STANDING COMMITTEE ON RURAL DEVELOPMENT

(2020-2021)



SEVENTEENTH LOK SABHA

MINISTRY OF RURAL DEVELOPMENT (DEPARTMENT OF RURAL DEVELOPMENT)

PRADHAN MANTRI AWAAS YOJANA - GRAMIN : PMAY(G)

SIXTEENTH REPORT



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Presented to Lok Sabha on 05.08.2021

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1.	Shri D. R. Shekhar	-	Joint Secretary
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3.	Shri Nagendra Suman	-	Under Secretary

INTRODUCTION

I, the Chairperson of the Standing Committee on Rural Development (2020-2021) having been authorized by the Committee to submit the Report on their behalf, present the Report on 'Pradhan Mantri Awaas Yojana - Gramin PMAY(G) of the Ministry of Rural Development (Department of Rural Development).

2. The Committee held briefing by the representatives of the Department of Rural Development (Ministry of Rural Development) on 09 January, 2019. The Committee took evidence of the representatives of the Ministry of Rural Development (Department of Rural Development) at their sitting held on 21 August, 2020.

3. The Draft Report was considered and adopted by the Committee at their sitting held on 03.08.2021.

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

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

NEW DELHI; <u>03 August, 2021</u> 12 Shravana , 1943 (Saka) PRATAPRAO JADHAV *Chairperson,* Standing Committee on Rural Development

REPORT Pradhan Mantri Awaas Yojana - Gramin (PMAY-G)

PART – I NARRATION ANALYSIS

I. INTRODUCTORY

(a) Background

1.1 Housing is universally recognized as a basic human need. Reducing rural housing shortage and improving the quality of housing, especially for the poor, is an important component of the poverty alleviation strategy of the Government.

1.2 Government of India launched several programs for Public Housing in the past. Beginning from Village Housing Programme (1957), National Rural Employment Programme (1980) and Rural Landless Employment Guarantee Programme (1983), and Indira Awaas Yojana (IAY) in 1985. Although the IAY was in operation since long, it was observed that there still existed a large number of rural families with limited access to basic housing amenities. In order to realize objective of Government "Housing for All" by 2022, a need was felt to create an enabling environment especially in rural areas so that the people living in rural areas can construct a *pucca* house with all basic amenities with ease.

1.3 Moreover, as pointed out by the Performance Audit report of Comptroller and Auditor General, 2014, the earlier scheme was facing major challenges in implementation. To address these shortcomings and lacuna, the erstwhile Rural Housing scheme, IAY was restructured and Pradhan Mantri Awaas Yojana - Gramin (PMAY-G) was launched.

1.4 When enquired about the shortcomings/challenges faced in the earlier scheme, the Ministry in their written reply have stated that the Comptroller and Auditor General (C&AG) conducted Performance Audit of the erstwhile rural housing scheme, Indira Awaas Yojana (IAY) and gave the following findings :

- ii. Low quality of house and lack of technical supervision
- iii. Weak mechanism for monitoring
- iv. Lack of transparency in selection of beneficiaries
- v. Lack of convergence
- vi. Loans not availed by beneficiaries

(b) Launch of Pradhan Mantri Awaas Yojana-Gramin (PMAY-G)

1.5 To address the existing gaps pointed out by the C&AG in the rural housing program and to bring in place a more comprehensive scheme for providing shelter to rural population devoid of proper shelter, the old scheme was restructured and Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) was launched with effect from 01 April, 2016 for providing "Housing for All" by 2022, through provision of *pucca* house with basic amenities to all houseless households and households in rural areas.

1.6 The Prime Minister on the launch of PMAY-G quoted :

"I would like to point out that the 'Pradhan Mantri Awas Yojana' is not an Infrastructure. It is not meant to create walls or to provide land. It is a big program to fulfill the dreams and aspirations of the people. Even for the poorest of the poor in India and every individual, there is a desire to have his own house. However, the desires of the poor are never fulfilled. No poor wants to give poverty to their children in inheritance. He also wants to give them something. Government has a dream for such people to help them fulfill their dreams...... Center is ready to pursue this work. State and Central Government will do this work together and provide shelter to poorest of poor of this country. His dreams will get a new life with this shelter. And with those dreams the country will scale new heights in 2022."

1.7 In response to a specific question as to whether all the shortcomings/challenges faced in the earlier scheme have been addressed in PMAY-G, it has been stated that the Ministry has addressed the shortcomings of IAY in Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) in a comprehensive way. The following are major changes in the restructured rural housing scheme, i.e. PMAY-G :

- i. Housing shortage estimation was done based on reports of Working Group on Rural Housing for 12th Five Year Plan (2012-17), Census 2011 and SECC 2011
- ii. Focus on Quality of house construction through Rural Mason Training, House Design typologies, House Quality Review app etc.

- iii. Evidence based monitoring of progress of construction through geotagged photographs on AwaasApp and progress reporting on MIS-AwaasSoft
- iv. For selection of beneficiaries, houseless and people living in dilapidated and *kucha* houses as per SECC 2011 data are considered
- v. Convergence with other programs for basic amenities such as Saubhagya for electricity, PMUY for LPG connection, SBM/MGNREGA for toilet construction etc.
- vi. Provision for availing loan of upto Rs. 70,000/-
- vii. Unit cost has been increased upto 1.20/1.30 lakh and size of the house has been enhanced from 20 sqm to 25 sqm with space for hygeinic cooking.

II. FUNDAMENTALS OF PRADHAN MANTRI AWAAS YOJNA - GRAMIN (PMAY-G)

(a) Aims and Objectives

1.8 PMAY-G aims at realizing the vision of 'Housing for All by 2022' through a robust delivery and monitoring mechanism and improved scheme architecture. It also aims to provide a *pucca* house with basic amenities to all rural houseless households and households living in *kucha* and dilapidated house by 2022. The mandate of PMAY-G which entails construction of 2.95 crore houses by 2021-22 is proposed to be achieved in two phases. The target of 1.00 crore houses set to be achieved in 1st phase have been taken up for construction in 3 years i.e., 2016-17 to 2018-19. In the 2nd phase 1.95 crore houses are to be taken up for construction of quality houses by the beneficiaries themselves using local materials, designs and trained masons. For houses to become homes, adoption of a habitat approach through convergence is envisaged.

1.9 During the briefing meeting on PMAY-G, the Secretary, Ministry of Rural Development (MoRD) stated as under:-

"सर, पहली बात तो यह है कि जब प्रधानमंत्री आवास योजना (ग्रामीण) को अप्रैल, 2016 में माननीय प्रधानमंत्रीजी द्वारा आगरा से लाँच किया गया था, तो उस समय यह लक्ष्य था कि ग्रामीण क्षेत्रों में कुल 2 करोड़ 95 लाख ऐसे परिवार हैं, जिनको आवासों की आवश्यकता होगी।लेकिन विगत वर्षों के अनुभव से हमने यह पाया कि यह संख्या 2 करोड़ 95 लाख से हर वर्ष घटती गई और अभी लगभग 2 करोड़ 49 लाख परिवार ऐसे हैं, जिनको वर्ष 2022 तक कवर किया जाना है। यह पहला तथ्य मैं आपके सामने रखना चाहता था।....." 1.10 The Secretary, Ministry of Rural Development (MoRD) during evidence held on 21.08.2020 further apprised as under :

"...... आज के दिन भी 2 करोड़ 95 लाख ग्राम सभाओं के सत्यापन के बाद निकाले थे और अब भी 2 करोड़ 32 लाख आ रहे हैं......"

(b) Salient Features of PMAY-G

- 1.11 The main features of PMAY-G are as follows :-
 - (i) Identification and selection of beneficiaries is based on the housing deficiency and other social deprivation parameters in SECC-2011 data and verification by Gram Sabha. 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. Till date, 1.36 crore households out of a universe of 4.04 crore have been rejected by Gram Sabha 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.
 - (ii) Houses to have a minimum size of 25 sq. mt including a dedicated area for hygienic cooking.
 - (iii) Unit assistance of Rs. 1.20 lakh in plains and Rs.1.30 lakh in hilly States, difficult areas and IAP districts.
 - (iv) In addition, the beneficiary will get Rs. 12,000/- as assistance for construction of toilet under Swachh Bharat Mission (G), Mahatma Gandhi National Rural Employment Guarantee Act (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 MGNREGS through convergence.
 - (v) Facilitating willing beneficiaries to avail loan from Financial Institutions for an amount of up to Rs. 70,000.
 - (vi) Earmarking for focus groups: 60% of the funds are earmarked for SC/ST and 15% for minorities. States/UTs should ensure that as far as possible at least 5 % of beneficiaries are from among persons with disabilities.

1.12 Replying to a query on unit assistance under PMAY-G, the Ministry in their written reply have communicated that PMAY-G houses are constructed by beneficiaries on the land owned by them. The unit assistance under PMAY-G has been derived considering

the minimum size of a house to be 25 square meters which has been increased substantially from 1st April, 2016. Further many States are providing top-up over and above the assistance provided under PMAY-G. Also, there is no proposal to make the unit assistance under PMAY-G at par with the PMAY-U. However, States / UTs are free to provide top up above the amount under PMAY-G and certain States contribute an additional amount over and above the PMAY-G unit assistance, on the basis of their assessment of the needs of the beneficiaries. The top up amounts contributed by various States is given below:

SNo	State Name	Top up amount
1.	Karnataka	Rs. 30,000 for SC/ST beneficiaries
2.	Tamil Nadu	Rs. 50,000
3.	Haryana	Rs. 18,000
4.	Dadra and Nagar Haveli	Rs. 1,20,000
5.	Andhra Pradesh	Rs. 1,00,000 (SCs), Rs. 1,00,000 to 1,50,000 (STs) and Rs. 50,000 for others

1.13 Ministry of Rural Development may work with the States to analyse the situation in the field and suggest additional sources for topping up of the unit assistance through convergence with State schemes.

1.14 The Committee when pointedly enquired about the reasons behind very few beneficiaries availing loan of Rs. 70,000/- from Financial Institutions over and above their PMAY-G unit assistance, the Ministry in their written reply have stated that regular feedback from States is sought to understand the reasons for delay in construction of houses. During the recent Performance Review Meeting held on 25th August, 2020, Secretary, Rural Development had sought inputs from States/UTs with reference to the sufficiency of funds provided to beneficiaries for house construction and the problems faced by beneficiaries for availing the facility of loan Rs. 70,000. In this regard, it was

conveyed by States/UTs that the funds provided were sufficient and not a reason for delay in construction of houses.

