

MINISTRY OF RURAL DEVELOPMENT

REVIEW OF PERFORMANCE OF PRADHAN MANTRI
GRAMIN AWAAS YOJNA

COMMITTEE ON ESTIMATES
(2021-22)

ELEVENTH REPORT

(SEVENTEENTH LOK SABHA)



LOK SABHA SECRETARIAT
NEW DELHI

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GRAMIN AWAAS YOJNA

Presented to Lok Sabha on 5 August, 2021



LOK SABHA SECRETARIAT
NEW DELHI

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** Elected as a Member of Estimates Committee vide Bulletin Part-II no. 2897 dt. 29.07.2021

SECRETARIAT

1. Smt. Jyochnamayi Sinha - Director
2. Smt. A. Jyothirmayi - Additional Director
3. Dr. (Smt.) Sheetal Kapoor - Committee Officer

INTRODUCTION

I, the Chairperson of the Committee on Estimates, having been authorized by the Committee to submit the Report on their behalf, do present this Eleventh Report on the subject 'Review of Performance of Pradhan Mantri Gramin Awaas Yojana.'

2. Providing shelter for poor has been a colossal challenge for India, and the problem is more prominent in rural areas. Various international resolutions such as International Covenant for Economic, Social and Cultural Change Rights, Vancouver Declaration on Human settlements, etc., have recognized adequate housing as a part of the right to an adequate standard of living. Public housing programme has been a major focus area of the Government as an instrument of poverty alleviation. In view of the commitment of the Government to provide 'Housing for All' and to address the gaps identified in the implementation of rural housing programme, IAY was restructured into Pradhan Mantri Gramin Awaas Yojana (PMAY-G) w.e.f April 2016.

3. The Committee on Estimates (2019-20) selected the subject 'Review of Performance of Pradhan Mantri Gramin Awaas Yojna ' for in-depth examination and report to the House. The Committee on Estimates (2021-22) and (2020-2021) continued with the examination of the subject.

4. In this report, the Committee have dealt with various issues like selection criteria, land to landless beneficiaries, value addition, redefining the term "kutcha house" physical targets and achievements made, provision of drainage and water supply system, quality of construction, training of masons and performance audit of the scheme, The Committee have analyzed these issues/points in detail and have made Observations/Recommendations in the report.

5. The Committee held three sittings on 18.09.2019, 11.08.2020 and 13.10.2020, to take oral evidence of the representatives of the Ministry of Rural Development. The Committee considered and adopted the draft Report on the subject at their sitting held on 02.08.2021.

6. The Committee wish to place on record their sincere thanks to the representatives of the Ministry of Rural Development, who appeared before them and placed their considered views on the subject and furnished the information required in connection with the examination of the subject.

7. For facility of reference and convenience, the Observations/Recommendations of the Committee have been printed in bold in Part-II of the Report.

NEW DELHI;
4 August, 2021
13 Shrawana, 1943 (Saka)

GIRISH BHALCHANDRA BAPAT
CHAIRPERSON
COMMITTEE ON ESTIMATES

REPORT

Part I

Chapter I

Introduction

Providing shelter for poor has been a colossal challenge for India and the problem is more prominent in rural areas. Various international resolutions such as International Covenant for Economic, Social and Cultural Change Rights, Vancouver Declaration on Human settlements, etc., have recognized adequate housing as a part of the right to an adequate standard of living. Public housing programme has been a major focus area of the government as an instrument of poverty alleviation. Rural Housing programme as an independent programme started with Indira Awaas Yojna (IAY) in January 1996. Although IAY addressed the housing need in rural areas, certain identified gaps like lack of transparency in selection of beneficiaries, low quality of houses, lack of technical supervision, lack of convergence and weak mechanism for monitoring were limiting the impact and outcomes of the programme. In view of the commitment of the Government to provide 'Housing for All' and to address the gaps identified in the implementation of rural housing programme, IAY was restructured into Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) w.e.f April 2016.

1.2 The overall target is to construct 2.95 Crore houses during the period 2016-17 to 2021-22, wherein 1 Crore houses were set to be achieved in Phase-I (2016-17 to 2018-19) and 1.95 Crore houses in Phase-II (2019-20 to 2021-22).

SALIENT FEATURES

1.3 Following are the salient features of Pradhan Mantri Awaas Yojana-Gramin:

1. Houses to have a minimum size of 25 sq.mt including a dedicated area for hygienic cooking.
2. Provision of toilets at ₹ 12,000/- and 90/95 days of unskilled wage labour under MGNREGA over and above the unit assistance.

3. Facilitating willing beneficiaries to avail loan from Financial Institutions for an amount of up to ₹ 70,000.
4. Identification and selection of beneficiaries is based on the housing deficiency and other social deprivation parameters in Socio Economic Caste Census (SECC)-2011 data and verification by Gram Sabhas. While devising the procedure for identification of beneficiaries, utmost emphasis has been assigned to verification of priority lists by Gram Sabhas. To ensure swift and prompt disposal of grievances/complaints pertaining to the verification process, a robust Appellate mechanism for grievance redressal has been put into place at the State Level. As on 10th August, 2020, 1.36 crore households out of 4.04 crore have been rejected by Gram Sabhas on grounds of having a pucca house, migration, death etc. and remaining households have been found eligible to receive assistance after conclusion of the Appellate proceedings.
5. **Earmarking for focus groups:** 60% of the funds are earmarked for SCs/STs and 15% for minorities. States/UTs should ensure that as far as possible at least 5 % of beneficiaries are from among persons with disabilities.

FUND SHARING PATTERN

1.4 Under PMAY-G, the fund sharing pattern is as under:

- i. Grants under the Scheme are released by the Centre and States in the ratio of 60:40 except for North-Eastern and Himalayan states including UT of Jammu and Kashmir where the funding pattern is in the ratio of 90:10 by the Centre and the States. For UTs including the UT of Laddakh, 100% funds are provided by the Centre.
- ii. Out of the annual budgetary provision for PMAY-G, 95% are earmarked for construction of new houses under PMAY-G. This included 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 extra ordinary situations like floods, cyclones, earthquakes, etc.
- iii. Financial Assistance is released to States/UTs in two installments of 50% each as per provisions of Framework for Implementation of PMAY-G.

ERSTWHILE INDIRA AWAAS YOJANA VIS-A-VIS PRADHAN MANTRI GRAMIN AWAAS YOJANA

1.5 Apprising the Committee about the salient features, aims/objectives, focus groups, budget allocation, funding pattern, targets set and targets achieved in the Pradhan Mantri Gramin Awaas Yojana vis-a-vis Indira Awaas Yojana, the Ministry of Rural Development in its written reply furnished the following information :-

Sl. No.	Parameter	IAY	PMAY-G
1	Identification of Beneficiaries	Rural BPL Households	Based on the Socio-Economic and Caste Census (SECC 2011) data.
2	Unit assistance	₹ 70,000/- (75,000/- for difficult areas/ Hilly and IAP district)	₹ 1.20 lakh in plains (₹ 1.30 lakh in hilly states, difficult areas and IAP districts)
3	Unit size of house	Upto a minimum of 20 sq. mt.	Upto a minimum of 25 Sq.m.
4	Targets set and achieved	<p>Under IAY scheme, the Ministry was designated to fix the annual allocation for the States/UTs broadly on the basis of 75% weightage to housing shortage in rural areas as per the latest census data and 25% weightage to the number of people below poverty line (BPL)</p> <p>So far, 59,22,944 houses have been constructed under IAY from 2015-16 to 2019-20 as on 1.11.2019.</p>	<p>Construction of 2.95 crore PMAY-G houses by March 2022.</p> <p>Phase I- Construction of 1 crore houses in 3 years 2016-17 to 2018-19.</p> <p>Phase II- Construction of 1.95 crore houses in 3 years 2019-20 to 2021-22.</p> <p>So far, 85,89,955 PMAY-G houses have been constructed as on</p>

			1.11.2019.
5	Funding pattern	The cost of the scheme except the component for provision of house sites was shared between Government of India and State Governments in the ratio 75:25. In the case of North Eastern States the ratio is 90:10. The cost of providing house sites was shared 50:50 between Government of India and State Governments. Government of India provided the full cost in respect of Union Territories (UTs).	The cost of the scheme is shared between Government of India and State Governments in the ratio of 60: 40. In the case of North Eastern States and Himalayan States, the ratio is 90:10. Government of India provides the full cost in respect of Union Territories (UTs).
6	Convergence	No convergence	Beneficiary gets ₹12,000/- as assistance for construction of toilet under Swachh Bharat Mission (G), MGNREGA or any other dedicated financing source and support of 90 person days in plain areas and 95 person days in hilly states, difficult areas and IAP districts under MGNREGA

			through convergence. Convergence with other schemes of the government for provision of electricity, LPG connection, piped drinking water etc.
7	Additional resources/loan	Nationalized banks were instructed by the RBI to provide loans upto ₹ 20,000/- per house at an interest rate of 4% per annum under the Differential Rate of Interest (DRI) Scheme to SC/ST beneficiaries	The beneficiaries are facilitated to avail optional loan of upto ₹ 70,000/- for construction of the house. An interest rate subsidy of 3 percent for loan upto ₹ 2 lac is provided under PMAY-G.

Chapter II

FINANCIAL PERFORMANCE

BUDGET ESTIMATES AND ACTUAL EXPENDITURE (INCLUDING EXTRA BUDGETARY RESOURCES)

The Ministry has furnished the following details of Budget Estimates, Revised Estimates and Actual Expenditure for the past five years :

(₹ in Crore)

Year	B.E	RE	Actual Expenditure
(i)	(ii)	(iii)	(iv)
2015-16	10025	10025	10,107.92
2016-17	15000	16078.6	16,074.37
2017-18	23000	22832.31	29,901.72*
2018-19	21000	19600.00	29,986.91**
2019-20	19000	18455.19	28930.63***
2020-21	19500		8003.67 (as on 3.8.2020)

* It includes ₹ 7,329.43 crores released from Extra Budgetary Resources, i.e. NABARD Loan

** It includes ₹ 10,678.80 crore released from Extra Budgetary Resources, i.e. NABARD Loan

***It includes ₹ 10811.02 crore released from Extra Budgetary Resources, i.e. NABARD Loan

As per the data furnished by the Ministry, the actual expenditure under the scheme was managed from Budget allocation till the financial year 2016-17. However, since 2017-18 EBR was availed from NABARD to consolidate actual expenditure by an amount of ₹ 7,329.43 crores in 2017-18 as EBR from NABARD apart from the RE of ₹ 22,832.31 crore. Since then, every successive year has seen actual expenditure strengthened with EBR to reach an amount of ₹ 29,986.91 crore in 2018-19 & ₹ 28,930.63 crore in 2019-20.

Under Phase -I of PMAY-G, Union Cabinet had approved EBR of ₹ 21,975 crore. However, an amount of ₹ 18008.23 crore had been sourced as EBR from NABARD.

Under Phase-II for the year 2019-20, Ministry of Finance had approved EBR of ₹ 20,000 crore. However, an amount of ₹ 10811.02 crore had been sourced as EBR from NABARD.

2.2 To the apprehension of the Committee as to whether the estimated fund requirement for achieving Phase-II target was sufficient and whether the Ministry would be able to achieve the targets fixed for Phase-II, the Ministry submitted as under:-

"Under PMAY-G, financial requirement over and above the Gross Budgetary Support (GBS) is met through Extra Budgetary Resources (EBR) via loan from NABARD. 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 ₹ 19,500 crore 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 ₹ 10,000 crore for PMAY-G for FY 2020-21. Further, an additional EBR of ₹ 25,324 crore has been sought from MoF for FY 2020-21 to enable Ministry to fulfil financial requirements of States/UTs.

The estimated fund requirement for Phase-II will be sufficient to meet the targets. By ensuring availability of funds to States and regular monitoring of physical progress at State, District and Block level, the Ministry is targeting to achieve the targets for Phase-II. However, due to outbreak of COVID-19 and subsequent nationwide lockdown, the progress of house completion was affected. Being cognizant of the ground situation, the Ministry took necessary steps to ensure completion and uploading of houses on AwaasSoft while maintaining social distancing, wearing of masks and taking suitable precautions. Henceforth, the completion activity picked up gradually. Now, with the set momentum and efforts of the States/UTs, the Ministry of Rural Development is confident that the target of construction of 2.02 crore houses under PMAY-G by 15th August, 2022 and 2.95 crore houses by 31st March, 2024 will be achieved".

2.3 With regard to current allocation for clearing backlogs and current targets, the Ministry further submitted:-

"The GBS allocated for FY 2020-21 i.e. ₹ 19,500 crore is higher than the previous FY 2019-20 i.e. ₹ 19,000 crore. In addition to this, Ministry has submitted demand of ₹ 35324 crore as EBR for the year 2020-21. The Ministry of Finance has provided an amount of EBR of ₹ 10000.00 crore so far for the year 2020-21.

As per the Cabinet approval received for PMAY-G Phase I and Phase -II, PMAY-G has been granted the permission to seek additional funds as Extra Budgetary Resources (EBR) over and above the budgetary grant from lending institutions i.e NABARD for making releases to States/UTs for smooth implementation of the Scheme. The details of EBR availed for PMAY-G since 2016, inclusive of Current Financial Year (CFY) are given in below table.

(₹ in Crores)

Year	BE	RE	Release from GBS	EBR Availed	Total fund released
2016-17	15,000	16,079	16,074	0	16,074
2017-18	23,000	22,832	22,572	7,329	29,901
2018-19	21,000	19,600	19,308	10,679	29,987
2019-20	19,000	18455	18,120	10,811	28,931
2020-21 (as on 12.11.2020)	19,500	NA	16,294	3,433*	16,294

* Demand raised from NABARD against approved amount of EBR of ₹ 10000.00 crore".

2.4 It is evident from the above Table that for the year 2017-18, 2018-19 and 2019-20, the release from GBS has been short of the Revised Estimates. Also, the EBR availed from NABARD has seen an upward trend from ₹ 7,329 crore in 2017-18 to ₹ 10,679 crore in 2018-19 to ₹ 10,811 crore in 2019-20.

FUND MANAGEMENT

2.5 Information regarding head-wise/year-wise details of Administrative expenses allocated/utilised for administering the Scheme at Central and State Levels is as under:-

"As per the new Admin Fund Module on AwaasSoft, admin fund shall be booked under the following heads by the States/UTs:

Administrative Fund Head	Sub-heads				
Training	Training	Others			
Rural Mason Training Program	Wage for Trainees	Training cost	Assessment Fees	Toolkit	Others
IEC activities	Advertisement	Campaigns	Event Related	Others	

IT Systems	Hardware	Software	Maintenance	Others
Remuneration and Honorarium	Remuneration	Honorarium	Others	
Evaluation and Research	Research Studies	Innovative technologies	Prototype of house design typologies	Others
Agency Services	Project Monitoring Unit	Technical Agency Services	Others	
Audit	Social Audit	Internal Audit	Others	
Office set up	Furniture	Repair	Others	
Travel	Flight	Road	Rail	Others

The Administrative Expenses utilized by States in FY 2019-20 as per AwaasSoft is given in **Annexure-I**".

2.6 The Ministry of Rural Development, submitted following information on year-wise details of Reserve Fund retained at the Central Level and its utilization from the year 2016-17 till 2018-19:-

"As per Framework for Implementation (FFI) of PMAY-G, there is a provision for rehabilitation/ relocation of families whose houses have been completely/ substantially damaged on account of natural disasters including Floods, under Special Projects of the scheme. 5% of the annual central allocation under PMAY-G is retained at the Central Government level for financing the proposals under Special Projects received from the States. The beneficiary households identified by the State Government for providing assistance under Special Projects should be those households that are listed in the Permanent Wait List (PWL) of PMAY-G. The State's proposal for Special Project is considered by the Empowered Committee for approval. In extreme cases of natural calamities/ hazards, the proposal for Special Project is to be examined within 15 days of receipt and placed on file for approval of Secretary (RD), Government of India. Subsequently, it is to be placed before the Empowered Committee (EC) for ex-post facto approval.

(₹ in lakhs)

Financial Year	Name of the State	Special Project	Amount released
2016-17	Tamil Nadu	Flood	10000.090
	Manipur	Earthquake	373.113
	Manipur	Floods & Landslide (Chandel District) 1st Installment	429.975
	Total		10803.178
2017-18	Tamil Nadu	Flood	10000.108
	Total		10000.108
2018-19	Manipur	Floods & Landslides (Chandel District) 2nd Installment	429.975
	Total		429.975
2019-20 Till 31.10.2019	Manipur	Earthquake (Senapati District) 2nd Installment	371.3697
Total			371.3697

FUNDING PATTERN

2.7 Elaborating the details of the Framework under which financial assistance was released to the States/UTs and at what stage the first and second instalments of funds were released to the States by the Ministry, the Ministry submitted the following:-

"As mentioned in FFI, the annual central allocation to the States/ UTs is released in two instalments. The first instalment is equal to 50% of total annual financial allocation and the second instalment is equal to the annual allocation minus first instalment and applicable deductions.

Release of 1st Instalment

The 1st instalment for the State / Union Territory as a whole is released at the beginning of the financial year to the States / UTs that have availed the 2nd instalment or have submitted complete proposal thereof in the previous financial year.

Release of 2nd Instalment

The States will submit a proposal for release of 2nd instalment. The proposal to be submitted should be based on achievement of prescribed physical and financial progress on AwaasSoft enclosed with the duly signed copy of the report from AwaasSoft by the Competent Authority.

As mentioned in 10.5.2 of Framework For Implementation (FFI) for PMAY-G, the release of second instalment to the State is subject to the following conditions:

1. Utilisation of 60% of total available funds on AwaasSoft.
2. Achievement of the physical progress as per the prescribed criteria and indicators as given below:-

Year *	Criteria	Indicator
Current year	Target Fixing	100 percent
Current year	Issue of Sanctions	95 percent of Target
Current year	Freezing of Beneficiary Accounts	100 percent of the sanction.
Current year	Release of 1 st instalment to the beneficiary	100 percent of the sanctions in terms of generation of Fund Transfer Orders (FTO)
Previous year	House constructed	80 percent of Sanction

*If the 2nd instalment is claimed in the next financial year, then the expression 'current year will be construed as financial year in which 1st instalment was released. The 'previous year' as mentioned above will also be construed accordingly".

2.8 While furnishing the details with regard to Targets set and Achieved, Budget Allocation, Extra Budgetary resources received, Actual Expenditure during the period from year 2016-17 till 2018-19, the Ministry of Rural Development in its written replies furnished as under :-

(₹ in crores and No in units)

	2016-17	2017-18	2018-19
Target set	4277994	3204663	2516481
Target Achieved PMAY-G*	3640808	2591031	2245768
Budget Allocation	15,000	23,000	21,000
Extra Budgetary Resources received	0	7329.43	10678.8
Actual Expenditure*^	10889.7825	55812.8608	47281.2843

* Figures reported by States/UTs on AwaasSoft as on 4.11.2019

^ Utilization is reported against the Total Available Funds which includes Central Share, State Share, Miscellaneous Receipts and Interest Accrued"

2.9 The Table above pinpoints the fact that construction of houses lag behind the targets set for the successive three years starting from 2016-17 to 2018-19. The target of houses to be constructed fell short by 6,37,186, 6,13,632 and 2,70,713 in the years 2016-17, 2017-18 and 2018-19 respectively.

2.10 Budget Allocation, Extra Budgetary resources received, Actual Expenditure from the year 2016-17 till 2018-19.

(₹ In Crores)

Financial Year	Budget Allocation (B.E)	Budget Allocation (R.E)	Budgetary expenditure	EBR	Total Expenditure
(i)	(ii)	(iii)	(iv)	(v)	(vi) = (iv+v)
2016-17	15,000	16,000	16074	0	16074
2017-18	23,000	22832.31	22572.29	7329.43	29901.72
2018-19	21,000	19,600	19307.95	10678.8	29986.75
Total	59,000	58,432	57954.24	18008.23	75962.47

2.11 Budget allocation has seen an upward trend under PMAY-G since the launch of the scheme in the financial year 2016-17. However, the figures of RE was short of the BE for the year 2017-18 by ₹ 168 crore and ₹ 1400 crore for the year 2018-19. Additionally, EBR was sanctioned from NABARD for both the years 2017-18 and 2018-19. For the first three years of the Scheme, a total of ₹ 18008.23 crore was sanctioned as EBR from NABARD through which an amount of ₹ 75962.47 crore *was managed to be the total expenditure under the scheme.*

2.12 The State/UT-wise details of funds allocated and released, targets set and targets achieved for various Focus Groups in terms of No. of beneficiaries identified, No. of Houses Sanctioned and completed and also expenditure incurred, focus group-wise till 2018-19 under the Scheme as furnished by the Ministry of Rural Development is at **Annexure-II**. Also, the year-wise sanctions made by each State is at Annexure VI.

