

MINISTRY OF RURAL DEVELOPMENT

Review of Performance of Pradhan Mantri Gramin Awaas Yojana

[Action taken by the Government on the recommendations contained in the 11th Report (Seventeenth Lok Sabha) of the Committee on Estimates]

COMMITTEE ON ESTIMATES (2022-23)

TWENTY SECOND REPORT

(SEVENTEENTH LOK SABHA)



LOK SABHA SECRETARIAT
NEW DELHI

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(Presented to Lok Sabha on 09 February, 2023)



LOK SABHA SECRETARIAT
NEW DELHI

.....February, 2022/.....Magha, 1944 (Saka)

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COMPOSITION OF THE COMMITTEE ON ESTIMATES (2022-2023)

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3. Shri Kalyan Banerjee
4. Shri Sudarshan Bhagat
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| 1. | Smt. Anita B. Panda | Additional Secretary |
| 2. | Shri Muraleedharan. P | Director |
| 3. | Dr. (Smt.) Sheetal Kapoor | Committee Officer |

INTRODUCTION

I, the Chairperson of the Committee on Estimates (2022-23) having been authorized by the Committee to present the Report on their behalf, do present this Twenty-Second Report on action taken by the Government on the recommendations contained in the 11th Report of the Committee (2021-22) on the subject 'Review of Performance of Pradhan Mantri Gramin Awaas Yojna' pertaining to the Ministry of Rural Development.

2. The 11th Report of the Committee on Estimates (2021-22) was presented to Lok Sabha on 5th August, 2021. The Government furnished their replies indicating action taken on the recommendations contained in the 11th Report on 10 January, 2023. The draft report was considered and approved on 2 February, 2023, by the Committee.

3. An analysis of action taken by the Government on the recommendations contained in the 11th Report of the Committee on Estimates is given in Appendix-II.

NEW DELHI;

02 February, 2023
13 Magha ,1944 (Saka)

GIRISH BHALCHANDRA BAPAT
CHAIRPERSON
COMMITTEE ON ESTIMATES

CHAPTER - I

REPORT

This Report of the Committee deals with the action taken by the Government on the Observations/Recommendations of the Committee contained in the Eleventh Report (Seventeenth Lok Sabha) on the subject "Review of Performance of Pradhan Mantri Gramin Awaas Yojna (PMAY-G)" pertaining to the Ministry of Rural Development.

2. The Eleventh Report was presented to Lok Sabha on 05.08.2021. It contained 18 Observations/Recommendations. Action Taken Replies of the Government in respect to all the Observations/Recommendations have been received from the Ministry of Rural Development.

3. Replies to the Observations/Recommendations contained in the Report have broadly been categorized as under:-

(i) Observations/Recommendations which have been accepted by the Government:
Recommendation. Para No 1,2,3,4,5,6,7, 8,11,12,14,15,16 and 17

**Total: 14
(Chapter-II)**

(ii) Observations/Recommendations which the Committee do not desire to pursue in view of Government's reply:
Recommendation. Para No.18

**Total: 01
(Chapter-III)**

(iii) Observations/Recommendations in respect of which Government's replies have not been accepted by the Committee:
Recommendation. Nos. 10 and 13

**Total:02
(Chapter-IV)**

(iv) Observations/Recommendations in respect of which final reply of Government is still awaited:
Recommendation. No. 9

**Total: 01
(Chapter-V)**

4. The Committee desire that Action Taken Notes in respect of the Observations/Recommendations contained in Chapter-I and final Action Taken Reply in respect of the recommendation contained in Chapter-V for which interim reply have been given by the Government may be furnished to them within six months of the presentation of the Report to the House.

5. The Committee will now deal with the Observations/Recommendations which require reiteration or merit further comments.

Observations/Recommendations(Para No 9)

BANK LOAN FACILITY TO BENEFICIARIES

6. In their recommendation contained in the original 11th Report, the Committee had stated as under:

“Under PMAY - G, financial assistance is provided directly to the beneficiaries for the construction of the house. On the issue of the provisions for Bank loan facilities to the beneficiaries of rural areas for construction of house above the prescribed amount of 1,20,000/- under the Scheme , the Committee were informed that there is a provision of availing a loan of 70000 in this scheme . In some States where the follow up is good the beneficiaries have availed the loan, but in some States it has not been implemented formally at Bank level. As a result, the beneficiaries had to go for informal loan which is costlier than the formal loan. The Ministry has taken up the matter of developing small housing loan in consultation with Indian Bank Association and Department of Financial Services because rural housing is also a priority sector lending. If the Ministry can have this programmes the subsequent generations of beneficiaries, when they grow up and get separated, can go for bank loan for further expansion of the house rather than for a total subsidy scheme from the Government. In response to one of the queries of the Committee, Ministry vide its written reply (of 19h July, 2021) has informed that the Sample loan product (under PMAY - G) has not been finalized till date. The Ministry had further informed that the Secretary (Rural Development) vide a DO letter dated 23rdJune , 2021 had requested Secretary, Department of Financial Services (DFS) for expediting the development of loan product by convening the meeting by DFS immediately . Even after completion of four years of this scheme of PMAY - G and taking cognizance of the fact that rural housing is also a priority sector lending, the Committee are pained to note that the Ministry has been inactive in modeling a mechanism of financial assistance to the beneficiaries. Therefore, the Committee urged

the Ministry to take effective steps so as to make financial assistance available to all the needy beneficiaries in time so that the scheme does not build houses merely on paper but in reality too. The Committee were apprehensive if the Ministry would write off the loan so sanctioned under PMAY - G and therefore , would like to be apprised of the mechanism through which formal institutional loan is made available to the beneficiaries and the way through which the Bank would recover the loan sanctioned under PMAY - G . The Committee were of the strong view that the Ministry should not push the " financial assistance " aspect to a further date rather complement the " sample loan plan " with " category wise " loan to the beneficiaries of SC , ST , minorities and other backward categories . The Committee would like to be apprised If the Ministry is finalizing an interest scheme coherent with the several categories of eligible beneficiaries under the scheme. “

7. In their Action Taken Reply, the Ministry of Rural Development submitted as under:

“Provision of institutional loan i.e. facilitating the beneficiary to avail loan upto Rs.70,000 from Financial Institutions is one of the salient features of PMAY-G.

It was decided for development of loan product in lines with the para 2.2 (i) of the Chapter 2 of the Framework For Implementation (FFI) of Pradhan Mantri Awaas Yojana- Gramin (PMAY-G)- 'If the beneficiary so chooses, he/she will be facilitated to avail loan of up to Rs.70,000/- from Financial Institutions'.

The proposed draft loan product has been approved by the MRD and is under consultation with the Ministry of Finance through Integrated Finance Division of the Ministry. As per the approved loan product, the financial requirement would be Rs.60 cr for seeking the loan Rs.1400 cr to proposed 2.0 lakh beneficiaries @ 0.70 lakh over a period of two years i.e 2022-23 and 2023-24. “

8. The Committee had noted that bank loan facilities to the beneficiaries of rural areas for construction of house (over and above the prescribed amount of ₹ 120000) is provided under the scheme but certain States had not formally implemented it at the bank level. The Committee note from the Action Taken reply of the Ministry that the proposed draft loan product has been approved by the Minister of Rural Development in consultation with Ministry of Finance. While appreciating the steps taken by the Ministry in finalising the “draft loan product”, the Committee hope that the same has been concluded now. They desire that the Ministry should be swift in implementing it as well. The Scheme of PMAY-G has been extended till March, 2024 and having time period of even less than 2 years in its completion, a delay in implementing “draft loan product” would fail the very

purpose of its creation. The Committee further reiterate that the proposed loan product should be made available to all the proposed 2 lakh beneficiaries, who must be in dire need of additional funds for completion of the construction of their houses. The Committee urge the Ministry to take urgent steps so as to bring forth “loan product” in real terms and apprise them suitably.

Observations/Recommendations(Para No 10)

Need for Revision of Financial Assistance

9. In their original recommendation, the Committee had stated as under:

“ The Committee note that the targeted period of construction under the scheme of 2.95 crore houses was from the year 2016-17 to 2021-22 ; only one year being left for construction of the targeted number of houses . The Committee observed that due to cost escalation of various construction materials and labour charges, the beneficiaries are finding it difficult to complete construction of houses with the funds at their disposal. The Committee observe that seventy thousand rupees, the threshold limit of the loan that a homeless can raise, seem very meager In the phase of rising prices of construction material and the Ministry could think of raising it further. The Committee are also of the view that owing to steady and continuous rise in the rates of labour, cost of building material and increase in the cost of other supplies , it becomes imperative on the part of the Ministry to raise the amount of loan / financial assistance permissible under PMAY - G. The Committee strongly hold that the Ministry should revise the amount of financial assistance keeping in view the cost of inflation associated with the construction costs . The Committee recommend that the Ministry could even draw up a proposal to have " indexed cost of construction "as a baseline to sanction funds which would in real terms benefit the targeted beneficiaries .”

10. In their Action Taken Reply, the Ministry of Rural Development submitted as under:

“While seeking approval of Union Cabinet for restructuring erstwhile rural housing scheme, it was proposed that the cost of construction would be ₹ 1.50 lakh for a Pucca houses with toilet in a 25 Sq.m. area @ ₹ 600 per Sq.ft. The unit assistance under PMAY-G (Rs. 1.20 lakhs/ Rs. 1.30 lakhs) alongwith support for unskilled labour from MGNREGS (90/95 mandays) and SBM-G (Rs. 12,000 assistance for construction of toilet) would be sufficient to construct a house of 25 Sq.m. This would be for a basic housing unit which the beneficiary can expand when more resources are available. As per Union Cabinet’s approval for implementation of PMAY-G, the Unit assistance under PMAY-G is Rs. 1.20 lakh in plain areas and Rs. 1.30 lakh in difficult areas, IAP districts and Himalayan States – Himachal Pradesh, Uttarakhand, North Eastern States, UTs of

Jammu & Kashmir and Ladakh. The unit assistance under erstwhile rural housing scheme till 31.03.2016 was Rs. 70,000/ 75,000 which was enhanced to Rs.1,20,000/ Rs. 1,30,000 by the Union Cabinet in its meeting held on 23rdMarch, 2016 while approving restructuring of erstwhile rural housing scheme to PMAY-G.

The Union Cabinet in its meeting held on 8thDecember, 2021 has approved the continuation of PMAY-G beyond March, 2021 till March, 2024 as per the existing norms of PMAY-G. The unit assistance under the scheme has been retained as same and the cost estimation for completion of remaining houses within cumulative target of 2.95 crore during FY 2021-22 to 2023-24 has been arrived accordingly.

Under PMAY-G, a total target of 2.70 crore houses had been allocated various States/UTs, out of this a total of 2.43 crore houses have been sanctioned to beneficiaries and 1st installment has already been released to 2.31 crore beneficiaries and 1.86 crore houses have been constructed as on 27.6.2022. The Ministry is targeting completion of 2.02 crore houses by 15thAugust, 2022 and complete 2.95 crore houses by 31stMarch, 2022.

Considering the above, at present, there is no proposal under consideration in the Ministry for revision of the unit assistance provided under PMAY-G.”

11. The Committee had observed that due to cost escalation of different construction materials, it has been difficult for the beneficiaries under PMAY-G to complete construction of houses. Further, the amount of loan that a beneficiary could raise for construction of houses seemed insufficient hence the Committee had recommended to revise the amount of financial assistance under the scheme of PMAY-G. In their reply, the Ministry have informed about approval of Cabinet on extension of scheme up to 2024 with same norms on threshold limit of financial assistance for a beneficiary. The Committee, however, urge that loan assistance to the beneficiaries need to be reviewed and an indexed cost of construction module should be developed so as to mitigate cost escalation under the PMAY-G scheme.