1.15 Additionally, it was observed that the off take of the loan facility offered under PMAY-G was very low due to the below reasons:

- i. The quantum of loan (Rs.70, 000) was low but the administration cost involved to administer this loan was high.
- ii. The number of branches, especially in rural areas is few.
- iii. The beneficiaries of PMAY-G are scattered and in remote locations.
- iv. Although Non Bank Financial Companies (NBFC) and Housing Finance Companies (HFC) were keen to provide loan to the beneficiaries of PMAY-G, the rate of interest was high almost equal to the interest rate charged by the private lenders.
- v. Banks often ask for collateral while providing loan and beneficiaries are mostly not in a position to provide the same.

1.16 The Ministry informed that it is currently working on developing a loan product, in association with Indian Bank Association (IBA), where collateral requirements are minimum and interest rates are cheaper.

1.17 The Secretary, MoRD responding over the issue during the evidence, stated that: "एक मुद्दा उठाया गया था कि बैंक 70 हजार रुपये तक का लोन देने में आना कानी करते हैं, इस केस को भी हम देखेंगे।"

1.18 Over the issue of increase in unit cost, the Secretary, MoRD responded as under :-

"जो राशि भारत या राज्य सरकार देती है उसे अनुदान के रूप में माना जाना चाहिए । यह कांट्रेक्ट का मामला नहीं है । वह अपना घर बना रहा है। लोगों ने बहुत बढ़िया, उम्दा घर बनाए हैं।..... कई राज्य सरकारों ने सपोर्ट देने की अलग से व्यवस्था की है।..... मैं एक और विषय आप लोगों के सामने विचार के लिए रखना चाहूंगा कि यदि राष्ट्र की 75 वीं वर्ष गांठ पर हमें कुछ संकल्प को पूरा करके दिखाना है तो यदि हम लागत के साथ इसको करेंगे तो यह पूरा नहीं हो सकता है। यह तय आप लोगों को करना है। यदि आप तय करेंगे कि 1,50,000 नहीं 3,00000 देंगे तो यह लक्ष्य पूरा नहीं होगा।...... शहरी और ग्रामीण आवासों में मूलभूत फर्क यह है कि शहरी आवासों में जमीन के भी कुछ लागत आते हैं, लेकिन ग्रामीण आवासों में खुद की जमीन होती है या ग्राम सभा देती है।" 1.19 When the Committee raised the issue of higher transportation cost being incurred in transporting building material to the site in the Himalayan and hilly regions of the Country with no motorable roads, the Secretary, MoRD stated that :

सिक्किम के मामले में कैरेज हाउस की बात हुई थी। वर्तमान में अलग कैरेज हाउस चार्ज करने का प्रावधान नहीं है। लेकिन आपने जो समस्या उठाई है, यह एक गंभीर समस्या है। यह समस्या केवल सिक्किम की नहीं है, जितने भी हिमालयी राज्य हैं, उत्तराखंड, जम्मू-कश्मीर आदि राज्यों में भी यह समस्या है। हम इस पर विचार करेंगे कि इस मामले में क्या किया जा सकता है और उससे आपको अवगत कराएंगे।

1.20 When the Committee sought clarification on earmarking 60% of the funds for SC/ST and 15% for minorities after they reach saturation, The Secretary MoRD during evidence responded as under:

सर, आपने एक विषय यह उठाया कि जो जातिगत लक्ष्य है, उस को रिलेक्स करके दूसरे कम्युनिटीज के बीच ट्रांसफर करने की व्यवस्था होनी चाहिए। इसमें जितने लोग हैं, उन सभी को मिलना है। सिर्फसमय का फर्क है कि किस को पहले मिलेगा, किस को बाद में मिलेगा। मैं इस विषय के बारे में बताना चाहता हूं कि यह राज्य सरकार की कमजोरी है। हमारा इंस्ट्रक्शन बहुत स्पष्ट है कि एस.सी, एस.टी. और माइनॉरिटीज के लिए 60 परसेंट और 15 परसेंट रखेंगे बाकि दूसरे लोगों को दे सकते हैं। यदि एस.सी./एस.टी. और माइनॉरिटी का लक्ष्य सैचुरेट हो गया है तो ऐसे कितने लोग हैं, जिनकोआवास सैक्शन किया जा सकता है, यह उनकी कमजोरी है। मैं कोशिश करूंगा कि इस संबंध में भी एक इंस्ट्रक्शन इश्यू हो जाए।...... इसमें व्यवस्था यह है कि एक बार जब एस.सी./एस.टी. का लक्ष्य सैचुरेट हो जाता है, मान लीजिए देने के लिए पूरे राज्य में कुछ नहीं रहा तो चीफ सेक्रेटरी मंत्रालय को पत्र लिखता है कि हमारे यहां एस.सी./ एस.टी. के जो ईयरमार्क्ड टारगेट हैं, वे पूरे हो गए हैं, अब हमारे पास कोई पात्र व्यक्ति नहीं बचा है, अब आप हमें इजाजत दीजिए कि जो सामान्य वर्ग के लोग हैं, उनके बीच में यह लक्ष्य दे सकें। पत्रआने पर हम लोग तुरंत उसको स्वीकृत कर देते हैं। लेकिन, पत्र नहीं आने के अभाव में हम लोग इस लक्ष्य को संभव है कि जो एस.सी./एस.टी. कमेटी के लक्ष्य हैं, उनकी जगह पर बाकी कम्युनिटीज को प्रायोरिटी मिल जाए।"

1.21 Further clarifying on the issue the Secretary MoRD submitted during evidence stated that:

"यह लक्ष्य तो हम राज्य सरकार को देते हैं। राज्य सरकार को निर्धारित करना है कि उसको कैसे बांटे। आप जो कह रहे हैं, मेरेअनुमान से राज्य सरकार इसमें बहुत माइंड अप्लाई करके नहीं दे रही है। अन्यथा, जिस तरह की कमजोरी प्रोग्राम में दिख रही है, वह वैसी नहीं दिखती। मैं फिर से इस बात को अपने साथियों से अनुरोध करूंगा कि वे इस विषय को एड्रेस करने की कोशिश करें।"..... ... यदि राज्य शासन लक्ष्य दे रहा है, लेकिन देख नहीं रहा है कि उनके यहां कितने लोग हैं, जिनको आवास सैंक्शन किया जा सकता है, यह उनकी कमजोरी है। मैं कोशिश करूंगा कि इस संबंध में भी एक इंस्ट्रक्शन इश्यू हो जाए।.....

(c) <u>Selection of Beneficiaries</u>

1.22 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) will include all the houseless and households living in zero, one or two room *kucha* houses as per SECC data, subject to the exclusion process.

1.23 Prioritisation of beneficiaries for providing assistance under PMAY-G is made category-wise viz., SC/ST, Minorities and Others. Households are prioritized category-wise based on houselessness followed by the number of rooms; zero, one and two rooms.

1.24 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.

1.25 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.

1.26 On the issue of anomalies in SECC data, the Ministry have submitted in their written replies that the SECC 2011 was conducted based on the data of NPR 2010. The NPR 2010 survey was conducted using physical forms which later were digitized through manual data entry in the system and such data was used as base data for conducting SECC survey. Some digitization errors have been observed which has led to incomplete

data capturing during SECC 2011. For example, in some of the cases, the details of all family members are missing.

1.27 SECC Digitisation Error Resolution Module, available at the respective logins of the States/UTs on AwaasSoft, has been developed for re-verification of errors reported in details of family members of PMAY-G beneficiaries as per SECC data. The module is used for uploading of digitization errors by verifying the reported errors from the images of physical forms which were used to capture details during NPR 2010 survey. The request is raised by the states in case the details of family members, as per SECC survey, are not reflected on AwaasSoft or there is error in the details of family members and social category.

1.28 The Secretary, Ministry of Rural Development, while responding to the query on the anomalies in the SECC-2011 data, during the evidence meeting stated as under :

"सेंसस को सही मानकर ही चला जाएगा। सेंसस 100 परसेंट सही नहीं माना जा सकता है, आपका यह तर्क बिल्कुल वाजिब है, इसलिए ग्राम सभाओं की भूमिका दी गई है। अगर 100 परसेंट सही होता तो हम ग्राम सभा की भूमिका क्यों रखते? इनको रखा गया है ताकि ज्यादा से ज्यादा सही हो। अगर आप की इजाजत हो तो एक आंकड़ा रखना चाहता हूं। जिस समय सोश्यो इकनामिक कास्ट सेंसस में इन्कलूजन, एक्सक्लूजन सभी क्राइटेरिया लाया गया तो कुल मिलाकर 4 करोड़ 3 लाख लोग शामिल थे। जब ग्राम सभाओं ने सत्यापन किया तो यह संख्या घटकर 2 करोड़ 95 लाख हो गई। हम यह भी नहीं मान सकते कि ग्राम सभा ने कुछ नहीं किया। आज की तारीख में करीब एक चौथाई लोगों के नाम हटाए गए हैं. यह बात सत्यापित है।

.....हम यह भी नहीं कह रहे हैं कि ग्राम सभाओं ने त्रुटि नहीं की है। आज के दिन भी 2 करोड़ 95 लाख ग्राम सभाओं के सत्यापन के बाद निकाले थे और अब भी 2 करोड़ 32 लाख आ रहे हैं, 63 लाख सत्यापन के बावजूद निकल रहे हैं। माननीय सदस्यों ने जिस समस्या के बारे में कहा, मैं इतना ही कहना चाहता हूं कि अगर घुन लग जाए तो संस्थाओं को संभालना मुश्किल हो जाता है। आप दिशा समिति को हैड करते हैं, मैं आपसे निवेदन करूंगा, जहां ऐसी स्थिति आती है, आप आब्जर्व करें और हम उस पर कार्रवाई करेंगे। हमारा इरादा किसी को बचाने का नहीं है। अगर इतने पवित्र काम में कोई सेंध लगा रहा है तो कड़ी कार्रवाई होनी चाहिए। मंत्रालय इस बात का पक्षधर है।"