FUND UTILISATION

2.13 The data on the rate of interest on the loans received from NABARD and the details of loans received and repayment of principal amount/interest to NABARD so far under the Scheme, as furnished by the Ministry of Rural Development, is as under:-

"The EBR has been availed for the years 2017-18 and 2018-19. The details of amounts availed and rates of interest applicable are as under:-

2017-18				2018-19					
₹ 7329.43 Cr (availed in three tranches)				10678.80 Cr. (availed in five tranches)					
				Tranche	Amount (in ₹) (Crore)	Date	Rate	Tranche	Amount (in ₹) (Crore)
				1	2814.40	05.10.2018	8.77%		
1	2180.00	27.02.2018	8.22%	2	1971.40	13.12.2018	8.22%		
2	2227.00	09.03.2018	8.20%	3	2379.90	26.12.2018	8.18%		
3	2922.43	16.03.2018	8.20%	4	1283.10	13.02.2019	8.42%		
				5	2230.00	22.03.2019	8.24%		

The interest payment is done semi-annually. Each loan shall be repayable to NABARD within 10 years from the date of disbursement including moratorium period of 5 years. Principal amount shall be paid in equal instalments at the interval of six months".

2.14 On being asked about shortfall in achievements with respect to physical achievement of 85.94% and 75.09% in the year 2015-16 and 2016-17 and expenditure of ₹ 82.92 crore and ₹ 1058 crore in excess to Revised Estimate respectively, the Ministry of Rural Development stated as under:

"It is to be noted that the cost of unit assistance is shared between Central and State Governments in the prescribed ratio. Therefore, the expenditure reported from AwaasSoft comprises of expenditure made from both central and state share.

The reason for shortfall in achievement is because PMAY-G came into effect from 1st April, 2016 and launched by the Hon'ble Prime Minister on 20th November, 2016. Scheme implementation had to start with validation of SECC data by Gram Sabhas, preparation of Priority Lists and their uploading on AwaasSoft, Registration of beneficiaries etc. before sanction of a house. Once the infrastructure came into place and the capacities of the personnel built, the performance of the scheme picked up pace".

2.15 The year-wise/State-wise details of the funds released and funds utilised from the year 2016-17 onwards furnished by the Ministry is at **Annexure-III**.

2.16 State wise break up of central allocation is at **Annexure VII**.

2.17 To the concerns of the Committee regarding low cumulative financial utilisation rate, diversion of funds to other States, non- utilization in case of a few States, the Ministry in a written note submitted as under :-

"The expenditure reflected on AwaasSoft 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 or 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 source.

Further, the TFA with States/UTs as on 17.11.2020 is ₹ 35279.81 crore which includes Opening Balance of ₹ 10002.84 crore, the Central Share Releases of ₹ 15007.66 crore, State Share releases of ₹ 9517.40 crore, Miscellaneous income of ₹ 701.49 crore and interest accrued of ₹. 50.42 crore. The total expenditure made as on 17.11.2020 is ₹ 21388.76. crores against the TFA of ₹ 35279.81 crore i.e 60.62 %. However, if the expenditure is taken against the Central and State fund releases only i.e 24525.06 crore, then the expenditure is 87.21 % of Central and State share releases for FY 2020-21.

Major reasons that have been attributed for low utilization in some States are listed below :

1. Unavailability of Land: 2.66 lakh landless beneficiaries are yet to be provided land by State Governments. The responsibility of providing land to the landless beneficiaries' rests with the State Governments.
2. Cessation of work for some time on account of imposition of Model Code of Conduct due to Parliamentary/ Assembly/ Panchayat elections. As these elections are scheduled in a staggered manner separately, collectively lot of time is wasted.
3. Delay in release of both Central and State's share by the State Govt. to the State Nodal Account from which payments are made.
4. Migration of beneficiaries-both temporary and permanent
5. Death of beneficiaries

6. Occurrence of natural calamities like floods in major PMAY-G implementing states
7. Reduction in pace of implementation due to outbreak of COVID-19 pandemic".

2.18 Regarding the steps taken by the Ministry for handholding and improving the performance with regard to low utilization of funds by States/UTs, it was submitted that:

1. Push for 100% sanction of allocated targets
2. Dynamic performance ranking of States
3. Ministry is continuously following up the issue of landlessness and requesting States /UTs to accord top priority and allocate land to landless beneficiaries. The matter has been taken up at highest level in the States/UTs. Hon'ble Minister, RD also reviewed this issue through VC meetings with State/UT RD Ministers held in the month of May, 2020. Continuous persuasion has led to State specific schemes to provide land to the landless, e.g. in Bihar, Assam, Maharashtra etc.
4. With respect to migration / death/ unwilling beneficiaries the Ministry has issued guidelines in consultation with States / UTs to delete such names.
5. The Hon'ble Minister of Rural Development has also written to Hon'ble Chief Ministers of States and LG/Administrators of UTs to review the progress of PMAY-G at their level.
6. Review of progress through monthly VC at the level of Secretary / Special Secretary/Addl. Secretary/Deputy Dy. General, Ministry of Rural Development.

To ensure faster completion of houses, States/ UTs have been requested to:-

1. Focus on completion of those houses where 2nd or 3rd instalment of funds has been released to beneficiaries.
2. Prepare a month-wise target for completion of houses for monitoring and convey the same to MoRD.
3. Review the low performing districts separately.
4. Separate review of States /UTs with high target, poor performing States/UTs and delayed houses in States/ UTs.

5. Timely availability and release of funds to the States/UTs
6. Bringing on board Associations of construction material manufacturers / suppliers to ensure sustained availability of the same."

Chapter-III

IMPLEMENTATION OF THE SCHEME

ASSESSMENT OF REQUIREMENT OF HOUSES

During the course of examination of the subject, the Committee sought to know about the assessment made by the Ministry with regard to the total number of houseless households, households living in kutcha and dilapidated houses in rural areas as on 1st April 2016 and at the end of the year 2018-19. Further the Committee also wanted to know if the Ministry would be able to provide pucca houses with basic amenities to all those households by 2022 in order to achieve the aim "Housing for All" of PMAY-G. To this, the Ministry of Rural Development made the following written submissions:-

- i) The Working Group on Rural Housing for the Twelfth Five Year Plan (2012-17), has estimated the total housing shortage in rural areas as 4.367 crore units.
- ii) As per Census 2011, 3.47 crore rural families are either houseless or live in houses of temporary nature, in which both walls and roofs are made of materials which need frequent replacement.
- iii) In addition, as per Socio Economic and Caste (SECC) 2011, 4.03 crore rural families are either houseless or living in zero, one or two-room house with kutcha roof or wall.
- iv) Combining the data sets of Census 2011 and SECC 2011 and accounting for houses constructed since 2011 and houses under construction till 31st March 2016, it was estimated that 2.95 crore houses, would need to be constructed to meet the objective of "Housing for All" in rural areas. This does not account for demand that would / had arisen from the time the programme commenced from 1st April 2016.
- v) The total number of 2.57 crore households had been identified as on 15th September, 2016 for providing financial assistance under PMAY-G after due verification by Gram Sabhas and after completion of Appellate Process. Whereas, the Permanent Wait List (PWL) as on 31st October, 2019 stands at 2.52 crore".

Selection of Beneficiaries

3.2 Regarding the procedure being adopted by the Ministry for identification of genuine poor, the Ministry of Rural Development submitted as under:-

- i. The beneficiaries of PMAY-G are identified by the Gram Sabha based on the housing deprivation parameters as per Socio-Economic and Caste Census data of 2011. The universe of eligible beneficiaries under PMAY-G includes all the houseless and households living in zero, one or two room kutchha houses as per SECC data, subject to the exclusion process.
- ii. Prioritisation of beneficiaries for providing assistance under PMAY-G is done category-wise viz., SCs/STs, Minorities and Others. Households are prioritized category-wise based on houselessness followed by the number of rooms; zero, one and two rooms.
- iii. The priority lists so prepared are verified by the Gram Sabha to check for ineligible beneficiaries and changes in priority. Necessary changes in the list are made based on the minutes of Gram Sabha indicating the above changes. The lists approved by the Gram Sabha are widely publicized within the Gram Panchayat. The complaints regarding deletion or change in ranking can be submitted to the Appellate Committee constituted by the State Government who would resolve such complaints.
- iv. After the Appellate process is complete, the category-wise Permanent Waitlist of the Gram Panchayat is finalised which is widely published and entered on the website of PMAY-G."

3.3 On being asked as to when the list of 4.03 crore rural households (who were either houseless or living in zero, one or two room house with kutchha roof and wall, as per SECC 2011 data) was sent to the State/UT Government for verification by the Gram Sabha, the Ministry of Rural Development furnished as under :-

"The lists were forwarded to the States/UTs in FY 2015-16 through AwaasSoft when the Department of Rural Development was in process of restructuring the erstwhile IAY into PMAY-G."

The priority lists so prepared are verified by the Gram Sabha to check for ineligible beneficiaries and changes in priority. Necessary changes in the list are made based on the minutes of Gram Sabha

indicating the above changes. The lists approved by the Gram Sabha are widely publicized within the Gram Panchayat. The complaints regarding deletion or change in ranking can be submitted to the Appellate Committee constituted by the State Government who would resolve such complaints.

3.3(a) On being asked about the system in place to check the final decision of Gram Sabha, Secretary Rural Development during an oral deposition before the Committee stated that

"....the verification is being carried out by the officers".

3.4 During oral evidence, when it was brought to the notice of the representatives of the Ministry about the instances where the final list prepared by the Gram Sabha have been manipulated by Vikas Mitra or Tolasevak who resort to corrupt practices, the Secretary, Ministry of Rural Development stated that:

"इसको चेंज करने का अधिकार विकास मित्र या जो भी इस तरह के पैरा वर्कर्स हैं, उनको नहीं है। ग्राम सभा का जो मैन्डेट है, उसको नॉर्मली मान लिया जाता है। अगर उसमें भी किसी को आपत्ति रह जाती है तो उसके लिए सीनियर लेवल पर पदाधिकारियों की समिति सामान्यतः बनती है। मैं अपने झारखंड के अनुभव के आधार पर कह सकता हूँ कि वह एडीएम लेवल की कमेटी रहती थी और उसमें सीनियर लेवल के दो और मेम्बर्स होते थे। उनको मौके की जाँच करके अपने अपेलेंट पर निर्णय देना था। अगर इस तरह की कहीं पर कोई वारदात हो रही है तो वह त्रुटिपूर्ण है। वह इस प्रक्रिया का अंग तो बिल्कुल ही नहीं है। यदि कोई धमकी देकर ले रहा है तो वह गलत हो रहा है।"

3.5 During oral evidence, the matter regarding vetting of the final list of Gram Sabha by the Disha Committee, the Secretary, Ministry of Rural Development submitted that:

"सर, स्टेट की यह समिति हाल ही में बनी है। इसलिए, इस सिस्टम को ऑपरेशनलाइज होने में थोड़ा टाइम लगेगा। हम लोग इसे फॉलो-अप कर रहे हैं।"

सभापति महोदय, आपने एक महत्वपूर्ण प्रश्न पूछा था कि वर्ष 2011 में जो सोशियो इकोनॉमिक कास्ट सेन्सस हुआ है, उसके बाद भी कई लोगों के नाम छूट गए हैं, उनको शामिल करने की क्या प्रक्रिया है। जब वर्ष 2011 में सोशियो इकोनॉमिक कास्ट सेन्सस हुआ तो उसमें जो एक्सक्लूजन क्राइटेरिया था, जिसके संबंध में कई माननीय सदस्यों ने चर्चा की है। मैं उस संबंध में आगे

आपको बताऊंगा। सबसे महत्वपूर्ण बात थी कि उस व्यक्ति का एक कमरे या दो कमरे का कच्चा मकान होना चाहिए। अगर कोई व्यक्ति इस क्राइटेरिया को फुल-फिल नहीं करता है तो वह एलीजिबल नहीं है। उसके पास टेलीफोन हो या न हो, मोटरसाइकल हो या न हो, इससे बहुत फर्क नहीं पड़ता है। ये सारी चीजें नहीं रहने के बावजूद अगर उसके पास दो कमरे या दो से ज्यादा कमरे का पक्का मकान है तो वह एलीजिबल नहीं है। लोगों ने मुख्य समस्या रिपोर्ट की है कि जो सोशियो इकोनॉमिक कास्ट सेन्सस हुआ, उसमें लोग छूट गए हैं और उनको शामिल करने का क्या प्रॉसेस है। इसके लिए वर्ष 2017-18 में एक सर्वे कराया गया था। उस सर्वे का नाम 'आवास प्लस' रखा गया था। यह इस कारण भी जेनरेट हुआ था कि जब ग्राम सभा में सोशियो इकोनॉमिक कास्ट सेन्सस का वेरिफिकेशन करने के लिए सूची भेजी गई थी, तो ग्राम सभा को यह हक नहीं था कि उसमें नया नाम जोड़े, लेकिन वे पात्र लोगों का नाम जोड़ने के लिए अनुशंसा भेज सकते थे। इसके अलावा कई लोगों ने कहा है कि ग्राम सभा ने ड्यू डेलिजेंस नहीं किया है, तो यह कुछ दिनों तक खोल कर रखा गया था, लोगों को यह कहा गया था कि अगर आप इसके लिए पात्र हैं तो आवेदन करें। उसके आधार पर सूची बनाई जाएगी और उसका सत्यापन करके, आपको उसमें शामिल करने के बारे में निर्णय किया जाएगा। यह सर्वे 2019 तक खुला रखा गया था। शायद इसे 9 मार्च, 2019 को क्लोज कर दिया गया था। इस सूची में लगभग 3 करोड़, 57 लाख लोगों के नाम शामिल हैं। चूंकि, हमारे पास प्रधान मंत्री जी ने लक्ष्य रखा था कि 2 करोड़, 95 मकान प्रधान मंत्री आवास योजना के अंतर्गत बनाए जाएंगे। पहले की सूची में जिन लोगों के नाम शामिल थे और दोनों के बीच में जो अंतराल था, उतना ही नया टॉप-अप हो सकता था। उनमें से हम किनको महत्व दें, किनको सूची में ऊपर रखें या नीचे रखें, इसके बारे में निर्णय लेने के लिए एक कमेटी बनाई गई थी।

कमेटी ने इन सभी फैक्टर्स और फिजिकल वेरिफिकेशंस के आधार पर सजेशन दिया कि हम लोग परमानेंट वेटिंग लिस्ट में जो नम्बर आई थी, उसको आधा वेटेज दें और जुलाई से दिसम्बर, 2018 के बीच में जो 76th round of national sample survey हुई थी, उसे आधा वेटेज दें। उन दोनों के आधार पर हम राज्य का लक्ष्य निर्धारित करें और उस आधार पर राज्य का नम्बर लेकर किस ग्राम पंचायत में कितने लोगों ने वर्ष 2016 से 2019 के बीच में मनरेगा के अंतर्गत काम किया है, उसके अनुपात में हम इसको बाँटें। यह देखने में थोड़ा कॉम्प्लिकेटेड लगता है, लेकिन बहुत आसान है।

सर, मैं एक उदाहरण देना चाहता हूँ कि मान लीजिए कि वर्ष 2016-17 में एक करोड़ लोगों ने काम किया, वर्ष 2017-18 में एक करोड़ लोगों ने काम किया, वर्ष 2018-19 में भी एक करोड़ लोगों ने काम किया, वह संख्या कुल मिलाकर तीन करोड़ हो गई। किसी ग्राम पंचायत में इन तीन वर्षों में इसी तरह तीन लाख लोगों ने काम किया। हम ने तीन सालों का अनुपात ग्राम पंचायत के लिए निकाला, तीन सालों का अनुपात पूरे राज्य के लिए निकाला, उसके अनुपात में राज्य का जो भी लक्ष्य इस प्रकार से निर्धारित हुआ था, हम ने उसको बांट दिया। यह बहुत सिम्पल कैलकुलेशन है। यह बहुत आसानी से कैलकुलेट कर लिया जाता है।

प्राइवेटाइजेशन के बारे में भी कमेटी की रेकमेंडेशन आई थी। मंत्रालय ने कमेटी की रिपोर्ट स्वीकार कर ली है और उसके आधार पर राज्यों को क्रियान्वयन के लिए निदेश दिए गए हैं।”

3.6 Replying to a specific query as to whether there was any proposal to extend the Scheme to persons under the category of 'below poverty line', the Ministry furnished the following:-

“Under the revamped rural housing scheme, the houses are provided to the houseless households as per the housing deprivation parameters of SECC-2011. As of now, there is no proposal to extend the scheme to people below poverty line”.

3.7 The Ministry also stated :-

- As per the framework for implementation of PMAY-G, there is multilayered prioritization within the universe of eligible PMAY (G) beneficiaries. Priority will first be assigned on the basis of parameters reflecting housing deprivation in each category viz., SC/ST, Minorities and Others. To begin with, households will be prioritized based on houselessness followed by the number of rooms; zero, one and two rooms, in that order. In a particular social category viz., SC/ST, Minorities and Others, households which are houseless or living in houses with lower number of rooms shall not be ranked below households living in houses with higher number of rooms. Within the above priority groups, households that fulfill the criteria of “compulsory inclusion”, as defined in SECC will be further elevated. Automatically included households shall not rank lower than other households within a priority group. Inter se priority within the two sub groups viz. households which are automatically included and otherwise, will be determined based on their

cumulative deprivation scores. The scores will be calculated from the socio-economic parameters given below with each having equal weight.

- Households with no adult member between age 16 to 59
- Female headed households with no adult male member between age 16 to 59
- Households with no literate adult above 25 years
- Households with any disabled member and no able-bodied adult member
- Landless Households deriving the major part of their income from manual casual labour
- Households with higher deprivation scores will be ranked higher within the sub groups".

3.8 On being asked whether a poor person having a hut would be eligible for a house under the Scheme, the Secretary, Ministry of Rural Development who deposed before the Committee stated as under :-

"सर, सोशियो इकोनॉमिक कास्ट सेंसस में जो जीरो, वन, टू- होमलैस, एक कच्चा कमरा, कच्ची दीवार, कच्ची छत और दो कच्चे कमरे, कच्ची दीवार, कच्ची छत यह हमारा यूनिवर्स है। इससे हम दो करोड़ 54 लाख, जैसा हमने बताया कि उसका वैलिडेशन ग्राम सभा के द्वारा हुआ, उसका फिर जियो टैगिंग हुआ। अगर जियो टैगिंग में सही निकला तो उसी को घर दिया गया।"

3.9 To a specific query as to whether the Ministry had received any suggestion to change the criteria of identification of beneficiaries under the Scheme and the action taken thereon, if any, the Ministry in its written reply made the following submission:-

"The Ministry of Rural Development has received some suggestions from a few State Governments for change/ modifications in the criteria for identification of beneficiaries and change in the definition of the house under the scheme".

HOUSE TYPE	PREDOMINANT MATERIAL OF WALL OF DWELLING ROOM	PREDOMINANT MATERIAL OF ROOF OF DWELLING
Kuccha House	Grass/ thatch / bamboo, etc. Plastic/ polythene Mud/ unburnt brick Wood Stone not packed with mortar	Grass/ thatch/ bamboo/ Wood/ mud etc. Plastic/ polythene Handmade tiles

Pucca House	Stone packed with mortar G.I./ Metal/ asbestos sheets Burnt bricks Concrete	Machine made tile Burnt brick Stone Slate G.I./ metal/ asbestos sheets Concrete
Semi-Kuccha House (Kutcha wall Pucca Roof)	Grass/ thatch/ bamboo, etc Plastic/ Polythene Mud/ unburnt brick Wood Stone not packed with mortar	Machine made tile Burnt brick Stone Slate G.I./ Metal/ Asbestos sheets Concrete
Semi-Pucca House (Pucca wall Kutcha Roof)	Grass/ thatch/ bamboo, etc Plastic/ Polythene Mud/ unburnt brick Wood Stone not packed with mortar	Grass/ thatch/ bamboo/ mud, etc. Plastic/ Polythene Hand made tiles

3.10 The details with respect to States are at **Annexure IV**.

3.11 Clarifying the issue as to what defined a 'kutcha house', the Ministry of Rural Development submitted to the Committee as under:-

"Currently, as per the provisions of the scheme, the universe of eligible beneficiaries under PMAY-G includes all the houseless and households living in zero, one or two room kutcha houses as per SECC data, subject to the exclusion process. Prioritisation of beneficiaries for providing assistance under PMAY-G is done category-wise viz., SC/ST, Minorities and Others".

3.12 The definition of a Kutcha House as per the SECC 2011 is as follows:

"A Committee of experts has been constituted by the Ministry to define the kutcha houses. Based on the recommendations of the committee, Kutcha houses may be re-defined and the same may be communicated to the concerned stakeholders".