Observations/Recommendations(Para No 12)

Performance Audit

12. In their original recommendation, the Committee had stated as under:

“While examining the subject, the Committee sought to know the monitoring mechanisms that were in place to ensure that the funds provided to the beneficiary for

purchase of land were actually spent for that purpose. To this, the Ministry responded that providing land to landless beneficiaries for construction of houses is the responsibility of the States / UTs. In response to the queries of the Committee, the Ministry admitted that there was no separate monitoring system set by the Ministry to ensure that funds were being utilized for the said purpose. The Ministry had further informed that a Performance Audit was yet to be done with regard to PMAY - G. The Committee strongly hold that a scheme of such PAN India coverage with homeless being the subject needs review and audit periodically and thus the Committee would like to be apprised of the results of the Performance Audit of the scheme. The Committee are of the view that Social Self Help Groups could be registered for extending social audit to this housing scheme. The Ministry concurred to this and submitted that “ your suggestion is also extremely useful for us “. The Committee would like to be apprised of the steps taken by the Ministry in this regard.”

13. In their Action Taken Reply, the Ministry of Rural Development submitted as under:

“The **social audit** is a formal review of an Organization’s endeavors, procedures, and code of conduct regarding **social** responsibility and their impact on society for implementation of a particular project. A **social audit** is an assessment of how well a policy is achieving its goals or benchmarks for **social** responsibility. Social Audit is one of the important provisions mentioned in the FFI of PMAY-G. Accordingly, to simplify the process and to have better monitoring and transparency aspects in the said exercise, module on Social Audit under PMAY-G has been developed, but yet to be made live. However, all States/UTs vide this Ministry letter dated 27th January, 2022 were directed to conduct the social audit as per the social audit guidelines of PMAY-G and provide the data of social audit conducted since 2016-17 till date and along with proposed number of social audits for FY 2022–23, the action on which is yet under progress in State/UTs. Below is the status of Social Audit as on 02.12.2022:

S No	State/UT	Social Audit Conducted
1	Uttar Pradesh	1,11,319
2	Tripura	46,905
3	Meghalaya	40,550
4	West Bengal	12,547
5	Uttarakhand	5,645
6	Assam	542
7	Mizoram	310
8	Jharkhand	128
9	Andhra Pradesh	124
10	Bihar	116
11	Himachal Pradesh	88

12	Odisha	52
Total		2,18,326

The Evaluation of Centrally Sponsored Schemes in Rural Development Sector by NITI Aayog stated that the SHGs under DAY-NRLM are also involved in creating awareness among the beneficiaries of PMAY-G about the construction of durable houses, source of procurement of materials etc.

Further the All India Performance Audit in respect of Pradhan Mantri Awaas Yojana-Gramin is initiated by the DG Audit (Central Expenditure) is being conducted for the period 2017-18 to 2021-22 in respect of 1250 Gram Panchayats in 250 blocks in 97 districts of 12 States, viz., Uttarakhand, Haryana, Bihar, West Bengal, Gujarat, Maharashtra, Karnataka, Andhra Pradesh, Assam, Meghalaya, Uttar Pradesh, Chhattisgarh. The field audit is being conducted from September, 2022 to December, 2022.”

14. The Committee had noticed no separate monitoring mechanism to ensure that funds related under PMAY-G were utilised effectively. Hence, they had recommended that self help groups could be utilised for extending social audit to the said audit scheme. The Committee are happy to note from the Ministry’s reply that 12 States had conducted social audit by Self Help Groups (SHGs) as per the social audit guidelines issued under PMAY-G. The Committee at the same time, urge the Ministry to take serious note of the fact that more than half of the States/UTs are yet to implement and report on the social audit w.r.t. rural housing under PMAY-G. The Committee further note that All India Performance Audit of PMAY-G has been initiated based on their recommendation for a period of 5 years. The Committee would like to be apprised of the progress in this regard.

Observations/Recommendations(Para No 13)

Quality of Construction

15. In their original recommendation, the Committee had stated as under:

“During the course of examination of the subject, the Committee were informed that officers at the Block level and District level are to inspect only 10 % and 2 % of the houses respectively at each stage of construction. The Committee had sought to know how the quality supervision of the other houses would be ensured and how the Ministry ensured that construction was in conformity to the House Design Typologies developed for the scheme. Replying to these the Ministry inter - alia stated that with the help of NIC they had developed a " House Quality Review Application " in Awaas Soft to review quality of the houses using captured geo - tagged photographs at the completed stage .

The quality construction of the houses under PMAY - G is also being reviewed through field visits by the Common Review Mission team, officials from the Department of Rural Development and so on. Dwelling on the issue further, the Ministry Informed the Committee that since the beneficiaries were involved in construction of the houses, they ensured that the quality was good. Thus the Ministry categorically stated that there was no need for any change with respect to implementation and design in the programme. Drawing parallel with Indira Awaas Yojana, it was stated that owing to involvement of contractors in Indira Awaas Yojana the quality of construction of houses were not good vis - à - vis the present condition of houses where beneficiaries were involved.

Further, the Committee observed that the scheme for ' Housing for All' does not provide for monitoring the quality of houses at different stages of construction. The Committee opine that the provision of PMAY - G scheme should have been parallel to that of Pradhan Mantri Gram SadakYojna(PMGSY) where the stages of construction are monitored . The Committee strongly hold that as houses constructed under PMAY - G are going to last and used for longer times , the quality of houses at different stages of construction should be evaluated . The Committee urge the Ministry to devise a mechanism in consultation with the State Governments through a joint meeting or so and appoint a nodal officer in every district who would inspect houses at different stages of construction ; thereby enriching both the monitoring aspect of the scheme as well as ensure the quality of houses constructed thereof . The Committee would like to be apprised of the steps taken in this regard. “

16. In their Action Taken Reply, the Ministry of Rural Development submitted as under:

“The Ministry of Rural Development emphasizes on regular monitoring and evaluation of the programmes being implemented in rural areas under its ambit. In order to enhance the efficiency and efficacy of its programs, the Ministry has evolved a comprehensive system of monitoring and evaluation of the implementation of its programmes. The purpose of National Level Monitors (NLMs) system is to strengthen all the rural development programmes and ensure effectiveness, transparency and accountability in the implementation of the programmes. The findings are reviewed and shared with the States to discuss and suggest improvements in the implementation processes at the grass roots levels.

NLM undertake periodic visits to the States/UTs for review in respect of all schemes/ programmes of DoRD including PMAY-G. In addition, Central Teams are also deputed for undertaking review of houses constructed under the scheme.

The time-tagged and geo-tagged photographs of the houses under PMAY-G are being captured at the different levels of the house construction using Awaas App and are

being uploaded in the AwaasSoft MIS. To review the quality of the houses to some extent using the uploaded Geo-tagged photographs of the PMAY-G houses the MoRD has developed a 'House Quality Review Application'. Accordingly, the house quality review module is made live and State/UTs vide this Ministry letter dated 5th January, 2022 issued necessary directions along with the designed SOP to use the House quality review module for better monitoring of PMAYG houses at different levels of construction.

Further, the Hon'ble Union Minister of Rural Development, Government of India has launched the Area Officer Monitoring Visit App on 21st May 2021. The purpose of the App is to make real time inspection & evidence-based reporting of all the schemes of the Ministry of Rural Development including PMAY-G. This App facilitates the officials of the States/ UTs to record their field visit findings electronically/ online. The app also allows the officials to record time stamped and geo-tagged photograph of the houses. The Administrative Secretary dealing with implementation of PMAY-G have been asked to conduct at least 10 visits to ongoing PMAY-G houses per month and officers at the level of Additional Secretary/ Joint Secretary / Director/ State Nodal Officers or equivalent have been asked to conduct at least 15 visits to the ongoing PMAY-G houses per month. The findings of the field visits should be recorded on the Officers Monitoring Visit App.

The MoRD is further in process of developing a module to assess the construction quality of the houses using the geotagged photographs of the houses through AI based image analytics.”

17. The Committee had observed that the guidelines of PMAY-G did not provide for monitoring the quality of houses at different stages of construction there by making the quality and longevity of the construction dubious. Hence, they had recommended to appoint a nodal officer in every district for inspecting quality of houses at different stages of construction for strengthening the monitoring mechanism. The Committee are now happy to note from the reply of the Ministry about the National Level Monitor System in place, a House Quality Review App, visits by Central Team etc. Also an “Area Officer Monitoring App” has been statedly launched for assessing real time inspection and evidence based reporting as well as developing of a Module for AI based imaging for geo-tagged photos of Houses constructed under the Scheme. But the reply is silent about the status and jurisdiction of the designated area officer. The Committee desire the Ministry to disclose the details w.r.t. the appointment/designation, area and mandate, which an “Area Nodal Officer” would inspect and report back on the “Area Monitoring App”. The Committee also urge the Ministry to apprise them

further on the issue together with district wise data, surveys conducted by each Area Officer, frequency of inspection etc.

Observations/Recommendations(Para No 14)

Provision of Drainage and Water Supply System

18. In their original recommendation, the Committee had stated as under:

“The Committee during the course of examination of the subject wanted to know about the provision of some common services like drainage or water supply system and the arrangements that were in place for enabling these services. The Ministry submitted that there was no separate provision for drainage and water supply system under the scheme. The Ministry added that the beneficiary of PMAY - G needs to be provided access to safe drinking water in convergence with National Rural Drinking Water Programme of Department of Drinking Water and Sanitation or any other similar Schemes. On the issue of waste water management facility for the houses constructed under the scheme, the Ministry admitted that there was no separate provision for waste water management under the Scheme. It was added that in order to ensure a cleaner and healthy environment for the households, the solid and liquid waste generated by the households needs to be treated. Accordingly, the State/UT Government may through convergence with Swachh Bharat Mission (G) or any other scheme of the State /UT Government to ensure proper management of solid and liquid waste. The Committee recommend that the PMAY - G be appropriately converged with the Schemes for providing water and waste management in order to ensure that the scheme is implemented both in letter and spirit. The Committee strongly hold that the Ministry should take steps for inter - linking different schemes of Government of India and coordinate (through a nodal officer) in a way to ensure that the houses constructed under PMAY - G are habitable in all respects including water supply, drainage system, electricity connection etc. The Committee recommend that the Ministry should issue guidelines to State Government in this regard.”

19. **In their Action Taken Reply, the Ministry of Rural Development submitted as under:**

“The Ministry has already constituted a Committee on analysis of the degree of convergence and coordination with the line Ministries with whom the PMAY-G has been converged to provide benefits of electricity connection, LPG connection, Drinking water, toilet construction, etc. Study to assess the impact of convergence is already planned by the Ministry to be conducted through NIRD&PR. The Ministry is in consultation with the line Ministries for data transfer among MIS of the schemes with which PMAY-G has been converged, including D/o DWS so that the convergence benefits provided to the PMAY-G beneficiaries are available on AwaasSoft MIS. It is stated that a committee under the Chairpersonship of Additional Secretary, Department of Rural Development

has been constituted comprising the members from the line Ministries to monitor and provide suggestions for effective convergence with the concerned schemes of the Central Government and State Govts.

In order to capture the details of convergence among PMAY-G houses, a convergence module on AwaasSoft was made live since July 2021 and the States / UTs have been asked to enter convergence data in it. The States /UTs in the vide letter dated 7th June 2022 have been requested to expedite enter the convergence details of the PMAY-G houses on the convergence module in the AwaasSoft.”

20. The Committee had observed that except for providing shelter to rural households in terms of physical construction, the guidelines of the scheme had no provision/linkages for drainage and water supply system in such households, which are most essential amenities. In view of the foregoing, the Committee had recommended the scheme to be appropriately converged with the schemes for drinking water and waste management so as to make houses (constructed under PMAY-G) habitable in all respects. The Committee now take note of the fact that the Ministry has duly acted on their recommendation by constituting a Committee on the analysis of the degree of convergence/coordination with the line Ministries for providing access to drinking water, LPG connection, waste management etc. But the Ministry has not been able to chalk out the ways and means through which such convergence would be carried out. The Committee also note that the Ministry is in consultation with line Ministries for data transfer among MIS of the schemes with which PMAY-G has been converged. While reiterating their earlier recommendation, the Committee urge the Ministry to define protocols/mechanism through which it plans to converge PMAY-G with other schemes (viz drinking water, sanitation, LPG connection) and should also issue guidelines to the States on an urgent basis. The Committee further note from the Action Taken Replies that a convergence module on AwassSoft has been made live since July, 2021 where States have been asked to enter convergence details of the PMAY-G houses. The Committee desire that since more than 18 months have elapsed, the Ministry should also monitor effective convergence with PMAY-G and report the progress thereon to them.