1.29 Further clarifying over the definition of *kucha* house, the Secretary MoRD during evidence submitted that:

"माननीय सभापति जी ने कच्चे घर की परिभाषा के बारे कहा कि वह राज्य के अनुरूप हो। यह विषय भी हमारे यहां कमेटी में रेफर हुआ था। श्री नागेश सिंह हमारे मंत्रालय के एडिशनल सेक्रेटरी थे, उनकी अध्यक्षता में अंतर मंत्रालयी समिति गठित की गई थी। उसमें टेक्निकल लोग भी शामिल थे। कमेटी ने असम और त्रिपुरा राज्य के कच्चे घरों की परिभाषा में परिवर्तन का निर्णय लिया था, लेकिन, बाकी जगहों पर उन्होंने परिभाषा में कोई परिवर्तन नहीं करने की जरूरत बताई। सर, माननीय अजय प्रताप सिंह जी ने ग्राम सभा में एसईसीसी में जो नाम जोड़े गए थे, उनकी प्रगति के बारे में जानना चाहा था। मैं आपको अवगत करना चाहता हूं कि इनको आवास प्लस योजना का नाम दिया गया है। इनमें आपस में प्राथमिकता के लिए जो मानक बनाया गया था, उसमें आधार को लेना जरूरी था तो हम आधार इकट्ठा करने की कोशिश कर रहे हैं। हम आधार के माध्यम से तीन चीजों के बेसिस पर उनकी प्राथमिकता निर्धारित करेंगे। एक तो परिवार में कितने सदस्य है। दूसरा यह है कि परिवार में मुखिया की आयु कितनी है और तीसरा यह है कि उन्होंने मनरेगा में कितना काम लिया है। सर, सोचने का आधार यह है कि अगर वे मनरेगा में ज्यादा काम मांगने आ रहे हैं तो वे काफी जरूरतमंद परिवार हैं। हम राज्यों से आँकड़े प्राप्त करने की कोशिश कर रहे हैं। मैंने आपको रोड मैप बताया है।"

1.30 When the Committee specifically raised the issue of wrong entries and anomalies in selection of beneficiaries under PMAY-G as noticed by the Members of the Committee during field visits in their constituencies, the Secretary MoRD categorically stated as under :

"यह बात भी आई थी कि जिन के पास ट्रैक्टर, मोटर साइकिल वगैर ह हैं, उन्हें नहीं मिलना चाहिए। इसके लिए प्रोग्राम पहले से ही बना है, इसके बावजूद भी ऐसा कर रहे हैं तो उन पर कार्यवाही होगी।"

1.31 Over easy transfer of ownership consequent on death of the PMAY-G beneficiary, the Secretary MoRD during the evidence stated as under:

"महोदय, इस संबंध में डिटेल्ड गाइडलाइन्स इश्यु कर दी गई हैं और उस व्यक्ति के कानूनी उत्तराधिकारी को वह मकान दिया जा सकता है। 10 फ़रवरी, 2020 में यह गाइडलाइन जारी की गई है।..... उनकी प्राथमिकता खत्म नहीं होगी। मान लीजिए उनका सूची में पहला नाम है, तो पहले उन्हें या उनके परिवार को ही मकान दिया जाएगा.....उनके जो कानूनी उत्तराधिकारी हैं उन्हें मकान मिलेगा और प्राथमिकता सूची में भी उनका वही स्थान रहेगा।"

(d) Landless Beneficiaries

1.32 The details of landless beneficiaries in the Permanent Wait List (PWL), those provided land and those yet to be provided land provided by the Ministry of Rural Development is given in Appendix-I.

1.33 On the role of the Central Ministry in chalking out guidelines on distribution of land to the landless being the major obstacle in achieving the goal of "Housing for All by 2022", the Ministry in their written reply stated that providing land to the landless beneficiaries under PMAY-G for the construction of the houses is being given utmost importance since they are among the most deserving beneficiaries in the PWL of the scheme. Since, it is under the purview of State/UT to provide land to landless beneficiary from the government land or any other land including public land (Panchayat common land, community land or land belonging to other local authorities) they have been advised to provide land to such beneficiaries on priority. The matter of providing land to landless beneficiaries is reviewed regularly by the MoRD at the highest level including in EC meetings, PRC meetings, VCs, etc.

1.34 The Secretary, MoRD further submitting the details of landless, during evidence, submitted that :

"महाराष्ट्र में कुल 1,10,000 लोग लैंडलेस थे। इनमें से उन्होंने 28,807 लोगों को घर दे दिया है। आज के दिन भी 81,193 लोग ऐसे हैं, जिन्हें जमीन/घर नहीं मिला है। सर, आपने बहुत अच्छा निदेश दिया है कि हम लोगों को अन्य राज्य सरकारों के साथ बात करनी चाहिए। हमारे मंत्रीजी ने इस बारे में दो बार लिखा है। हम अपने स्तर पर भी जितने फोरम होते हैं, उस पर बार-बार लिखते हैं। इस बार मैंने मंत्री जी से अनुरोध किया था कि वे जन जातीय कार्य मंत्री और सामाजिक न्याय और अधिकारिता मंत्री को भी अपनी तरफ से पत्र लिखें कि अगर उनकी योजनाओं के अंतर्गत जमीन के क्रय के लिए कोई लाभ मिल सकता है तो वे उसके बारे में सोचे। उन्होंने दोनों मंत्रीगणों को पत्र भेजा है। मैं आशा करता हूं कि इस बार जरूर कुछ होगा। मैं आप लोगों से भी निवेदन करता हूं कि जब आप 'दिशा' समितियों में बैठक करते हैं और राज्य सरकारों से पत्राचार करते हैं तो आप इस विषयको भी जरूर उठाएं।"

1.35 The Ministry while responding to the issue of landless beneficiaries have apprised that the following State specific schemes for supporting the landless beneficiaries have been shared with other States/UTs with request to provide land to landless on priority :

- i. Bihar: Under Mukhymantri Awaas Sthal Kray Sahayta Yojana, financial assistance for the site purchase of INR 60,000 is provided.
- ii. Maharashtra: Under Pandit Deen Dayal Upadhyay Gharkool Jaga Kharedi Arth Sahayy Yojana, financial assistance (up to INR 50,000/-) for the site purchase
- iii. Assam: Financial assistance (up to Rs. 50,000/-) to the landless beneficiaries
- iv. 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.

1.36 With regard to the strategy adopted to address the issue landlessness in consultation with States/UTs, it has been stated that the Ministry continuously pursue with the States/UTs for provision of land to landless beneficiaries. 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. 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. 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 "Mukhymantri Awaas Sthal Kray Sahayy Yojana" for providing financial assistance of Rs. 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.

1.37 The Secretary during briefing meeting, responding on the issue submitted that :-

"एक इश्यू यह था कि क्या वर्टिकली ऊपर जाने वाले मकान बना सकते हैं। उसमें कोई प्रतिबंध नहीं है। अब कोई स्टैंडर्ड डिजाइन नहीं है। हमने कहा है क**ि जैसा** आपका स्थानीय परिवेश है, वैसा आप मकान बनाएं।" राज्य सरकार 50 हजार रुपये तक बेनेफिशरीज को देती है। इसमें अलग-अलग राज्यों की अलग-अलग योजनाएं हैं। हम वह जानकारी भी उपलब्ध करा देंगे। उससे यह फायदा हो सकता है कि जिन राज्यों में इस प्रकार की स्कीम्स नहीं हैं, they may consider replicating such schemes or copying such schemes, ऐसा कुछ किया जा सकता है।

1.38 Regarding the strategy devised to resolve the issue of landlessness among beneficiaries taking into consideration the fact that 'Land' being, 'State' subject, and PMAY-G being a 'Central' Scheme, it has been submitted in the post evidence reply that:

"A module in AwaasSoft MIS is being developed for capturing the details on PMAY- G beneficiaries in the PWL with no land to construct the houses. With this, progress on providing land to landless beneficiaries and status of their house

construction can be monitored with ease and on a real-time basis by the Ministry and accordingly States/UTs lagging behind can be focused upon for timely completion of houses".

1.39 As regards, the strategy in keeping the landless on the top of Permanent Wait List of PMAY-G result in change of their landless status, the Ministry submitted that there is multi-layered prioritization within the universe of eligible PMAY-G beneficiaries. Priority is assigned based on parameters reflecting housing deprivation in each category viz., SC/ST, Minorities and Others. Keeping the landless beneficiaries on the top of the PWL of the PMAY-G may expedite availing land to the landless beneficiaries, but at the same time, it could affect the overall progress of completion of the houses against the target under the scheme, since they required to be dealt first before moving on to the next. Furthermore, this exercise helps in identification of landless beneficiaries with no land to construct the houses from the entire PWL and can be dealt on priority for availing land for the house construction. Also, the Ministry is continuously following up with the States/UTs for expediting the process of providing land to the landless and thereafter early completion of their houses.

(e) Fund sharing pattern

1.40 The Grants under PMAY-G 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.

1.41 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 extra ordinary situations like flood, cyclone, earthquakes, etc.

1.42 Financial Assistance is released to States/UTs in two installments of 50% each as per provisions of Framework for Implementation of PMAY-G.

III. SOME OF THE MAJOR REFORMS INCORPORATED

(a) <u>Electronic Governance</u>

1.43 The end to end execution of the scheme from the selection of beneficiaries, disbursal of assistance to beneficiaries, verification of progress in construction, release of funds etc. is conducted through workflow enabled transaction based MIS – AwaasSoft. This enables easier monitoring of different aspects of implementation of the scheme.

(b) <u>Mobile Governance</u>

1.44 An android based mobile application- 'AwaasApp' has been launched by the Ministry for inspection of houses. The application empowers officials and citizens to capture and upload geo-tagged, time stamped photographs of the house at various stages of construction thereby reducing time lags in verification. The Ministry has also developed an offline module for data capture and transmission within the app to overcome the constraint of limited internet bandwidth. Capturing of geo-referenced photographs using AwaasApp and uploading of the same on AwaasSoft has been made mandatory under the scheme of PMAY-G for release of assistance to the beneficiaries. Minimum 5 geo-tagged photographs are to be uploaded on AwaasSoft (i.e. Existing dwelling ; Place where the house is to be constructed ; Foundation / Plinth level ; Windowsill / Linter / Roofcast level ; Completion).

(c) Direct Benefit Transfer (DBT)

1.45 Under PMAY-G, the assistance to beneficiaries is to be transferred electronically through the AwaasSoft-PFMS platform. This ensured seamless transfer of funds electronically into the Bank/Post Office account of each beneficiary through Fund Transfer Order (FTO).

(d) Allotment of house

1.46 Allotment shall be made jointly in the name of husband and wife except in the case of a widow/unmarried /separated person. The State may also choose to allot it solely in the name of the woman. In the case of landless household, the State may also

facilitate registration of land in the joint name of husband & wife. In the case of beneficiaries selected under the quota for persons with disabilities, the allotment should only be in the name of such person.