3.13 In reply to another query regarding the definition of kutcha houses as redefined by a Committee of Experts constituted by the Ministry to define the same, the Ministry in its written reply has furnished as under :-

"In this regard, it is stated that under PMAY-G, the definition of kuchha house is as per the definition of kuchha house used/prescribed in Socio-Economic Caste Census (SECC) 2011. States including Punjab, Assam, Uttar Pradesh and Tripura had requested for revisiting the definition of kuchha house under PMAY-G. Accordingly, with the approval of Hon'ble Minister of Rural Development, an Expert Committee was constituted under the chairmanship of Late Dr. Nagesh Singh, former Additional Secretary (RD), with experts from various departments including NITI Aayog, NIC, HUDCO, CSIR-CBRI as members for considering the proposals from the States for revisiting the definition of kuchha house under PMAY-G.

The Committee recommended that the 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 understructures 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 Committee also recommended applicability of revised definition of Kuchha house under PMAY-G for 2 States of Assam & Tripura only. Similar proposals received from other States /UTs in future can be dealt with by MoRD separately and as per recommendations.

The final report/ recommendation of the Committee has been accepted by the Competent Authority".

3.14 The Committee sought to know the differences between genuine poor and eligible beneficiaries, the procedure for identification of the same and whether these identities were same as far as PMAY-G was concerned. To this, the Ministry stated as under :-

"Under PMAY-G, as per the approval of Union Cabinet, the beneficiaries are identified based on housing deprivation parameters prescribed under Socio-Economic Caste Census (SECC) 2011 subject to due verification by Gram Sabha and Completion of Appellate Process".

3.15 Regarding the criteria for identification of various focus groups under the Scheme and the year-wise details of overall percentage of beneficiaries fixed for

these focus groups, the Ministry of Rural Development furnished the following information :-

“ Under the scheme, the houses are allocated to the beneficiaries based on housing deprivation parameters of SECC 2011 and the priority is set based on category of the households i.e. SC/ST, minority and others and houselessness. There are no specific focus groups identified under the scheme.

60% of the targets of houses are allocated to SC/ST. Further, as far as possible, 15% of the total funds are to be earmarked for Minorities at the National Level for households to be covered as per SECC 2011 as verified by Gram Sabhas.

In the scheme of PMAY-G, while deciding the inter-se priority among the beneficiaries who are to be provided assistance, households with any disabled member and no able bodied adult member have been accorded additional deprivation score so that such households are given priority while allotment of houses. Keeping in view the provisions of the Rights of Persons with Disabilities Act, 2016, the States have to ensure that as far as possible 5% of the beneficiaries at the State Level are from among the persons with benchmark disabilities”

3.16 The Secretary who deposed before the Committee elaborated the criteria of 'automatic inclusion' as under :-

“सर, मैं कमेटी के समक्ष दो तथ्य रखना चाहूंगा। जो हमारा ऑटोमेटिक इन्क्लूजन का क्रायटेरिया है, उसके अनुसार जिसके पास शून्य एवं एक कमरे का कच्चा मकान है, उसको हमें किसी भी हालत में इसमें शामिल करना है। इसमें यह नहीं है कि उसके पास टीवी हो या न हो, या कोई और चीज़ हो या न हो, ऐसा नहीं है। वह इसमें ऑटोमेटिकली इन्क्लूड हो जाएगा। यह इश्यू नहीं है, लेकिन पूरे देश में यह संभावना है और किसी भी देश में, जहां इतनी बड़ी संख्या में लोग हों, वहां हो सकता है कि थोड़ी डिफरेंट पोजीशन हो। जहां तक सिंगल रूम तक के हाउसहोल्ड, कच्चे मकान का प्रश्न है, वह इसमें ऑटोमेटिकली इन्क्लूड हो जाता है।

सर, दूसरा यह भी है कि जिसका दो रूम तक का कच्चा मकान है, सामान्यतः हम उनके पास यह एक्सपेक्ट करेंगे, क्योंकि जब वर्ष 2009 में यह क्राइटेरिया निर्धारित हो रहा था तो उस समय के प्लानिंग कमीशन ने सभी एक्सपर्ट्स को कंसल्ट करके, दो-तीन जगहों पर पायलट करके यह क्राइटेरिया निर्धारित किया था। समय बदलता है, समय के हिसाब से एसेट ओनरशिप भी बदलती है। यह हो सकता है कि परिसंपत्तियों के स्वामित्व के स्वरूप में परिवर्तन हुआ है।

में एक चीज और आपकी नजर में लाना चाहूंगा कि जो सोशियो इकोनॉमिक कास्ट सेंसस ऑटोमैटिक एक्सक्लूजन में क्राइटेरिया था, उसमें मोबाइल फोन का उल्लेख नहीं था, उसमें लैंडलाइन फोन का उल्लेख था। आज मोबाइल फोन सब के पास है। अगर आप बाकी क्राइटेरिया देखेंगे तो काफी एग्जोस्टिव है।"

3.17 During oral evidence when it was brought to the notice that during survey, some time the genuine beneficiary have been left out and the names of fake beneficiaries have been included clarifying this issue, the Secretary stated :

"जैसा आपने कहा कि सर्वे में अपात्र लोग जुड़ जाते हैं और पात्र लोग नहीं जुड़ते हैं। इसमें कई स्टेजेज पर फिल्टरिंग हो जाती है। एक, जब यह ग्राम सभा में जाती है, यदां ग्राम सभा ठीक से कंडक्ट हो रही है तो वहां पर छंट जाना चाहिए। दूसरा, आपने देखा होगा कि हम उसके घर के सामने चित्र लेते हैं। पुराना घर और नया घर जिस साइट पर बनना है तो वह भी छंटनी का एक जगह है। इसके अलावा जो व्यक्ति इसको स्वीकृत कर रहा है, उसकी भी कहीं न कहीं इसमें जिम्मेदारी बनती है। इसी कारण आप देख रहे हैं कि बहुत लोगों के नाम सर्वे में जुटने के बाद भी आज तक हम उनको घर स्वीकृत नहीं कर पा रहे हैं। इस प्रोग्राम की डिजाइन में यथासंभव कोशिश की गई है कि जो अपात्र लोग हैं, उनको न मिले और जो पात्र लोग हैं, उन्हीं को मिले। मुझे आशा है कि आवास प्लस से जो लिस्ट निकलेगी, उसमें जो पात्र लोग छूट गए होंगे, उनको हम शामिल कर सकेंगे।"

3.18 When pointed out that in Rajasthan approximately 7 lakh 14 thousand data has not been uploaded in the APP, the Secretary stated that :

सर, हम लोग तो यही अनुमान कर सकते हैं कि राज्य सरकार खुद अपने पैसा से उनको बनवाए। इसके लिए दो साल का मौका दिया गया है।"

3.19 The Secretary who deposed before the Committee stated as under :

"इसको डिजाइड करने के लिए क्या क्राइटेरिया हो, इस पर हम लोग काम कर रहे हैं।"

National Database for identification of houseless households

3.20 To a specific query as to whether the functionaries who were responsible for uploading information on "AwaasSoft" from the site in villages were well equipped (in terms of facilities and skill set) to handle, the Ministry in its written reply submitted:-

"Under PMAY-G, there is a component of Administrative funds which are 2% of the housing funds released to the States/UTs. Out of these 2% funds of Central Share, 0.3% are retained at Centre Level and 1.7% are released to the States/UTs for various activities of administration of the scheme which includes cost of setting up and operating Programme Management Units (PMUs) including hiring of personnel on contract and also training of officials and elected representatives of Panchayats including exposure visits. In addition, the Ministry, on the request received from States/UTs arrange 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 AwaasApp & AwaasSoft for data entry and other functions".

3.21 When asked whether the Ministry had created any National Data Base for identification of houses constructed under the Scheme, the Ministry of Rural Development in its written reply furnished the following information :-

"The houses to be constructed as well as the houses at different stages of completion included the completely completed houses along with financial details are reported on PMAY-G transaction based MIS: "AwaasSoft" which is in public domain. The following parameters are available as part of the database:

- a. Beneficiary Name
- b. Registration No.
- c. Village
- d. Father's/Mother's Name
- e. House allotted to
- f. Sanction No.
- g. Sanctioned amount
- h. Installment(s) Paid
- i. Amount Released
- j. House Status including geotagged & time stamped photos of the house at different stages of construction".

PROCEDURE FOR PREPARATION OF PERMANENT WAITING LIST OF BENEFICIARIES AND INCLUSION OF LEFT OUT PEOPLE

3.22 To a specific query as to whether the Ministry had initiated any proposal to include left-out landless people in the list of Permanent Waiting List, the Ministry of Rural Development submitted as under:-

"It is stated that a survey was conducted by the States/UTs during 2018-19 to capture details of the households, who though eligible but could not be part of the PWL including landless households. The States/UTs have captured details of 3.67 crore households in the country. Subsequently, an Expert Committee was constituted by the Ministry for finalization of the AwaasPlus data uploaded by States/UTs. The Committee had submitted its report and the same has been accepted by the Ministry. Allocation of targets from AwaasPlus List has to be done in consultation with Ministry of Finance. Accordingly, the approval of Ministry of Finance was sought and the Ministry of Finance has concurred to the proposal of this Ministry. The Ministry has allocated targets to 31 GKRA districts of Uttar Pradesh from AwaasPlus list as per the methodology suggested by the Expert Committee. The provision of land for landless beneficiaries is State Governments responsibility, and similar procedure will be followed for beneficiaries in AwaasPlus list".

3.23 Responding to a post-evidence query regarding the proposal initiated/to be initiated by the Ministry to consider the Wait List of the beneficiaries under the Scheme, the Ministry in its written reply provided the following information :-

"The Permanent Wait List (PWL) under PMAY-G has been derived from the Socio-Economic Cast Census -2011 data. The PWL includes all the houseless and households living in zero, one or two-room houses with kutchha wall and kutchha roof as per SECC data, subject to Gram Sabha verification. The houses are sanctioned according to the PWL as per priority of the beneficiary therein.

Further, the Ministry of Rural Development has developed mobile application AwaasPlus for capturing details of such potential households including geo-tagged photograph of the present dwelling. The details of the households captured using the mobile application would be verified and validated and the final list of households prepared thereafter would be included in the Permanent Wait List.

An Expert Committee was constituted by the Ministry for finalization of the AwaasPlus data uploaded by States/UTs. The Committee had submitted its report and the same has been accepted by the Ministry. Allocation of targets from AwaasPlus List to PWL has to be done in consultation with Ministry of Finance. Accordingly, the

approval of Ministry of Finance has been sought and now the Ministry is in the process of preparing the final AwaasPlus list as per the methodology suggested by the Expert Committee”.

3.24 Regarding the logical and feasible methodology being adopted by Expert Committee to identify the beneficiaries for inclusion in the Permanent Waiting List (PWL), the Ministry of Rural Development submitted as under :-

“The recommendations of the AwaasPlus Expert committee for target setting and identification of eligible beneficiaries are given below –

1. The Committee recommended that for target allocation to the States/UTs, Ministry may consider using PWL of PMAY-G and NSSO 76th round data in the proportion of 50:50. The committee also highlighted building of safeguards that target allocated to a State / UT is not more than the AwaasPlus data.
2. For computation of GP/Block/District wise targets and distribution of targets to GPs, the state/UT wise targets may be distributed in proportion of the MGNREGS person-days of the GP/Block/District vis-à-vis the MGNREGS person-days generated at the state/UT level.
3. For priority setting at the GP level, the committee recommended the following –
 - Generate AwaasPlus list post exclusion & inclusion criteria application
 - Prioritization using three parameters viz. MGNREGS person-days, Family size, Age profile of the Head of the Household (HoH), with equal weight
 - Deprivation score computation and grouping
 - Revision of the priority list on the basis of the deprivation scores
 - Gram Sabha verification
 - The target of 5,54,266 to 31 Garib Kalyan Rozgar Abhiyan districts of Uttar Pradesh have been allocated based on the recommendations of the Expert Committee.”

3.25 During the course of examination of the subject, the Committee sought details regarding the process for selection of beneficiaries out of the applicants, the criteria adopted, how the distribution had taken place and criteria for choosing such applicants at the District level. In its written reply, the Ministry of Rural Development furnished following information:-

“In order to propose a strategy for analysis of additional households recorded, an Expert committee was constituted by the Ministry under the chairmanship of Dr. Nagesh Singh, former Additional Secretary, DoRD . A multi-pronged approach was adopted by the

Expert Committee members for AwaasPlus data analysis which included desk analysis, field visits and exploration of additional data sources within the Government ecosystem.

After vetting of different approaches, the committee recommended using National Sample Survey data of 76th Round along with MGNREGS data and existing PWL of PMAY-G for analysis. The committee chose to consider these databases for allocation of targets to the States / UTs and also prioritizing the households in Awaas + database. The NSS data was considered since it is more recent, i.e. it captures data from July 2018 to December 2018; is neutral, i.e. it has been collected by third party. NSS data can also be segregated state-wise and district-wise.

The Committee finally recommended that the targets may be computed using PWL of PMAY-G and NSS 76th round data in the proportion of 50:50. Although NSS 76th round data is more recent and is from a third party, still the data of PWL cannot be discounted as it has been verified by the Gram Sabhas and depicts the real position on the ground.

For computation of GP/Block/District wise targets and distribution of targets to GPs, the following methodology was proposed –

1. Calculate the total number of MGNREGS person-days generated in the time period 2016-19 for all GPs in the state
2. Calculate the % share of MGNREGS person-days utilized by a GP as a % of the total person-days generated by the state for 2016-19
3. Using the multiplication factor computed above in step 1 (b), calculate the target for individual GPs by multiplying the same with the target allocated to the state
4. Collate the GP-wise data to arrive at Block wise and District wise targets in a state

For priority setting at the GP level, the committee recommended analysis using existing parameters for inclusion and exclusion as per PMAY-G guidelines, calculation of deprivation category by considering person-days worked under MGNREGS, family size and age profile of the head of the household, followed by calculation of deprivation scores of households as per PMAY-G guidelines. The committee recommended that the list prepared thereafter be circulated to the Gram Panchayats for verification and certification by Gram Sabha".

3.26 While submitting details about the Report of the Committee constituted for addition/deletion of names in the list prepared in 2011, the Secretary of Rural Development in his deposition stated as under :-

"लोगों ने मुख्य समस्या रिपोर्ट की है कि जो सोशियो इकोनॉमिक कास्ट सेन्सस हुआ, उसमें लोग छूट गए हैं और उनको शामिल करने का क्या प्रॉसेस है। इसके लिए वर्ष 2017-18 में एक सर्वे कराया गया था। उस सर्वे का नाम 'आवास प्लस' रखा गया था। यह इस कारण भी जेनरेट हुआ था कि जब ग्राम सभा में सोशियो इकोनॉमिक कास्ट सेन्सस का वेरिफिकेशन करने के लिए सूची भेजी गई थी, तो ग्राम सभा को यह हक नहीं था कि उसमें नया नाम जोड़े, लेकिन वे पात्र लोगों का नाम जोड़ने के लिए अनुशंसा भेज सकते थे। इसके अलावा कई लोगों ने कहा है कि ग्राम सभा ने ड्यू डेलिजेंस नहीं किया है, तो यह कुछ दिनों तक खोल कर रखा गया था, लोगों को यह कहा गया था कि अगर आप इसके लिए पात्र हैं तो आवेदन करें। उसके आधार पर सूची बनाई जाएगी और उसका सत्यापन करके, आपको उसमें शामिल करने के बारे में निर्णय किया जाएगा। यह सर्वे 2019 तक खुला रखा गया था। इसे 7 मार्च, 2019 को क्लोज कर दिया गया था।"

3.27 Responding to a query regarding the poor registration of beneficiaries in the year 2020-21, the Secretary of Rural Development stated that :-

"इसके दो मुख्य कारण हैं। एक तो कोविड-19 का फैक्टर सबसे बड़ा है कि हम लाभार्थियों के पास विजिट नहीं कर पा रहे हैं, इसके कारण बहुत-से स्थानों से डिटेल्स नहीं आ पा रहे हैं। दूसरा बड़ा कारण यह है कि जो परमानेंट वेट लिस्ट है, उसमें बहुत-से लोग हैं, जिस समय लिस्ट बनी थी, हो सकता है कि वे उस समय एलिजिबल हों, लेकिन आज के दिन में उन लोगों के पक्के मकान बन जाने के कारण वे इन-एलिजिबल हैं। उन सब लोगों को हटाने की जरूरत है।"

3.28 When asked about the reasons for lesser beneficiary registration in comparison to target allocation in the year 2019-2020 and 2020-21, the Ministry replied:-

"Out of the total target of 2.23 crore allocated to the States/UTs so far, 2.02 crore beneficiaries are eligible for registration and sanctioning of houses to them. Out of 2.02 crore, 1.96 crore beneficiaries have already been registered upto 31.12.2020. Below are the main reasons for lesser beneficiary registration in comparison to target allocation in the year 2019-2020 & 2020-21:-

- a. Outbreak of COVID-19 Pandemic
- b. Landlessness among beneficiaries and responsibility of providing land to the landless resting with the State Governments.
- c. Assembly/ Panchayat elections in States
- d. Migration-both temporary and permanent

- e. Death of beneficiaries
- f. Beneficiaries unwilling to construct the houses"

LAND TO LANDLESS BENEFICIARIES

3.29 When asked about the construction of houses in specified zones only, the Secretary of Rural Development in his deposition stated :-

"The beneficiary construct on his own land. In most cases, they choose the land where they are already living".

3.30 To another query regarding the permission to construct house on government/abandoned land unauthorisedly occupied by the landless people, the Secretary of Rural Development deposing before the Committee stated as under:-

"I want to assure you and the hon. Members that not one landless person we want to leave behind. It is for this reason, Sir, when you saw that instead of one crore houses we were expected to construct, we could sanction only about 96 lakh. Four lakh houses were of poor people and landless people. State Governments in Maharashtra, Bihar, Odisha and Rajasthan were not able to provide land for them. I am giving this example because Maharashtra and Bihar then came up with a scheme where the State Government were giving ₹ 50,000 in the case of Maharashtra, and in Bihar, ₹ 60,000 to the beneficiary to purchase these lands where Government is not able to give a habitable land for a house. In other cases, the figure in West Bengal is about 13.35 lakh, where these many houses have already been completed".

3.31 With respect to providing land to landless beneficiaries irrespective of the fact that 60 and 40 percent financial benefits are shared by Central and State Governments, the Secretary deposed as under :-

"The State Governments have to provide the land. If they are not able to provide Government land, like Maharashtra and Bihar, they have come up with a scheme to allow the beneficiary to purchase private land to construct the house. What we ensured is we do not knock out the name of a landless from our permanent wait list. Suppose a person is not able to get the land this year, we would not knock out the name of that person and that person would remain first in the wait list next year so that before 2022 it is ensured that not even a single landless person is left".

3.32 On being asked to explain cases wherein the State Government had given their land from their own pocket and was also spending money, the Secretary of Rural Development during oral evidence stated as under:-

"Sir, on the land issue, out of 1 crore houses that we took up, only 3,26,090 are those for which we have not been able to provide land so far through the State Governments. As hon. Members mentioned, the land is provided by the State Government. For example, in Tamil Nadu, the beneficiaries have not got land yet. We have approached the Chief Secretary and the hon. Minister has written to the State Ministers also. What they have been doing in Tamil Nadu is that they provide ₹ 50,000 from their own side over and above their State's contribution and we are providing ₹ 1.20 lakh under PMAY-G on 60:40 basis. That is the money which is available but the land is provided by the State Government".

3.33 To a specific query as to whether the Ministry extended help to State Governments to buy land for allotment to landless beneficiaries of the Scheme, the Ministry furnished the following:-

"The beneficiaries under PMAY-G with no land to construct their houses are being given high priority under the scheme. Providing land to landless beneficiaries for construction of houses being the States' / UTs' responsibility, they are advised/ encouraged to provide land to such beneficiaries urgently. There is no dedicated financial assistance to the landless beneficiaries from the Central government for purchasing the land".

3.34 Asked if the Ministry had issued any instructions to the States to make land available to landless beneficiaries of the Scheme, the Ministry in its written reply submitted to the Committee as under:-

"Providing land to the landless PMAY-G beneficiaries for the construction of the houses is one of the most important objectives of the scheme since they are among the most deserving beneficiaries in the Permanent Wait List (PWL) of the scheme. Further for achieving the year wise sub-targets and cumulative targets under PMAY-G availing land to such beneficiaries is very crucial. Since making land available to the landless beneficiaries for the house construction is under the purview of State / UT Governments, they have been instructed time and again for the same. The issue of providing land to landless beneficiaries under PMAY-G is being regularly taken up with States/UTs in the zonal workshops, Performance Review Committee

(PRC) meetings, Empowered Committee (EC) meetings, Video conferences, etc".

