

If you are a serious aspirant for **SSC CGL, RRB NTPC, or Bank PO exams**, you know that government schemes are the “low-hanging fruit” of the General Awareness section. Among these, the **National Social Assistance Programme (NSAP)** is a perennial favorite of examiners. Why? Because it isn’t just a scheme; it’s a constitutional obligation. In this blog, we’ll break down NSAP into bite-sized, exam-ready facts that will help you score 100% in this topic.

1. What is NSAP?

The National Social Assistance Programme was launched on **August 15, 1995**. It represents a significant step toward fulfilling the **Directive Principles of State Policy (DPSP)**.

- **Article 41:** This is the “soul” of NSAP. It directs the State to provide public assistance to citizens in cases of old age, sickness, and disablement.
- **Ministry:** Administered by the **Ministry of Rural Development**.
- **Nature:** It is a **Centrally Sponsored Scheme**, meaning the Central Government provides 100% assistance to the States for the benefits, while implementation is shared.

2. The 5 Pillars: Sub-Schemes of NSAP

Initially, NSAP had three components. Today, it has expanded into **five distinct sub-schemes**. Memorizing these is crucial for your MCQ prep!

A. Indira Gandhi National Old Age Pension Scheme (IGNOAPS)

- **Eligibility:** BPL (Below Poverty Line) individuals aged **60 years or above**.
- **Pension Amount:** * **60-79 years:** ₹200 per month.
 - **80+ years:** ₹500 per month.
- **Pro-Tip:** Many states add a “Top-up” to this amount, but for exams, focus on the **Central Share**.

B. Indira Gandhi National Widow Pension Scheme (IGNWPS)

- **Eligibility:** BPL widows in the age group of **40-79 years**.
- **Pension Amount:** ₹300 per month.
- **Transition:** Once they turn 80, the pension increases to ₹500 per month.

C. Indira Gandhi National Disability Pension Scheme (IGNDPS)

- **Eligibility:** BPL individuals aged **18-79 years** with **severe or multiple disabilities** (at least 80% disability).
- **Pension Amount:** ₹300 per month.
- **Transition:** Increases to ₹500 per month after reaching 80 years of age.

D. National Family Benefit Scheme (NFBS)

- **Feature:** This is a **one-time** lump sum grant.

Click Here to take
Free Mock Tests on PracticeMock

- **Eligibility:** Provided to a BPL household on the death of the **primary breadwinner** (male or female).
- **Age of Deceased:** Must be between **18 and 59 years**.
- **Grant Amount:** ₹20,000.

E. Annapurna Scheme

- **Objective:** To provide food security to those senior citizens who are eligible for IGNOAPS but are **not yet receiving it**.
- **Benefit:** **10 kg of free food grains** (wheat or rice) per month.

3. Latest Data & 2026 Exam Facts

To stay ahead of the competition, you need the most recent statistics (based on Jan 2026 updates):

Key Indicator	2026 Status (Approx)
Total Beneficiaries	~3.1 Crore
DBT Penetration	Over 94%
Ministry	Ministry of Rural Development
Nodal App	UMANG (for tracking & apply)

4. Why NSAP is a “Must-Read” for Exams

- **Inter-Linked Topics:** It links to the **JAM Trinity** (Jan Dhan-Aadhaar-Mobile) via Direct Benefit Transfer (DBT).
- **Constitutional Links:** Expect questions on **Article 41 and 42**.
- **Comparison:** Examiners often confuse the NFBS breadwinner age (18-59) with the Old Age pension age (60+). Don't fall for it!

5. Actionable Recommendations for Students

1. **Use Mnemonics:** Remember the 5 schemes as **“O-W-D-F-A”** (Old age, Widow, Disability, Family, Annapurna).
2. **Check the “80 Rule”:** Notice a pattern? For almost all pension schemes, the amount jumps to ₹500 once the beneficiary hits **80 years**.
3. **App Savvy:** Download the **UMANG app** just to see the NSAP interface. Visualizing the application process helps in descriptive answers!
4. **Mock Test:** Attempt at least 5 GA MCQs daily on the PracticeMock platform.

Click Here to take
Free Mock Tests on PracticeMock

6. Frequently Asked Questions (FAQ)

Q1. Is NSAP only for rural areas?