(e) <u>Construction of house</u>

1.47 The house shall be constructed by the beneficiary himself/herself under PMAY-G or get the house constructed under his/her supervision. No contractor should be engaged by the State in construction of houses. The house shall also not be constructed by any Government Department/Agency, except where specifically authorised. In cases where the beneficiary is old or infirm or a person with disability, and is therefore not in a position to get the house constructed on his own, such houses shall be taken up as a part of the mason training program. In case there are still some beneficiaries left out, the State Government will ensure that they are assisted through the Gram Panchayats or a ground functionary to get their house constructed. The construction of house should be completed in 12 months from the date of sanction.

(f) <u>Convergence with various other schemes</u>

1.48 Real time web link has been developed with NREGASoft to allow creation of a NREGA work against each PMAY-G house sanctioned. This will ensure that a beneficiary is able to claim his/her entitlement of 90/95 days of paid unskilled labour for construction of PMAY-G house under convergence with MGNREGA.

1.49 Convergence for basic amenities will be ensured so that the beneficiary of PMAY-G has access to basic amenities in addition to housing. The schemes sought to be converged with PMAY-G for providing basic amenities are :-

- (i) Construction of a toilet has been made an integral part of the PMAY-G house The toilets are to be provided through funding from Swachh Bharat Mission (G), MGNREGA or any other dedicated financing source. The house would be treated as complete only after the toilet has been constructed.
- (ii) It has been mandatory that the beneficiary of PMAY-G would get wage component for 90 person-days (95 person-days in hilly states, difficult areas and IAP districts) at the current rates with regard to the unskilled labour component for construction of the house under convergence with MGNREGA.

- (iii) The guideline of Pradhan Mantri Ujjwala Yojana (PMUY) has been modified for eligibility of PMAY-G beneficiary for getting free LPG connection under the scheme. Further, the identification of beneficiaries of PMAY-G and Pradhan Mantri Sahaj Bijli Har Ghar Yojana (SAUBHAGYA) is based on the common parameter i.e., SECC 2011 data which enables all the beneficiaries of PMAY-G to get free electricity connection under SAUBHAGYA.
- (iv) The beneficiary of PMAY-G may be provided access to safe drinking water including through convergence with National Rural Drinking Water Programme (NRDWP) of Ministry of Drinking Water and Sanitation.
- (v) States to ensure that the beneficiaries of the PMAY-G gets the advantage of the schemes implemented by Ministry of New and Renewable Energy for Solar Lanterns, Solar Home Lighting Systems, Solar Street lighting systems and the National Bio-Mass Cookstoves Programme (NBCP) for family size bio-gas plants.
- (vi) The State Government may through convergence with the scheme of Swachh Bharat Mission (G) or any other scheme of the State Government, ensure management of Solid and Liquid Waste.
- (vii) The State to the meet the requirement of building materials, may take up production of building materials viz., bricks etc., through convergence with MGNREGA. The material that had been manufactured may be supplied at subsidized cost to the beneficiaries of PMAY-G.

1.50 With regard to a query on financial assistance through MGNREGA convergence under PMAY-G, the Ministry have submitted in their written reply that Real time web link has been developed with NREGASoft to allow creation of a NREGA work against each PMAY-G house sanctioned. This ensures that a beneficiary is able to claim his/her entitlement of 90/95 days of paid unskilled labour for construction of PMAY-G house under convergence with MGNREGA. The State/UT wise details of number of PMAY-G households who have availed unskilled wages under of PMAY-G since the start of FY 2016-17 are given in Appendix-II.

1.51 The Secretary MoRD during briefing submitted that:

"90 दिनों के वेज का जो सवाल है, इस संबंध में मैं एक ही बात कहना चाहूँगा कि अगर मेरा मकान बन रहा है और मैं उस पर काम करता हूँ, तो मुझे 90 दिनों का वेज मनरेगा के पैसे से मिलेगा। लेकिन जैसा कि आप का कहना था कि वह कहीं और काम कर सकता था। इसलिए मैं इन को कह सकता हूँ कि ये मेरे मकान पर काम करें और इनकी 90 दिनों की वेज भी मिलेगी और वह कहीं और 90 दिनों का काम भी कर सकता है, ऐसा प्रावधान इसमें है।" 1.52 As for the benefits that have accrued from convergence of MGNREGA with PMAY-G, it has been stated that the financial assistance through convergence of MGNREGA under PMAY-G has ensured year-on year growth in the completion of houses under PMAY-G scheme. Furthermore, the Ministry has revised the MGNREGA wages with effect from 1st April 2020 to provide higher financial assistance towards construction of houses by Rs. 20, as an average across the States with a focus on individual beneficiary oriented works which directly benefit SC households, ST households, women-headed households, small and marginal farmers and other poor households.

1.53 While replying to the query to make the toilet functional after construction with water connection, the Secretary during briefing stated that:

"यह भी कहा गया था कि हमने जो शौचालय बनाए हैं, उन्हें फंक्शनल बनाना बहुत जरूरी होगा, उनको पानी के कनेक्शन दिए जाए। मैं आपकी बात से सहमत हूं। सभी माननीय सदस्यों ने यह कहा है। यह कार्य हमारा मंत्रालय नहीं देखता है। ड्रिंकिंग वाटर और सैनिटेशन का अलग विभाग है, इसमें अलग सचिव हैं, वे इसे देखते हैं। उन्होंने एक नई योजना शुरू की है, जिसके माध्यम से घर में वाटर कनेक्शन दिया जाएगा। हम आपकी इस चिंता से उनको अवगत कराएंगे और उनके साथ फॉलो-अप करके समिति को समय-समय पर अवगत कराते रहेंगे।"

1.54 On a specific query regarding delay in provision of assistance money for toilet under Swachh Bharat Mission (G) and MGNREGA, the Secretary MoRD submitted as under :

"जो स्वच्छ भारत मिशन ग्रामीण का है, उनके यहां थोड़ा स्ट्रक्चरल प्रॉब्लम है। जब टॉयलेट पूरा हो जाता है, तब वे राशि देते हैं। हम लोग उनके साथ बात करके कोशिश करेंगे कि यदि वे इसका भी समाधान निकाल सकते हैं तो निकालें।"

1.55 The guideline of the scheme of Pradhan Mantri Ujjwala Yojana (PMUY) implemented by Ministry of Petroleum and Natural Gas have been modified wherein beneficiary of PMAY-G is eligible for getting LPG connection under the scheme. In order to ensure real time convergence, the data of the beneficiaries of PMAY-G whose houses have been completed or nearing completion is being shared with Ministry of Petroleum and Natural Gas through web services so that all the beneficiaries of PMAY-G are provided LPG connection.

1.56 In reply to the number of beneficiaries of PMAY-G benefitted under Ujawalla Yojana and the benefits accrued from provision of LPG connection, the Ministry submitted that the PMAY-G households in the under mentioned table have been provided LPG Connection:

Otata	House Above	House with LPG	
State	Lintel Level	connection	
ARUNACHAL PRADESH	973	20	
ASSAM	335278	65097	
BIHAR	1042193	222522	
CHHATTISGARH	771418	313904	
GOA	77	0	
GUJARAT	217951	53108	
HARYANA	19748	5684	
HIMACHAL PRADESH	7499	710	
JAMMU AND KASHMIR	26889	4468	
JHARKHAND	634901	175708	
KERALA	17175	838	
MADHYA PRADESH	1688773	486565	
MAHARASHTRA	532545	84839	
MANIPUR	9473	1444	
MEGHALAYA	19217	2182	
MIZORAM	4216	48	
NAGALAND	3844	0	
ODISHA	1336179	295029	
PUNJAB	16223	5494	
RAJASTHAN	859025	312029	
SIKKIM	1055	49	
TAMIL NADU	257278	33879	
TRIPURA	34803	3351	
UTTAR PRADESH	1420725	621402	
UTTARAKHAND	12427	3920	
WEST BENGAL	1646245	567028	
ANDAMAN AND NICOBAR	293	0	
DADRA AND NAGAR HAVELI	518	21	
DAMAN AND DIU	13	2	
LAKSHADWEEP	46	0	
ANDHRA PRADESH	46916	649	
KARNATAKA	104463	19924	
Total	1,10,68,379	32,79,914	

Source: NIC

1.57 As for the success rate in provision of electricity connection to PMAY Units under convergence with Deen Dayal Upadhyay Gram Jyoti Yojana or Saubhagaya Yojana, the

Ministry has stated that identification of beneficiaries of PMAY-G and Pradhan Mantri Sahaj Bijli Har Ghar Yojana (Saubhagya) is based on the common parameter i.e., SECC 2011 data which enables all the beneficiaries of PMAY-G to get electricity connection under Saubhagya but AwaasSoft is yet to be integrated with the Management information of the related schemes.

1.58 The Ministry have further stated that under PMAY-G, steps for convergence with other Government schemes for provision of electricity through Saubhagya scheme, LPG connection through PMUY, construction of toilets under SBM/MGNREGA, 90-95 persondays under MGNREGS, drinking water under Atal Jal Yojana/NRDWP/Nal se Jal have already been taken. The Ministry has further advised the States to undertake convergence with State schemes as well for providing facilities of plantation, solar panels, piped drinking water etc.

1.59 With regard to the success rate of the initiatives undertaken by the Ministry for access to safe drinking water, solid and liquid waste management, production of building materials, level development etc. the Ministry of Rural Development have intimated that AwaasSoft integration with the Management Information Systems of the related schemes is yet to be done. The Ministries/departments dealing in the schemes in convergence under PMAY-G are being requested to initiate/further the process of integration of their scheme MIS with AwaasSoft at the earliest. Further, the data on Rural Mason Training(RMT) shall be integrated with AwaasSoft within a period of one month.

1.60 With regard to the reasons for the failure in integrating the convergence schemes with the Awaassoft till date, the Ministry in their written reply have submitted that presently, AwaasSoft provides progress report on number of man-days generated in convergence with MGNREGA and number of beneficiaries who have been provided LPG connection under Pradhan Mantri Ujjwala Yojana. The Ministry has discussed the issue with other concerned Ministries for integration. The major challenge faced in integration with other convergence schemes is identification of a common identifier such as adhaar number, SECC Tin etc. Further, the Ministry of Power, Deptartment of Drinking Water & Sanitation and Ministry of Petroleum have been requested for early integration of MIS of their respective scheme with Awaassoft vide OM dated 22.7.2020.