3.35 Elaborating on the various measures undertaken by providing land to landless beneficiaries, the Ministry enumerated the following:-

1. Hon'ble Minister of Rural Development, vide his D.O. dated 5th September, 2018 addressed to the CMs of All States and Administrator/ Lt. Governor of UTs, advised them to assess the landlessness among PMAY-G beneficiaries and expedite action to provide them land.
2. DO letter dated 4th January, 2019 from the Additional Secretary (Rural Housing) to the Additional Chief Secretary/ Principal Secretary/ Secretary of RD of All States/UTs for expediting action to provide land to all the landless beneficiaries under PMAY-G.
3. Hon'ble Minister of State, Rural Development, vide DO letter dated 16th September, 2019, addressed to Chief Ministers of all States and Administrator/ Lt. Governor of UTs, advised them to address the issue of landless beneficiaries in their States. Further, the example of State Government of Bihar was also cited, which is running "Mukhyamantri Awaas Sthal Kray Sahay Yojana" for providing financial assistance of ₹ 60,000 to the beneficiary to buy land. All States/UTs were requested to initiate similar schemes to provide land to landless beneficiaries at the earliest in their States/UTs.
4. The name of the landless beneficiaries will be at the top of the list and their can never be deleted from PWL till they got the house."

3.36 Further on the issue, the Ministry furnished that some of the state specific schemes for supporting the landless beneficiaries which have been shared with other states/UTs with request to provide land to landless on priority and they are as under:-

1. Bihar: Under Mukhyamantri Awaas Sthal Kray Sahayta Yojana, financial assistance for the site purchase of INR 60,000 is provided.
2. Maharashtra: Under Pandit Deen Dayal Upadhyay Gharkool Jaga Kharedi Arth Sahay Yojana, financial assistance (up to INR 50,000/-) for the site purchase
3. Assam: Financial assistance (up to ₹ 50,000/-) to the landless beneficiaries
4. Odisha: Under Vasudha Scheme government land is sought for & allotted for the house construction. If suitable government land is not available, the Government purchases the suitable land and makes it available to the landless beneficiaries.

3.37 In a presentation made before the Committee during oral evidence, the Ministry provided the following information:-

**LANDLESS BENEFICIARIES
STATUS AT DIFFERENT DATES**

Date	Landless beneficiaries	Provided land
31 st March 2019	4,22,298	92,287 (22%)
25 th June 2019	4,23,381	97,291 (23%)
19 th March 2020	4,25,008	1,46,439 (34%)
10 th September 2020	4,48,053	1,81,319 (41%)

3.38 On being asked about the list of selected beneficiaries who were in the category of 'landless' and also number of them who were provided land under the Mukhya Mantri Bhumi Adhigrahan Yojana in the state of Bihar, the Ministry in its written reply furnished as under :-

"The status of landless beneficiaries in the PWL of PMAY-G in the State of Bihar is as given below-

Identified beneficiaries	landless	Provided land	Yet to be provided land
20,000		682 (3.41%)	19,318

(As on 19th March 2020)

Mukhya Mantri Bhumi Adhigrahan Yojana is being implemented by the State from its own resources. It is stated that it is the responsibility of the State Government to provide land to landless beneficiaries".

Non-cooperation of the State Governments

3.39 When asked if there were any guidelines under which the Ministry could intervene if there was non-cooperation from the State Government in implementing the Scheme, the Ministry replied:-

"The DISHA Committee at the district level, headed by an Hon'ble Member of Parliament, monitors progress and implementation of PMAY-G also.

The performance of the States in implementation of PMAY-G are also monitored through Performance Index Dashboard. This creates a healthy competition among the States and districts for improving their performance.

Additionally, National Level Monitors also visit PMAY-G houses to assess the progress and processes followed under the scheme during their field visits.

However, there are not such defined guidelines for the states which are not following the PMAY-G guidelines. As per MoRD, whichever states are following the guidelines, will be eligible for funds from the centre".

3.40 On being asked to cite the cases of non-cooperation from the State Government(s) in implementing the Schemes, the Ministry in its written reply stated as under :-

"If the State/UT is not following the FFI of PMAY-G for implementation of the scheme, the Ministry has the right to recover the funds released to the State/UT. This is also incorporated in Clause 5.5.1 of Framework for Implementation (FFI) of PMAY-G in respect of construction under PMAY-G through Contractors and not the beneficiaries.

The State of Telangana has not been implementing PMAY-G. Accordingly, the Ministry has taken the step of adjusting the funds released under PMAY-G in the next releases to be made under MGNREGS."

Financial assistance to beneficiaries

3.41 In a written reply to a specific query as to whether there was any proposal to increase the amount of financial assistance provided by the Central Government under the scheme in order to minimise the difference between the financial assistance and actual cost of construction of a house, the Ministry provided as below:-

"Financial assistance under PMAY-G has been increased from ₹ 70,000/- in plain areas to ₹ 1,20,000/- and from ₹ 75,000/- to ₹ 1,30,000/- for Hilly States, difficult areas and IAP Districts. In

addition, a PMAY-G beneficiary is also provided 90/95 days of unskilled wages in convergence with MGNREGS and ₹ 12,000/- for construction of toilet from SBM-G or MGNREGS.

The cost of unit assistance is shared between Central and State Governments in the ratio 60:40 in plain areas, 90:10 for North Eastern, Himalayan States, UT of J&K and 100% in case of other UTs. From the annual budgetary grant for PMAY-G, 95% of funds is released to States/UTs for the construction of new houses under PMAYG. This also includes 2% allocation towards Administrative expenses. 5% of the budgetary grant is retained at the Central Level as reserve fund for Special Projects. The annual allocation to the states is based on the Annual Action Plan (AAP) approved by the Empowered Committee.

However, States/UTs are allowed to top-up the financial assistance in order to enlarge the financial pool of the beneficiary for construction of houses. Details of the top-up provided by few States/UTs is as under :-

Sl. No.	State Name	Top up amount
1.	Karnataka	₹ 30,000 for SC/ST beneficiaries
2.	Tamil Nadu	₹ 50,000
3.	Haryana ⁽¹⁾	₹ 18,000
4.	Daman and Diu	₹ 1,20,000
5.	Andhra Pradesh	₹ 1,00,000 (SCs), ₹ 1,00,000 to 1,50,000 (STs) and ₹ 50,000 for others

Other States like Odisha and Gujarat provide incentives to the beneficiaries for completion of houses before time".

3.42 Replying to the query whether there was any need to increase assistance from the Central Government considering that the assistance under the scheme was not enough for homeless to build a house even though they had sites, the Secretary submitted:-

"..... there is no bar on the State Government to top up the amount, if it wants to, over and above what the provision is. If you recall, the

unit cost of a house has moved from ₹ 75,000 to ₹ 1,50,000 primarily because at that time when we did the design typology study which I have also shared with you, you will find that majority of the building designs were such that the unit could be completed for ₹ 1,60,000, ₹ 1,70,000, and ₹ 1,80,000. We did look at the cost at that point of time and also provided a window for borrowing up to ₹ 70,000 from banks. In some States where the cost of construction has gone up substantially, I have given the example of Tamil Nadu in that context. Kerala is another example. Kerala has fixed the unit cost at ₹ 4,00,000. Our contribution is only up to what we provide. They are providing the rest of the amount”.

3.43 The Committee sought to know as to when the Ministry had arrived at the cost estimate of the houses to be constructed and if there was any proposal to review the cost estimate owing to cost escalation. To this, the Secretary, Rural Development who deposed before the Committee stated as under:-

“महोदय, कई माननीय सदस्यों ने कॉस्ट से संबंधित मुद्दा उठाया है। कॉस्ट का मुद्दा एक जनरल मुद्दा है। कमेटी की पिछली बैठक में भी इस पर चर्चा की गई थी। हमारे मंत्रालय का यह मत है कि इसे ग्रांट के रूप में लेना चाहिए। हम लोग इसका पूरा कॉस्ट कंपेनसेट नहीं कर रहे हैं। बेनिफिशियरी को भी कुछ कॉस्ट लगाने की जरूरत हो सकती है। आपने देखा होगा कि हमने स्कीम की जो डिज़ाईंस दी हैं, उसमें भी महात्मा गांधी नरेगा और अन्य स्कीम्स से कंवरजेंस की बात कही गई है। यह स्कीम के डिज़ाइन में ही शामिल है। इसके कॉन्सेप्ट को फिक्स्ड कॉस्ट के रूप में रखा गया था। कुछ स्कीम्स थोड़ी ओपन एंडेड होती हैं, जैसे 'प्रधान मंत्री ग्राम सड़क योजना' जो कि वर्ष 2000 से चल रही है। हम इसकी कॉस्ट को निश्चित तौर पर कंपेनसेट करने की कोशिश करते हैं। मंत्रालय में अभी कॉस्ट के रिविज़न का कोई प्रस्ताव नहीं है। हम लोगों ने एक इवैल्यूएशन नेशनल इंस्टीट्यूट ऑफ पब्लिक फाइनेंस एंड पॉलीसी से करवाया था। यह चार-पांच वर्ष पुराना है, लेकिन उन्होंने कहा था कि जो राशि दी जा रही है, वह घर के हिसाब से पर्याप्त है।”

3.44 When asked if the Ministry had received any suggestion to authorise District Cooperative Banks in rural areas to provide financial assistance to the beneficiaries of the Scheme, the Ministry furnished the following information:-

“The Ministry releases funds to States/UTs through treasury mode. It is State discretion to select bank of their choice and open account in any bank. The Ministry has not issued any instructions to the States/UTs on the matter. The States/UTs are the ground level implementing agency under PMAY-G. The assistance is released in form of installments to the beneficiaries through Direct Benefit Transfer vide Funds Transfer Orders into his/her registered bank

account/ post office account. As per Framework for Implementation (FFI) of PMAY-G, there is no preference to any bank and also does not bar the beneficiaries from registering their bank account maintained with Cooperative Banks on AwaasSoft. There is no proposal received from States/UTs for inclusion of Cooperative Banks under PMAY-G".

BANK LOAN FACILITY TO BENEFICIARIES

3.45 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 Secretary of Rural Development deposing before the Committee submitted :-

"माननीय सांसद ने बहुत महत्वपूर्ण विषय रखा है। जब योजना अनुमोदित की गई थी तो 70 हजार रुपये तक लोन लेने की व्यवस्था भी इसमें की गई थी। लेकिन कई जगहों पर इसको औपचारिक रूप से चालू करने में बैंकों के स्तर पर उस गति से आगे नहीं बढ़ाया गया, जिसके चलते कई बार जो परिवार घर बनाते हैं, वह इनफॉर्मल लोन लेते हैं। फॉर्मल इंस्टीट्यूशन का लोन सस्ता मिलेगा, इसको हम लोग बैंको के साथ पुश कर रहे हैं। हम लोगों की कोशिश होगी कि इसको हन और सुविधाजनक बना सकें, ताकि घर के अलावा जो और बड़ा घर बनाना चाहते हैं तो बैंक का लोन भी साथ में हो जाए। कुछ जगहों पर राज्य स्तर पर जहाँ फॉलो-अप अच्छा है, कई जगहों पर लोन दिलाया है, लेकिन लार्ज स्केल पर यह नहीं हो पाया है। हम इसका प्रयास करेंगे।"

3.46 About the efforts made by the Ministry to make available the bank loan facility to the beneficiaries of the Scheme, the Ministry in its written reply stated:-

"Under PMAY-G financial assistance is provided directly to the beneficiaries for construction of house. Further under the scheme provision, if the beneficiary so chooses, he/she will be facilitated to avail loan of upto ₹ 70,000 from Financial Institutions.

Further, the Ministry has taken up the matter of developing rural housing loan product for Rural Housing sector in consultation with Indian Bank Association and Department of Financial Services".

Earlier we had four per cent management cost. Even now also, we have the same management cost. Many States have recruited junior engineers for the supervision. Some States have also enrolled for the

MGNREGS junior technical assistant posts for the supervision of houses. These are some of the basic things.

I wanted to mention that your last point is also absolutely valid. Families will keep becoming nuclear families as children will grow up and they will set up new homes. The Socio-economic census was done in 2011-12. Since then, this point was raised. That is why, a lot of additions will be there in the next generation only.

But having said that, the time has to be drawn for saying that for a family, we will provide assistance for one generation or for two generations. In a manner, this awaas soft plus exercise is carried out to close this chapter. We have held a number of meetings with IBA. We are trying to develop and provide some good loan products because the rural housing is also a priority sector lending. If we can have programmes so that subsequent generations, when they grow up and separate, can go for bank loan rather than for a total subsidy scheme from the Government."

RURAL MASON TRAINING

3.47 During the course of examination, the Committee wanted to know whether any facility was available for providing construction related technical knowledge to the beneficiaries at the time of construction of houses under the scheme. To this, the Ministry submitted as under:-

"In the para 6.2.2.1 of Framework for implementation of PMAY-G (FFI of PMAY-G), the States/ UTs have been advised to provide the beneficiaries a bouquet of options of house designs according to local conditions, using appropriate technology suitable to the region of their residence.

In the para 6.2.2.3. of FFI of PMAY-G the States have been advised that, along with the sanction order, the beneficiary should be provided a menu of options of the identified house designs and technologies which include the following details:

- The plan, layout and detailed cost estimates of the house designs.
- The quantity of materials required and the tentative cost of construction for different levels viz. foundation, lintel level, roof etc., for each identified house design.
- Provide list of the trained masons and their contact details.
- Intimate the location of demonstration houses of different house design typologies constructed, so that the beneficiary can have a walk-through experience.

- Contact details of all the material suppliers in the vicinity who deal with specific requirements of the house design type."

3.48 The details regarding house completion against the targets set, compiled State-wise and Year wise, is at **Annexure V**.

3.49 On the various issues like management of expenditure on Rural Mason Training, details of the amount allocated and spent for the training, agencies authorized to procure material and impart this training, location, system of skill certification and other relevant details, the Ministry of Rural Development in its written reply made the following submission:-

"Rural Mason Training is supported through Admin Funds. Out of the total admin funds which is 2% of the overall budget for the year 2019-20, 1.7% is transferred to the States and remaining 0.3% retained at the Centre. 20% of Admin Funds transferred to the State are allocated for Rural Mason Training. Payment to Training provides on-boarded by the States is as per common norms, i.e. INR 46.7per hour for the present year".

3.50 On further query regarding the sufficiency of 50621 masons to construct the number of houses required to be constructed under the PMAY-G, the Ministry submitted:-

"Training & Certification of Rural Masons under the Rural Mason Training of PMAY-G is an ongoing process.

As on 18.8.2020, a total of 1,53,868 candidates have enrolled under RMT, out of which 1,07,533 have been assessed and 77,670 candidates have passed and certified".

3.51 In reply to a specific query as to whether the Ministry has any proposal to link Mason Training under the Scheme with Pradhan Mantri Kaushal Vikas Yojana (PMKVY) so that they would be awarded certificate in respect of the training undergone, the Ministry in its written reply provided the following information :-

"The Rural Mason Training program under PMAY-G is being implemented with the support of National Skill Development Corporation (NSDC) and Construction Skill Development Council of India (CSDCI). The training is imparted based on the qualification pack developed by the CSDCI and approved by the Qualifications Registration Committee (QRC) at NSDC. Post-training, candidate on

passing in the assessment carried out by the assessment agencies affiliated to CSDCI are being awarded with the certificate by the NSDC.

However, currently no proposal is under consideration for linking of RMT Programme with Pradhan Mantri Kaushal Vikyas Yojana (PMKVY)".

3.52 Replying to a query with regard to certification of the process adopted by the Construction Sector Skill Council and the extent of participation of the Ministry of Skill Development & Entrepreneurship, of which the Construction Sector Skill Council is a body, the Ministry of Rural Development furnished the following :-

"Rural Mason Training under PMAY-G is being imparted as per the Qualification Pack (QP) for 'Rural mason job role (QP - CON/Q3603)' which is as level -4 in the National Skill Qualification Framework.

The training is being imparted by the Training Providers (TP) affiliated to Construction Skill Development Council of India (CSDCI) who are on board by the States/ UTs for the purpose. Further, the assessment of the trained candidates is being done by the third-party assessors affiliated with CSDCI. The candidate passed in the assessment would be then certified as 'Rural Mason' by the Construction Skill Development Council of India (CSDCI).

In order to bring about uniformity and standardization in the implementation of various Skill Development Schemes by different Central Ministries / Departments, the Government of India has approved constitution of a Common Norm Committee under the chairmanship of Secretary, Ministry of Skill Development and Entrepreneurship as the apex body to update and suitably revise the Common Norms. The CSDCI is required to carry out the trainings within the purview of 'common norms'".

3.53 Regarding the rate revision of the training centres under Deen Dayal Upadhyaya -Gramin Kaushal Yojna (DDU-GKY), the Secretary of Rural Development who deposed before the Committee stated as under :-

"मैं आपको इससे अवगत कराना चाहता हूँ कि डीडीयू-जीकेवाई में ट्रेनिंग प्रोवाइडर्स को जो पेमेंट किया जाता है, उसका मिनिस्ट्री ऑफ स्किल डेवलपमेंट एंड एंटरप्रेन्योरशिप की कॉमन कॉस्ट नॉर्म कमेटी द्वारा निर्धारित होते हैं। हमने उनकी इस बात को रेफरेंस किया है, क्योंकि हेल्थ मिनिस्ट्री ने जो गाइडलाइंस निकाली हैं, उनके आधार पर अभी के जो हैं, वे थोड़े अव्यवहारिक हो गए हैं, लेकिन यह हमारे मंत्रालय के अधिकार क्षेत्र में नहीं है, इसलिए हमने उनको रेफर किया है। जहाँ तक

मुझे जानकारी है, उन्होंने ऐसा कोई परिवर्तन करने के इंकार किया है। हम उनके साथ इस मैटर को परस्यू कर रहे हैं।”

Chapter IV

PERFORMANCE OF PRADHAN MANTRI GRAMIN AWAAS YOJNA

Physical Targets Set and Achievements Made

The Ministry of Rural Development provided the following information with regard to the achievement of targets (both physical and financial) during the last five years:

Physical Targets:

Year	Physical Target (in Nos)	Physical Achievement (in Nos)
(i)	(ii)	(iii)
2015-16	21,20,187	18,22,289 (IAY Houses)
2016-17	42,82,454	32,14,495*
2017-18	32,33,800	44,54,493*
2018-19	25,14,646	47,33,445*
2019-20	60,00,000	21,91,804*
2020-21	44,25,494	33,99,538

* includes completed PMAY-G and IAY houses of current and previous years as per AwaasSoft on 06.08.2020.

4.2 Responding to a query as to whether the houses constructed under Indira Awaas Yojana (IAY) were also accounted for in the Targets set and Targets achieved under Pradhan Mantri Gramin Awaas Yojana, the Ministry submitted as under :-

"Under PMAY-G, as per the approval of the Union Cabinet, the beneficiaries are identified based on housing deprivation parameters prescribed under Socio-Economic Caste Census

(SECC) 2011 subject to due verification by Gram Sabha and Completion of Appellate Process. The target set under PMAY-G is based only as per SECC selection criteria, the target does not include the pending IAY houses.

However, the year wise progress of construction of IAY and PMAY-G houses are reported separately and cumulatively on AwaasSoft."

4.3 To another query as to whether the physical targets set for the construction of houses under Pradhan Mantri Gramin Awaas Yojana had been achieved during the years 2016-17, 2017-18, 2018-19 and 2019-20, the Ministry in its written reply has provided the following information :-

"After launch of the scheme in the year 2016 on November 20, preliminary implementation framework regarding preparation of Permanent Wait List, registration of eligible beneficiaries on MIS, geo-tagging of existing sites and account verification was formalized and activities started at the ground level. The construction began primarily from the financial year 2017-18. With the efforts of the States/UTs in maintaining consistent pace of house completion, the Ministry could achieve record completion of 1 crore houses on 23rd March 2020."

4.4 The following reasons were attributed for delayed achievement :

1. Landlessness among beneficiaries and responsibility of providing land to the landless resting with the State Governments.
2. Delay in sanction by State.
3. Unwillingness of some beneficiaries to construct the houses
4. Migration of the beneficiaries, both temporary and permanent
5. Imposition of Model Codes of Conduct during various elections in the intervening periods
6. Rains and floods
7. Delay in release of State's share by the State Govt.
8. Non availability of construction material, especially sand
9. Death of beneficiaries
10. Land dispute
11. Disruption on account of Covid pandemic

4.5 Detailing the measures taken by the Ministry and the strategy evolved to accomplish the pending targets, the following were submitted :

- i. Push for 100 percent sanction of targets.
- ii. Initiatives taken towards completion of delayed houses are as follows:

- a. State-wise analysis of delayed houses and regular follow-up.
 - b. Regular alerts through emails and SMSs to all levels in the State Govt on delayed houses
 - c. Allowing completion of delayed houses upto September, 2020.
 - d. Negative marking in Performance Index for those houses which are delayed beyond 12 months time
- iii. Ministry is continuously reviewing the issue of landlessness and requesting States /UTs to accord top priority and allocate land to landless beneficiaries. The matter has been taken up at highest level in the States/ UTs. Hon'ble Minister, RD also reviewed this issue through VC meetings with State/UT RD Ministers held in the month of May, 2020. Continuous persuasion has led to State specific schemes to provide land to the landless, e.g. in Bihar, Assam, Maharashtra etc.
 - iv. With respect to migration / death/ unwilling beneficiaries the Ministry has issued guidelines, in consultation with States / UTs, for necessary action.
 - v. The Hon'ble MRD has requested Hon'ble Chief Ministers of States and LG/Administrators to review the progress of PMAY-G at their level.
 - vi. Review of progress through monthly VC at the level of Secretary / Additional Secretary/Deputy DG, Ministry of Rural Development.
 - vii. To ensure faster completion of houses, States/ UTs have been requested to do the following:-
 - a. Focus on completion of those houses where 2nd or 3rd instalment of funds has been released to beneficiaries.
 - b. Prepare a month-wise target for completion of houses for monitoring and convey the same to MoRD
 - c. Review the low performing districts separately.
 - viii. Separate review of States /UTs with high target, poor performing States/UTs and delayed houses in States/ UTs.
 - ix. Timely availability and release of funds to the States / UTs

- x. Bringing on board Associations of construction material manufacturers / suppliers to ensure sustained availability of the same."