Chapter – II

Observations/Recommendations which have been accepted by the Government

Observations/Recommendations(Para No 1)

Introductory to the Recommendations/Observations made by the Committee in the Report.

Being introductory part, no action is required.

Observations/Recommendations(Para No 2)

Allocation of Resources

Out of the annual budgetary provisions for PMAY-G, 95% were earmarked for construction of new houses under PMAY-G. This included 2% allocation towards Administrative Expenses for administrating the Scheme at the Central and State level. The remaining 5% of budgetary grant was retained at the Central Level as reserve fund for special projects in order to meet exigencies arising out of extraordinary situations like floods, cyclones, earthquakes, etc.

To ensure timely release of Central share and State share from the treasury to the State Nodal Account (SNA) for Scheme implementations, the Committee note that apart from regular monitoring of funds status in State Nodal Account (SNS) meetings through VCs with States to highlight the need for timely release of funds to ensure Scheme implementation were also carried out. The Committee were apprised that letter from Secretary, Rural Development to States were sent with respect to budget provision for PMAY-G in respect of targets allotted for 2020-2021.

Having taken cognizance of the measures taken by the Ministry, the Committee would urge the Ministry to ensure that these measures are effective and do not merely remain as wishes on the paper. The Committee hope that the monitoring through the correspondence undertaken in this regard would bring about the desired results. The Committee may be apprised of the progress made in this regard.

Reply of the Government

In the current Financial Year 2022-23 under PMAY-G, the total budget allocation is Rs. 20,000 cr. 5% of annual Central allocation (i.e. Rs.975 cr. for year 2021-22) would be retained at the Central Government level as reserve fund for financing the Special project proposals received from the States. The States should submit the proposal for Special Projects with adequate justifications. As per the revised procedure for release of funds under the Centrally Sponsored Schemes (CSS) and monitoring utilization of the

funds released received from Department of Expenditure, Ministry of Finance (vide OM dated 23.03.2021) in which all the States/UTs were requested to ensure timely release of Central Share and corresponding State Share to the State Nodal Account. The States were requested to maintain separate budget lines for Central and State Share under each CSS (including PMAY-G) in their Detailed Demand for Grants (DDG) and make necessary provision of the State share in the State's budget. As per TRSY 07 report of PFMS, all the States under PMAY-G have made provision for separate account heads for Central Share and State Share. UTs without legislature work directly in PFMS. Therefore, there is no need for them to open a Single Nodal Account. They will ensure that the funds are released to the vendors/beneficiaries "just in time". In case funds are to be released to any agency as per scheme guidelines, provision of Rule 230 (vii) of GFR 2017 will be strictly followed to avoid parking of funds, with agencies. Further the State Governments should transfer the Central Share received in its account to the concerned SNAs account within 21 days of its receipt. The corresponding State Share should be released as early as possible not later than 40 days of release of Central Share. Further as per the guidelines received from Ministry of Finance vide letter dated 23.03.2021 States to release corresponding State Share failing which further installments will not be considered under PMAY-G.

NEW IT Solutions developed so far under PMAY-G

- **PMAY-G Dashboard-** PMAYG dashboard has been developed to provide end-to-end insight to cater to the analytical and strategic business intelligence needs and provide physical and financial progress of PMAY-G scheme at a glance. The dashboard provides the actionable insights that include the single screen visualization of entire physical and financial progress and reports up to the block level, analyzing the gap/delays in release of installments, speed of house construction, age-wise, category-wise data analysis in order to find out anomalies and outliers. Also, dashboard illustrates the trend analysis for sanction and completion progress using dynamic and customizable data visualization in close coordination with business users.
- **Landless Households Module -** The scheme has taken care of landless households in the permanent waitlist (PWL). The State Government ensures provision of land to landless households on priority as they are the neediest ones. Further, to map landless beneficiaries in the PWL of PMAY-G and to capture the status of availing land or financial assistance for land purchase to the landless beneficiaries, a module on landless households has been developed. The module captures the status of land provided to landless beneficiaries either financially assisted or provided land in physical.
- **Convergence Module-** Convergence is an inherent component of the Scheme and therefore it is important to monitor the progress under convergence. Convergence module has been developed to monitor the status of benefit availed by PMAY-G beneficiary under other Government Schemes focusing on toilet

construction, LPG, Drinking water, MGNREGA employment, involvement of SHG etc.

- **E-Ticketing system** –The module has been introduced to address the grievances pertaining to technical as well as non-technical issues under PMAY-G as referred by the State/UTs.
- **Aadhaar Based Payment System** –ABPS allows Direct Benefit Transfer (DBT) to the PMAY-G beneficiary in his/ her bank account linked with the Aadhaar number of the concerned beneficiary for safe and authentic transaction.
- **Social Audit Module-** The module has been set up to introduce the Social Audit Units (SAU) set up by State/UT Government under MGNREGA, to facilitate conduct of Social Audit of PMAY-G. which is conducted in every Gram Panchayat at least once in a year, involving mandatory review of all aspects.
- **House Quality Review Module-** Review Teams and the resource persons along with the beneficiaries verify the quality of house constructed, with respect to processes and procedures. Monitoring is done at all levels and with special emphasis on quality and timely completion of construction.
- In addition to above, a module on understanding the features of PMAYG, from design to execution, is also available on iGOT platform, which is an e-learning platform intended for capacity building of stakeholders of PMAY-G.

Observations/Recommendations(Para No 3)

Allocation of Funds

The financial requirement for the implementation of the Scheme initially was through annual budgetary provision. However, in the Interim Budget Speech 2019, apart from the budgetary allocation, Extra Budgetary Support was announced in order to meet the budgetary gap of PMAY-G.

The additional funds as Extra Budgetary Resources was over and above the GBS and it could be sought from lending institutions i.e. NABARD for making releases to States /UTs for smooth implementation of the Scheme. Out of the annual budgetary provision for PMAY-G, 95% are earmarked for construction of new houses under PMAY-G. This includes 2% allocation towards Administrative Expenses for administering the Scheme at the Central and State level. The remaining 5% of budgetary grant is retained at the Central Level as reserve fund for special projects in order to meet exigencies arising out of extraordinary situations like floods, cyclones, earthquakes, etc. Financial Assistance is released to States/UTs in two instalments of 50% each as per provisions of Framework for implementation of PMAY-G. The Central share requirement for construction of 70 lakh houses for FY 2020-21 is to be met from GBS and EBR. Out of which Rs 19,500crore has been provided as the Gross Budgetary Support (GBS) and the balance is to be met through Extra Budgetary Resources to be raised through

NABARD. Out of this, Ministry of Finance had approved Rs 10,000 crore for PMAY-G for FY 2020-21. Further, an additional EBR of Rs 25,324 crore has been sought from Ministry of Finance for FY 2020-21 to enable Ministry to fulfill financial requirements of States/UTs. **The Committee was assured that the fund requirement for Phase –II would be sufficient to meet the targets. The committee hope that by ensuring the availability of funds to States and regular monitoring of physical progress, the Ministry would be able to achieve the targets for Phase –II. Given the fact that the Ministry has exhibited confidence that the target of construction of 2.02 crore houses under PMAY-G by 15thAugust, 2022 and 2.95 crore houses by 31stMarch, 2024 would be achieved, the Committee would like to be apprised of the progress made in this regard.**

Reply of the Government

As on 07.02.2022, a total of 2.18 crore houses have been sanctioned, 1st installment released for 2.08 crore houses and 1.72 crore houses have been completed. With the current pace of construction of houses, 2.02 crore houses under PMAY-G would be completed by 15thAugust, 2022 and cumulative target of 2.95 crore houses would be achieved by March, 2024. The expected timelines are as under:-

Physical Milestone Date	Houses to be completed (units in Nos.)
15 th August, 2022	2.02 crore
31 st March, 2023	2.38 crore
31 st March, 2024	2.95 crore

The Union Cabinet in its meeting held on 8thDecember, 2021 had approved continuation of PMAY-G beyond March, 2021 with existing norms till March, 2024 with total financial implication for construction of 155.75 lakh houses during three years 2021-22 to 2023-24, at Rs. 1,98,581 crore (Central Share Rs. 1,25,106 crore and state share Rs. 73,475 crore) for achieving cumulative targets of 2.95 crore houses in rural areas under the PMAY-G and additional requirement of fund towards the interest repayment to NABARD. The total Cost at Central Level of Rs. 1,43,782 crores would be met by Rs. 60,000 crore of projected Budgetary Resources, while the remaining fund could be secured either by way of GBS or Extra Budgetary Resources, in consultation with the Ministry of Finance.

Observations/Recommendations(Para No 4)

Utilisation of Funds

During the course of examination of the subject, the Committee noted that the expenditure reflected on Awaas Soft is made by the State /UT against the Cumulative fund available in State Nodal Account(SNA) with the State/UT which includes Opening Balance of previous year, Central Share, state Share, Interest Accrued and Miscellaneous income. However, no expenditure is being reported separately against the Central share releases of the State share releases as all funds from different sources are credited to the single bank account i.e. SNA and therefore expenditure is made against the total Fund Available (TFA) in SNA irrespective of the fund sources. Further, the TFA with States/UTs as on 17.11.2020 is Rs35279.81 crore which includes Opening Balance of Rs 10002.84 crore, the Central Share Releases of Rs 15007.66 crore, State Share releases of Rs 9517.40 crore, Miscellaneous income of Rs 701.49 crore and interest accrued of RS 50.42 crore. The total expenditure made as on 17.11.2020 is Rs 21388.76 crores against the TFA of RS 35279.81 crore i.e 60.62 %. **The Committee find that the percentage of fund that has been utilized vis-à-vis the total fund available is definitely not encouraging in ensuring the achievement of targets that have been set. The Committee would call upon the Ministry to ensure that the necessary measures taken in this regard are effectively implemented so that the remaining amount available in the SNA is gainfully utilized. Further, the Committee opine that the reviews that are undertaken would have the intended outcome and not merely remain on paper.**

Reply of the Government

Under Pradhan Mantri Awaas Yojana-Gramin (PMAY-G), the closing balance left in the State Nodal Accounts is carried forward as opening balance in the next Financial Year. During the Financial Year 2021-22, an amount of Rs.26,792.88 crore was released to States/UTs. As reported by States/UTs on Awaassoft, as on 13.09.2022, the expenditure for FY 2021-22 is Rs.42,805.94 crore including the state share. It is pertinent to mention that expenditure is reported against the Total Available Funds of Rs.63,374.75 crore.

The financial details for the years 2021-22 and 2022-23 are given in the table below –

(Rs. in crore)

Sr. No.	Items	2021-22	2022-23
1	Opening Balance	18,710.25	20,006.46
2	Funds released (Central)	26,792.88	9,078.87
3	Funds released (State)	16,156.29	8,035.42
4	Total Available Funds	63,374.75	37,869.37
5	Expenditure	42,805.94	27,470.10

The Utilization of Funds under PMAY-G depends on the performance of the States/UTs w.r.t their pace of construction of houses by releasing funds directly into the bank accounts of beneficiaries through DBT. The Ministry continuously monitors the progress of the States/UTs with focus on completion of incomplete houses with 2nd& 3rd installments released to beneficiaries, improving the performance of poorly performing states, completion of delayed houses, availing land to landless beneficiaries with no land to construct the houses, etc. Further, to encourage healthy competition among States/UTs and expedite rate of house completion, the Ministry has developed a Performance Index Dashboard in AwaasSoft to rank the States/ UTs based on their performance.

