



National Social Assistance Programme

“Strengthening India’s Social Security Framework through Inclusive Assistance”

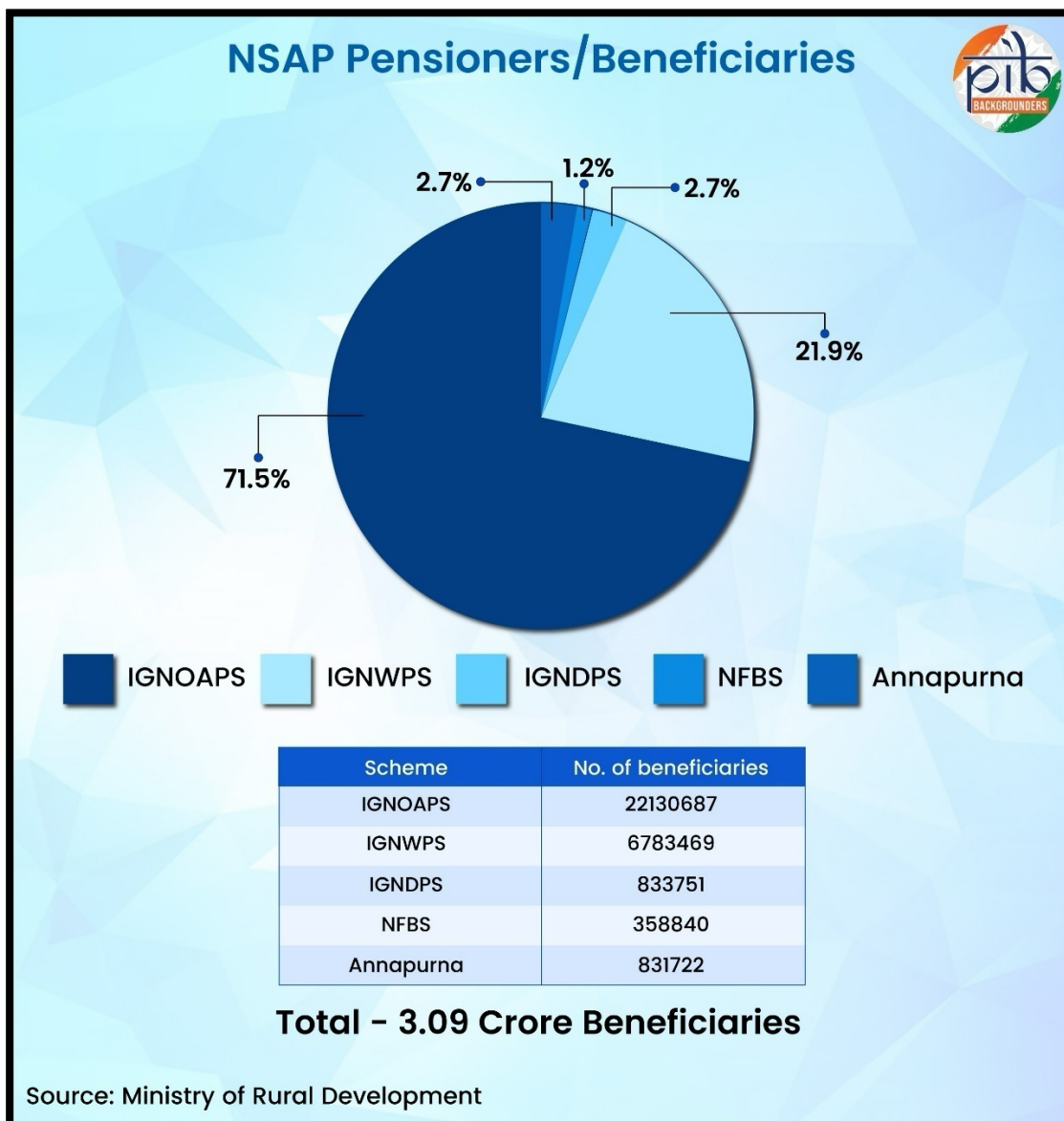
Key Takeaways

- **NSAP** provides financial assistance to **over 3.09 crore beneficiaries** across India through its five components.
- In **2024–25**, total fund releases include **Rs.6,843.92 crore** under **IGNOAPS**, **Rs.2,150.03 crore** under **IGNWPS**, **Rs.243.74 crore** under **IGNDPS**, and **Rs.394.19 crore** under **NFBS**.
- **2.5 crore NSAP beneficiaries** have Aadhaar linkage ensuring transparent and direct benefit transfers.