4.6 Submitting the roadmap for completion which included setting up of interim deadlines to accelerate the overall pace of completion, the Ministry stated as follows:-

- Sanction of all targeted houses of FY 2020-21 by 31st October 2020
- Allocation of targets for FY 2021-22 from PWL and AwaasPlus by 31st October 2020
- Completion of remaining houses of Phase-I and II by 31st March 2021."

4.7 Efforts undertaken by the Ministry during COVID and response mounted for addressing rural distress through various advisories issued/ VC meeting, are as follows:

1. Advisories by MoRD to the States/UTs to take up PMAY-G works with strict adherence to social distancing and compulsory wearing of face mask/ protective face cover
2. Focus on completion of those PMAY-G houses where the beneficiaries have received 2nd and 3rd instalment which are released directly from States/UTs to the beneficiaries
3. Engaging workers, not exceeding 2-3 workers excluding the beneficiary in house construction activity except at roof casting stage
4. Maximum sanctions to beneficiaries to be issued against the 2020-21 targets.
5. Sensitizing the field level authorities to imperatives of maintaining social distancing, mandatory use of face mask, including home-made protective face covers and repeated washing of hands with soap and water.
6. Advisories for completion of houses, which were incomplete due to temporary migration of the beneficiaries, as many such beneficiaries returned to their respective villages owing to COVID crisis.
7. Rural Mason Training especially through Recognition of Prior Learning (RPL) mode".

4.8 Detailing status of activities under PMAY-G during the ongoing pandemic, the Ministry submitted as under :-

"However, due to outbreak of COVID-19 and subsequent nation-wise lockdown, the progress of house completion was affected. Being cognizant of the ground situation, the Ministry took necessary steps to ensure completion and uploading of houses on AwaasSoft while maintaining social distancing, wearing of masks and taking suitable precautions. Henceforth, the completion activity picked up gradually. Now, with the set momentum and efforts of the States/UTs, the Ministry of Rural Development is confident that the target of construction of 2.95 crore houses under PMAY-G by March 2022 will be achieved".

4.9 On being asked about the bifurcation of PMAY-G and IAY in the Physical Achievement in the year 2019-20 and first 05 months of the year 2020-21, the Ministry replied as under :-

"The target for FY 2020-21 is 70,00,000 houses under PMAY-G out of which a target of 61,50,000 houses has been allocated to the States/UTs till date. Due to outbreak of COVID-19 and subsequent nation-wise lockdown, the progress of house completion was affected bringing down the per day rate of house completion. On account of manifold steps taken by the Ministry, the completion activity picked up gradually.

Now, with the set momentum and efforts of the States/UTs, the Ministry of Rural Development is confident that the target of construction of 2.95 crore houses under PMAY-G by 2022 will be achieved."

4.10 Physical break up of PMAY-G and IAY houses for FY 2019-20 and 2020-21 is as under:

Year	IAY	PMAY-G	Total
2019-20	62954	2128874	2191828
2020-21	25697	1051899	1077596

As per AwaasSoft on 10.9.2020

4.11 While replying to a query as to whether there was any coordination meeting held between Centre and States to resolve the issues relating to the

implementation of this Scheme, the Secretary of Rural Development who deposed before the Committee stated as under :-

"So, my submission is that with all the State Governments, we have been trying to build a partnership. Our teams visit the States for field verification and validation. We also hold quarterly Performance Review Committee Meetings. Every morning, I can see how many houses have been completed, and for how long they are pending. So based on the progress, periodically, almost every week, I speak to every Chief Secretary that your State is lagging behind, and you should speed up. When you visit our site, PMAY – Gramin, you will find the Performance Index there. The States also know it. Nobody wants to slip in the Performance Index. The States which are doing well and are at the top – I have mentioned some of those States – they are very keen to remain at the top. They keep following up. But from a few States, we are trying to seek their cooperation".

MONITORING MECHANISM

4.12 Responding to the queries with respect to the monitoring mechanisms that were there to ensure that the funds provided to the beneficiary for purchase of land were actually spent for that purpose, the Ministry of Rural Development in its written reply submitted as under :-

"As providing land to landless beneficiaries for construction of houses is the responsibility of the States' / UTs', there is no separate monitoring system set by the Ministry to ensure that funds are being utilized for the said purpose. However, the Ministry advises the States/UTs from time to time to provide land to landless beneficiaries".

4.13 On a query regarding registering Social Self Help Groups for extending social audit to this housing Scheme, the Secretary deposed as under :-

"Sir, thank you for suggestions. In fact, our focus has been on the poorer women and the deprived households. They must get a community voice. So, your suggestion is also extremely useful for us."

4.14 Detailing the policy of monitoring with respect to the quality of construction of houses under PMAY-G and whether the quality of construction

could be checked through AwaasSoft or AwaasApp, the Ministry stated as under:-

"Steps taken by the Ministry to augment quality construction of the houses under the scheme

- i. As per Framework for implementation of the scheme, the States / UTs to include Technical Expert in the field of house construction including alternate technologies in the Project Management Units (PMUs) at the State & District level.
- ii. To avail the skilled workforce for the construction of quality houses, the Ministry has launched the RMT program under PMAY-G in partnership with the Construction Skill Development Council of India (CSDCI) and National Skill Development Corporation (NSDC). As on 17.11.2020, a total of 1,69,647 candidates have enrolled under RMT, out of which 1,29,072 have been assessed and 92,299 candidates have passed and certified.
- iii. MoRD with the help of IIT-Delhi, United Nations Development Programme (UNDP) and CSIR-Central Building Research Institute (CSIR-CBRI) had undertaken state-specific studies in 18 states out of which for 15 States it was completed and for the same 15 State house designs were developed, validated and incorporated in the PAHAL for the development of house design typologies appropriate to local geo-climatic and cultural context with disaster-resilient feature. As an outcome of the study, MoRD has published a compendium of region-specific house designs with the name 'Pahal' which includes 108 house designs for 64 housing zones in 15 States.
- iv. States are being encouraged to construct demonstration houses on region-specific house design typologies for PMAY-G beneficiaries to visit, experience and opt for. The guidelines for the same has been issued by the MoRD.
- v. Houses constructed under PMAY-G are being geotagged at different stages of construction, which has been further linked with the release of subsequent installments of financial assistance. This supports evidence-based monitoring of the houses being constructed.
- vi. The quality of the houses being reviewed to some extent using these captured geotagged photographs in the AwaasSoft through AwaasApp.
- vii. A meeting was organized with building materials manufacturers and suppliers' associations to augment the sustained availability of good quality construction materials under PMAY-G.
- viii. A day-long consultation workshop with leading academic institutes of Architecture, Engineering and Rural Development and state/ UT government was convened by the MoRD. Avenues for collaboration with the academic institutes in the implementation of PMAY-G and quality construction of houses were explored in the consultation. As an outcome of the consultation MoRD issued guidelines for the collaboration among the academic/ technical institutes and State

- government for effective implementation of the PMAY-G for adoption by the States/ UTs.
- ix. The IT-based portal Rural Housing Knowledge Network (RHKN) for comprehensive knowledge on house design typologies, construction technologies, costing & resources is being developed by the MoRD, National Institute of Rural Development & Panchayati Raj (NIRD-PR), IIT Delhi and NIC have been on-boarded for the same.
 - x. The quality construction of the houses under PMAY-G is also being reviewed through field visits by the CRM team, officials from the DoRD, etc”.

Supervision and Quality Control Mechanism

4.15 When asked about the supervisory authority that was bestowed to supervise the quality of house at the time of construction, the Secretary of Ministry of Rural Development stated as under :-

“इसी के लिए राज्य सरकारों ने अलग-अलग तरीके से फेसिलिटेट किया है, जैसे – ओडिशा में घर रजिस्ट्रेशन होने के बाद उसे बताया जाता है कि बालू, सीमेंट और स्टील कहां से और किस रेट में मिलेगा ताकि वह सही खरीदी कर सके। दूसरा, मिस्त्री की ट्रेनिंग है। हम मिस्त्री की ट्रेनिंग भी ट्रैक करते हैं। हमने आवास सहायक बनाए हैं और उनको रिसोर्स भी दिए हैं ताकि वे सपोर्ट कर सकें।”

4.16 In the information furnished by the Ministry it was stated 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 other houses was ensured. Further, the Committee also wanted to know how the material procured/used by the beneficiary was of standard quality, the construction conformed to the House Design Typologies developed for the scheme and how the village level functionaries to whom houses sanctioned under PMAY-G were tagged and facilitated construction was in a fair and proper manner. Clarifying these issues in its written reply, the Ministry of Rural Development furnished as under :-

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- To avail the skilled work force for the construction of houses, DoRD has launched Rural Mason Training (RMT) Program under PMAY-G. As on 25th October 2019, 50,621 masons have been trained and Certified.

- Houses constructed under PMAY-G are being geo-tagged at different stages of construction, which has been further linked with release of subsequent installments of financial assistance. This supports evidence-based monitoring.
- MoRD with the help of NIC has developed a "House quality review application" in AwaasSoft to review quality of the houses using captured geotagged photographs at the completed stage. On request from some of the States the provision is also being given to States for use.
- Consultation for collaboration- A day long consultation workshop with leading academic institutes of Architecture, Engineering and Rural Development was organized in the presence of Minister Rural Development in the month of January 2018. Avenues for collaboration with the academic institutes in the implementation of PMAY-G and quality construction of houses were explored during the consultation. On the same-lines draft guidelines for collaboration with technical/ academic institutes have been prepared and shared with all the States/ UTs for their inputs.
- Draft guidelines for construction of demonstration houses on region specific house design typologies for inputs/ suggestions have been shared with the States / UT.
- The IT based portal Rural Housing Knowledge Network (RHKN) for Comprehensive knowledge on construction technologies, costing & resources is being revamped. National Institute of Rural Development & Panchayati Raj (NIRD-PR) and NIC have been on-boarded for the same.
- The quality construction of the houses under PMAY-G is also being reviewed through field visits by the CRM team, officials from the DoRD, etc.
- MoRD, with the help of IIT-Delhi, United Nations Development Programme (UNDP) and CSIR-Central Building Research Institute (CSIR-CBRI) had undertaken state-specific studies in 18 states for the development of house design typologies appropriate to local geo-climatic and cultural context. As an outcome of the study, MoRD has published a compendium of region-specific house designs under the name 'Pahal' which includes 108 house designs for 64 housing zones in 15 States.
- MoRD in collaboration with Global Green Growth Institute (GGGI) and United States Agency for International Development (USAID) is in the process of developing a framework for greening the houses under PMAY-G.
- The workshop was organized with building materials manufacturers and suppliers' association to augment sustained availability of good quality construction materials under PMAY-G.
- Proposal of demo-house construction by CBRI in the States of Assam and Uttar Pradesh is under consideration at the Ministry."

4.17 To the query, if the scheme provided for social or third party audit it was replied as follows:

"The Framework For Implementation of PMAY-G provides for conducting of Social Audits as per para 9.6. As per the FFI of PMAY-G the Social Audit Units set up under MGNREGA are to be roped in to facilitate conduct of Social Audit of PMAY-G as well. Resource persons identified by the SAU at different levels may be involved with the Gram Sabha in conducting Social Audit.

National Institute of Rural Development and Panchayati Raj (NIRD&PR) is involved for facilitation of training of resource persons and auditors for conducting Social / Internal Audits.

As per para 9.5 of the Framework For Implementation of PMAY-G

"The State will ensure that the account of PMAY-G at the State level and the administrative fund account at the district level is audited by a Chartered Accountant selected from a panel approved by the CA&G. The auditing should be completed before 31st August of the next financial year. All the PMAY-G Accounts at all the levels shall also be open to audit by CA&G as well as by the Internal Audit Wing of the Pay and Accounts office of the Ministry of Rural Development".

4.18 The Committee enquired about providing technical knowledge at the time of construction of the house by the beneficiaries and were of the view that if technical knowledge was provided to the beneficiaries, there would be no problem to the next generation of the beneficiaries to construct one more storey to the house. The Secretary put forth his submissions as:-

"सर, जैसा कि आपने महाराष्ट्र के बारे में बताया है। महाराष्ट्र में भी हाउसिंग के सात से आठ अलग-अलग प्रोग्राम्स चल रहे हैं। ट्राइबल्स के अलग हैं। For the technical supervision, उन्होंने स्पेसिफिक हाउसेज की जूनियर इंजीनियर्स को रिस्पॉसिबिलिटी दी है। Earlier we had four per cent management cost. Even now also, we have the 2% management cost. Many States have recruited junior engineers for the supervision. Some States have also enrolled for the MGNREGS junior technical assistant posts for the supervision of houses. These are some of the basic things.

I wanted to mention that your last point is also absolutely valid. Families will keep becoming nuclear families as children will grow up and they will set up new homes. The Socio-economic caste census was done in 2011-12. Since then, this point was raised. That is why, a lot of additions will be there in the next generation only.

But having said that, the time has to be drawn for saying that for a family, we will provide assistance for one generation or for two generations".

4.19 During the cross examination of the representatives of the Ministry of Rural Development, the Committee enquired about the monitoring through AwaasSoft and AwaasApp by geo-tagging of houses, working of AwaasApp where there was poor internet connectivity, policy for implementation of provision for monitoring of stages of construction and quality of construction as has been done in the case of Pradhan Mantri Gram Sadak Yojana. In response, the Secretary of Rural Development who deposed before the Committee stated as under :-

"आवास ऐप पुअर इंटरनेट कनेक्टिविटी वाले स्थानों पर ऑफलाइन मोड में काम करता है। जैसे ही यह गुड इंटरनेट कनेक्टिविटी वाले ज़ोन में आता है, तो वहाँ से अपलोड कर दिया जाता है।

महोदय, इस कार्यक्रम की अवधारणा थोड़ी अलग है। इसके कॉन्सेप्ट के अनुसार बेनिफिशियरी इसे अपना घर समझकर बनाएगा। अगर सरकार फंडिंग नहीं करती है, तो वह उसे अपने डिज़ाइन, टेस्ट, एस्थेटिक के हिसाब से ढालने की कोशिश करेगा। हम शायद इसे अच्छी तरह से नहीं दिखा पा रहे हैं, लेकिन आपको यह जानकारी बहुत खुशी होगी कि लोगों ने बहुत ही अच्छे डिज़ाईंस बनाए हैं, जिन्हें देखकर यह सोचने पर बाध्य होना पड़ता है कि लोग इतनी राशि में भी इतने बढ़िया घर कैसे बना रहे हैं। हम जिन लोगों को समाज के निचले स्तर पर समझते हैं और हमें लगता है कि वे अच्छा घर नहीं बना पाएंगे, तो यह हमारी धारणा को गलत साबित करता है। ये घर एस्थेटिक के हिसाब से और क्वालिटी के हिसाब से भी सर्वोत्कृष्ट हैं। हमें लगता है कि इस कार्यक्रम के इम्प्लीमेंटेशन और डिज़ाइन में कोई परिवर्तन की आवश्यकता बेनिफिशियरी को छोड़ कर नहीं होनी चाहिए। हम देखते हैं कि 'इंदिरा आवास योजना' की मुख्यतः कमी यह थी कि हम उसमें कॉन्ट्रैक्टर के माध्यम से निर्माण करवाते थे और उसकी क्वालिटी उतनी अच्छी नहीं होती थी, जितनी अच्छी क्वालिटी अभी बेनिफिशियरी के द्वारा निर्मित घरों की है। किसी राज्य की परिस्थिति भिन्न-भिन्न हो सकती है और हम उसे स्पेसिफिकली एग्जामिन कर सकते हैं।"

MONITORING BY THE DISHA COMMITTEE

4.20 When asked whether the Ministry had held any common meetings of the representatives of the Centre and States to assess the performance under the Scheme and what was the outcome of such common meetings, the Ministry made the following written submission:-

"The States/UTs has 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 PMU is headed by the State Nodal Officer and other personnel may be availed through deputation from line departments and by hiring of personnel on contract basis. Similar provisions are there for the District and Block level PMU. Additionally, the following provisions for monitoring are in place –

- a. All data regarding beneficiaries, progress of construction and release of funds, including photographs and inspection reports are placed on AwaasSoft and form the basis for follow up on both the financial and physical progress of the scheme.
- b. The physical progress in construction is monitored through the photographs to be uploaded at every stage of construction. The State Government to use the AwaasApp for uploading the Geo-tagged photographs. A photograph is uploaded on completion of construction of the house.
- c. Common Review Mission, National level Monitors and Area Officers of the Ministry 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 undertakes the tasks of implementation, monitoring and quality supervision. Every house sanctioned under PMAY-G is also 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. The PMAY-G guidelines also have the provision for a formal Social Audit to be conducted in every Gram Panchayat at least once in a year, involving a mandatory review of all aspects."

4.21 When asked to elaborate on the coordination and monitoring of the DISHA Committee meetings and the steps taken by the Ministry to hold frequent/regular meetings of DISHA Committee, the Ministry submitted:-

"A large number of significant and ambitious programmes have been rolled out by the Government of India which has a potential of delivering developmental impact at the grassroots level and

therefore, it is imperative that for ensuring convergence of these programmes a holistic mechanism has to be put in place for ensuring effective monitoring of these programmes. Accordingly, a two tier DISHA Monitoring system has been evolved for monitoring of key projects/programmes by the elected members. First tier is operational at District Level under the Chairmanship of Members of Parliament. Second tier works under the Chairmanship of respective Chief Minister/Administrator to resolve issues of important and emergent nature related to implementation of development schemes of Government remaining unattended, for want of the apex level coordination. These committees could monitor the implementation of the programme in accordance with prescribed procedures and guidelines and promote synergy and convergence for greater impact of programmes.

DISHA Guidelines provides that meetings of District Level DISHA Committees should be held at least once in every quarter. The Ministry of Rural Development is vigorously pursuing with State Governments for holding DISHA meetings as stipulated in the Guidelines. Special Secretary, Ministry of Rural Development vide letter No. H-11013/02/2017 –DISHA dated 3rd March 2020 addressed to Chief Secretaries of States requested them to ensure that DISHA meetings are held as per Guidelines. Further, Ministry vide its letter dated 9th July 2020 advised States to conduct DISHA Committee meetings through online mode".

4.22 The Committee wanted to know whether the Ministry appointed representatives of the Centre to participate in DISHA Committee meetings. To this pointed query, the reply of the Ministry was :-

"As per State Level DISHA Committee Guidelines, one representative of Ministry of Rural Development (MoRD) namely Area officer for the respective States/UTs of the Ministry of Rural Development has been a member of the Committee. For District Level DISHA Committee, if need arises, representative of Ministry of Rural Development participate in the DISHA Committee meetings".

4.23 On being asked to furnish the details of sittings (i.e. DISHA Committee meetings or other meetings) convened by the States during last 5 years either on the subject 'Review of performance of PMAY-G' or this subject taken up with other subjects and such sittings which have been headed by the Chief Minister of States concerned, the Ministry of Rural Development furnished as under :-

"District Development Coordination and Monitoring Committees (DISHA) were formed by the Ministry of Rural Development in June, 2016 under the chairmanship of concerned Members of Parliament with a view to fulfill the objective of better coordination among elected representatives in monitoring the progress of major projects aimed at socio-economic transformation at the district level including PMAY-G. Such Committees, constituted in 698 Districts of the country, have convened 3103 meetings since 2016. Further, the State Level DISHA Committees headed by Chief Ministers/Administrators have also been formed w.e.f. 31st May 2018 with the objective of monitoring the implementation of Government of India schemes and resolving the issues of emergent nature at the apex level in the States/UTs. As per the information available with this Ministry, rural development schemes, including PMAY-G, have been part of agenda of the State Level DISHA Committee meetings held on 21st December 2018 in Tripura and 12th October 2020 in Uttarakhand under the Chairmanship of respective Chief Ministers.