Further, as per the extant procedure of release of funds under Centrally Sponsored Schemes (CSS) of Ministry of Finance, the interest earned on the funds released should be mandatorily remitted to respective Consolidated fund on pro-rata basis and also not more than 25% of the amount earmarked for a State under PMAY-G should be released at the beginning of the financial year. Additional central share (not more than 25% at a time) will be released upon transfer of the stipulated State share to the Single Nodal Account (SNA) and utilization of at least 75% of the funds released earlier (both Central and State share) and compliance of conditions of previous sanction.

As an outcome of the rigorous monitoring & facilitation to the States/ UTs the quantum of balance funds has come down significantly.

Observations/Recommendations(Para No 5)

Number of House constructed

The PMAY-G Scheme envisaged to provide pucca houses with basic amenities to all houseless households and households living in kutcha and dilapidated houses in rural areas by 2022. It commenced on 1stApril, 2016. The assessment of the beneficiaries was made combing the data sets of Census 2011 and Socio-Economic Caste Census

(SECC) 2011, houses constructed since 2011 and houses under construction till 31st March, 2016. The estimation was that 2.95 crore houses would have to be constructed to meet the objective of 'Housing for All' in rural areas. Also, as on 15 September, 2016, 2.57 crore households were identified for providing financial assistance under PMAY-G after due verification by Gram Sabha and after completion of Appellate Process. The Committee observe that during the year 2016-2017 against the target of construction of 42,82,454 houses, the achievement was 32,14,495. For the years 2017-18, 2018-19 and 2019-20 the target of construction of house were 32,33,800, 25,14,646 and 60,00,000 respectively . However, the target of houses completed for these successive years were 44,54,493, 47,33,445 and 21,91,804 respectively . The target for the year 2020-21 was 44,25,494 houses. Out of these, 40,60,503 houses had been sanctioned (status as on 15.07.2021) and 33,99,538 number of houses have been constructed . During the year 2021-22 against the target of 1,49,30,760 PMAYG houses, 11,11,811 houses have been completed as on 15.07.2021. Against the target of construction of 2.95 crore houses during the period from 15^h September , 2016 till 15th July , 2021 the total houses constructed is only 1,57,06,048 . There is a shortfall of 1,37,93,952 houses and only an year is left to reach the target of providing pucca houses with basic amenities to all houseless households and households living in kutcha and dilapidated houses in rural areas by 2022. The Ministry has attributed various reasons for the delayed achievement and has initiated measures to accomplish the pending targets. **The Committee view the tardy progress in the construction of House under PMAYG seriously. In view of the above backdrop, the Committee strongly urge the Ministry to review the targets and achievements of completion of houses periodically with due diligence and ensure its completion so that more homeless get houses within their means. The Committee may be apprised of the progress made in this regard. The Committee expect the Ministry to identify the problems inherent with the slow pace of construction of houses and apprise them of the steps taken in this regard**

Reply of the Government

As on 28.06.2022, a total of 2.43 crore houses have been sanctioned, 1st installment released for 2.31 crore houses and 1.87 crore houses have been completed. In the present Financial Year, a total of 8.75 lakh houses have been constructed at an average rate of 9,837 houses constructed per day. This is expected to increase further as the Ministry has been regularly reviewing the scheme with selected States/UTs.

With the current pace of construction of houses, 2.02 crore houses under PMAY-G would be completed by 15th August, 2022 and cumulative target of 2.95 crore houses would be achieved by March, 2024. The expected timelines are as under:-

Physical Milestone Date	Houses to be completed (units in Nos.)
15 th August, 2022	2.02 crore
31 st March, 2023	2.38 crore
31 st March, 2024	2.95 crore

It is also pertinent to mention here that 13 States/UT namely States of Madhya Pradesh, Rajasthan, Jharkhand, Assam, Bihar, Tripura, Maharashtra, Odisha, West Bengal, Tamil Nadu, Uttar Pradesh, Gujarat and UT of Jammu & Kashmir have cumulative target of 2.50 crores (or 92.60% of total targets) under PMAY-G. These States have already sanctioned 2.26 crore houses (or 93% of total sanctions) and houses completed in these 13 States/UT is 1.74 crore which is 93.92% of the total houses constructed under PMAY-G. The Ministry is also following up with these States to boost the progress under PMAY-G and have already allocated them fortnightly targets till 15th August, 2022 for achieving cumulative completion of 2.02 crore houses under PMAY-G. The progress made by these States/UT is being reviewed through meetings at level of Secretary (RD), Additional Secretary (RD) and Dy. Director General (Rural Housing), DoRD.

A few problems which have hindered the progress under PMAY-G alongwith corrective measures taken by Ministry are detailed as under:-

Issues	Corrective measures taken by MoRD
Delay in provision of land to the landless beneficiaries.	States have been requested for setting up Task Force under Chief Secretary comprising of the Secretary (Revenue) and Secretary dealing with PMAY-G so that time bound provision of land to landless beneficiaries can be achieved. Provision of land to Landless beneficiaries under PMAY-G is always one of the agenda for the review meetings with States/UTs.
Delay in release of central share & corresponding state matching share from Treasury to SNA.	Non availability of funds is one of the major reasons leading to low pace of construction of houses under PMAY-G. This has impacted the progress under PMAY-G in last two financial years. The Ministry through meetings and telephonic conversation with States/UTs raise this issue so that the States release the funds from their Treasury into SNA for onward release as installments of assistance to beneficiaries.
Delay in sanction of houses by the States/UTs.	The States/UTs are regularly followed up in this regard. The Ministry resolves the technical issues raised by States/UTs so that the process of sanctioning is not hampered. The Ministry has also released User Manual to assist the States/UTs in

	sanctioning houses from finalized Awaas+ lists and this is expected to boost the sanction of houses and 2.95 crore houses are expected to be sanctioned by August, 2022. As on 28.06.2022, a total of 2.43 crore houses have already been sanctioned under PMAY-G.
Gap in sanctions and release of installments	<p>The States have been requested to ensure that there is no lag between sanction of houses and release of funds. Timely release of funds ensure timely construction of houses.</p> <p>The States/UTs have also been requested to give special attention to houses which have already received 2nd and 3rd installment to ensure that the houses are completed in a time bound manner.</p>
Delay in completion of houses –houses incomplete even after more than 12 months of release of 1 st instalment.	<p>Around 12.24 lakh houses as on 27.06.2022 are in the delayed houses category i.e. houses which are incomplete even after 12 months of release of 1st installment of assistance.</p> <p>The Ministry has requested the States/UTs to come up with the strategy to expedite the completion of all such delayed houses and also specify reasons in cases the delayed houses could not be completed owing to reasons such as death of beneficiary without heir, permanent migration, legal issues, etc.</p> <p>The Ministry has already released SOPs for dealing with such cases of permanent migration, death of beneficiary without heir, etc. so that the States/UTs can deal with such cases and the progress is not impacted.</p>
Resolution of difficulties in operation of transaction based MIS Awassoft	Ticketing system has been introduced so that all the states facing any difficulty with the application can raise issues online, whose resolution is monitored.

Observations/Recommendations(Para No 6)

Identification of Beneficiaries

While examining the procedure adopted by the Ministry for identifying genuine poor, the Committee found that the beneficiaries of PMAY - G were identified by the Gram Sabha based on the housing deprivation parameters as per SECC 2011. The universe of eligible beneficiaries under PMAY - G included all the houseless and households living in zero, one or two room kutchra houses as per SECC data, subject to the exclusion process. Prioritization of beneficiaries for providing assistance was done category - wise viz SC/ST, Minorities and others. The households were prioritized category - wise based on houselessness followed by the number of rooms i.e. zero, one and two rooms.

These priority lists that were so prepared were verified by the Gram Sabha to check for ineligible beneficiaries and changes in priority. The necessary changes made in the list were based on the minutes of Gram Sabha and these lists which were approved by the Gram Sabha were widely publicized within the Gram Panchayat. The complaints that so arose on account of deletion or change in the ranking could be submitted to the Appellate Committee which was constituted by the State Government to resolve such complaints. Once the Appellate process was complete, the category - wise Permanent Waitlist (PWL) of the Gram Panchayat got finalized and it was widely published and entered on the website of PMAY - G. **From the above, the Committee find that in the procedure that is adopted for listing out the eligible beneficiaries, Gram Sabha is the authority finalizing the lists and the Appellate Committee constituted by the State Government would resolve complaints that come forth. The implementation of the Scheme is based on the lists so finalized at the grass root level without any other authority verifying the lists. The Committee would like to be informed of the reasons for the same. They would also like to know whether the lists so prepared have ensured proper implementation of the Scheme so far. The Committee strongly feel that the linkage of Aadhaar into the scheme can help in avoiding duplicity and would even ensure that the benefit reaches the deserving ones The Committee would like to be informed of the steps taken in this regard.**

Reply of the Government

As per the provisions of the Framework For Implementation (FFI) of PMAY-G, the universe of eligible beneficiaries under PMAY-G includes the houseless and households living in zero, one or two room kucha houses as per Socio Economic Caste Census (SECC) and Awaas+ data, subject to the exclusion process.

The Gram Panchayat wise system-generated eligible beneficiaries' lists are referred to the Gram Sabha to verify the same. The Gram Sabha verifies the facts based on which the inclusion has been done in the meeting of Gram Sabha. If the inclusion has been done based on wrong facts, if the household has constructed a pucca house or migrated since the survey or has been allotted a house under any government scheme, the Gram Sabha shall delete the name of such families. Further the Gram Sabha can change the priority of the households in certain cases. The list of such persons deleted, including reasons for deletion, changes made in the priority will form part of the minutes of the Gram Sabha resolution.

The procedure for identification of the right beneficiary under PMAY-G is in alignment with the Article 243(G) of the Indian Constitution on the Powers authority and responsibilities of Panchayats.

Appellate mechanism

- a. Post verification, the lists approved by the Gram Sabha are widely publicized within the Gram Panchayat for a minimum period of seven days.
- b. After the lists have been publicized, a window period of fifteen days is provided for submission of complaints regarding deletion or change in ranking.
- c. The state government shall constitute a three-member Appellate Committee headed by nominee of District Magistrate / Collector and at least one non-official member at the District level to whom the complaints are referred.
- d. The Appellate Committee will consider the complaints, hear appeals against deletion or change in ranking and resolve the same within a fixed period of time.
- e. After decision of Appellate Committee, the Gram Panchayat wise final permanent waitlist for each category will be published on the notice board of the Gram Panchayat and advertised widely.

Apart from the process mentioned above for the selection of eligible beneficiaries from the SECC-2011 survey data / Awaas+ survey data, the eligibility of the beneficiaries is also being confirmed at the time of registration & sanctioning the houses by the PMAY-G functionaries.

As per FFI, a Grievance redressal mechanism is also set up at Gram Panchayat, Block, District, and the State levels. Contact details of the designated grievance redressal official and the procedure to file the grievance is clearly displayed in each Panchayat. There is also scope for escalation, if the complainant is not satisfied with the disposal of his/ her grievance. Complaints received in the MoRD are forwarded to the respective State Government for redressal of the grievance. The designated officers are required to take necessary action and furnish the ATR to the MoRD under intimation to the complainant within one month of receipt of the complaint. Services of the Ombudsman under MGNREGA can also be utilized for redressal of the grievances.

In addition, complaints are received through CPGRAMS wherein there is an inbuilt mechanism for categorization of complaints. Regular follow up is done with States/UTs for speedy disposal of the grievances. In cases of serious irregularities/ allegations, Central Government Teams are also deputed for conducting enquiry.