No! While it is administered by the Ministry of Rural Development, it covers both rural and urban poor households.

Q2. Can a person get both IGNOAPS and Annapurna benefits?

No. Annapurna is specifically for those who are eligible for the pension but are not receiving it.

Q3. What is the disability percentage required for IGNDPS?

A minimum of 80% disability (severe or multiple) is required.

Q4. Does the Central Government pay the entire pension?

The Central Government provides a fixed amount (Central Share). States are encouraged to add their own "top-up," and most do!

Conclusion

The National Social Assistance Programme is more than just a list of pensions; it is India's safety net for the most vulnerable. For an aspirant, mastering these nuances is the difference between a "good" score and a "selection" score.

Central Share vs State Share: Remember that the numbers above (200/300/500) are the Central Government's contribution. Most states add their own money, so the actual pension received by a person in your state might be higher (e.g., 1,000 or 2,500), but for the exam, you must stick to the Central Figures.

National Social Assistance Programme (NSAP): High-Level Practice Set

Q1. The National Social Assistance Programme (NSAP) was launched to fulfill the constitutional obligations mentioned in which Article of the Directive Principles of State Policy?

- A) Article 39
- B) Article 41
- C) Article 44
- D) Article 48

Answer: B) Article 41

(Rationale: Article 41 directs the State to provide public assistance to its citizens in cases of unemployment, old age, sickness, and disablement.)

Q2. Which of the following is the nodal ministry responsible for the implementation of NSAP?

- A) Ministry of Social Justice and Empowerment
- B) Ministry of Women and Child Development
- C) Ministry of Rural Development

Click Here to take
Free Mock Tests on PracticeMock

- D) Ministry of Health and Family Welfare

Answer: C) Ministry of Rural Development

Q3. Under the Indira Gandhi National Old Age Pension Scheme (IGNOAPS), what is the monthly central contribution for a beneficiary aged 80 years or above?

- A) 200
- B) 300
- C) 500
- D) 1,000

Answer: C) 500

(Note: It is 200 for those aged 60-79 and increases to 500 for those 80+.)

Q4. What is the minimum age requirement for a widow to be eligible for the Indira Gandhi National Widow Pension Scheme (IGNWPS)?

- A) 18 years
- B) 40 years
- C) 45 years
- D) 60 years

Answer: B) 40 years

(Note: The age bracket for IGNWPS is 40 to 79 years.)

Q5. For a person to be eligible under the Indira Gandhi National Disability Pension Scheme (IGNDPS), what is the minimum percentage of disability required?

- A) 40%
- B) 50%
- C) 80%
- D) 100%

Answer: C) 80%+

(Rationale: The scheme specifically targets those with "severe" or "multiple" disabilities, defined as 80% or more.)

Q6. Under the National Family Benefit Scheme (NFBS), what is the lump sum grant provided to a BPL household upon the death of the primary breadwinner?

- A) 10,000
- B) 20,000
- C) 30,000
- D) 50,000

Answer: B) 20,000

Q7. To claim benefits under the National Family Benefit Scheme (NFBS), the deceased primary breadwinner must have been within which age group?

- A) 18 to 50 years

- B) 18 to 59 years
- C) 21 to 60 years
- D) 18 to 65 years

Answer: B) 18 to 59 years

(Rationale: Since the Old Age Pension begins at 60, the family benefit scheme covers deaths occurring before that retirement age.)

Q8. What benefit is provided to eligible senior citizens under the Annapurna Scheme?

- A) 5 kg of pulses per month
- B) 10 kg of free food grains per month
- C) A monthly cash transfer of 1,000
- D) Free cooked meals twice a day

Answer: B) 10 kg of free food grains per month

Q9. Which of the following statements is TRUE regarding the Annapurna Scheme?

- A) It is available to all citizens above 60.
- B) It is for those eligible for IGNOAPS but not receiving the pension.
- C) It is a component of the PM-GKAY.
- D) It provides free milk and eggs to children.

Answer: B) It is for those eligible for IGNOAPS but not receiving the pension.

Q10. In what year was the National Social Assistance Programme (NSAP) officially launched by the Government of India?

- A) 1991
- B) 1995
- C) 2000
- D) 2014

Answer: B) 1995

(Note: It was launched on Independence Day, August 15, 1995.)