Introduction

Introduced on **15 August 1995**, the National Social Assistance Programme (NSAP) is a fully funded **Centrally Sponsored Scheme** that extends financial support to individuals living below poverty line (BPL). Implemented by the **Ministry of Rural Development**, the programme operates across both rural and urban areas, representing a major step towards fulfilling the **Directive Principles of State Policy** enshrined in the Constitution. NSAP covers old age pension, widow pension, disability pension, family benefit, and food security through Annapurna for those beneficiaries otherwise eligible under Old Age Pension Scheme but not receiving its benefits.

NSAP caters to **3.09 crore beneficiaries** with a scheme-wise ceiling/ cap for each State/UT on the number of beneficiaries. This includes **221 lakh elderly persons** under the **Indira Gandhi National Old Age Pension Scheme (IGNOAPS)**, **67 lakh** beneficiaries under **Indira Gandhi National Widow Pension Scheme (IGNWPS)**, more than **8.33 lakh** beneficiaries under **Indira Gandhi National Disability Pension Scheme (IGNDPS)**, **3.5 lakh** under **National Family Benefit Scheme (NFBS)** and **8.31 lakh** beneficiaries under **Annapurna Scheme**, across the country.



Objectives of NSAP

- To provide basic level of social security assistance to most vulnerable category of citizens, such as elderly, widow and *divyangajan*.

Features of Schemes under NSAP

- Selection:** Gram Panchayats and Municipalities play an active role in identifying eligible beneficiaries under the different NSAP schemes.
- Disbursement:** Benefits are provided through DBT mode (94%) i.e beneficiary's bank or post office savings accounts, or via postal money orders. Disbursement through Cash at doorstep is also allowed by the scheme guidelines in extreme cases where the beneficiary is unable to go to the bank/post office for receiving the pension.
- Monitoring:** States and Union Territories have the flexibility to implement the schemes through any State Government department, but each must appoint a Nodal Secretary at the State level to

oversee implementation and coordinate with relevant departments. Progress must be reported quarterly in a prescribed format by the 15th day of the month following each quarter. Non-submission of progress reports is considered a lack of progress and may result in non-release of additional central assistance for the final quarter of the financial year.

Components of NSAP

The NSAP at present comprises five sub-schemes as its components -

- **Indira Gandhi National Old Age Pension Scheme (IGNOAPS)**
- **Indira Gandhi National Widow Pension Scheme (IGNWPS)**
- **Indira Gandhi National Disability Pension Scheme (IGNDPS)**
- **National Family Benefit Scheme (NFBS)**
- **Annapurna Scheme**

Indira Gandhi National Old Age Pension Scheme (IGNOAPS)

The Indira Gandhi National Old Age Pension Scheme extends financial assistance to elderly citizens aged **60 years** and above who belong to families living below the poverty line by the Government of India. Under this scheme, individuals **between 60 and 79 years** of age receive **Rs.200** per month from the Central Government, while those aged **80 years** and above are provided **Rs.500** per month.

In accordance with the guidelines of the National Social Assistance Programme, States and Union Territories are encouraged to supplement the Central share by contributing an equivalent or higher top-up amount. This additional support helps ensure that the beneficiaries receive a reasonable and dignified level of income. Currently, the top-up provided by States and UTs under the old age pension component ranges from **Rs.50 to Rs. 5700** per month, leading to an average pension of around **Rs.1100** in many of the States/UTs.

*A total of **Rs.6,843.92 crore** has been released to States and Union Territories under the **Indira Gandhi National Old Age Pension Scheme** for the year **2024–25**, higher than **Rs.6,778.48 crore** released in the year **2023–24**.*

Indira Gandhi National Widow Pension Scheme (IGNWPS)

Under this scheme, financial assistance is extended to widows aged between **40** and **79 years** who belong to families living below the poverty line, as identified by the Government of India. Each eligible beneficiary in this age group receives **Rs.300** per month as central assistance. For widows who are **80 years** and above, the amount of central assistance is **Rs.500** per month, providing essential financial support to help meet their basic needs.