In cases where the complaint against the Officials/ Panchayat Adhikari/ Pradhan etc. is found to be true during enquiry by Central Government/ State Government team, prompt action is taken against the erring Officials. Following actions are suggested by Ministry to the States for immediate action against the erring Officials:

- (i) FIR be filed against the erring Officials immediately

- (ii) Action to be taken against the concerned BDO, who is second signatory of the FTOs under PMAY-G and other supervisors who would have certified and inspected the works
- (iii) Show cause be served against the Officials and other concerned officials in cases where there is delayed action against the erring Officials
- (iv) State/UT to publicize widely the action taken in the matter including on social media

The above grievances redressal mechanism ensures that in cases of selection of ineligible households or other such cases, appropriate action is taken against those responsible for irregularities.

In addition, the rural housing Scheme, PMAY-G implemented by Ministry of Rural Development is monitored very closely at all levels and with special emphasis on quality and timely completion of construction. The details of monitoring mechanism incorporated are as follows: -

- a. All data regarding beneficiaries, progress of construction and release of funds, including photographs and inspection reports shall be placed on AwaasSoft and would form the basis for follow up on both the financial and physical progress of the scheme. The reports pertaining to the eligible / ineligible households, Permanent Wait List (PWL), Physical and financial progress, etc. are available in the public domain supporting transparency and accountability.
- b. The physical progress in construction would be monitored through the photographs to be uploaded at every stage of construction as decided by the State Government. The State Government to use the AwaasApp for uploading the photographs. A photograph should be uploaded on completion of construction of the house.
- c. National Level Monitors (NLM) and Area Officers of the Ministry would also visit PMAY-G houses during the field visits, to the extent possible to assess the progress, procedure followed for selection of beneficiaries etc.,
- d. The Project Management Unit (PMU) at the State level is to undertake the tasks of implementation, monitoring and quality supervision. Officers at the Block level should inspect as far as possible 10% of the houses at each stage of construction. District level officers should inspect 2% of the houses at each stage of construction. Every house sanctioned under PMAY-G to be tagged to a village level functionary (Gram Rozgar Sahayak or any other village level worker) whose task is to follow-up with the beneficiary and facilitate construction.
- e. Timely release of funds to the States/UTs and follow up with them for releasing the same & state matching share from Treasury into State Nodal Accounts.
- f. Review over Video Conferences with States at the level of MRD and SRD
- g. Regional/ State-wise review by the AS (RD), DDG (RH) on physical & financial progress including several identified parameters such as house sanctions, completions, delayed houses, fund release from State treasury, etc.

- h. Separate review of States with high target, poor performing States and delayed houses
- i. Cleaning of the Permanent Wait List (PWL) by removing ineligible/ unwilling beneficiaries from the PWL.
- j. Formal Social Audit is to be conducted in every Gram Panchayat at least once in a year, involving a mandatory review of all aspects.
- k. Payment of assistance to beneficiaries who have been sanctioned houses would be made directly into the bank / post office accounts through the AwaasSoft-PFMS electronically. This lead to increased transparency by enabling real time monitoring of funds disbursed to beneficiaries.
- l. The progress of different parameters for implementing the scheme are monitored through the Performance Index Dashboard.

In pursuance of the provisions of section 7 of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 (18 of 2016) (hereinafter referred to as the said Act), the Ministry has already issued notification in respect of PMAY-G for seeking Aadhaar details from PMAY-G beneficiaries. As on 27.06.2022, a total of 1.84 crore Aadhaar details out of 2.42 crore households sanctioned under PMAY-G has already been recorded with consent by the State Governments/UTs.

In respect of Awaas+ households, Aadhaar has been mandated for de-duplication of beneficiaries from SECC 2011 database of PMAY-G.

As on 27.06.2022, a total of 2.66 crore Aadhaar numbers of Head of households & 3.21 crore Aadhaar numbers for Members of Households have been recorded, against 2.85 crore households remaining in Awaas+ survey lists after remanding of ineligible households by States/UTs.

Observations/Recommendations(Para No 7)

Selection Criteria

During the course of examination with respect to implementation of the Scheme the Committee were given to understand that as per the framework for implementation of PMAY - G, there is a multilayered prioritization within the universe of eligible PMAY (G) beneficiaries. The process of creating a database of beneficiaries is the paramount step in the scheme of PMAY - G. The Committee pinpoint that the ' List of Beneficiaries ' should be prepared with utmost accuracy so that no deserving poor is ignored and no undeserving ones stands to benefit in the mist of doubt / corruption . The Identification of beneficiaries under PMAY - G is done by the Panchayat. But with growing times, the role of Panchayats has seemed to change in real terms and people in Panchayat are prone to be moulded as political Instruments. The Committee strongly view the

malpractices associated with inclusion of name in the list of beneficiaries and hence recommend that the preparation of list of beneficiaries should be done in consultation with the "government official" nominated by the State Government.

During the course of examination, the Committee found that in a few cases the contact number of panchayat Pradhan was mentioned against the name of beneficiaries propounding financial dilution of the scheme. The Committee are of the firm view that such breeding grounds of corruption could only be eradicated to a great extent if the state Government nominates a Government official who would cross check facts before finalizing the list of beneficiaries. The Committee recommend the Ministry to revise the guidelines of the scheme in such a way that inclusion of name of beneficiaries, are henceforth verified by a government official and only after such authentication the names should be included in to list of beneficiaries.

The Committee observe that at the time when socio Economic caste Census was carried out in 2011, owing of Television sets and mobile phones were categories as "comfort" items of high extrinsic value. But with the passage of time, the situation in the country has changed and prices of such electronic gadgets have come down drastically in a way that a homeless household could even afford to have a mobile phone. **The Committee are of the firm view that due to ever changing dynamics of ownership pattern of physical goods, a static selection criteria do not appear. The Committee expect the Ministry to evolve dynamic selection criteria which is efficient enough in churning out the "real poor" and segregating undeserving from the targeted beneficiaries. This has elevated the threshold limits and therefore the committee strongly desire the ministry to have a relook in the selection criteria.**

Reply of the Government

The exclusion process under PMAY-G based on SECC 2011 is already prescribed in Annexure –I of the FFI of PMAY-G and also detailed as under:-

EXCLUSION PROCESS

Step 1: Exclusion of pucca houses- All households living in houses with pucca roof and/or pucca wall and households living in houses with more than 2 rooms are filtered out.

Step 2: Automatic Exclusion– From the remaining set of households, all households fulfilling **any one of the 13 parameters listed below are automatically excluded:** -

- i. Motorised two/three/four-wheeler/ fishing boat
- ii. Mechanised three/ four-wheeler agricultural equipment

- iii. Kisan Credit Card with credit limit of Rs.50,000 or above
- iv. Household with any member as a Government employee
- v. Households with non-agricultural enterprises registered with the Government
- vi. Any member of the family earning more than Rs.10,000 per month
- vii. Paying income tax
- viii. Paying professional tax
- ix. Own a refrigerator
- x. Own landline phone
- xi. Own 2.5 acres or more of irrigated land with at least one irrigation equipment
- xii. 5 acres or more of irrigated land for two or more crop seasons
- xiii. Owning at least 7.5 acres of land or more with at least one irrigation equipment

As may be seen from above, the above criterion had been adopted to ensure that the beneficiary being provided assistance under PMAY-G, is the poorest of the poor. Further, owning a Television or a mobile phone is not included in exclusion criteria under PMAY-G.

There were 4.03 Crore households identified from the SECC-2011 survey after the prescribed exclusion process. The list of identified 4.03 crore households was shared with the States/ UTs for field verification. Post verification after the elimination of ineligible beneficiaries, 2.95 Crore households were identified as eligible for assistance under the PMAY-G, the same has been set as a target for house completion under PMAY-G by March 2024. In the cases wherein the beneficiary died leaving no successor, permanently migrated, etc., such cases were further deleted from the list of 2.95 Crore beneficiaries. As of 14th September 2022, there are 2.15 Crore beneficiaries in the PWL after deleting the ineligible ones. To fulfill the gap of 80 lakh, the beneficiaries have been identified from the Awaas+ survey data following the prescribed procedure recommended by the Expert Committee constituted at the MoRD to identify eligible beneficiaries from the Awaas plus survey data.

Observations/Recommendations(Para No 8)

Redefining the term “Kutcha House”

The eligible beneficiaries under PMAY-G included all the houseless and households living in zero , one or two room Kutcha House as per Socio-Economic Caste Census (SECC) data. The definition of Kutcha House is as per the definition used/prescribed in

SECC 2011. The committee were informed that State Punjab, Assam, Uttar Pradesh and Tripura had requested for revisiting the definition Kutchha House under PMAY-G. Accordingly, an Experts Committee which was constituted for the purpose recommended that house with durable foundation with burnt brick , stone , concrete blocks , etc. with cement mortar with DPC ; walls with durable materials like red burnt bricks , concrete blocks , etc , at least up to sill level ; the external surface of the walls with moisture degradable materials like ' Icra' panels , unburnt bricks , etc. protected with cement sand plaster and roof with durable materials like RCC or RBC or CGI roofing sheet well anchored with a roof under structures which is further well anchored with walls / support system transferring the load to the ground , to be considered as a ' Pucca ' house , else the house is to be categorised as a Kuchha house .. The Expert Committee had also recommended applicability of revised definition of kutchha house under PMAY - G for two States of Assam and Tripura only. The Committee would like to be apprised of the rationale behind revising the definition specifically for two States only, when the proper implementation of the Scheme hinged on the definition of kutchha house in order to identify the beneficiaries . The Committee also take note of the fact that the Ministry had. received several proposals from States for changing the definition of " kutchha houses " . This is indicative of the fact that even States thrust upon evolving definition of " kutchha houses " " for inclusion of every deserving poor as a beneficiary under Pradhan Mantri Gramin AwasYojna . **Therefore , the Committee strongly recommend that the Ministry frame a robust selection criteria which imbibes the changing phases of purchasing power of the homeless ; thus leaving no targeted beneficiary out of PMAY - G .**

Reply of the Government

4 States namely Assam, Tripura, Uttar Pradesh and Punjab had requested the Ministry for revision in definition of kutchha house under PMAY-G and based on this request the Ministry had constituted an Expert Committee under chairmanship of Dr. Nagesh Singh, Retd. Additional Secretary (RD) with field experts as members of this Committee. The Committee held discussions and undertook field visits before giving its recommendations. Based on the recommendations of this Expert Committee, the definition of Kutchha house under PMAY-G was revised for the States of Assam and Tripura as under:-

For the State of Assam & Tripura, the house with the CGI sheet roof and Kutchha wall may be considered as Kutchha house, whereas, wall with moisture degradable materials like 'Icra' panels, unburnt bricks, etc. with external surface protected with cement sand plaster may be considered as pucca wall.

The requests received from States and the recommendations of this Expert Committee which has been accepted by the Competent authority in Ministry of Rural Development are detailed as under:-

Name of the State	Proposal/ Amendment Requested in definition of Kutcha house under PMAY-G	Recommendations of the Expert Committee/ Decision communicated to the State
Assam	Houses with a Kutcha wall, but CGI sheet roof should also be provided Pucca house under PMAY-G (i.e. House with a Kutcha wall and CGI sheet roof to be considered as a Kutcha house)	For the State of Assam, the house with the CGI sheet roof and Kutcha wall may be considered as Kutcha house, whereas, wall with moisture degradable materials like 'Icra' panels, unburnt bricks, etc. with external surface protected with cement sand plaster may be considered as pucca wall.
Punjab	Inclusion of the 'burnt brick' as a predominant material of the wall of the dwelling room under the category of Kutcha wall.	The masonry wall with burnt bricks and cement/ lime/ mud mortar as the predominant material of the wall of the dwelling room will be considered as a Pucca wall and house with the same cannot be categorized as a Kutcha house. Therefore, the proposal from the State was not agreed upon.
	Inclusion of the 'wooden planks (balas)' as a predominant material of roof of dwelling room under the category of Kutcha roof.	The existing definition of the Kutcha house under PMAY-G is inclusive of the amendment requested by the State, therefore, does not require an amendment.
	The dwelling room either with the Kutcha wall or Kutcha roof to be considered as Kutcha house	Such houses may be categorized as Semi-Kutcha /Semi Pucca houses which is well covered in the existing definitions and do not require any change.
Tripura	Houses with the Kutcha wall and CGI sheet roofing to be considered as eligible for assistance under PMAY-G (i.e. House with a Kutcha wall and CGI sheet roof to be considered as a Kutcha house)	For the State of Tripura, the house with the CGI sheet roof and Kutcha wall may be considered as Kutcha house, whereas, wall with moisture degradable materials like 'Icra' panels, unburnt bricks, etc. with external surface protected with cement sand plaster may be considered as pucca wall.
Uttar Pradesh	Houses having Pucca walls, but Kutcha roof be considered under the Kutcha house category.	House having Pucca walls, but Kutcha roof is to be categorized under Semi-Pucca house. Therefore, the proposal from the State was not agreed upon.