(g) <u>Mason Training</u>

1.61 PMAY-G focuses on quality of construction of houses. Thus construction of houses by trained masons and providing livelihood opportunities has been towards ensuring 'Skill Development of Rural Masons'. This is being done through a formal mechanism of training, assessment and certification. Ministry of Rural has developed Rural Mason Qualification Pack (QP) in consultation with Construction Skill Development Council of India (CSDCI) and got it approved by National Skill Development Corporation (NSDC). Rural Mason training is primarily onsite training. The training module for the Rural Mason Qualification pack is for an estimated training duration of about 45 days considering 8 hours of work per day.

1.62 As reported by Construction Skill Development Council of India (CSDCI), since inception of the Scheme, 1,49,842 candidates across the country have been enrolled for rural mason training, out of which 1,04,977 have been assessed and 76,193 masons certified as on 14th July, 2020.

1.63 The Secretary, endorsed the view that less number of people have been imparted mason training and during the briefing meeting submitted as under:

"एक इश्यू माननीय सभापति महोदय और बिहार के माननीय सांसद महोदय ने उठाया था कि मेशन की ट्रेनिंग बहुत ही कम तादाद में हो रही है। हमने अपने प्रजेंटेशन में यह बात खुद स्वीकार की है। हमारा मानना है कि हमें जितने मकान बनाने हैं, उनके हिसाब से हमें न्यूनतम ढ़ाई लाख मेशन वर्कर्स की आवश्यकता है।...."

1.64 The Ministry have intimated in their written reply on 15 Jul 2020 that the information of PMAY-G houses constructed under Rural Mason Training (RMT) programme is not readily available on AwaasSoft. However, the updated status on RMT as on 05 June, 2020 is submitted by the Ministry is given in Appendix-III.

(h) House Design Typologies under PMAY-G Scheme

1.65 One of the main objective and focus areas of PMAY-G is construction of durable and disaster resilient house and provide credible assistance and support to the beneficiaries in making informed choices with regard to the construction of his/her house. MoRD, in collaboration with UNDP and IIT-Delhi, had conducted studies to develop sustainable, disaster resilient house design typologies suited to the cultural and geoclimatic conditions of identified zones in various States. The House Design Typologies so developed, in respect of 15 States, have been compiled into a Compendium 'PAHAL', for use by beneficiaries. Demonstration houses based on house design typologies are constructed in the States of Tripura, Sikkim and Maharashtra.

1.66 The Ministry have further intimated in their written reply that as per Framework For Implementation (FFI) of PMAY-G, the States/UTs are to provide the beneficiaries a bouquet of house designs and appropriate technology suitable to the region of their residence. The core house design should include a dedicated space for hygienic cooking and include a toilet and bathing area. This is being done when sanction letter of assistance for construction of the house is given to a beneficiary and the beneficiary is being provided the menu of options of the identified house designs and technologies. 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 PAHAL, compendium of the house designs suitable to the local geo-climatic, socio-economic and cultural conditions has been made available to all the functionaries and beneficiaries under PMAY-G on the website of PMAY-G, <u>pmayg.nic.in</u>.

1.67 It has also been stated that as per the framework for implementation of PMAY-G, along with the sanction letter of assistance for construction of the house, the beneficiaries are provided with the menu of options of the identified house designs and technologies with the following details -

- (i) The plan, layout, and detailed cost estimates of the house designs.
- (ii) 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.
- (iii) Provide a list of the trained masons and their contact details.

- (iv) Intimate the location of demonstration houses of different house design typologies constructed.
- (v) Contact details of all the material suppliers in the vicinity who deal with specific requirements of the house design type.

1.68 The States/ UTs have been asked to construct the demonstration houses preferably at a block-level based on the region-specific house design typologies as suggested in the Prakriti Hunar Lokvidya(PAHAL) or as developed by the State/ UT. This would facilitate beneficiaries to visit, experience, and opt for the suggested house designs.

1.69 Over a specific query as to whether the Prakriti Hunar Lokvidya (PAHAL) compendium containing the house design typologies can be easily understood by the PMAY-G beneficiaries, the Ministry have replied that the compendium- PAHAL which includes house designs suitable to the local geo-climatic, socio-economic and cultural conditions, Cost estimations and technical drawings (Plan, Elevations and Sections) and the illustrative 3D model images, can be understood by the PMAY-G functionaries and beneficiaries. If the need is felt, States/ UTs can develop simpler version of the relevant portion from the PAHAL in the local language.

IV. FINANCIAL PERFORMANCE

(a) Financial Targets:

1.70 The Statement showing the budget estimates, revised estimates and actual expenditure incurred under the PMAY-G scheme for the past five years is as under

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	-	8173.83 (as on 19.8.2020)

(in Crore)

* Includes Rs. 7,329.43 crore released from Extra Budgetary Resources, i.e. NABARD Loan

** Includes Rs. 10,678.80 crore released from Extra Budgetary Resources, i.e. NABARD Loan

*** Includes Rs. 10,811.02 crore released from Extra Budgetary Resources, i.e. NABARD Loan

1.71 Under Phase –I of PMAY-G, Union Cabinet had approved Extra Budgetary Resources (EBR) of Rs. 21, 975 crore. However, an amount of Rs.18,008.23 crore had been sourced as EBR from NABARD. Under Phase-II for the year 2019-20, Ministry of Finance had approved EBR of Rs 20,000 crore. However, an amount of Rs.10811.02 crore had been sourced as EBR from NABARD.

1.72 The financial progress containing the State-wise/Year-wise figures of the Central allocation, release and its utilization by the States since launch of PMAY-G, as provided by the Ministry is given in Appendix -IV.

(b) Total outlay in the Current Financial Year under PMAY-G

1.73 The physical target for the Current Financial Year 2020-21 is 70 lakh houses. Out of which a target of 61.50 lakh houses has been communicated to States/UTs. The balance of 8.5 lakh target would be allocated from the Awaas+ list.

1.74 The Central Share for construction of 70 lakh houses for the current FY 2020-21 is Rs. 57,330 crore. Out of which Rs. 19,500 crore has been provided as the Gross Budgetary Resources (GBS) and the balance is to be met through Extra Budgetary Resources (EBR) to be raised through National Bank for Agriculture and Rural Development (NABARD).

1.75 The Ministry of Finance has approved Rs. 10,000 crore for PMAY-G for FY 2020-2021. Further, Ministry of Finance has been requested to provide additional EBR of Rs. 25,324 crore for FY 2020-21 to meet the financial requirement of States/UTs.

1.76 The Ministry in their written reply dated 19 August, 2020 have provided the pending Central Releases under PMAY-G along with the reasons thereof for the Financial Year 2017-2018, 2018-2019 and 2019-2020 which are given in Appendix-VI, Appendix-VII and Appendix-VIII respectively.

1.77 When the Committee specifically wanted to know steps taken for extra budgetary resources, the Secretary, MoRD during evidence submitted as under :

"......सर, इसके बारे में हमारे मंत्रालय के मंत्री जी ने वित्त मंत्री जी को पत्र लिखा था। उन्होंने उच्च स्तरीय मुलाकात भी की है। हमारी ओर से पुनः वित्त मंत्री जी के साथ हमारे मंत्री जी की बैठक कराने का प्रयास है। उस बैठक में ये मुद्दे उठाए जाएंगे। हमें जो संकेत प्रधानमंत्री जी के कार्यालय से मिले हैं उसके हिसाब से इस प्रोग्राम के लिए पैसे की कमी नहीं होने दी जाएगी।"

V. PHYSICAL PERFORMANCE - ACHIEVEMENT OF TARGETS

Year	Physical Target	Physical Achievement
	(in Nos)	(in Nos)
2015-16	21,20,187	18,22,289
		(IAY Houses)
2016-17	42,82,454	32,14,495*
2017-18	32,33,800	44,54,592*
2018-19	25,14,646	47,33,445*
2019-20	60,00,000	21,91,832*
2020-21	61,50,000	8,83,382*

Physical Targets

* includes completed PMAY-G and IAY houses of current and previous years as per AwaasSoft on 20.08.2020.

1.78 In reply to a question as to whether the pending targets of Phase-I have been accomplished, the Ministry in their written reply have submitted that after the allocation of targets by the MoRD, the time given for completion of PMAY-G house is 12 months from date of sanction by the respective State/UT. Out of a total target of 99,94,125 houses for PMAY-G Phase I allocated by this Ministry, 89,73,139 houses have been recorded as complete (as on 2 September 2020) on AwaasSoft MIS of PMAY-G which is about 90% of the target. The backlog equivalent to 10,20,986 houses which are in progress. The detailed progress of PMAY-G, Phase-I is provided below:

MoRD Target for PMAY-G Phase I	I		3 rd instalment released	4 th instalment released	Completed
99,94,125	97,41,963	93,72,731	90,42,565	39,73,567	89,73,139

1.79 The details of the State-wise, year-wise targets fixed and completed during Phase-I and Phase-II of PMAY-G is given in Appendix-V.

1.80 As against the target of 2, 21, 44,067 house 1, 13, 79,121 (51%) houses have been completed under Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) as on 31st August 2020.

1.81 With regard to a query on strategy to accomplish pending targets, the Ministry in their written reply have submitted that initiatives taken towards completion of delayed houses are as follows:

- (i) State-wise analysis of delayed houses and regular follow-up.
- (ii) Regular alerts through emails and SMSs to all levels in the State Govt on delayed houses
- (iii) Allowing completion of delayed houses upto June 2020.
- (iv) Negative marking in Performance Index for those houses which are delayed beyond 12 months time

1.82 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. Besides, review of progress through monthly VC at the level of Secretary / Special Secretary/Deputy DG, Ministry of Rural Development and at the level of Dy.DG (Eq. to Joint Secretary) with technical teams of the states to resolve the technical issues faced. To ensure faster completion of houses, States/ UTs have been requested to do the following:-

- (i) Focus on completion of those houses where 2nd or 3rd installment of funds has been released to beneficiaries.
- (ii) Prepare a month-wise target for completion of houses for monitoring and convey the same to MoRD
- (iii) Review the low performing districts separately.

1.83 In response to a query regarding the policy changes the Ministry propose to arrest migration and unwillingness of PMAY-G beneficiaries to construct houses, the Ministry have stated that they have issued guidelines on procedure for dealing with cases of unwilling beneficiaries, death cases and migration of beneficiaries. The revised Framework For Implementation-II of PMAY-G shall be released by the Ministry shortly which would incorporate certain policy decisions to deal with such difficult cases. Furthermore, the Ministry has taken steps to seek State-wise and category-wise data on number of such beneficiaries. Basis such data, resolution, if any of such cases can be written off, recovery mechanism etc. can be proposed.