*In **2024–25**, a total of **Rs.2,150.03 crore** was released to States and Union Territories under the **Indira Gandhi National Widow Pension Scheme (IGNWPS)**, surpassing the **Rs.2,009.80 crore** provided in **2023–24**.*

Indira Gandhi National Disability Pension Scheme (IGNDPS)

With a total of **Rs.243.74 crore** released to States and Union Territories under the **Indira Gandhi National Disability Pension Scheme (IGNDPS)** for the year **2024–25**, this scheme caters individuals aged between **18** and **79** years who have severe or multiple disabilities and belong to families living below the poverty line. The beneficiaries are eligible for central assistance of **Rs.300** per month. Beneficiaries who are **80** years and above receive **Rs.500** per month, ensuring continued financial support to help them manage their daily needs with dignity.

Enhanced Pension Support by States/UTs under NSAP

*As per NSAP guidelines, States/UTs are also encouraged to provide top-ups over and above the central assistance under the pension schemes. Presently, States/UTs are adding top-ups ranging from **Rs. 50** to **Rs. 5700** per month per beneficiary under the pension schemes of NSAP. As a result, NSAP pensioners are getting monthly pension on an average of **Rs. 1100** in many States/ UTs.*

National Family Benefit Scheme (NFBS)

Under this scheme, a household living below the poverty line becomes eligible for lump sum financial assistance in the unfortunate event of the death of its primary breadwinner, provided the deceased was between **18** and **59** years of age. The family receives **Rs.20,000** as support to help them cope with the immediate financial difficulties arising from the loss.

*A total of **Rs.394.19 crore** has been disbursed to States and Union Territories under the **National Family Benefit Scheme (NFBS)** for the year **2024–25**, marking an increase from **Rs.336.48 crore** released during **2023–24**.*

Annapurna Scheme

Under the scheme, **10kg** of food grains per month are provided free of cost to those senior citizens who, though eligible under **Indira Gandhi National Old Age Pension Scheme (IGNOAPS)**, are not receiving old age pension.

Budgetary Allocation

The budget allocation for the National Social Assistance Programme for the year **2025–26** stands at **Rs.9,652 crore**.

Budget allocated under Components of NSAP for the year 2025-26:

S.no.	Component	Budget 2025-26 (In Rs. crore)
1.	Indira Gandhi National Old Age Pension Scheme (IGNOAPS)	6645.90
2.	Indira Gandhi National Widow Pension Scheme (IGNWPS)	2026.99
3.	National Family Benefit Scheme	659.00
4.	Indira Gandhi National Disability Pension Scheme (IGNDPS)	290.00
5.	Annapurna Scheme	10.00
6.	Management Cell	20.11
	Total	9652.00

Digitization of Beneficiaries

The details of all potential beneficiaries have now been fully digitised, including their names, addresses, choice of pension disbursement mode, bank account information, Aadhaar numbers, and mobile numbers wherever available.

So far, under NSAP, a total of more than **2.5 crore beneficiaries** have their Aadhaar numbers linked to their account ensuring secure and direct transfer of benefits. This information is accessible to the public on the official NSAP portal at www.nsap.nic.in

The digital initiative has ensured that pensions are credited directly into the bank accounts of eligible beneficiaries, with Aadhaar authentication and Public Financial Management System (PFMS) integration helping to eliminate bogus entries and promote transparency.

Aadhaar based Mobile Application for Digital Life Certification (DLC) of NSAP pension beneficiaries has been launched by Hon'ble Minister of Rural Development on 15th July, 2025. The DLC application will ease the process of annual life verification of beneficiaries which was hitherto carried out manually by the States/UTs.

Conclusion

The National Social Assistance Programme serves as a key pillar of India's social security system, providing essential support to citizens in need. Through its various components- the Indira Gandhi National Old Age Pension Scheme, the Indira Gandhi National Widow Pension Scheme, the Indira Gandhi National Disability Pension Scheme, Annapurna Scheme and the National Family Benefit Scheme, the programme ensures that elderly citizens, widows, persons with disabilities, and families experiencing the loss of a primary breadwinner receive regular financial assistance and food security. By integrating Aadhaar-based authentication and promoting direct benefit transfers, NSAP has improved transparency, reduced fraud, and strengthened the delivery of welfare to millions of beneficiaries. Collectively, these measures offer critical financial relief and contribute to a more inclusive and equitable social safety net across the country.

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Rajya Sabha

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