4.24 During the course of examination of the subject, the Committee sought to know if there was any alternative to DISHA Committee in cases wherein if the States showed their reluctance to hold or discuss the implementation of the various schemes introduced by Government of India. Further the Committee wanted to know if there could be any alternative in this regard. To this, the Ministry submitted as under:-

"DISHA is a unique intervention and its meetings and provide a platform where issues of high importance and urgent matters in implementation of developmental schemes can be discussed and a robust review mechanism can be developed with the participation of all stake holders of the society including elected representatives. DISHA is an effort to improve development coordination and monitoring within the Constitutional framework of responsibilities assigned to Central, State and Local Governments. As stated above, more than 3100 meetings of District Level DISHA Committees have been reported by States since their formation in the year 2016. So far as State Level DISHA Committees have been formed in June 2018 only and it will take some more time to strengthen this system. Ministry of Rural Development is vigorously pursuing with State Governments for holding DISHA Committee meetings as per DISHA Guidelines".

4.25 On being asked if the Ministry felt there was a need for involving the Members of Parliament in the DISHA Committee Meetings, the Ministry has been made the following submissions:-

"DISHA is a two-tier Monitoring System evolved for monitoring of key projects/programmes by the elected members. First tier is operational in 698 districts under the Chairmanship of Hon'ble Members of Parliament representing the District and Second tier i.e. State Level works under the Chairmanship of respective Chief Ministers. As per State Level DISHA Committee guidelines, Hon'ble Members of Parliament shall be nominated by Ministry of Rural Development in State Level DISHA Committee and a proposal for criteria for nomination of Hon'ble MP to the State Level DISHA Committee has been concurred by the Ministry of Parliamentary Affairs and the Ministry would be making nominations of Hon'ble MPs shortly".

4.26 To another query as to whether the Ministry had received any suggestion(s) to make the vetting of the list of beneficiaries by DISHA Committee compulsory, the Ministry has categorically stated as under.

"Ministry has not received any suggestion(s) to make compulsory the vetting of list of beneficiaries under PMAY-G by DISHA Committee. It may be noted that the list generated from the SECC was vetted by the Gram Sabha and further grievances against the decisions of the Gram Sabha were subject to consideration by the Appellate Committee."

4.27 Dwelling on the subject further, the Committee wanted to know whether the Ministry had made the holding of DISHA Committee meetings mandatory. Further, information was also sought as to whether any instructions were issued to the Chief Ministers of the States by the Ministry in this regard. Furnishing replies to these queries, the Ministry of Rural Development submitted:-

"The Para 6 of State Level DISHA Committee Guidelines provides that meetings of DISHA Committee should be held at least once in every six months. Similarly Para 6 of District Level DISHA Committee Guidelines provides that meetings of DISHA should be held at least once in every quarter. Hon'ble MRD has drawn attention of Chief Ministers of State towards this provision vide his D.O. Letters No. Q-13016/02/2018-DISHA, dated 31st May, 2018 and D.O. Letter No. Q-13016/01/2017-(pt), dated 4th June, 2020 to Chief Ministers of States requested them to convene meetings of State Level DISHA Committee as per Guidelines".

4.28 Asked if the Ministry had received any complaints against any of the States for not conducting meeting of DISHA Committee, the Ministry stated as under:

" Ministry has received complaint about non-convening of DISHA Committee meetings by Districts/States in Tamil Nadu, Bihar, Uttar Pradesh, West Bengal and Karnataka and the matter was taken up with State Governments to hold meeting as per the Guidelines".

4.29 Regarding the action taken by the Ministry against those States which had not adhered to the instructions issued by the Ministry, it was submitted that:-

"Their attention has also been drawn towards the provision contained in Para 8 of DISHA Guidelines that regularity of the DISHA meetings and follow up on its decisions will be regularly monitored at the time of making releases to States under Central and Centrally Sponsored programmes."

4.30 To a query as to whether the Ministry was going to initiate a proposal to make changes in the composition of the DISHA Committee in view of the reluctance of the States to hold DISHA meetings, the Ministry of Rural Development replied as under :-

"More than 3100 meetings have been reported by States since their formation in the year 2016. Ministry is vigorously pursuing with States to conduct District and State Level DISHA Committees as prescribed in the Guidelines. IT initiative such as DISHA Dashboard and Meeting Management Software have also been taken by the Ministry to encourage States to hold regular meetings of DISHA Committees. It is anticipated that these interventions combined with consistent persuasions will certainly help in sensitizing the District authorities to convene DISHA Committee meetings regularly. Ministry as per vision of formation of DISHA Committee i.e. Development with Coordination is pursuing with the States for regularly holding of DISHA Committee meetings. Besides, various initiatives i.e. nomination of nodal officer, permission to hold DISHA Committee meetings through audio-video mode being taken to make DISHA Committees more effective and result oriented".

4.31 On being asked as to when the provision of conducting DISHA Committee Meetings under the Chairmanship of Rural Development Minister of State Governments was introduced; the number of DISHA Committee Meetings been conducted under the Chairmanship of Rural Development Ministers of State Governments during the last 5 years; and if any lists were maintained with

respect to. DISHA Committee meetings held in the last 5 years, the submission of the Ministry was:-

"As State Level DISHA Committee Guidelines, the Chairperson of the State Level DISHA Committee should be Chief Minister of the State/UT with Legislature. In case of UTs without Legislature Lt. Governor/Administrator as the case may be shall be the Chairperson. The Minister of Rural Development of the concerned State/UT shall normally be designated as Co-Chairperson".

4.32 The Committee sought the views of the Ministry on the need for making the monitoring of execution/implementation of all Central Government Schemes at State and District level mandatory. To this, the Ministry submitted:-

"As per para 5 of DISHA Committee Guidelines DISHA will cover all non- statutory schemes of Government of India. However, the statutory schemes are also being included with the approval of the concerned administrative Ministry/Department. The Ministry of Rural Development has sought willingness of administrative ministry for inclusion of their schemes in DISHA Monitoring system. Presently, 43 Schemes are included in the list of schemes to be monitored by DISHA Committee".

4.33 Emphasising the importance of DISHA meetings, the Committee sought the views of the Secretary w.r.t. making entries in the ACRs of the officers who are responsible for convening the DISHA meetings. The Secretary in his deposition before the Committee said :-

"सर, हम लोगों ने स्टेट को रिक्वेस्ट किया है कि डिस्ट्रिक्ट लेवल की कमेटी जिसमें माननीय सदस्य चेयरमैन या को-चेयरमैन होते हैं, उनकी एनुअल सीआर लिखी जाती है, उसमें भी इस बात का जिक्र करें कि उन्हें कितनी बैठकें करनी थीं और उन्होंने कितनी बैठकें कीं।"

4.34 In a written submission it was further added:-

"So far as inclusion of conducting DISHA meeting in ACR of District Magistrate is concerned, Secretary (Rural Development) vide his letter No. Q-13016/01/2017- DISHA dated 30th September 2020 has already requested State Governments to include convening of DISHA Committee meetings in Annual Performance Appraisal of District Collectors".

4.35 Apprising the Committee about the status of uploading the minutes of the DISHA meeting, the Ministry furnished the following information:

"So far as matter of uploading of Minutes of DISHA Meeting is concerned, to ensure timely action, uploading the Minutes of the meeting on this website is vital and Department of Rural Development has a website for uploading the Minutes of the meeting of DISHA Committee . As per para 8 B of District Level DISHA Committee Guidelines, the Member Secretary of DISHA committee is required to ensure that proceedings of meetings are immediately uploaded on website of the Ministry of Rural Development. The matter of uploading of minutes of DISHA Committee has also been taken up with States from time to time. Recently in Performance Review Committee (PRC) Meeting with States held on 28th August 2020, need for uploading of Minutes of DISHA Committee on Ministry's website was reiterated. Further, to support the functioning of DISHA Committee, and to facilitate structured and effective meetings, a web portal called 'DISHA Meeting Management' (DMM) has been developed. It is an end to end meeting management system which schedules meeting date, time, venue, and sets the meeting agenda, prepares and publishes meeting notices and minutes, record the proceedings and assign action points, also monitors action points through the dashboard. Recently, this software has been used in 4 Districts of Tamilnadu to conduct DISHA Committee meetings in February and March 2020 on pilot basis and this software intended to be used to conduct DISHA Meetings. It is anticipated that these interventions combined with consistent persuasions will certainly help in strengthening the DISHA Monitoring system".

Chapter V

Other issues and constraints

CLOSURE OF ERSTWHILE INDIRA AWAAS YOJANA

Regarding the backlog of Indira Awaas Yojana houses at the end of the year 2015-16, the Ministry in its written reply provided the following information :-

"Tentative number of incomplete IAY houses as on 1st April 2016 was 51.93 lakh".

5.2 Replying to a query as to whether the backlog was accounted for in Pradhan Mantri Gramin Awaas Yojana and if so, the number of Indira Awaas Yojana (IAY) units taken up and completed after 2015-16, the Ministry in a written submission stated as under :-

Under PMAY-G, as per the approval of Union Cabinet, the beneficiaries are identified based on housing deprivation parameters prescribed under Socio-Economic Caste Census (SECC) 2011 subject to due verification by Gram Sabha and Completion of Appellate Process. The target set under PMAY-G is based only as per SECC selection criteria, the target does not include the pending IAY houses.

The table below highlights the backlog and the completion rate of IAY houses since 1st April, 2016. The states/UTs are reporting progress on IAY house completion and have all indicated timelines for completion of the incomplete IAY houses in their Annual Action Plan for 2020-21.

Tentative number of incomplete IAY houses as on 1st April 2016 (I)	51.93 lakh
Number of IAY houses completed in the financial year 2016-17 (A)	32.12 lakh
Number of IAY houses completed in the financial year 2017-18 (B)	6.39 lakh
Number of IAY houses completed in the financial year 2018-19 (C)	2.61 lakh
Number of IAY houses completed in the financial year 2019-20 (D)	62,807

Total number of IAY houses completed for 4 years i.e. 2016-17 till 2019-20 (E=A+B+C+D)	41.74 lakh
Number of incomplete IAY houses (F=I-E)	10.19 lakh
Number of incomplete IAY houses which can be completed as communicated by the states/UTs in AAP 2020-21	7.52 lakh

5.3 When the Committee enquired about the status of the closure of incomplete Indira Awaas Yojana houses and details thereon, the Ministry in its written reply furnished as under :-

"To achieve the objective of "Housing for all" by 2022 the erstwhile rural housing scheme IAY was restructured into Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) from April 1 2016. After that the States/UTs were advised to complete pending IAY houses as soon as possible and it was also communicated that IAY scheme will be discontinued by March 31, 2018.

Hence there was a need to complete the pending IAY houses and settle the IAY accounts. In this regard the States/UT's were requested to provide information on various parameters in respect of pending IAY houses to take a view and assess financial liability towards completing these houses. The information provided by the respective States/UT's has been compiled to take a view about the funds available with the states and the funds required by the states to complete their pending IAY houses. The information is sought from States/UTs during Annual Action Plan (AAP) meetings for PMAY-G.

A meeting with the States/UTs to discuss modalities for the closure of IAY scheme and settlement of accounts was held on 26th July 2018 under the Chairmanship of Secretary, Rural Development. It was decided that no funds will be released from 1st April 2018 for IAY and funds will be released only on reimbursement mode i.e. the States / UTs would complete the IAY houses using their own State resources and then after completion of the houses they may claim reimbursement. This would ensure speedy closure of IAY houses and avoid accounting overlap with existing PMAY-G scheme.

The issue of pending IAY houses is reviewed in the review meeting, Performance Review Committee (PRC) meeting and other meetings being held with the States/UTs.

During the PRC Meeting held on 25th August, 2020, States/UTs have been communicated that pending IAY houses to be completed by 31st December, 2020."

5.4 Furnishing information regarding findings of Performance Audit of IAY by CA&G and action taken by the Ministry against the agencies/ persons responsible for deficiencies pointed out in the Performance Audit, the Ministry submitted as under :-

"Indira Awaas Yojana (IAY) launched in January 1996 as an independent scheme

The findings of Performance Audit of IAY by CA&G are mentioned as under:

1. Non-assessment of housing shortage
2. Low quality of house and lack of technical supervision
3. Weak mechanism for monitoring
4. Lack of transparency in selection of beneficiaries.
5. Lack of convergence
6. Loans not availed by the beneficiaries

To address the gaps in the rural housing program and in the view of Government's commitment to provide "Housing for All" by 2022, the scheme of IAY has been restructured into Pradhan Mantri Awaas Yojana – Gramin with effect from 1st April 2016."

PROVISION FOR COMMUNITY SHELTERS/HALL/TOILETS FOR PUBLIC USE(RECOMMENDATION TO BE MADE ON THIS ISSUE)

5.5 To a specific query as to how many houses were built together in any area and if any space was earmarked for construction of a community hall or public toilet for public use in future and if any funds were provided, the Secretary of the Ministry who deposed before the Committee stated as under-

"No, Sir, it can be done by convergence. For example, in many States, we have taken it up with MGNREGS funds where community halls have come up though it is not done everywhere."

5.6 It was further added that :

There is no separate provision for providing space for construction of community hall and toilet for public. However, there is provision for toilet construction for PMAY-G beneficiary in convergence with Swachh Bharat Mission."

PROVISION FOR COMMUNITY SHELTERS UNDER THE SCHEME FOR OLD/ABANDONED/DESTITUTE PERSONS

5.7 During the examination of the subject, the Committee enquired if a community type shelter for poor and age-old people would be built wherein such poor people or vagabonds could get the shelter. The Ministry was also asked if a policy for building such a community shelter under the scheme was in the making. To this, the reply the Ministry was :

"At present, there is no such proposal is under consideration in PMAY-G scheme".

DRAINAGE AND WATER SUPPLY SYSTEMS

5.8 The Committee enquired about the provision of some common services like drainage or water supply system and how the contribution and arrangement were made for these services. The Secretary of Ministry of Rural Development who deposed before the Committee elaborated as under :-

"The toilet is a twin-pit toilet which they are able to build or manage. Under the MGNREGA, in many places, they have constructed soak pits. They have used some MGNREG funds to do the drain or something".

5.9 The Committee further enquired about the drainage of water used for washing clothes and utensils and the availability of water and water connection in the house. In this context, the Secretary, Ministry of Rural Development replied :-

"महोदय, उस पानी के लिए पत्थर डालकर एक स्ट्रक्चर बनाया जाता है। एमजीएनआरईजीएस के तहत आन्ध्र प्रदेश, तेलंगाना और महाराष्ट्र में ज्यादा हुआ है।

It varies from State to State. In some States there is household piped water connection, for example in Sikkim, Gujarat, and States where there is already a large number of villages having that connection. Bihar, for example, is now doing it under the Finance Commission funds."

5.10 Regarding the provision for drainage and water supply systems and whether there was any proposal to provide these systems under the Scheme, the Ministry of Rural Development in its written replies furnished as under :-

"There is no separate provision for drainage and water supply system under the scheme. However, the beneficiary of PMAY-G needs to be provided access to safe drinking water in convergence with National Rural Drinking Water Program (NRDWP) of Department of Drinking Water and Sanitation or any other similar schemes."

WASTE WATER MANAGEMENT

5.11 When asked whether there was any provision for Waste Water Management and whether the Ministry had initiated any proposal to provide Waste Water Management facility for the houses constructed under the scheme, the Ministry submitted that :-

"There is no separate provision for Waste Water Management under the scheme. However, 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, ensure management of Solid and Liquid Waste".

PART-II

OBSERVATIONS/RECOMMENDATIONS

1. An Overview of PMAY-G

The salient features of the Scheme were to have houses with minimum area of 25 sq. metres including a dedicated area for hygienic cooking, provision of toilets at ₹ 12,000/- and 90/95 days of unskilled wage labour under MGNREGA over and above the unit assistance. Loans could be availed from Financial Institutions for an amount of upto ₹ 70,000/- for willing beneficiaries. Identification and selection of beneficiaries is based on the housing deficiency and other social deprivation parameters in Socio Economic Caste Census (SECC)-2011 data and verification by Gram Sabha. To ensure swift and prompt disposal of grievances/complaints pertaining to the verification process, an Appellate mechanism for grievance redressal was put in place at the State Level. The Scheme envisaged funds being earmarked for focus groups. 60% of the funds were earmarked for SC/ST and 15% for minorities. States were to ensure that as far as possible at least 5% of beneficiaries were from among persons with disabilities. As on 10th August, 2020, 2.68 crore households were found eligible to receive assistance.

The Committee note that the annual allocation under PMAY-G to the states is based on the Annual Action Plan (AAP) approved by the Empowered Committee and the fund to States /UTs is released in two equal installments. One of the major constraints identified in quality house construction is the lack of the sufficient number of skilled masons. To address this, Ministry of Rural Development under the PMAY-G launched pan-India training and certification programme of Masons in the States/UTs, namely "Rural Mason Training (RMT)."

The examination of the scheme by the Committee and their observations/recommendations on the issues relating to budgetary

provisions, financial expenditure, physical targets and achievements, quality of construction, land to landless beneficiaries, selection of beneficiaries, monitoring and implementation of the scheme of PMAY-G are detailed in the succeeding paragraphs.

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 administering 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 implementation, the Committee note that apart from regular monitoring of funds status in State Nodal Account(SNA), 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 2020-21.

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.

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 installments 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 ₹ 19,500 crore 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 ₹ 10,000 crore for PMAY-G for FY 2020-21. Further, an additional EBR of ₹ 25,324 crore has been sought from Ministry of Finance for FY 2020-21 to enable Ministry to fulfil financial requirements of States/UTs. The Committee were 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 15th August, 2022 and 2.95 crore houses by 31st March, 2024 would be achieved, the Committee would like to be apprised of the progress made in this regard.

4. Utilisation of Funds

During the course of examination of the subject, the Committee noted that the expenditure reflected on AwaasSoft 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 or 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 source. Further, the TFA with States/UTs as on 17.11.2020 is ₹ 35279.81 crore which includes Opening Balance of ₹ 10002.84 crore, the Central Share Releases of ₹ 15007.66 crore, State Share releases of ₹ 9517.40 crore, Miscellaneous income of ₹ 701.49 crore and interest accrued of ₹ 50.42 crore. The total expenditure made as on 17.11.2020 is ₹ 21388.76 crores against the TFA of ₹ 35279.81 crore i.e 60.62 %. The Committee find that the percentage of fund that has been utilized vis-a-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.

5. Number of Houses 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 1st April, 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 15th September, 2016, 2.57 crore households were identified for providing financial assistance under PMAY-G after due verification by Gram Sabhas 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 houses 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 15th 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.

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 kutcha 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 duplicacy 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.

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 the list of beneficiaries.

The Committee observe that at the time when Socio Economic Caste Census was carried out in 2011, owning 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 befitting. The Committee expect the Ministry to evolve dynamic selection criteria which is efficient enough in churning out the "real poor" and segregating the 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.

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 houses 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 States including Punjab, Assam, Uttar Pradesh and Tripura had requested for revisiting the definition of kutcha house under PMAY-G. Accordingly, an Expert Committee which was constituted for the purpose recommended that the 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 'lcra' 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 Awas Yojna.

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.

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 19th 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 23rd June, 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.

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 meagre 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.

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 "AwaasSoft 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 AwaasApp and AwaasSoft 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 AwaasSoft App which in turn 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.

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.

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 AwaasSoft 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 Sadak Yojna (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.

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.

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 corner 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.

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 premise of non-availability of land.

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.

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.