1.84 With regard to the Members of the association of manufacturers and suppliers, the Ministry have provided the number of members of the associations of manufacturers and suppliers as under:

S.No.	Association	No of members of manufactures/ suppliers*
1	All India bricks and Tile manufactures Federation	10,211
2	Indian Steel Association	14
3	Cement Manufacturer's Association	45
4	Fly ash brick manufacturers association	46

(*As available on their respective website)

1.85 These Associations during various workshops conducted by the Ministry have been asked to keep sufficient material as per availability of States/UTs so that the construction of the house does not hinder. The Ministry, however, does not maintain any such data of material providers at centre / state /district level. The scarcity of construction materials for the construction of houses under PMAY-G has hardly been reported by any of the states recently.

1.86 The Secretary, during the briefing meeting while addressing the issue regarding fixing the amount to be disbursed to the beneficiaries of PMAY-G in their first and subsequent installments stated that :

"सर, इस की फ्लैक्सिबिलिटी भी हमने राज्यों को दी है। पहली किस्त कितनी होनी चाहिए, भारत सरकार की ओर से यह निर्धारित नहीं किया गया है। वैसे यह राशि 30 से 40 परसेंट के बीच में है।.....यह एवरेज 40 हजार रुपये के आस पास है।"

1.87 The Secretary, further during the briefing meeting apprised the Committee about the manner in which Odihsa managed to reduce the time taken in construction of a unit under PMAY-G and stated as under:

"मैं आपको ओडिशा का उदाहरण देना चाहूंगा। ओडिशा सरकार ने कहा है कि हमारे प्रधानमंत्री आवास योजना के मकान जल्दी बनें, समय पर बनें, इसके लिए हम अपने फील्ड फंक्शनरीज को हर दस बेनिफिशरीज के साथ जोड़ देंगे। जो ग्रूप ऑफ बेनिफिशरीज था, उनकी रिस्पान्सबिलिटी राज्य सरकार के एक परमानैंट ऑफिसर को दी गई और उसने मॉनिटर किया। उसने कहा कि एकाउंट में पैसा आ गया है तो ईंट खरीदते हैं, बालू खरीदते हैं या छड़ लाते हैं। इस तरह के कुछ इनोवेशन किए जा सकते हैं। ओडिशा के बारे में विशेष सचिव ने बताया है कि अगर आप 6 महीने से पहले मकान पूरा करेंगे तो राज्य सरकार आपको नगद इंसेंटिव देगी। इस वजह से कुछ मकान जल्दी बने हैं।"

1.88 The Secretary while responding to the importance of DISHA meetings and their frequency during the briefing submitted that:

"हमारे विशेष सचिव ने दूसरा सुझाव दिया है कि जब आप 'दिशा' मीटिंग की अध्यक्षता करते हैं तो उसमें इस मुद्दे पर गहन चर्चा होनी चाहिए। माननीय सदस्य ने जो सुझाव दिए हैं, हमने उसे भी नोट किया है कि अगर 'दिशा' के ही स्तर पर इसका 15 दिनों में फॉलो-अप किया जाए तो बेहतर परिणाम निकलेंगे।....

सर, आप अवगत होंगे कि हमने 'दिशा' के लिए जो कैलेंडर राज्य सरकारों और जिला अधिकारियों को भेजा है, उसमें हमने कहा है कि साल में चार मीटिंग करें, ताकि वे फेका-फाकी न कर सकें या भाग न सकें कि हम मीटिंग नहीं कर रहे हैं। उनको मीटिंग करनी ही है। विशेष प्रकार के कार्यों के लिए चार से अधिक मीटिंग के लिए आप उनसे अनुरोध कर सकते हैं और हम यह करेंगे। अनेक माननीय सदस्यों ने यह मुद्दा उठाया है कि कठिन राज्य ने अपने स्टेट शेयर का पैसा दिया, किन्होंने नहीं दिया और किन्होंने डिले करके दिया। हमारे पास यहजानकारी उपलब्ध है। हम इस की रिगरस, प्रतिदिन मॉनिटरिंग करते हैं, क्योंकि इस से हमारी योजना की प्रगति जुड़ी हुई है। "

VI. MONITORING OF THE SCHEME

1.89 As per the Ministry's written reply, PMAY-G scheme is monitored very closely at all levels and with special emphasis on quality and timely completion of construction. The scheme provides for the following monitoring mechanisms.

- i. All data regarding beneficiaries, progress of construction and release of funds, including geo-tagged photographs etc. are hosted on scheme MIS, AwaasSoft, which is an end to end transaction based platform for monitoring both the financial and physical progress of the scheme.
- ii. The physical progress of construction is monitored through the geo-tagged photographs, which are also time and date stamped, which are uploaded at various stages of construction as decided by the respective State Government. AwaasApp (a mobile application connected to AwaasSoft) is used for uploading the geo-tagged photographs. Release of each installment by the State Government to the beneficiary is linked to uploading of geotagged photograph of previous stage of construction. A photograph is to be mandatorily uploaded on completion of construction of the house.
- iii. National level Monitors and Area Officers of the Ministry also visit PMAY-G houses during their field visits, to the extent possible to assess the progress, procedure followed for selection of beneficiaries etc.
- iv. The Programme Management Unit (PMU) at the State level is required to undertake the tasks of implementation, monitoring and quality supervision. Officers at the Block level are to inspect as far as possible 10% of the houses at each stage of construction. District level officers are to inspect 2% of the houses at each stage of construction. Every house sanctioned under PMAY-G is 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.
- v. Payment of assistance by the State Government to beneficiaries, who have been sanctioned houses, is made directly into their account through the AwaasSoft-PFMS platform electronically. This leads to increased transparency by enabling real time monitoring of funds disbursed to beneficiaries.
- vi. The Performance Index Dashboard on AwaasSoft, provides real time numerical, graphical and cartographic summary of progress in PMAY-G down to the Gram Panchayat level, which enables easy monitoring, identification of bottlenecks and targeted intervention.

1.90 On being asked as to whether the strategies adopted by the Ministry have resulted in any improvements in the achievement under PMAY-G, the Ministry replied in their post evidence reply that as against the target of 2,21,44,067 houses, 1,13,79,121 (51%) houses have been completed under Pradhan Mantri Awaas Yojana- Gramin

(PMAY-G) as on 31st August 2020. Though the different initiatives / strategies adopted by the Ministry of Rural Development have significantly contributed towards the completion of the houses under PMAY-G, the COVID-19 pandemic has adversely affected the rate of completion of the houses. However, with the ground level activities slowly picking up, it is expected that the pace of construction shall increase over time.

1.91 On the pointed query on the plans of the Ministry to achieve "Housing for All" by 2022 under the present circumstances, it has been submitted that the Ministry has been proactively releasing the Central share as a primary step towards achieving the target house completion. Before the outbreak of the pandemic, the Ministry, as a part of regular monitoring conducted field visits to understand the gaps and delays from the side of the State in achieving the targets. Although after the pandemic induced lockdown, the frequencies of such visits have reduced. However, with the gradual opening of the economy, field visits and regular meetings with State Officials shall be undertaken. Meetings over VC are being conducted to address state specific issues. The Ministry also envisages nominating its Officials to specifically co-ordinate with States so that apart from regular monitoring, State specific issues, if any can be dealt with urgently. The roadmap for completion includes setting of interim deadlines to accelerate the overall pace of completion –

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

Part - II

Recommendations

2.1 The Committee note that Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) has been carved out of Indira Awaas Yojana (IAY), the erstwhile housing scheme, by addressing the shortcomings and lacuna therein as pointed out in the Performance Audit Report of Comptroller and Auditor General, 2014 and therefore PMAY-G was launched on 01 April, 2016 aiming to provide "Housing for All" by 2022, through provision of *pucca* house with basic amenities to all houseless households and households with kucha and dilapidated houses in rural areas. The PMAY-G primarily focuses on quality house construction through Rural Mason Training (RMT), House Design typologies, House Quality Review app etc. Another positive step being taken in the scheme is introduction of convergence with other programs for basic amenities such as Saubhagya for electricity, Pradhan Mantri Ujjwala Yojana (PMUY) for LPG connection and Swachh Bharat Mission(SBM)/ Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) for toilet construction. The amount given under the scheme is Rs. 1.20 lakh given to the beneficiaries in plain areas and Rs. 1.30 lakhs in hilly areas. Further, the provision for availing loan of upto Rs. 70,000/- from financial institutions is a welcome step only if it finds support among the beneficiaries. The Committee feel that the steps initiated by the Government through PMAY-G for ameliorating the social and financial conditions of the poor rural populace are steps taken in the right direction and need to pursued in the right earnestness. The Committee also appreciates the efforts made for housing shortage estimation on the basis of reports of Working Group on Rural Housing for 12th Five Year Plan (2012-17), Census 2011 and SECC 2011.

(Recommendation No. 1)

2.2 The Committee will now specifically deal with all the aspects of PMAY-G and analyse the progress made both financial and physical and strategy to be adopted to face the challenges ahead in accomplishing the goal set, by the year 2022.

Selection of beneficiaries

2.3 The contention of the Ministry that PMAY-G aims to realize the vision of 'Housing for All by 2022' through a robust delivery and monitoring mechanism for and improved scheme architecture put in place does not stand ground in view of the existing challenges of discrepancies in identification of beneficiary, cumbersome appellate process which is out of the reach of the rural poor. Biased and politically motivated approach in identification of beneficiary cannot be ruled out by the elected body of a Gram Panchayat coupled with the grievance redressal appellate mechanism out of the reach of the economically and socially deprived rural populace culminating into meaningless exercise in the absence of any support mechanism to provide assistance for raising grievance. This view of the Committee is further strengthened when the Secretary, Rural Development during evidence submitted that the "institutions become difficult to manage, if spoiled. Since Members of Parliament head DISHA meetings, they may point out the shortcomings and the Ministry of Rural Development shall take strict action against those found guilty." However, the Committee are not fully convinced with stance and feel that if the primary concern of proper selection of the beneficiaries is not addressed properly, the whole initiative of bringing improvement in the living conditions of the rural poor may be ineffective. In a scenario where the centrally sponsored scheme is implemented at the District/Panchayat level and monitored at the central level, it becomes utmost important to downsize the role of Gram Sabha and to rope in private organizations and non-government bodies for identification / authentication of the beneficiary list and the responsibility is fixed on the Block Development Officers by making them accountable for factual verification of the details and progress of PMAY-G unit for fairer results. The Members of Parliament definitely monitor the progress in the DISHA meetings and highlight the anomalies but issues are lost in the tussle of Centre, State jurisdiction. The Committee, therefore, seek the Ministry's intervention to review the methodology by downsizing the role of Sarpanch/Gram Panchayat by incorporation of Block Development Officer (BDO) by fixing accountability and involving NGOs / Private Bodies that may act as pillars of support for the socially and economically poor in raising their issues so that proper identification / authentication of targeted beneficiaries of this scheme is achieved and intention of the present scheme is materialized.

