvarasu

Secretariat

- | | | |
|-------------------------|---|----------------------|
| 1. Shri Des Raj Shekhar | - | Additional Secretary |
| 2. Shri Vinay P. Barwa | - | Director |
| 3. Shri L. Singson | - | Deputy Secretary |

2. At the outset, the Chairperson welcomed the Members to the sitting of the Committee convened for consideration of draft reports of the Committee on the subjects XXX XXX XXX XXX XXX XXX XXX and 'Impact of National Social Assistance Programme (NSAP) on the Poor and Destitute in the Villages' pertaining to the Ministry of Rural Development (Department of Rural Development).

3. Draft Reports were taken up for consideration one-by-one and after discussion, the Committee adopted the same without any modification. The Committee then authorized the Chairperson to finalize the aforesaid Draft Reports and present the same to the Parliament.

The Committee then adjourned.

XXX Not related to the Draft Report.