Based on the revised definition, the States of Assam & Tripura have identified 8.71 lakh & 1.83 lakh new households respectively from SECC 2011 database as eligible for inclusion in the PWL of PMAY-G. The Ministry has already allocated target of 8.17 lakh & 1.83 lakh houses to State Of Assam & Tripura from these newly identified households from SECC 2011 database.

The Ministry would consider the proposals received from States/UTs for revision in the definition of Kutchha house as per their requirements in similar manner as done for the above mentioned 4 States.

Observations/Recommendations(Para No 11)

Monitoring of the Scheme

The Committee understand that the States / UTs set up a dedicated Programme Management Unit (PMU) to undertake the tasks of implementation, monitoring and supervision of quality of construction at State / District Block and Panchayat Level. The State Programme Management Unit is headed by the State Nodal Officer and other personnel were availed through deputation from line departments and by hiring personnel on contract basis. In addition, all data regarding beneficiaries, progress of construction and release of funds are placed on AwaasSoft . This formed the basis for follow up on both the financial and physical progress of the scheme. The physical progress in construction is monitored through the photographs to be uploaded at every stage of construction. AwaasApp was used by State Government for uploading the Geo - tagged photographs. Further, on completion of construction of the house, the photograph of the house is uploaded. This meant that the entire monitoring of the Scheme depended on the data available on AwaasSoft . In this regard, the Committee specifically enquired as to whether the functionaries who were responsible for uploading information on " Awaas Soft from the site in villages were well equipped to handle these activities . The Ministry merely stated that there was a component of administrative funds which are 2 % of the housing funds released to the State / UTs . Out of these 2 % funds of Central share , 0.3 % was retained at centre level and 1.7 % was released to the States / UTs for various activities of administration of the scheme which included cost of setting up and operating Programme Management Unit Including hiring of personnel on contract and also training of officials and elected representatives of Panchayats including exposure visits . In addition, the Ministry based on request received from States / UTs arranged for the visit of officers / officials of Rural Housing Division of the Ministry with officials from NIC team, PMU team to visit and provide necessary hand - holding to the field workers on usage of Awaas App and Awaas Soft for data entry and other functions. This implied that a pivotal role was played by the people who are responsible for uploading the data onto the AwaasSoft as the monitoring of the Scheme revolved on the data that was so uploaded. The Committee

are of the strong view that instead of waiting for the State Government to send request for Imparting necessary training and provide adequate hand holding to the personnel of Programme Management Unit and field workers, the Ministry should organise periodic training to them so that they can upload accurate data on the AwashSoft App which inturn will facilitate effective monitoring too. Given the issues related to net connectivity in rural areas, the Committee are apprehensive about the efficacy of the system in place.

The Committee would like to be apprised as to what extent this system has been effective in monitoring the implementation of the Scheme. The Committee note that the meetings of DISHA Committee are an integral part of the monitoring aspect of the scheme. Therefore, the Committee urge the Ministry to ensure that State **Governments are geared up to convene DISHA meetings quarterly to monitor the progress of PMGAY thereby strengthening the mandate of the scheme and houses constructed thereof.**

Reply of the Government

The Ministry of Rural Development emphasizes on regular monitoring and evaluation of the programmes being implemented in rural areas under its ambit. In order to enhance the efficiency and efficacy of its programmes, the Ministry has evolved a comprehensive system of monitoring and evaluation of the implementation of its programmes. The purpose of National Level Monitors (NLMs) system is to strengthen all the rural development programmes and ensure effectiveness, transparency and accountability in the implementation of the programmes. The findings are reviewed and shared with the States to discuss and suggest improvements in the implementation processes at the grass roots levels.

The PMAYG dashboard provides end-to-end insights to cater the analytical and strategic business intelligence needs to cater the physical and financial progress of PMAY-G scheme at a glance. The dashboard will be able to provide the actionable insights that include the single screen visualization of entire physical and financial progress and state level reports drillable to block level, analyzing the gap/delays in release of instalments, speed of house construction, age-wise, category-wise data analysis in order to find out anomalies, outliers. Also, dashboard will be able to illustrate the trend analysis for sanction and completion progress using dynamic and customizable data visualization in close coordination with stakeholders.

DISHA (District Development Coordination and Monitoring Committee) is a monitoring mechanism to ensure that Schemes are implemented in accordance with the Programme Guidelines. The meetings of DISHA Committee provides a platform in which implementation of development Schemes in a District can be discussed and taking the valuable inputs from the elected representative including Members of Parliament, strategy for greater impact of the Programmes may be formulated. This Committee is chaired by Hon'ble Member of Parliament. The Ministry vide D.O. letter

dated 26th October, 2021 from the Secretary (RD) addressed to the Additional Chief Secretaries/ Principal Secretaries/ Secretaries dealing with PMAY-G of all States/UTs have re-iterated the role of the Hon'ble Members of Parliament in implementation and monitoring of PMAY-G. It is mentioned that several communications have been sent to the states/UTs in regard to ensuring the meeting of DISHA Committees and also review of performance of the same in the APAR of the District Officer.

Further, in the letter dated 8th November 2021, Hon'ble Minister of Rural Development referring to the Framework for Implementation (FFI) of PMAY-G, all the Hon'ble MPs reminded to participate and head the district level Disha Committee wherein progress under PMAY-G is also to be reviewed.

Based on the progress of the States/UTs reviewed through AwaasSoft, dashboard and other mechanisms, Ministry of Rural Development sends teams to poorly performing States/UTs for handholding support. In addition, a comprehensive module developed by MoRD on PMAY-G is available on iGoT under Mission Karmayogi and states/UTs are required to ensure registration on the portal and training of all the field functionaries on the subject. Further, Ministry also ensures resolution of technical issues of States/UTs, as and when required, by deploying technical team through physical or virtual mode.

Observations/Recommendations(Para No 12)

Performance Audit

While examining the subject, the Committee sought to know the monitoring mechanisms that were in place to ensure that the funds provided to the beneficiary for purchase of land were actually spent for that purpose. To this, the Ministry responded that providing land to landless beneficiaries for construction of houses is the responsibility of the States / UTs. In response to the queries of the Committee, the Ministry admitted that there was no separate monitoring system set by the Ministry to ensure that funds were being utilized for the said purpose. The Ministry had further informed that a Performance Audit was yet to be done with regard to PMAY - G. The Committee strongly hold that a scheme of such PAN India coverage with homeless being the subject needs review and audit periodically and thus the Committee would like to be apprised of the results of the Performance Audit of the scheme. **The Committee were of the view that Social Self Help Groups could be registered for extending social audit to this housing scheme. The Ministry concurred to this and submitted that " your suggestion is also extremely useful for us ". The Committee would like to be apprised of the steps taken by the Ministry in this regard.**

Reply of the Government

The **social audit** is a formal review of an Organization's endeavors, procedures, and code of conduct regarding **social** responsibility and their impact on society for implementation of a particular project. A **social audit** is an assessment of

how well a policy is achieving its goals or benchmarks for **social** responsibility. Social Audit is one of the important provisions mentioned in the FFI of PMAY-G. Accordingly, to simplify the process and to have better monitoring and transparency aspects in the said exercise, module on Social Audit under PMAY-G has been developed, but yet to be made live. However, all States/UTs vide this Ministry letter dated 27th January, 2022 were directed to conduct the social audit as per the social audit guidelines of PMAY-G and provide the data of social audit conducted since 2016-17 till date and along with proposed number of social audits for FY 2022-23, the action on which is yet under progress in State/UTs. Below is the status of Social Audit as on 02.12.2022:

S No	State/UT	Social Audit Conducted
1	Uttar Pradesh	1,11,319
2	Tripura	46,905
3	Meghalaya	40,550
4	West Bengal	12,547
5	Uttarakhand	5,645
6	Assam	542
7	Mizoram	310
8	Jharkhand	128
9	Andhra Pradesh	124
10	Bihar	116
11	Himachal Pradesh	88
12	Odisha	52
Total		2,18,326

The Evaluation of Centrally Sponsored Schemes in Rural Development Sector by NITI Aayog stated that the SHGs under DAY-NRLM are also involved in creating awareness among the beneficiaries of PMAY-G about the construction of durable houses, source of procurement of materials etc.

Further the All India Performance Audit in respect of Pradhan Mantri Awaas Yojana-Gramin is initiated by the DG Audit (Central Expenditure) is being conducted for the period 2017-18 to 2021-22 in respect of 1250 Gram Panchayats in 250 blocks in 97 districts of 12 States, viz., Uttarakhand, Haryana, Bihar, West Bengal, Gujarat, Maharashtra, Karnataka, Andhra Pradesh, Assam, Meghalaya, Uttar Pradesh, Chhattisgarh. The field audit is being conducted from September, 2022 to December, 2022.

Observations/Recommendations(Para No 14)

Provision of Drainage and Water Supply System

The Committee during the course of examination of the subject wanted to know about the provision of some common services like drainage or water supply system and the arrangements that were in place for enabling these services. The Ministry submitted that there was no separate provision for drainage and water supply system under the scheme. The Ministry added that the beneficiary of PMAY - G needs to be provided access to safe drinking water in convergence with National Rural Drinking Water Programme of Department of Drinking Water and Sanitation or any other similar Schemes. On the issue of waste water management facility for the houses constructed under the scheme, the Ministry admitted that there was no separate provision for waste water management under the Scheme. It was added that in order to ensure a cleaner and healthy environment for the households, the solid and liquid waste generated by the households needs to be treated. Accordingly, the State/UT Government may through convergence with Swachh Bharat Mission (G) or any other scheme of the State /UT Government to ensure proper management of solid and liquid waste. **The Committee recommend that the PMAY - G be appropriately converged with the Schemes for providing water and waste management in order to ensure that the scheme is implemented both in letter and spirit. The Committee strongly hold that the Ministry should take steps for inter - linking different schemes of Government of India and coordinate (through a nodal officer) in a way to ensure that the houses constructed under PMAY - G are habitable in all respects including water supply, drainage system, electricity connection etc. The Committee recommend that the Ministry should issue guidelines to State Government in this regard.**

Reply of the Government

The Ministry has already constituted a Committee on analysis of the degree of convergence and coordination with the line Ministries with whom the PMAY-G has been converged to provide benefits of electricity connection, LPG connection, Drinking water, toilet construction, etc. Study to assess the impact of convergence is already planned by the Ministry to be conducted through NIRD&PR. The Ministry is in consultation with the line Ministries for data transfer among MIS of the schemes with which PMAY-G has been converged, including D/o DWS so that the convergence benefits provided to the PMAY-G beneficiaries are available on AwaasSoft MIS. It is stated that a committee under the Chairpersonship of Additional Secretary, Department of Rural Development has been constituted comprising the members from the line Ministries to monitor and provide suggestions for effective convergence with the concerned schemes of the Central Government and State Govts.

In order to capture the details of convergence among PMAY-G houses, a convergence module on AwaasSoft was made live since July 2021 and the States / UTs have been

asked to enter convergence data in it. The States /UTs in the vide letter dated 7th June 2022 have been requested to expedite enter the convergence details of the PMAY-G houses on the convergence module in the AwaasSoft.