2.4 The Committee also observe that PMAY-G at the time of launch in 2016 was mandated to construct 2.95 crore houses to visualize the dream of providing *pucca* house with basic amenities to the selected beneficiaries by 2021-2022 will now cover 2.49 crore beneficiaries by 2022. The Committee, however, feel that in view of the complaints of biased approach of the Gram Panchayats and anomalies in the SECC-2011 data, a flexible approach should be adopted by devising a new strategy so that no needy houseless or household with *kucha* roof as defined are left out and the list is updated accordingly.

(Recommendation No. 2)

List of PMAY Beneficiaries

2.5 The Committee note that migration and death have been stated to be one of the reasons behind rejection of 1.36 crore households out of a universe of 4.04 crore rejected by Gram Sabhas. The Committee is of the view that temporary shifting to urban areas in the search of livelihood cannot be construed as migration and rejections on grounds of migration and deaths cannot be supported because the person who temporarily migrates to the cities in search of job / livelihood is bound to return to his village and transfer of ownership can be resorted to in the event of death of a PMAY-G beneficiary instead of considering the rejection from the list of beneficiaries. The Secretary, Ministry of Rural Development while clarifying over SECC-2011 data, admitted to the fact that of the total 4.3 crore persons earmarked, only 2.95 crore persons were considered to be eligible for house after thorough verification of Gram Sabhas which has subsequently come down to 2.32 crore persons making the role Gram Sabhas questionable. The Committee feel that if such decisions of rejection are not objective and fair, it becomes difficult for a scheme to function properly and therefore could jeopardise the scheme of pucca housing for all by 2022. As such,

the Committee, desire that the Ministry should immediately undertake an exercise to counter the anomalies by cross checking through independent agencies and introducing the role of Block Development Officers in addition/rejection of a beneficiary, by fixing accountability.

(Recommendation No. 3)

Rectification of Wrong Entries under PMAY-G

2.6 The Committee, further, while examining came across instances of incomplete and erroneous data namely details of family members were missing; names of genuine beneficiaries were not there ; names of ineligible persons' were found in the list of beneficiaries of PMAY-G. The Committee, therefore take a serious note of it and recommend that the Ministry should take urgent steps to rectify the wrong listing of the beneficiaries under the PMAY-G list. The Ministry should also direct the States to rectify the errors in the list at the earliest so that the benefits could reach to the actual poor and needy persons targeted under the scheme.

(Recommendation No. 4)

Unit Assistance under PMAY-G and Loan Facility

2.7 The Ministry while admitting to no proposal in hand for increase in the unit assistance under PMAY-G owing to factors like land is owned by the beneficiary, minimum plot size is 25 Sq Meters and the unit cost has been substantially increased, have also apprised that 05 States i.e., Karnataka, Tamil Nadu, Haryana, Dadra and Nagar Haveli and Andhra Pradesh provide specific top up schemes for assistance to beneficiaries, in addition to availability of loan facility of 70,000/from financial institutions. In view of it the Committee feel that there is a need to re-examine the need for additional finance to meet construction expenses under the scheme.. The Committee opine that the Ministry's view of not bringing the unit assistance of PMAY-G at par with PMAY-U does not stand ground from their own admission that economic conditions of the beneficiaries warrant various States Governments to provide top up assistance for construction of PMAY-G house. Secondly, the Ministry stance that the present unit assistance may not be one of the reasons behind non achievement of targets is contradicted by the figures on backlog of Phase-I and non achievement of targets of Phase-II of PMAY-G. Furthermore, 70,000/- loan scheme does not find acceptance among beneficiaries owing to their social and economic conditions making it impossible to render collateral and bear high interests / administrative costs. Also the assertion of substantial increase in the unit cost since April, 2016 is not convincing because the unit-wise plot size has been increased from 20 Sq mtr under the previous scheme to 25 Sq meter under PMAY-G and cost escalation during the last 5 years besides increased transportation costs especially in remote, hilly and difficult terrain areas. The Committee, further, observe that the Secretary, MoRD was candid enough to depose the matter and come up with a solution on the issue of higher transportation costs being incurred in transporting building material to the site in Himalayan and hilly regions of the country. Besides, the Secretary, Ministry of Rural Development, in his further deposition stated that as per indication received from Prime Minister's Office there will be no shortage of funds for this program. In this regard, the Committee are of the view that it becomes necessary for the Ministry to consider some increase in the unit assistance under PMAY-G on the basis of the present day price index and come up with a solution. The Committee, therefore, recommend that since the scheme is in the mid-way and accomplishment of the goal is set for 2022, it would be appropriate, to consider enhancement of assistance cost by Rs. 10,000/- both for plain and hilly areas respectively. The Committee also recommend that additional sources for topping up of unit assistance through convergence with State Schemes so that success of **PMAY-G** Scheme is achieved in all earnestness throughout the country.

(Recommendation No. 5)

Loan Scheme of Rs. 70,000/- from Financial Institutions

2.8 The Committee during examination pointed to the problems being faced in availing loan from financial institutions and observed that most of the beneficiaries under PMAY-G are unable to avail loan facility of Rs. 70,000/- for construction of house as they belong to economically poor strata of the society which neither can bear higher interest nor have any possession / belongings for mortgage or security. The Ministry also pointed to the fact that there are very few takers of loan facility of Rs. 70,000/- from financial institutions because of higher administrative cost, interest rates and collateral etc and stated that they are currently working on developing a loan product, in association with Indian Bank Association (IBA), with minimum collateral requirements and cheaper interest rates. The Committee, therefore, urges the Ministry to expedite their efforts and bring out an attractive loan product with minimum collateral, administrative costs and lower interest rates best which should be widely circulated in their vernacular language among

PMAY-G beneficiaries.

(Recommendation No. 6)

Shifting of targets on saturation of SC/ST targets

2.9 The Committee during the course of examination raised the issue with regard to clarity on shifting of targets to other communities in the event of saturation among SCs/STs. The Secretary, Rural Development, during evidence, while explaining that the State Governments were competent to shift the targets consequent on saturation after concurrence of the Central Government admitted that the slow progress under PMAY-G being witnessed could be attributed to failure of the State Governments to take timely decision on shifting of targets prompting the Ministry to issue instructions on the subject. The Committee, therefore, recommend that Ministry should immediately resolve the confusion on the subject and issue fresh instructions to the States clearly outlining the procedure to be adopted for shifting of targets consequent upon saturation along with an Standard Operating Procedure (SOP) to be followed by the State functionaries.

(Recommendation No. 7)

Ownership on death of beneficiary

2.10 The Committee considering ownership of a house as a sign of social and economic stability, appreciate the Government initiative that allotment of house shall be made jointly in the name of husband and wife except in the case of a widow/unmarried /separated person allowing the States to also choose to allot it solely in the name of the woman. The Committee, however, observe delays in transfer of ownership during field visits, hamper the performance of the Scheme. The Committee, therefore, recommend that the Ministry should include this aspect in the agenda of the meetings for review of progress under the Scheme with State Functionaries and reiterate immediate transfer of ownership consequent upon death of a PMAY-G beneficiary. The Committee, thus, also desire the Ministry of Rural Development to give instructions to the State Governments to resolve all ownership issues so that the performance of the Scheme is not affected and the rural poor are not faced with hardships on the event of death of the owner of the PMAY-G constructed house.

(Recommendation No. 8)

Landlessness

2.11 The Committee appreciate that landlessness is being dealt at the highest level whereby States are being regularly persuaded to assess landlessness among PMAY-G beneficiaries and expedite action to provide land to landless beneficiary from the Government land or any other land including public land (Panchayat common land, community land or land belonging to other local authorities). Three States provide financial assistance for site purchase, namely, Bihar gives Rs. 60,000/-, Maharashtra and Assam provide Rs. 50,000/- each and Odisha pursues Vasudha Scheme entailing allotment of Government Land or purchase of suitable land for allotment in case of non-availability of Government land. The Committee find that that despite the efforts undertaken, 2,29,321 (65.26%) out of the total of 4,27,975 landless beneficiaries are yet to be provided land thereby putting a serious question on the full success of the scheme. Maharashtra accounts for 81,193; Odisha - 52,731; Tamilnadu - 43,718; and Assam - 29,591 besides other States constituting the total number of landless beneficiaries as 2,79,321 are yet to be provided land. The above submission, makes it amply clear that scheme for provision of land to landless beneficiaries by the States has to be pursued vigorously by citing examples set forth by the four States/UT along with the AwaasSoft MIS module being developed for capturing the details on PMAY- G beneficiaries in the Permanent Wait List (PWL) with no land to construct the houses for focused monitoring. It is obvious that there are impediments owing to the unavailability of Government land and encroachments which need to be resolved in a time bound manner. Therefore, the Committee recommend that there is need to gear up the existing machinery to get over such obstacles so that the landlessness among the poor can be dealt on priority for providing land for the construction of house.

(Recommendation No. 9)

Electronic & Mobile governance

2.12 The Committee note that the 'AwaasApp' empower officials and citizens to capture and upload geo-tagged, time stamped photographs of the house at various stages of construction thereby reducing time lags in verification. The App also enables monitoring end to end execution of the scheme from the selection of beneficiaries, disbursal of assistance to beneficiaries, verification of progress in construction, release of funds etc through mobile application. The Committee, however find that in order to have optimum utilization of the app among the rural populace, there is an imperative need to educate people about the operation through imparting training programmes at Panchayat levels at regular intervals and create help groups to facilitate the rural populace in accessing the benefit accruing thereto.

(Recommendation No. 10)

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Direct Benefit transfer (DBT)

2.13 The Committee during examination and field visits came across with the irregularities in collusion with the Bank officials and Gram Sabha functionaries challenging direct benefit transfer of money to the beneficiaries, the Ministry had stated that DBT transfer had been adopted to overcome such challenges. The Committee desire that in order to know the ground reality, the Ministry is required to collect views of the State Governments and PMAY-G beneficiaries over the issue. The Committee further, recommend that the Ministry should devise a fool proof mechanism for seamless transfer of money to the beneficiary with some accountability for transfer of money/installments of the various stages of completion of house under PMAY-G devoid of irregularities.