NEW DELHI:
4 August, 2021
13 Shrawana, 1943 (Saka)

SHRI GIRISH BHALCHANDRA BAPAT
Chairperson
Committee on Estimates

ADMINISTRATIVE EXPENSES UTILISED BY STATES IN FY 2019-20

Sl. No.	State Name	Agency Services	Audit	Evaluation and Research	IEC activities	IT Systems	Office set-up	Remuneration and Honorarium	Rural Mason	Training	Travel
1	ARUNACHAL PRADESH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	ASSAM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	BIHAR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	CHHATTISGARH	0.00	0.00	0.00	0.00	0.00	0.12	29.20	0.00	0.00	0.30
5	GOA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	GUJARAT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	HARYANA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	HIMACHAL PRADESH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	JAMMU AND KASHMIR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	JHARKHAND	1.63	0.00	0.00	1.60	5.50	8.32	57.45	3.45	0.23	1.31
11	KERALA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	MADHYA PRADESH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	MAHARASHTRA	19.90	0.00	0.00	0.19	0.17	0.21	7.75	0.00	1.66	4.41
14	MANIPUR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	MEGHALAYA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	MIZORAM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	NAGALAND	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

	LAND										
18	ODISHA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	PUNJAB	0.00	0.18	0.00	0.00	0.07	0.00	6.57	0.00	0.17	0.19
20	RAJAS- THAN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	SIKKIM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	TAMIL NADU	21.03	0.00	0.00	0.22	0.37	1.73	10.68	0.00	0.06	1.10
23	TRIPURA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	UTTAR PRADESH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	UTTARA- KHAND	0.00	0.00	0.00	0.00	0.00	0.00	1.25	0.00	0.00	0.00
26	WEST BENGAL	0.00	0.00	0.00	0.00	0.40	0.20	11.67	12.98	0.00	0.00
27	ANDAMA N AND NICOBAR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	DADRA AND NAGAR HAVELI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	DAMAN AND DIU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	LAKSHA- DWEEP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	PUDU- CHERRY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	ANDHRA PRADESH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	KARNA- TAKA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	TELAN- GANA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	42.55	0.18	0.00	2.01	6.49	10.57	124.57	16.43	2.13	7.30

Annexure II

STATE WISE RELEASES AND UTILIZATION IN LAST 4 YEARS
AND CURRENT FY 2020-21 UNDER PMAY-G

(Rs. In crores)

State	2016-17		2017-18		2018-19		2019-20		2020-21	
	Central Release*	Utilisation**								
ANDAMAN AND NICOBAR	1.96	0.00	0.33	0.00	0.00	0.00	0.00	1.12	3.60	3.54
ANDHRA PRADESH	217.13	0.00	351.93	264.47	186.05	264.55	0.00	9.76	0.00	0.00
ARUNACHAL PRADESH	54.12	0.00	12.11	0.00	0.00	0.00	0.00	0.39	0.00	1.52
ASSAM	1321.98	113.83	1669.82	1458.47	244.08	1149.68	1433.97	2046.70	1503.43	472.35
BIHAR	2114.27	2.91	602.57	3243.11	4449.32	5602.96	4902.97	6128.44	1316.77	4504.41
CHHATTISGARH	838.16	682.23	2625.07	4156.61	2636.95	3878.31	662.55	958.52	0.00	686.38
DADRA & NAGAR HAVELI	2.83	0.00	3.31	0.55	9.47	9.06	55.96	23.33	0.00	13.05
DAMAN & DIU	0.50	0.00	0.09	0.10	0.00	0.05	0.00	0.00	0.00	0.00
GOA	2.85	0.00	0.00	0.00	0.00	0.50	0.00	0.80	0.00	0.21
GUJARAT	365.27	2.30	532.64	1204.71	882.20	826.80	365.56	754.12	0.00	298.71
HARYANA	74.14	16.78	21.54	146.76	28.40	44.68	34.55	63.30	0.00	11.38
HIMACHAL PRADESH	32.54	14.05	60.86	38.87	14.69	34.73	0.00	11.10	2.88	12.73
JAMMU AND KASHMIR	80.33	0.00	49.82	95.71	226.83	186.14	67.89	213.78	427.71	217.89
JHARKHAND	786.30	274.22	1626.30	3089.14	1733.52	2749.51	2442.76	3371.75	844.21	1151.01
KARNATAKA	278.64	8.04	593.05	537.89	188.22	597.47	309.60	42.83	0.00	0.00
KERALA	100.49	49.38	21.41	102.76	0.00	42.51	0.00	11.80	0.00	2.30
LAKSHADWEEP	0.00	0.00	0.71	0.00	0.00	0.23	0.00	0.35	0.00	0.00
MADHYA PRADESH	1701.15	1359.59	4876.27	7875.45	4250.43	7297.32	2291.98	4145.72	2209.91	2167.91
MAHARASHTRA	735.66	356.31	1102.08	1970.13	1135.53	0.00	1815.33	1874.12	646.86	736.01
MANIPUR	57.87	0.00	58.55	65.92	4.30	49.97	10.30	8.27	52.95	20.61
MEGHALAYA	80.78	0.00	42.74	102.45	126.21	106.60	22.60	56.74	61.17	72.45
MIZORAM	24.83	0.00	6.44	23.26	29.24	7.62	0.00	31.06	10.91	1.87
NAGALAND	46.76	0.00	9.33	0.17	0.00	39.03	0.00	2.77	17.40	0.00
ORISSA	1494.53	477.62	3124.06	5810.34	3290.32	4577.35	2197.33	5459.95	2802.43	1447.24
PUNJAB	75.59	0.00	16.02	30.67	0.00	128.59	0.00	34.96	31.07	27.98
RAJASTHAN	871.53	346.27	1895.66	4164.76	2340.13	3161.75	2933.34	2991.92	156.27	1388.02
SIKKIM	11.91	0.00	0.00	8.26	0.00	4.22	0.65	0.20	0.00	0.12

TAMIL NADU	690.50	0.02	846.49	939.08	502.80	1353.68	487.52	975.07	0.00	296.31
TELANGANA	142.63	0.00	48.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TRIPURA	134.55	5.87	183.16	230.83	7.96	82.56	229.52	206.65	113.82	71.35
UTTAR PRADESH	2239.80	94.97	4948.06	10241.58	2775.86	4773.38	1145.64	2199.82	86.89	101.90
UTTARAKHAND	74.84	25.93	13.81	70.51	95.98	80.27	0.00	5.54	0.00	0.46
WEST BENGAL	1393.64	824.93	4556.66	7867.88	4372.85	7759.23	5976.00	6645.44	1985.96	2645.09
Total	16058.00	4655.23	29889.86	53763.42	29331.06	44788.84	27305.85	42476.33	12263.73	16351.78

** Includes Extra Budgetary Resources, i.e. NABARD Loan as below

2017-18: Rs.7,329.43 crores

2018-19: Rs. 10,678.80 crore

2019-10: Rs. 10811.02 crore

**As per AwaasSoft as on 21.9.2020. Utilization is against Central Release, State Release, Interest Accrued and Misc receipts.

Annexure- III

YEAR-WISE/STATE-WISE DETAILS OF THE FUNDS RELEASED AND FUNDS UTILISED FROM THE YEAR 2016-17 ONWARDS

(Rs. In Crores)

Sl. No.	State	2016-17			2017-18			2018-19		
		Central Allocation	Central Release	Utilization*	Central Allocation	Central Release	Utilization*	Central Allocation	Central Release	Utilization*
1	ANDHRA PRADESH	56200.25	21712.79	16706.83	35985.83	35192.89	26454.13	0.00	18605.430	26455.2
2	ARUNACHAL PRADESH	10993.12	5412.30	0	2661.14	1210.97	0	0.00	0.000	0
3	ASSAM	267324.75	132197.90	64360.63	48816.80	166961.67	164213.57	0.00	24408.400	116399.33
4	BIHAR	486689.42	211427.06	62255.05	403572.50	60257.06	389536.29	0.00	444931.907	586797.49
5	CHATTISGARH	181109.27	83815.91	79489.26	158566.70	262507.14	421901.83	268865.94	263695.439	388105.17
6	GOA	569.57	284.79	353.4	0.00	0.00	36.95	0.00	0.000	63.3
7	GUJARAT	85059.62	36527.41	10354.16	68221.67	53264.22	124419.15	0.00	68219.850	83360.85
8	HARYANA	8913.72	7414.46	8632.26	7186.98	2153.84	17782.16	0.00	2839.560	4626.45
9	HIMACHAL PRADESH	5931.19	3253.82	2450.35	3055.38	5087.88	4029.93	0.00	1468.940	3488.44
10	JAMMU AND KASHMIR	20709.69	8033.01	2.25	26467.83	4982.11	9571.5	0.00	22683.110	18614.3
11	JHARKHAND	182584.20	79630.14	42894.32	124547.28	162629.86	315886.42	108754.52	173352.475	275971.01
12	KARNATAKA	69686.76	27864.00	804.18	39150.26	59304.63	53789.28	0.00	18822.480	59746.93
13	KERALA	24380.43	10049.44	16624.27	7392.15	2140.78	13536.41	0.00	0.000	5127.6
14	MADHYA PRADESH	342581.69	170114.87	198105.06	296389.41	487626.83	795711.81	432294.91	425042.660	730916.75
15	MAHARASHTRA	174074.41	73566.02	97715.76	113019.38	110207.77	229728.86	51954.74	113552.930	204613.1
16	MANIPUR	11851.13	5767.41	1347.45	0.00	5855.30	7113.65	0.00	429.975	4996.76
17	MEGHALAYA	20722.0	8078.22	1224.04						

	LAND	3								
20	ORISSA	311871.53	149452.93	72913.37	269164.03	312405.90	585156.26	202335.06	329032.430	458570.43
21	PUNJAB	7488.00	7559.10	377.09	2995.20	1602.06	3476.44	0.00	0.000	12888.65
22	RAJAS- THAN	187393.36	87153.10	73387.62	167453.39	189566.23	432050.01	159647.16	234013.320	318688.2
23	SIKKIM	2381.21	1190.61	201.65	0.00	0.00	1058.85	0.00	0.000	576.05
24	TAMIL NADU	132041.91	69059.77	23195.33	97504.24	84848.58	113191.93	15724.80	50279.810	141495.62
25	TELAN- GANA	0.00	14263.34	0	0.00	4815.53	0	0.00	0.000	0
26	TRIPURA	28875.11	13455.46	3482.01	1531.95	18316.45	25118.73	0.00	765.980	9888.51
27	UTTAR PRADESH	432890.69	223980.45	133461.05	298544.56	494806.43	1027757.97	233592.97	277585.808	477818.9
28	UTTARA- KHAND	13216.02	7484.09	4996.55	5980.57	1381.40	8162.31	0.00	9598.300	6060.01
29	WEST BENGAL	331772.00	139363.74	173128.46	280522.19	455666.02	797224.14	444181.56	437284.790	776381.44
30	ANDA- MAN AND NICOBAR	262.51	196.37	0	326.98	33.07	0	0.00	0.000	0
31	DADRA & NAGAR HAVELI	378.93	282.83	0	999.65	330.88	55.2	7800.00	946.970	906.4
32	DAMAN & DIU	67.35	49.88	0	33.70	8.74	10.4	0.00	0.000	5.2
33	LAKSHA- DWEEP	70.92	0.00	0	0.00	70.92	0	0.00	0.000	23.4
34	PUDU- CHERRY	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
	Total	3414257.99	1605800.40	1088978.25	2466793.12	2988986.14	5581286.08	1925151.66	2933105.72	4728128.43

*Figures reported by States/UTs on Awaassoft as on 4.11.2019 which includes IAY houses also

Utilization is reported against the Total Available Funds which includes Central Share, State Share, Miscellaneous Receipts and Interest Accrued

**SUGGESTIONS RECEIVED ABOUT DEFINITION OF KUTCHA HOUSE FROM
DIFFERENT STATES**

Name of the State with change/ modification in identification of beneficiaries requested	Action Taken/ Decision taken by MoRD
<p>Andhra Pradesh:</p> <p>(a) The State Government had conducted their own survey called "SMART PULSE SURVEY" and requested for using the same for identification of beneficiaries under PMAY-G instead of SECC 2011 data</p> <p>(b) The following items may be deleted from the 13-point automatic exclusion criteria</p> <ul style="list-style-type: none"> • Motorized two-wheeler • Own a refrigerator • Own Land line phone/Smart Phone. 	<p>Since the request was not in conformity to the Cabinet Approval, hence the request could not be agreed to.</p>
<p>Assam: Requested for including households having houses with kutcha wall and CGI sheet roofing under PMAY-G</p>	<p>An expert committee was constituted by the Competent Authority of MoRD for considering the proposals received from States regarding change in definition of kutcha house. The committee recommended following in respect of request of Assam:</p> <p>House with CGI sheet roof with the combination of</p> <ol style="list-style-type: none"> i. Durable foundation with burnt brick, stone, concrete blocks, etc. with cement mortar with DPC; ii. 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 'lcra' panels, unburnt bricks, etc. protected with cement sand plaster iii. Roof with CGI sheet well anchored with a roof under-structure, which is further well anchored with walls/ support system transferring the load to the ground. iv.RCC bands at the plinth,

	<p>window sill, lintel and roof/gable level, and the corners are reinforced by vertical steel bars.</p> <p>to be considered as a Pucca house, else the house is to be categorized as Kutcha house. Accordingly, State was informed with the approval of the competent authority.</p>
<p>Tripura: Requested for including households having houses with kutcha wall and CGI sheet roofing under PMAY-G</p>	<p>An Expert committee was constituted by the Competent Authority of MoRD for considering the proposals received from States regarding change in definition of kutcha house. The committee recommended following in respect of request of Tripura:</p> <p>House with CGI sheet roof with the combination of</p> <ol style="list-style-type: none"> i. Durable foundation with burnt brick, stone, concrete blocks, etc. with cement mortar with DPC; ii. 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 iii. Roof with CGI sheet well anchored with a roof under-structure, which is further well anchored with walls/ support system transferring the load to the ground. iv.RCC bands at the plinth, window sill, lintel and roof/gable level, and the corners are reinforced by vertical steel bars. <p>to be considered as a Pucca house, else the house is to be categorized as Kutcha house. Accordingly, State was informed with the approval of the competent authority.</p>
<p>Punjab:</p> <p>(a) Requested for changing definition of kutcha house for categorizing:-</p>	<p>(a) An Expert committee was constituted by the Competent Authority of MoRD for considering the proposals received from States regarding change in definition of kutcha house. The committee recommended following in respect of request of Punjab:</p>

<p>(i) burnt brick as a predominant material of the wall of the dwelling room under the category of kutcha wall</p> <p>(ii) wooden planks (balas) as predominant material of roof of dwelling room under the category of kutcha roof</p> <p>(iii) Dwelling room either with kutcha wall or kutcha roof to be considered as kutcha house</p> <p>(b) The State requested for removing exclusion criteria, viz. having two-wheeler/ refrigerator/ telephone etc. Further requested for state specific exclusion criteria to be included considering the socio-economic condition of the State.</p>	<p>(i) 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.</p> <p>(ii) The existing definition of the Kutcha house under PMAY-G is inclusive of the amendment requested by the State,</p> <p>(iii) 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.</p> <p>(b) Since the request was not in conformity to the Cabinet Approval, hence the request could not be agreed to.</p>
<p>Uttar Pradesh: Requested for changing definition of kutcha house for allowing inclusion of households having houses with Pucca walls but kutcha roof under PMAY-G</p>	<p>An Expert committee was constituted by the Competent Authority of MoRD for considering the proposals received from States regarding change in definition of kutcha house. The committee recommended following in respect of request of Uttar Pradesh:</p> <p>House having Pucca walls, but Kutcha roof maybe categorized under Semi-Pucca house.</p>
<p>Kerala: The State requested for removing exclusion criteria, viz. having two-wheeler/ refrigerator/ telephone etc. Further requested for state specific exclusion criteria to be included considering the socio-economic condition of the State.</p>	<p>Since the request was not in conformity to the Cabinet Approval, hence the request could not be agreed to.</p>

**YEAR WISE DETAILS REGARDING HOUSE COMPLETION, TARGETS
SET-STATE-WISE**

S N	State Name	2016-17		2017-18		2018-19		2019-20	
		Target	Compl.	Target	Compl.	Target	Compl.	Target	Comp I.
1	AR. PR.	9034	92	2187	0	0	0	7500	0
2	ASSAM	219695	165576	40119	25831	0	0	200000	60
3	BIHAR	637658	424969	538959	264836	0	0	800000	6374
4	CHHATTISGA RH	232903	225121	206372	199282	348960	296581	151100	4
5	GOA	427	25	0	0	0	0	0	0
6	GUJARAT	113595	102697	91108	80389	0	0	107100	1798
7	HARYANA	11904	8888	9598	4758	0	0	0	0
8	HIMACHAL PR.	4874	4571	2511	2078	0	0	900	11
9	J & K	17020	9998	21752	7875	0	0	52500	2
10	JHARKHAND	230855	214604	159052	139808	138884	116737	322000	6908
11	KERALA	32559	12700	9872	3540	0	0	0	0
12	MADHYA PR.	448147	423572	389532	369007	565914	530400	832100	17617
13	MAHARASHTR A	230422	199320	150934	113323	68464	43352	289700	3685
14	MANIPUR	9740	8237	0	0	0	0	8900	0
15	MEGHALAYA	17030	12956	3715	630	0	0	17200	0
16	MIZORAM	4806	2251	1794	0	0	0	1500	0
17	NAGALAND	8481	41	0	0	0	0	5900	0
18	ODISHA	396102	355080	340498	294566	255958	202489	565000	23525
19	PUNJAB	10000	9694	4000	3826	0	0	0	0
20	RAJASTHAN	250258	241796	223629	212497	213204	195946	364000	6473
21	SIKKIM	1095	1025	0	0	0	0	0	0
22	TAMIL NADU	176338	121545	130214	67582	21000	5848	200000	235
23	TRIPURA	23730	23015	1259	1181	0	0	10500	36
24	UTTAR PRADESH	575258	560634	396594	384131	310764	305813	153900	21510
25	UTTARAKHAN D	10861	8308	4915	3916	0	0	0	0
26	WEST BENGAL	436512	423391	374629	366187	586333	548564	830000	7
27	AND. & NIC.	210	0	262	0	500	0	400	0
28	D & N HAVELI	304	61	801	102	6500	38	0	0
29	DAMAN & DIU	0	0	15	13	0	0	0	0

30	LAKSHADWEE P	57	0	0	0	0	0	100	0
31	PUDUCHERRY	0	0	0	0	0	0	0	0
32	ANDHRA PR.	75054	41173	48058	5594	0	0	47800	0
33	KARNATAKA	93065	39468	52284	40079	0	0	86000	0
34	TELANGANA	0	0	0	0	0	0	0	0
	Total	427799	364080	320466	259103	251648	224576	505410	88245
		4	8	3	1	1	8	0	88245

(As reported on AwaasSoft as on 1st November 2019)

STATE WISE SANCTION UNDER PMAY-G FOR THE YEARS 2016-17, 2017-18
AND 2018-19

SNo	State Name	Sanctions Made		
		Year (2016-17)	Year (2017-18)	Year (2018-19)
1	ARUNACHAL PRADESH	9	1527	0
2	ASSAM	34253	197190	0
3	BIHAR	504381	615325	0
4	CHHATTISGARH	206372	232903	348960
5	GOA	0	154	0
6	GUJARAT	90816	113499	0
7	HARYANA	9324	11716	0
8	HIMACHAL PRADESH	2217	4712	0
9	JAMMU AND KASHMIR	19177	14864	0
10	JHARKHAND	159054	230864	138883
11	KERALA	3985	13349	0
12	MADHYA PRADESH	389628	448106	565176
13	MAHARASHTRA	142473	225075	65194
14	MANIPUR	0	9748	0
15	MEGHALAYA	3676	17029	0
16	MIZORAM	599	4491	0
17	NAGALAND	0	4244	0
18	ODISHA	340515	396137	255925
19	PUNJAB	3997	9994	0
20	RAJASTHAN	223080	250084	213092
21	SIKKIM	0	1079	0
22	TAMIL NADU	129533	176338	19874
23	TRIPURA	1259	23730	0
24	UTTAR PRADESH	396156	574594	310487
25	UTTARAKHAND	4061	8550	0
26	WEST BENGAL	375196	432004	585899
27	ANDAMAN AND NICOBAR	262	193	500
28	DADRA AND NAGAR HAVELI	750	297	4568
29	DAMAN AND DIU	14	0	0
30	LAKSHADWEEP	0	53	0
31	PUDUCHERRY	0	0	0
32	ANDHRA PRADESH	10013	73066	0
33	KARNATAKA	79037	60437	0
34	TELANGANA	0	0	0
	Total	3129837	4151352	2508558

STATE WISE BREAK UP OF CENTRAL RELEASE

(Rs. In Lakhs)

S. No.	State	Release through GBS	Release through EBR	Total release to state
1	ANDHRA PRADESH	0.00	0.00	0.00
2	ARUNACHAL PRADESH	0.00	0.00	0.00
3	ASSAM	107468.01	35929.39	143397.40
4	BIHAR	197974.38	292322.40	490296.78
5	CHHATTISGARH	56254.50	0.00	56254.50
6	GOA	0.00	0.00	0.00
7	GUJARAT	38556.00	0.00	38556.00
8	HARYANA	3455.28	0.00	3455.28
9	HIMACHAL PRADESH	0.00	0.00	0.00
10	JAMMU AND KASHMIR	0.00	6768.92	6768.92
11	JHARKHAND	157319.81	86956.25	244276.06
12	KARNATAKA	30960.00	0.00	30960.00
13	KERALA	0.00	0.00	0.00
14	MADHYA PRADESH	229197.58	0.00	229197.58
15	MAHARASHTRA	83269.25	98263.44	181532.69
16	MANIPUR	922.45	107.82	1030.27
17	MEGHALAYA	2111.89	148.31	2260.21
18	MIZORAM	0.00	0.00	0.00
19	NAGALAND	0.00	0.00	0.00
20	ORISSA	150010.68	69722.46	219733.14
21	PUNJAB	0.00	0.00	0.00
22	RAJASTHAN	131040.00	162293.75	293333.75
23	SIKKIM	65.03	0.00	65.03
24	TAMIL NADU	30001.30	18750.82	48752.12
25	TELANGANA	0.00	0.00	0.00
26	TRIPURA	22952.36	0.00	22952.36
27	UTTAR PRADESH	58923.41	55641.00	114564.41
28	UTTARAKHAND	0.00	0.00	0.00
29	WEST BENGAL	343404.08	254191.63	597595.70
30	ANDAMAN AND NICOBAR	359.62	0.00	359.62
31	DADRA & NAGAR HAVELI	5596.38	1.62	5598.00
32	DAMAN & DIU	0.00	0.00	0.00
33	LAKSHADWEEP	0.00	0.00	0.00
34	PUDUCHERRY	0.00	0.00	0.00
	Total	1649842.01	1081097.80	2730939.81

MINUTES OF 4th SITTING OF THE COMMITTEE ON ESTIMATES (2019-20)

The Committee sat on Wednesday, the 18th September, 2019 from 1130 hrs. to 1330 hrs. in Committee Room No. '2', 'A' Block, Parliament House Annexe Extension Building, New Delhi.