Observations/Recommendations(Para No 15)

Training of masons

The Committee observe that in order to ensure quality in the construction of houses, the facet of Rural Mason training was imbibed in the scheme. Rural Mason Training was launched to contribute towards the availability of a skilled man - force in the rural areas for the construction of public works related to the rural infrastructure together with ample opportunities for further career progression to the trained and certified masons . The Ministry has partnered with the Construction Skill Development Council of India (CSDCI) and National Skill Development Cooperation (NSDC) in the implementation of the RMT Programme. But the Committee is dismayed to note that not much has been done with regard to training the right number of masons required under the PMAY - G Scheme. The Committee are aghast to note that only 50,621 masons have been certified till 21.10.2019 which is a miniscule percentage for the target of 2.945 crore houses to be constructed under the scheme. Quality of construction of houses in real terms rests much on the ones responsible for carrying the activity of not only building the base but even the structure. This seems qualitatively achievable with efficient masons who are well equipped with the knowledge of material, ratio of construction material to be used, execution of design of the house laid down in the modalities under PMAY - G etc.

The Committee are of the firm view that availability of a skilled work force for the construction of houses in rural areas is imperative. The Committee observe from the data of utilization table of administrative expenses for the year 2019-20 (Appendix - II) that out of 34 States / UTs only two States (Uttarakhand and Jharkhand) have actually incurred an expenditure on the head " Rural Mason Training Programme " ; the rest 32 States / UTs have no allocation for such training . This mere percentage is indicative of the ineffectiveness in the implementation of Rural Mason Training (RMT) programme.

The Committee strongly hold that Ministry should make sincere efforts in gearing the Construction Skill Development Council of India (CSDCI) and National Skill Development Corporation (NSDC) in the Implementation of Rural Mason Training Programme and tune it in the full swing. An awareness programme to attract labour work force to enroll in RMT should be launched and propagated at all levels so that it reaches every comer of the country. The Ministry should coordinate with the States to concentrate mason training in the states where the construction targets form a major portion of the target set under PMAY-G.

Reply of the Government

To ensure quality construction of the houses Rural Mason Training program is being implemented under PMAY-G. As on 21/06/2022, under RMT, 2,47,112 candidates have enrolled out of which 1,96,716 candidates have been assessed and 1,65,241 have been passed and certified.

The workers who have required experience in construction sector are trained in Recognition of Prior Learning (RPL) mode under the RMT program of the PMAY-G, to facilitate them for formal career progression.

Observations/Recommendations(Para No 16)

Land to Landless Beneficiaries

During the examination of the subject, the Committee found that out of the total universe of homeless, around four lakh beneficiaries were found to be eligible landless beneficiaries. The Committee observe that unavailability of land is one of the major reasons for low utilization of allocated fund in some States. 2.66 lakh landless beneficiaries are yet to be provided land by the State Government. The responsibility of providing land to the landless beneficiaries rests with the State Governments. The Committee further observe the huge gap in the physical target and achievement. The Committee strongly view that providing of land is an absolute essential for landless beneficiaries under the scheme of PMAY - G as house comes later, first comes the land! The Committee is appreciative of the fact that the Ministry of Rural Development is pursuing the matter at the level of the Minister but the Committee also urge the Ministry to pursue the matter with the State Governments through Chief Ministers and Chief Secretaries to provide land to those beneficiaries who do not have land of their own. The Committee urge the Ministry to convene meetings with Chief Secretaries and take sincere steps in the States where the Government is not providing land. Regular monitoring at DISHA Committee meetings with special focus on landless beneficiary is a must. Land being a limited and scarce resource, the Committee expect the Ministry to take up the concept of building multi - storied houses on the same piece of land where a few houses were to be constructed; the surplus land to be used for constructing common utility complexes. The Committee also suggest that the Ministry should evolve policies/methodologies to utilize waste or grazing land in a way to supplement the shortage of land for landless beneficiaries. **The Committee strongly feel that the Ministry should take up the matter with the State Government on a regular basis so that no homeless is left out on the promise of non - availability of land.**

Reply of the Government

Providing land to the landless PMAY-G beneficiaries for the construction of the houses is of utmost importance since they are among the most deserving beneficiaries in the Permanent Wait List (PWL) of the scheme. Further for achieving the house construction targets under PMAY-G availing land to such beneficiaries is very crucial.

As reported by the States/ UTs (as on 06.06.2022), out of the total 4,40,931 landless beneficiaries identified in the PWL (SECC-2011) of PMAY-G so far 2,45,381 beneficiaries have been provided land/ financial assistance for land purchase so that they can construct houses.

Further, important recent communications regarding availing land to landless beneficiaries are detailed below –

i. The Hon'ble Minister of Rural Development and Panchayati Raj vide letter D.O.No. J-11014/01/2016-RH, dated 30.04.2021 to the Chief Minister of the States of Maharashtra, Chhattisgarh, Rajasthan, Bihar, West Bengal, Madhya Pradesh, Kerala, Assam, Odisha and Tamil Nadu requested to constitute task force under the Chairmanship of Chief Secretary to expedite provisioning of land to the landless beneficiaries of the States with maximum landless beneficiaries.

ii. The Deputy Director General, Rural Housing vide letter M.12018/2/2016 RH(M&T)-Part-I (373369) dated 30.01.2022 requested concerned States/ UTS to expedite tagging of the landless beneficiaries and related data entry in the AwaasSoft using the module for landless beneficiaries.

iii. The Hon'ble Minister of Rural Development and Panchayati Raj vide letter D.O.No. M-12018/2/2016-RH(M&T)-Part(1) dated 16.06.2022 to the Chief Minister of the States of Tamil Nadu, Maharashtra, Assam, Odisha, Bihar, Rajasthan, Kerala, West Bengal, Karnataka, Gujarat, Madhya Pradesh and Jharkhand requested to provide land to the remaining landless beneficiaries in a time bound manner and further sanctioning of houses to them at the earliest with an aim that 'Housing for All' can be achieved within the stipulated time frame.

Further, the Hon'ble Minister of Rural Development and Panchayati Raj, Government of India took up the issue of availing land to the landless PMAY-G beneficiaries with the Hon'ble Ministers/Lt. Governors/ Administrators in the States/UTs of the States in the meetings held on 24th, 27th, & 28th January 2022 to review the progress of PMAY-G. The issue is also being regularly taken up with States in different meetings and forums like EC meetings for the finalization of the Annual Action Plan, PRC meetings, regional review meetings, etc. at the highest level of administration by the Secretary (RD), Additional Secretary (RD) and Deputy Director General (RD).

Observations/Recommendations(Para No 17)

Value Addition

The Committee note that the Ministry has taken up several research studies like those of "Evaluation of Governance Parameters of Pradhan Mantri Awaas Yojana - Gramin" conducted by National Institute of Public Finance and Policy (NIPFP). The Committee opine that the Ministry should imbibe suggestions received from different research studies into the operations of the scheme. The Committee would like to urge the Ministry to take inputs from elected representatives as they are aware of the ground realities of the region which can go a long way in strengthening the achievement of construction of houses under the scheme. **The Committee urge the Ministry to incorporate district wise dashboard on the portal of PMAY - G so as to equip the elected representatives with the information regarding the progress of houses being constructed in their area.**

Reply of the Government

The PMAYG Scheme has end to end transaction based MIS called AwaasSoft besides newly developed dashboard. The PMAYG dashboard provides end-to-end insights to cater the analytical and strategic business intelligence needs to cater the physical and financial progress of PMAY-G Scheme at a glance. The dashboard is able to provide the actionable insights that include the single screen visualization of entire physical and financial progress and state level reports drillable to block level, analyzing the gap/delays in release of instalments, speed of house construction, age-wise, category-wise data analysis in order to find out anomalies, outliers. Also, dashboard is able to illustrate the trend analysis for sanction and completion progress using dynamic and customizable data visualization in close coordination with stakeholders.

CHAPTER III

Observations/Recommendations which the Committee do not desire to pursue in view of Government's replies

Observations/Recommendations(Para No 18)

Impact of COVID – 19

The year 2020 witnessed outbreak of world pandemic COVID - 19 leading to nation-wide lockdown, marring the working of several sectors; one essentially being the slowing down the pace of house construction under PMAY-G Scheme. The Committee were informed that the per day rate of house completion came down drastically.

The Committee appreciate the approach of the Ministry which took cognizance of the ground situation and issued letters and advisories to the States / UTs to take up PMAY-G works with strict adherences to social distancing and wearing of protective gears so that construction can go in full swing. The Ministry issued guidelines to sanitize the field authorities to look into resuming work on houses left midway and even issued sanctions to beneficiaries against the 2020-21 targets, The Ministry further informed that the lockdown period had been utilized to upload a campaign mode details of physically complete houses on Awaas-Soft . The Committee appreciate the efforts of the Ministry and opine that backlog in construction for the year 2020-21 should be completed without any delay, The Rural Mason Training (RMT) which had very humble start since Inception was heavily hit during COVID - 19 due to labourers returning home. **The Committee, therefore, are of the strong view that Ministry should encourage more to join in RMT so that both the quality of construction and number of houses to be constructed sees an upward incline in the times of new normal.**

Reply of the Government

The Ministry of Rural Development (MoRD) implements Rural Mason Training (RMT) program under Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) to address the issue of less availability of skilled masons in the rural areas so as to ensure quality house construction under PMAY-G. As on 21/06/2022, under RMT, 2,47,112 candidates have enrolled out of which 1,96,716 candidates have been assessed and 1,65,241 have been passed and certified.

The workers who have required experience in construction sector are trained in Recognition of Prior Learning (RPL) mode under the RMT program of the PMAY-G, to facilitate them for formal career progression.

Considering the need for the lower level QPs enabling training to the maximum number of the candidates with lower competencies, apart from the Rural Mason- (QP Code: CON/Q3603) additional two QPs listed below were developed –

- i. Rural Mason- Helper at NSQF level -2 (QP Code: CON/Q3604).
- ii. Rural Mason- Assistant at NSQF level -3 (QP Code: CON/Q3605).

The same have been circulated with the States/ UTs.

To promote the use of alternative/ green construction technologies, National Occupational Standards (NOS) on the bamboo structures as an elective and optional NOS on Compresses Stabilized Earth Block (CSEB) have been incorporated in the revised QP for Rural Mason Job role (QP Code: CON/Q3603).

CHAPTER IV

OBSERVATIONS/RECOMMENDATIONS IN RESPECT OF WHICH GOVERNMENT'S REPLIES HAVE NOT BEEN ACCEPTED BY THE COMMITTEE

Observations/Recommendations(Para No 10)

Need for Revision of Financial Assistance

The Committee note that the targeted period of construction under the scheme of 2.95 crore houses was from the year 2016-17 to 2021-22 ; only one year being left for construction of the targeted number of houses . The Committee observe that due to cost escalation of various construction materials and labour charges, the beneficiaries are finding it difficult to complete construction of houses with the funds at their disposal. The Committee observe that seventy thousand rupees, the threshold limit of the loan that a homeless can raise, seem very meager In the phase of rising prices of construction material and the Ministry could think of raising it further. The Committee are also of the view that owing to steady and continuous rise in the rates of labour, cost of building material and increase in the cost of other supplies , it becomes imperative on the part of the Ministry to raise the amount of loan / financial assistance permissible under PMAY - G. **The Committee strongly hold that the Ministry should revise the amount of financial assistance keeping in view the cost of inflation associated with the construction costs . The Committee recommend that the Ministry could even draw up a proposal to have " indexed cost of construction "as a baseline to sanction funds which would in real terms benefit the targeted beneficiaries .**

Reply of the Government

While seeking approval of Union Cabinet for restructuring erstwhile rural housing scheme, it was proposed that the cost of construction would be Rs. 1.50 lakh for a Pucca houses with toilet in a 25 Sq.m. area @ Rs. 600 per Sq.ft. The unit assistance under PMAY-G (Rs. 1.20 lakhs/ Rs. 1.30 lakhs) alongwith support for unskilled labour from MGNREGS (90/95 mandays) and SBM-G (Rs. 12,000 assistance for construction of toilet) would be sufficient to construct a house of 25 Sq.m. This would be for a basic housing unit which the beneficiary can expand when more resources are available. As per Union Cabinet's approval for implementation of PMAY-G, the Unit assistance under PMAY-G is Rs. 1.20 lakh in plain areas and Rs. 1.30 lakh in difficult areas, IAP districts and Himalayan States – Himachal Pradesh, Uttarakhand, North Eastern States, UTs of Jammu & Kashmir and Ladakh. The unit assistance under erstwhile rural housing scheme till 31.03.2016 was Rs. 70,000/ 75,000 which was enhanced to Rs.1,20,000/

Rs. 1,30,000 by the Union Cabinet in its meeting held on 23rd March, 2016 while approving restructuring of erstwhile rural housing scheme to PMAY-G.