PRESENT

Shri Girish Bhalchandra Bapat – Chairperson

MEMBERS

2. Kunwar Danish Ali
3. Shri Kalyan Banerjee
4. Shri Sudharshan Bhagat
5. Shri Parvatagouda Chandanagouda Gaddigoudar
6. Dr. Sanjay Jaiswal
7. Shri Dharmendra Kumar Kashyap
8. Shri Mohanbhai Kalyanjibhai Kundaria
9. Shri Dayanidhi Maran
10. Dr. K.C. Patel
11. Shri Ashok Kumar Rawat
12. Shri Francisco Sardinha
13. Shri Prathap Simha
14. Shri Dharambir Singh
15. Shri Parvesh Sahib Singh Verma
16. Shri Sunil Dattatray Tatkare

SECRETARIAT

1. Dr. Preeti Srivastava - Joint Secretary
2. Shri Vipin Kumar - Director
3. Shri R.S. Negi - Deputy Secretary

WITNESSES

1. Shri Amarjeet Sinha - Secretary,
Ministry of Rural Development
2. Shri Prasant Kumar - Additional Secretary,
Ministry of Rural Development
3. Shri Gaya Prasad - Deputy Director General,
Ministry of Rural Development

2. At the outset, the Chairperson welcomed the Members to the sitting of the Committee and briefed them about the agenda of the sitting. After a brief discussion, the representatives of the Ministry of Rural Development were called in to depose before the Committee.

3. The Chairperson welcomed the representatives of the Ministry of Rural Development and requested Secretary, Ministry of Rural Development to give a brief overview on the subject 'Pradhan Mantri Gramin Awaas Yojana' to be discussed in the sitting and drew their attention to Direction 55(1) of Directions by the Speaker, Lok Sabha regarding confidentiality of the proceedings of the Committee.

4. The Secretary, Ministry of Rural Development made a comprehensive power point presentation on the Pradhan Mantri Gramin Awaas Yojana (PMAY-G) giving details of findings of performance audit of Indira Awaas Yojana by C&AG in 2014, shortcomings in the erstwhile Indira Awaas Yojana. The representatives also gave a presentation on various aspects of Pradhan Mantri Gramin Awaas Yojana such as Beneficiary Selection Procedure; financial assistance; status of Progress; salient features; convergence with other programmes for basic amenities; House Design Typologies; Compendium of Rural Housing Typologies-PAHAL; Good Governance Framework; e-Governance in Direct benefit transfer/Awaasapp-Mobile Inspection/Evidence-based monitoring/convergence; Performance Index in States/UTs; year-wise achievements in house completion; average number of days involved in completing the construction of one house; financial discipline; Quality Construction and timely completion; State-wise Awaas+Data; Land to Landless Beneficiaries etc.

5. The Members raised several queries and sought detail/clarification which mainly included the following :-

- Difference between the norms of earlier scheme (Indira Awaas Yojana) and the Pradhan Mantri Gramin Awaas Yojana
- Diagram of inside portion of the house
- Registration under the scheme
- PAHAL compendium
- Financial assistance and construction cost of house
- Whether any space is kept for construction of a community hall or a toilet for public use in the future

- Whether any specific areas/zones identified where the houses are to be constructed
- Whether construction on govt./abandoned land unauthorisedly occupied by the landless people permitted
- Status of allotment of land by various States
- Share of contribution of Central and State Governments in construction cost

- Making available the land to landless people or provision of funds for land acquisition by Central or State Governments
- Status of completed houses in various States
- Alternate arrangement for stay of beneficiary during the period of construction of new house
- Time period involved in the construction of house
- Responsibility to construct houses
- Terms of release of instalments for construction
- System in place for maintenance and supervision/monitoring of the quality of house constructed
- State-wise floor area and design
- Any proposal to make available the funds for community halls
- Provision for drainage & water supply systems
- Waste water management
- Provision, if any, for assistance for house construction for family member separated from joint family
- Targets achieved by various States etc.

6. Some of the queries of the Members were duly responded to by the representatives of the Ministry.

7. The verbatim proceedings of the sitting of the Committee has been kept on record.

The Committee, thereafter, adjourned for the lunch break.

MINUTES OF 5th SITTING OF THE COMMITTEE ON ESTIMATES (2019-20)

The Committee sat on Wednesday, the 18th September, 2019 from 1400 hrs. to 1500 hrs. in Committee Room No. '2', 'A' Block, Parliament House Annexe Extension Building, New Delhi.

PRESENT

Shri Girish Bhalchandra Bapat – Chairperson

MEMBERS

2. Kunwar Danish Ali
3. Shri Kalyan Banerjee
4. Shri Sudharshan Bhagat
5. Shri Parvatagouda Chandanagouda Gaddigoudar
6. Shri Dharmendra Kumar Kashyap
7. Shri Mohanbhai Kalyanjibhai Kundaria
8. Shri Dayanidhi Maran
9. Dr. K.C. Patel
10. Shri Prathap Simha
11. Shri Parvesh Sahib Singh Verma
12. Shri Sunil Dattatray Tatkare

SECRETARIAT

- | | | | |
|----|-----------------------|---|------------------|
| 1. | Dr. Preeti Srivastava | - | Joint Secretary |
| 2. | Shri Vipin Kumar | - | Director |
| 3. | Shri R.S. Negi | - | Deputy Secretary |

WITNESSES

- | | | | |
|----|---------------------|---|---|
| 1. | Shri Amarjeet Sinha | - | Secretary,
Ministry of Rural Development |
| 2. | Shri Prasant Kumar | - | Additional Secretary,
Ministry of Rural Development |
| 3. | Shri Gaya Prasad | - | Deputy Director General,
Ministry of Rural Development |

2. After the lunch break, the Committee sat again for continuing the evidence of the representatives of the Ministry of Rural Development on the subject 'Pradhan Mantri Gramin Awaas Yojana' took up for discussion by the Committee in its sitting held at 1130 hours on 18.09.2019. The Chairperson requested the Secretary, Ministry of Rural Development to respond to the queries raised by the Members.

3. The Secretary, Ministry of Rural Development responded to the queries of the Members and gave clarifications/details on the subject 'Pradhan Mantri Gramin Awaas Yojana'. He mentioned in detail the payment schedule and system followed in different States and the training programmes run for the help of beneficiaries. He also mentioned that Gram Panchayat data of the status of completion of houses in different States is available online in public domain. He also clarified the eligibility criteria for allotment of houses to various categories; system of allotment of houses to persons with disabilities; houses sanctioned for Scheduled Castes/Scheduled Tribes/Minorities/Persons with Disabilities; loans and other facilities available to families constructing houses; Programme Review Committee Meeting; fund sharing pattern in erstwhile Indira Awaas Yojana and Pradhan Mantri Gramin Awaas Yojana; engagement of National level monitoring institutions for maintaining quality hub for house; extension of social audit; technical supervision; management cost; responsibility to repay loan taken from National Rural Road Development Agency etc..

4. The Members raised several queries and sought details/clarifications on various aspects relating to the scheme such as on allotment of house to a person not covered under Below Poverty Line(BPL); criteria for allotment of houses to people belonging to Scheduled Castes, Scheduled Tribes and Minorities; criteria for allotment to disabled persons; provision for bank loan in rural area; need to increase financial assistance from Central Government; possible assistance from Central Government to State Government to buy land for landless people; intervention of Centre in case of non-cooperation from the State Governments; DISHA Committee Meeting; inspection/vigilance mechanism under the scheme; community type shelter for poor people; policy to construct shelters for age old people; issue of registering Social Self Help Group; facility to provide technical knowledge at the time of construction of house; Loan taken from NABARD for implementation of the scheme; liability to repay NABARD loan etc.

5. Some of the queries of the Members were duly responded to by the representatives of the Ministry. The Chairperson asked the witnesses to furnish written replies to the points which could not be responded in the meeting.

6. The verbatim proceedings of the sitting of the Committee has been kept on record. The Committee, thereafter, adjourned.

MINUTES OF 2nd SITTING OF THE COMMITTEE ON ESTIMATES (2020-21)

The Committee sat on Tuesday, the 11th August, 2020 from 1130 hrs. to 1430 hrs. in Committee Room No. '2', A Block, Parliament House Annexe Extension Building, New Delhi.

PRESENT

Shri Girish Bhalchandra Bapat – Chairperson

Members

2. Kunwar Danish Ali
3. Shri Sudharshan Bhagat
4. Shri Nand Kumar Singh Chauhan
5. Shri P.P. Chaudhary
6. Shri Parvatagouda Chandanagouda Gaddigoudar
7. Shri Nihal Chand Chauhan
8. Dr. Sanjay Jaiswal
9. Shri Dharmendra Kumar Kashyap
10. Shri K. Muraleedharan
11. Col. Rajyavardhan Singh Rathore
12. Shri Vinayak Bhaurao Raut
13. Shri Ashok Kumar Rawat
14. Shri Magunta Sreenivasulu Reddy
15. Shri Rajiv Pratap Rudy
16. Shri Pinaki Misra
17. Smt. Sangeeta Kumari Singh Deo

SECRETARIAT

- | | | | |
|----|---------------------|---|---------------------|
| 1. | Dr. Kavita Prasad | - | Joint Secretary |
| 2. | Smt. B. Visala | - | Director |
| 3. | Smt. A. Jyothirmayi | - | Additional Director |
| 4. | Shri R.S. Negi | - | Deputy Secretary |

WITNESSES

- | | | | |
|----|--------------------------|---|---|
| 1. | Shri Narendra Nath Sinha | - | Secretary,
Ministry of Rural Development |
| 2. | Shri Prasant Kumar | - | Special Secretary,
Ministry of Rural Development |
| 3. | Shri Gaya Prasad | - | Deputy Director General,
Ministry of Rural Development |

2. At the outset, the Chairperson welcomed the Members to the sitting of the Committee and briefed them about the agenda of the sitting viz. (i) Consideration and adoption of the draft report(s) and (ii) further evidence of the representatives of the Ministry of Rural Development in connection with the examination of the subject 'Review of performance of Pradhan Mantri Gramin Awaas Yojana.

3. The Committee then took up for consideration and adoption of the following draft Reports:

- (i) Action Taken Report on the Recommendations/Observations contained in the 23rd Report (16th Lok Sabha) of the Committee on Estimates on the subject 'Medical Education and Health Care in the Country' pertaining to Ministry of Health and Family Welfare and
- (ii) Action Taken Report on the Recommendations/Observations contained in the 28th Report (16th Lok Sabha) of the Committee on Estimates on the subject 'Central Armed Police Forces and Internal Security Challenges – Evaluation and Response Mechanism' pertaining to the Ministry of Home Affairs.

4. The Committee after due deliberations adopted both the draft Reports without any modifications. The Committee also authorised the Chairperson to finalize the draft Action Taken Reports on the basis of factual verification by the concerned Ministry and present the same to Lok Sabha.

5. After the conclusion of the consideration and adoption of the draft reports, the witnesses of Ministry of Rural Development were ushered in. The Chairperson then welcomed the representatives of the Ministry and drew their attention to Direction 55 (i) of the Directions by the Speaker, Lok Sabha regarding confidentiality of the proceedings of the Committee.

6. The Secretary, Ministry of Rural Development, after introduction, gave a brief overview on the subject 'Pradhan Mantri Gramin Awaas Yojana' and made a comprehensive power point presentation on the Pradhan Mantri Gramin Awaas Yojana (PMAY-G) giving details of findings of performance audit of Indira Awaas Yojana by C&AG in 2014; shortcomings in the erstwhile Indira Awaas Yojana; Beneficiary Selection Procedure; financial assistance; status of Progress; salient features; convergence with other programmes for basic amenities; House Design Typologies; Compendium of Rural Housing Typologies-PAHAL; Good Governance Framework; e-Governance in Direct Benefit Transfer/Awaasapp-Mobile Inspection/Evidence-based monitoring/convergence; Performance Index in States/UTs; year-wise achievements in house completion; average number of days involved in completing the construction of one house; financial discipline; Quality Construction and timely completion; State-wise Awaas+Data; Land to Landless Beneficiaries etc.

7. The Members raised several queries and sought clarifications on the issues which inter-alia included the following :-

- i) Alleged blackmailing/corruption in the name of 'Appellate' by the officials.
- ii) Accessibility of the representatives of the people to the Mobile Application introduced under the scheme.
- iii) Total cost of the house under the scheme.
- iv) First and last State in overall ranking in the progress of the scheme.
- v) Emphasis to give priority to Nationalised banks for providing financial assistance.
- vi) Need to consider house as a very priority subject specially in rural area.
- vii) Progress of the scheme.
- viii) Performance of States and Centre in Coordination.
- ix) Suggestion to hold frequent meetings of DISHA Committee regularly.
- x) Irregularities and shortcomings in the scheme.
- xi) Suggestion to change the criteria of identification of beneficiaries.
- xii) Challenges in the scheme.
- xiii) Shortcomings in 2011 SECC Survey.
- xiv) Inclusion of left-out landless people in the list PMAY-G Scheme.
- xv) Need to issue instructions to States by Centre for making availability of Land to landless beneficiaries.
- xvi) Increase in financial assistance under the scheme in view of COVID-19 pandemic and increase in cost of raw material.
- xvii) Recovery from ineligible beneficiaries.
- xviii) Construction of houses in accordance with the need of the beneficiaries.
- xix) Alleged malpractice/corruption in the implementation of the Scheme in some States.
- xx) Misuse of the scheme in some States.
- xxi) Instances of non-functioning of Awaas App.
- xxii) Suggestion for equal distribution of funds to all districts in a State
- xxiii) Creating of national data base for identification of the household.
- xxiv) Feasibility of pre-fab structure under the scheme.
- xxv) Linking of Mason Training under the scheme with PMKVY scheme to get certification

8. The queries of the Members were duly responded to by the representatives of the Ministry.

9. The verbatim proceedings of the sitting of the Committee has been kept on record.

The Committee, thereafter, adjourned.

MINUTES OF 5TH SITTING OF THE COMMITTEE ON ESTIMATES (2020-21)

The Committee sat on Tuesday, the 13th October, 2020 from 1130 hrs. to 1345 hrs. in Committee Room 'D', Parliament House Annexe, New Delhi.

PRESENT

Shri Girish Bhalchandra Bapat – Chairperson

Members

2. Kunwar Danish Ali
3. Shri Kalyan Banerjee
4. Shri Sudharshan Bhagat
5. Shri P.P. Chaudhary
6. Shri Parvatagouda Chandanagouda Gaddigoudar
7. Shri Nihal Chand Chauhan
8. Thiru Dayanidhi Maran
9. Shri K. Muraleedharan
10. Dr. K.C. Patel
11. Col. Rajyavardhan Singh Rathore
12. Shri Vinayak Bhauroo Raut
13. Shri Ashok Kumar Rawat
14. Shri Magunta Sreenivasulu Reddy
15. Shri Rajiv Pratap Rudy
16. Shri Francisco Sardinha
17. Shri Prathap Simha
18. Shri Pinaki Misra
19. Shri Ajay Bhatt

SECRETARIAT

- | | | | |
|----|---------------------|---|---------------------|
| 1. | Smt. B. Visala | - | Director |
| 2. | Smt. A. Jyothirmayi | - | Additional Director |
| 3. | Shri R. S. Negi | - | Deputy Secretary |

WITNESSES

- | | | | |
|----|--------------------------|---|--|
| 1. | Shri Nagendra Nath Sinha | - | Secretary,
Ministry of Rural Development |
| 2. | Smt. Alka Upadhyaya | - | Additional Secretary,
Ministry of Rural Development |
| 3. | Shri Gaya Prasad | - | Deputy Director General,
Ministry of Rural
Development |

2. At the outset, the Chairperson welcomed the Members to the sitting of the Committee and briefed them about the agenda of the Sitting viz. further evidence of the representatives of the Ministry of Rural Development in connection with the examination of

the subject 'Review of performance of Pradhan Mantri Gramin Awaas Yojana' (PMAY-G). After a brief discussion, the representatives of the Ministry of Rural Development were called in to depose before the Committee.

3. The Chairperson welcomed the representatives of the Ministry of Rural Development and requested Secretary, Ministry of Rural Development to give a brief updated overview on the subject 'Review of performance of Pradhan Mantri Gramin Awaas Yojana' to be discussed in the Sitting and drew their attention to Direction 55(1) of Directions by the Speaker, Lok Sabha regarding confidentiality of the proceedings of the Committee.

4. The Secretary, Ministry of Rural Development, after introduction made a comprehensive power point presentation on the Yojana giving details of size of houses; Increased Assistance; Additional Assistance; Beneficiary Selection Procedure; Direct Benefit Transfer through PFMS; Monitoring through AwaasSoft and AwaasApp; Convergence with other programmes; Quality Construction and Timely Completion; Use of region specific climate responsive housing designs/technologies; Assistance under PMAY-G; Progress Status; Year-wise House Completion; Financial Requirements; E-Governance in PMAY-G; Performance Index; Appellate Process; Complaint cases and Redressal Status; Performance Review by DISHA Committee; Status of land provided to Landless Beneficiaries; Allocation of remaining target from Awaas+ Survey; Challenges in PMAY-G; Strategy for achievement of targets, etc.

5. The Members raised several queries on the issues pertaining to DISHA Committee Meetings which inter-alia included Chairman of Committee meetings, directions to Chief Ministers by Government of India if no DISHA Committee meetings were held, alternative to DISHA Committee, Report of the Committee constituted for addition or deletion of names from the list of beneficiaries of PMAY-G, reaching the targets fixed for Phase-II, sufficiency of funds for achieving Phase-II targets, escalation in cost of construction of houses, Status of houses in the States where fund allocation was low due to different designs based on the climatic conditions of the areas, monitoring of quality of construction through AwaasSoft or AwaasApp notwithstanding poor internet connectivity, increase in

assistance from Central Government, construction of housing complexes to accommodate more people, reasons for lesser beneficiary registration in comparison to target allocation in the year 2019-2020 & 2020-21, issues with regard to change in the criteria for selection of beneficiaries and so on.

6. The queries of the Members were duly responded to by the representatives of the Ministry. The Chairperson then asked the witnesses to furnish written replies to the points which could not be responded in the Sitting.

7. The verbatim proceedings of the sitting of the Committee has been kept on record.

The Committee, thereafter, adjourned.

MINUTES OF THE THIRD SITTING OF THE COMMITTEE ON ESTIMATES (2021-22)

The Committee sat on Monday, the 2nd August, 2021 from 1500 hrs. to 1530 hrs. in Room No. 52-B, Chairperson's Office, Parliament House, New Delhi.

PRESENT

**Shri Girish Bhalchandra Bapat -
Chairperson**

Members

2. Shri Kunwar Danish Ali
3. Shri Kalyan Bannerjee
4. Shri Sudharshan Bhagat
5. Shri P.P. Chaudhary
6. Shri Nihal Chand Chauhan
7. Shri Harish Dwivedi
8. Shri Dharmendra Kumar Kashyap
9. Shri K. Muraleedharan
10. Dr. K.C. Patel
11. Shri Vinayak Bhaurao Raut
12. Shri Magunta Srinivasulu Reddy
13. Shri Rajiv Pratap Rudy
14. Shri Dilip Saikia
15. Shri Jugal Kishore Sharma
16. Shri Francisco Cosme Sardinha,
17. Shri Parvesh Sahib Singh Verma
18. Shri Kesineni Srinivas

SECRETARIAT

1. Smt. Jyochnamayi Sinha - Director
2. Smt. A. Jyothirmayi - Additional Director

2. At the outset, the Chairperson welcomed the Members to the sitting of the Committee. The Committee then took up for consideration the draft Report on the subject 'Review of Performance of Pradhan Mantri Gramin Awaas Yojana' pertaining to the Ministry of Rural Development. The Committee adopted the report without

any modifications. The Chairperson requested the Members to send any suggestions if any by 03 August, 2021.

3. Then, the Committee authorised the Chairperson to finalize the draft Report on the basis of factual verification by the concerned Ministry and present the same to Lok Sabha.

The Committee, then, adjourned.