The Union Cabinet in its meeting held on 8th December, 2021 has approved the continuation of PMAY-G beyond March, 2021 till March, 2024 as per the existing norms of PMAY-G. The unit assistance under the scheme has been retained as same and the cost estimation for completion of remaining houses within cumulative target of 2.95 crore during FY 2021-22 to 2023-24 has been arrived accordingly.

Under PMAY-G, a total target of 2.70 crore houses had been allocated various States/UTs, out of this a total of 2.43 crore houses have been sanctioned to beneficiaries and 1st instalment has already been released to 2.31 crore beneficiaries and 1.86 crore houses have been constructed as on 27.6.2022. The Ministry is targeting completion of 2.02 crore houses by 15th August, 2022 and complete 2.95 crore houses by 31st March, 2022.

Considering the above, at present, there is no proposal under consideration in the Ministry for revision of the unit assistance provided under PMAY-G.

Observations/Recommendations(Para No 13)

Quality of Construction

During the course of examination of the subject, the Committee were informed that officers at the Block level and District level are to inspect only 10 % and 2 % of the houses respectively at each stage of construction. The Committee sought to know how the quality supervision of the other houses would be ensured and how the Ministry ensured that construction was in conformity to the House Design Typologies developed for the scheme. Replying to these the Ministry inter - alia stated that with the help of NIC they had developed a " House Quality Review Application " in Awaas Soft to review quality of the houses using captured geo - tagged photographs at the completed stage . The quality construction of the houses under PMAY - G is also being reviewed through field visits by the Common Review Mission team, officials from the Department of Rural Development and so on. Dwelling on the issue further, the Ministry Informed the Committee that since the beneficiaries were involved in construction of the houses, they ensured that the quality was good. Thus the Ministry categorically stated that there was no need for any change with respect to implementation and design in the programme. Drawing parallel with Indira Awaas Yojana, it was stated that owing to involvement of contractors in Indira Awaas Yojana the quality of construction of houses were not good vis - à - vis the present condition of houses where beneficiaries were involved.

Further, the Committee observe that the scheme for ' Housing for All does not provide for monitoring the quality of houses at different stages of construction. The Committee opine that the provision of PMAY - G scheme should have been parallel to that of Pradhan Mantri Gram SadakYojna(PMGSY) where the stages of construction are monitored . The Committee strongly hold that as houses constructed under PMAY - G are going to last and used for longer times , the quality of houses at different stages of construction should be evaluated . The Committee urge the Ministry to devise a mechanism in consultation with the State Governments through a joint meeting or so and appoint a nodal officer in every district who would inspect houses at different stages of construction ; thereby enriching both the monitoring aspect of the scheme as well as ensure the quality of houses constructed thereof . The Committee would like to be apprised of the steps taken in this regard.

Reply of the Government

The Ministry of Rural Development emphasizes on regular monitoring and evaluation of the programmes being implemented in rural areas under its ambit. In order to enhance the efficiency and efficacy of its programs, the Ministry has evolved a comprehensive system of monitoring and evaluation of the implementation of its programmes. The purpose of National Level Monitors (NLMs) system is to strengthen all the rural development programmes and ensure effectiveness, transparency and accountability in the implementation of the programmes. The findings are reviewed and shared with the States to discuss and suggest improvements in the implementation processes at the grass roots levels.

NLM undertake periodic visits to the States/UTs for review in respect of all schemes/ programmes of DoRD including PMAY-G. In addition, Central Teams are also deputed for undertaking review of houses constructed under the scheme.

The time-tagged and geo-tagged photographs of the houses under PMAY-G are being captured at the different levels of the house construction using Awaas App and are being uploaded in the AwaasSoft MIS. To review the quality of the houses to some extent using the uploaded Geo-tagged photographs of the PMAY-G houses the MoRD has developed a 'House Quality Review Application'. Accordingly, the house quality review module is made live and State/UTs vide this Ministry letter dated 5th January, 2022 issued necessary directions along with the designed SOP to use the House quality review module for better monitoring of PMAYG houses at different levels of construction.

Further, the Hon'ble Union Minister of Rural Development, Government of India has launched the Area Officer Monitoring Visit App on 21st May 2021. The purpose of the

App is to make real time inspection & evidence-based reporting of all the schemes of the Ministry of Rural Development including PMAY-G. This App facilitates the officials of the States/ UTs to record their field visit findings electronically/ online. The app also allows the officials to record time stamped and geo-tagged photograph of the houses. The Administrative Secretary dealing with implementation of PMAY-G have been asked to conduct at least 10 visits to ongoing PMAY-G houses per month and officers at the level of Additional Secretary/ Joint Secretary / Director/ State Nodal Officers or equivalent have been asked to conduct at least 15 visits to the ongoing PMAY-G houses per month. The findings of the field visits should be recorded on the Officers Monitoring Visit App.

The MoRD is further in process of developing a module to assess the construction quality of the houses using the geotagged photographs of the houses through AI based image analytics.

CHAPTER V

Observations/ Recommendations in respect of which final replies of Government are still awaited

Observations/Recommendations(Para No 9)

BANK LOAN FACILITY TO BENEFICIARIES

Under PMAY - G, financial assistance is provided directly to the beneficiaries for the construction of the house. On the issue of the provisions for Bank loan facilities to the beneficiaries of rural areas for construction of house above the prescribed amount of 1,20,000/- under the Scheme , the Committee were informed that there is a provision of availing a loan of 70000 in this scheme . In some States where the follow up is good the beneficiaries have availed the loan, but in some states it has not been implemented formally at Bank level. As a result, the beneficiaries had to go for informal loan which is costlier than the formal loan. The Ministry has taken up the matter of developing small housing loan in consultation with Indian Bank Association and Department of Financial Services because rural housing is also a priority sector lending. If the Ministry can have this programmes the subsequent generations of beneficiaries, when they grow up and get separated, can go for bank loan for further expansion of the house rather than for a total subsidy scheme from the Government. In response to one of the queries of the Committee, Ministry vide its written reply (of 19h July, 2021) has informed that the Sample loan product (under PMAY - G) has not been finalized till date. The Ministry had further informed that the Secretary (Rural Development) vide a DO letter dated 23rdJune , 2021 had requested Secretary, Department of Financial Services (DFS) for expediting the development of loan product by convening the meeting by DFS immediately . Even after completion of four years of this scheme of PMAY - G and taking cognizance of the fact that rural housing is also a priority sector lending, the Committee are pained to note that the Ministry has been inactive in modeling a mechanism of financial assistance to the beneficiaries. Therefore, the Committee would urge the Ministry to take effective steps so as to make financial assistance available to all the needy beneficiaries in time so that the scheme does not build houses merely on paper but in reality too. The Committee are apprehensive if the Ministry would write off the loan so sanctioned under PMAY - G and therefore , would like to be apprised of the mechanism through which formal institutional loan is made available to the beneficiaries and the way through which the Bank would recover the loan sanctioned under PMAY - G . **The Committee are of the strong view that the Ministry should not push the " financial assistance " aspect to a further date rather complement the " sample loan plan " with " category wise " loan to the beneficiaries of SC , ST , minorities**

and other backward categories . The Committee would like to be apprised If the Ministry is finalizing an interest scheme coherent with the several categories of eligible beneficiaries under the scheme.

Reply of the Government

Provision of institutional loan i.e. facilitating the beneficiary to avail loan upto Rs.70,000 from Financial Institutions is one of the salient features of PMAY-G.

It was decided for development of loan product in lines with the para 2.2 (i) of the Chapter 2 of the Framework For Implementation (FFI) of Pradhan Mantri Awaas Yojana- Gramin (PMAY-G)- 'If the beneficiary so chooses, he/she will be facilitated to avail loan of up to Rs.70,000/- from Financial Institutions'.

The proposed draft loan product has been approved by the MRD and is under consultation with the Ministry of Finance through Integrated Finance Division of the Ministry. As per the approved loan product, the financial requirement would be Rs.60 cr for seeking the loan Rs.1400 cr to proposed 2.0 lakh beneficiaries @ 0.70 lakh over a period of two years i.e 2022-23 and 2023-24.

**NEW DELHI;
2 February, 2023
Magha 13, 1944 (Saka)**

**GIRISH BHALCHANDRA BAPAT
CHAIRPERSON
COMMITTEE ON ESTIMATES**

**MINUTES OF THE FOURTEENTH SITTING OF THE COMMITTEE ON
ESTIMATES (2022-23)**

The Fourteenth Sitting of the Committee was held on **Thursday, 02 February, 2023 at 1500 hrs. in Room No.52B, Parliament House, New Delhi-110001**

PRESENT

Shri Nihal Chand Chauhan – Convener

MEMBERS

2. Shri Kunwar Danish Ali
3. Shri Kalyan Banerjee
4. Shri Sudarshan Bhagat
5. Shri P.P. Choudhary
6. Shri Harish Dwivedi
7. Dr. Sanjay Jaiswal
8. Shri Dharmendra Kumar Kashyap
9. Shri Mohanbhai Kalyanji Kundariya
10. Shri Kamlesh Paswan
11. Dr. K.C. Patel
12. Shri Vinayak Bhaurao Raut
13. Shri Rajiv Pratap Rudy
14. Shri Saikia Dilip
15. Shri Jugal Kishore Sharma
16. Smt. Sangeeta Kumari Singh Deo
17. Shri Sunil Dattatray Tatkare
18. Shri Shyam Singh Yadav

SECRETARIAT

1. Smt. Anita.B.Panda - Additional Secretary
2. Shri Muraleedharan.P - Director
3. Shri R.C.Sharma - Additional Director

2. XXX XXX

3. XXX XXX

4. Two Reports, namely XXX and Action Taken Report on the Committee's Original report on "Pradhan Mantri Gramin Awaas Yojna" were adopted after due deliberations. The Committee, then, authorized the Chairperson to finalize the draft Reports on the basis of factual verification received from the concerned Ministry and present the same to Lok Sabha.

The Committee, then, adjourned.

APPENDIX II

ANALYSIS OF Action taken by the Government on the recommendations contained in the 11th Report of the Committee on Estimates (Seventeenth Lok Sabha)

(i)	Total number of recommendations/observations	18
(ii)	Recommendations/Observations which have been accepted by the Government: (Sl. NO. 1,2,3,4,5,6,7,8,11,12,14,15,16,17)	14
	Percentage of total recommendations	77.77%
(iii)	Observations/Recommendations which the Committee do not desire to pursue in view of Government's reply: (Sl. No. 18)	01
	Percentage of total recommendations	5.55%
(iv)	Observations/Recommendations in respect of which Government's replies have not been accepted by the Committee: (Sl. NO. 10,13)	02
	Percentage of total recommendations	11.11%
(v)	Observations/Recommendations in respect of which final reply of Government is still awaited: (Sl. No. 9)	01
	Percentage of total recommendations	5.55%