(Recommendation No. 11)

Construction of toilets under convergence with Swachh Bharat Mission (SBM)

2.14 The Committee note that toilets are being constructed under the scheme with the provision of a plastic tank, however, are perturbed at the abysmal response of the Ministry that construction of toilet is under the Department of Drinking Water and Sanitation, Ministry of Jal Shakti. The Committee desired that there must be coordination between the Ministry in order to make the toilet properly functional. The Committee further raised the issue of delayed payment of Rs. 12,000/- after construction of toilet in PMAY-G Unit through convergence with Swachh Bharat Mission Scheme (SBM) and desired that the issue be resolved in coordination with the concerned Ministry. The Secretary, MoRD admitted that structural problem persisting in Swachh Bharat Mission, Gramin lead to delayed payments after construction of toilet and agreed to resolve the matter in coordination with them. The Committee opine that since, PMAY-G under the administrative control of the Ministry of Rural Development has specifically been launched to incorporate the basic amenities under convergence with other government schemes after noticing the shortcomings in the (C&AG) Performance Audit Report, 2014, of the previous rural housing scheme pointedly referring to lack of convergence, it becomes the responsibility to the MoRD to see that the Scheme achieves its motive in convergence with other schemes by removing the gaps and shortcomings by establishing close coordination with the concerned Ministries instead of shifting the responsibility by intimating that the subject in question is dealt by the Department of Drinking Water and Sanitation. The Committee, therefore, recommend that the shortcomings/challenges noticed be resolved in coordination with the Ministries responsible for convergence to achieve fruitful results for the welfare of the PMAY-G beneficiaries by ensuring that toilets are made functional by provision of water connection and timely payment is ensured. The Committee, further desire that an update with regard to the number of PMAY-G Units being provided with water connections may be incorporated in the AwaasApp for quick updates/results.

(Recommendation No. 12)

MGNREGA convergence under PMAY-G

The Committee while evaluating the Scheme have found that the 2.15 mandatory wage component provision and payment with regard to unskilled labour for 90 person-days (95 person-days in hilly States, difficult areas and Integrated Action Plan (IAP) districts at the current rates under convergence with MGNREGA is not being scrupulously followed despite real time web link with NREGASoft to allow creation of a NREGA work against each PMAY-G house sanctioned. This is evident from the State/UT wise details of number of PMAY-G households who have availed unskilled wages under of PMAY-G since the start of FY 2016-17. Though 94.86 % of work has been created against the total houses sanctioned, the number of man-days generated for wages is on 69.41% depicting a clear shortfall of more than 30%. The shortfall in number of the works created and the number of man-days generated cannot even suffice by the Rs. 20 hike in the financial assistance towards construction of houses, consequent on wage revision wages with effect from 1st April 2020. The Committee, therefore, recommend that since PMAY-G incorporates a mandatory provision of 90/95 work days depending upon the terrain, creation of equal number of man-days should be made compulsory for each house sanctioned and the provision scrupulously followed by educating the beneficiaries that unwillingness to opt for MGNREGA works could be considered as a case for rejection from the beneficiary list and receipt of future works/payment under MGNREGA. The Committee also desire that the effective monitoring of the updates on the AwaasApp may be undertaken by constant persuasion to States to abide by the provision scrupulously and overcome shortfalls, if any, besides incorporating essential provision for timely payment of the wages to help early completion of the PMAY-G Units.

(Recommendation No. 13)

Convergence with other Government Schemes

2.16 The Committee appreciate various steps initiated for benefitting the PMAY-G beneficiaries through convergence with other schemes i.e., Pradhan Mantri Ujjwala Yojana (PMUY) for free LPG connection, Pradhan Mantri Sahaj Bijli Har Ghar Yojana (SAUBHAGYA) for free electricity connection. Safe drinking water through convergence with National Rural Drinking Water Programme (NRDWP) besides provision of Solar Lanterns, Solar Home Lighting Systems, Solar Street lighting systems and the National Bio-Mass Cookstoves Programme (NBCP) and bio-gas schemes being implemented by Ministry of New and Renewable Energy. However, to their displeasure, the Committee found that among the 1,13,79,121(One Crore Thirteen Lakh Seventy Nine Thousand One hundred and Twenty One) houses completed under PMAY-G as on 31.08.2020 and only 32,79,914 houses of the 1,10,68,379 above lintel level are stated to have been provided LPG connection. Such, a small number of PMAY-G beneficiaries getting LPG connection proves that the vision of the Government under PMUY in convergence with PMAY-G is not being followed scrupulously. Furthermore, the figures of PMAY-G Units getting electricity under Saubhagaya convergence are not readily available with the Ministry owing to the fact that Awaassoft is yet to be integrated with the scheme. Similar integration is needed for convergence with other schemes on access to safe drinking water, solid and liquid waste management, and production of building materials. The Committees are unhappy to note that the convergence of other schemes with PMAY-G in the absence of real time data owing to their non-integration on Awaas App till date. The

Committee in view of the above findings, a serious lapse on the part of the Ministry, direct them to gear up their machinery to remove the shortfalls and shortcomings in the convergence of various schemes so that the benefits thereto percolate to the PMAY-G beneficiaries and take expeditious steps for integrating all these data on to the AwaasApp in coordination with the concerned Ministries.

(Recommendation No. 14)

Mason Training

2.17 The Committee note that since PMAY-G focuses on quality construction of houses, it becomes necessary that construction is undertaken by trained masons. As such, training for skill development of rural masons has been introduced for ensuring construction of houses under trained hands as also creating livelihood opportunities. To its dismay, the Committee's examination has revealed a huge shortfall in the Rural Mason Training (RMT) being primarily imparted onsite wherein only 76,193 masons out of the total of 1,49,842 enrolled have been certified creating skilled labour demand and supply gap. The Committee, therefore, seriously view the shortfall in the number of persons imparted training in view of the 2.32 crore houses to be constructed under PMAY-G and the issue of non-availability of real-time figures on Rural Mason Training (RMT) as it is yet to be integrated on AwaasApp. The Committee, therefore, recommend that the Ministry spruce up their efforts to enroll and train more and more persons for RMT for viability of PMAY-G and speed up the process of integrating the programme on the AwaasApp.

(Recommendation No. 15)

House Design Typologies under PMAY-G

2.18 The examination of the material provided has revealed that the objective of PMAY-G for construction of durable, disaster resilient house has been lost due to unawareness of the beneficiary about PAHAL Compendium. Availability of the information on the website of PMAY-G, *pmayg.nic.in*., does prove awareness of the

beneficiary considering soico-economic condition and background. Furthermore, the Committee are disappointed to find that only Tripura, Sikkim and Maharashtra have constructed Demonstration houses despite request to the States implying that they have not been persuaded enough on the subject. The Committee are also astonished to note that the advisory for States/ UTs to develop simpler version of the relevant portion from the 'PAHAL' in the local language, on need basis totally diminishes the spirit of the scheme despite the fact that though the scheme is implemented at the State level, monitoring responsibility including the effectiveness and success remains the prime job of the Centre. The Committee, therefore, desire that the Ministry take up serious efforts in the direction by guiding States on creation of the simplified version of PAHAL and creating awareness among the beneficiaries through programmes in local languages, pamphlets and signboards besides setting up awareness camps and involvement of Self Help Groups (SHGs) and Non-Government Organization (NGOs) may be explored.

(Recommendation No. 16)

Financial Progress

2.19 The Committee's examination of the figures on the budget estimates(BE), revised estimates(RE) and the actual expenditure incurred under PMAY-G reveal that finance for the scheme is sourced from Gross Budgetary Resources(GBS) and Extra Budgetary Resources (EBR). The study reveals that the actual expenditure incurred for the years 2017-18, 2018-19 and 2019-20 is over and above the BE and RE. For Phase – I of PMAY-G, the Union Cabinet approved an EBR of Rs. 21,975 crore., of which an amount of Rs. 18,008.23 crore was sourced from National Bank for Agriculture and Rural Development (NABARD) and under Phase-II for the year 2019-20, Ministry of Finance approved EBR of Rs 20,000 crore of which Rs. 10,811.02 crore which again has been sourced from NABARD. The central share for construction of 70 lakh houses for the current fiscal, 2020-21 is Rs. 57,330 crore. Out of which Rs. 19,500 crore has been provided as the GBS and the balance is to be met through EBR. The steps taken by the Ministry on

availability of funds for the Scheme has obtained positive response from the Government ensuring availability of funds for the program. The evaluation depict that the scheme gathered momentum from 2017-18 onwards warranting increased expenditure and the efforts initiated for availability of financial resources for the scheme establishes true commitment of the Government towards the cause for providing 'housing for all' by 2022.

2.20 The Committee, however, on examining the details of released/held Central/State share under the Pradhan Mantri Awaas Yojana (PMAY-G) for the last three years found instances of non- release of Central share to some of States/UTs owing to non receipt of utilisation certificates, under utilisation of funds, non issue of the 2nd installment of the previous year or non receipt of proposals from the State Governments along with requests for surrender of targets under the Scheme by the State Government establishing lack of coordination between the Centre and the States for early resolutions. The lackadaisical approach of the Ministry on the ongoing scheme targeted to accomplish the goal set by 2022, is remotely possible. The Committee, therefore, urge them to modify their methodology for establishing better coordination among the implementing an the monitoring agencies so that shortcomings noticed are immediately addressed enabling timely release of Centre/States share and submission of utilization certificates to accomplish execution of the scheme by 2022.

(Recommendation No. 17)

Physical Progress

2.21 The data submitted to the Committee for examination establish that PMAY-G Phase I (2016-17 to 2018-19) target of 99, 94,125 houses, has achieved completion of only 89, 73,139 units (as on 2 September 2020) creating a shortfall of 10% of the target. The Phase-II (2019-20 to 2021-22) target of 1,21,49,942 houses set to accomplished by 2021-2022, has achieved completion of only 24,05,982 Units as on 31.08.2020. This brings to the conclusion that the combined Phase-I & Phase-II target of 2,21,44,067 house, only 1,13,79,121 (51%) houses have been completed

under Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) as on 31st August 2020. It has also been found that the data provided on the additional list of points has been collected at different dates depriving the Committee of the real-time figures to make an assessment. The Committee, thus, conclude that besides revealing pendency from Phase-I owing to various reasons, the slow start to the completion under the Phase-II owing to covid pandemic, has immensely impacted the progress of the scheme. The Committee, therefore, desire that the Ministry should spruce up their strategy in the manner that the shortcomings, behind shortfall in targets are resolved and pendency of Phase-I targets is expedited, also the achievements in the Phase-II are geared up in a coordinated manner for cent per cent achievement besides ensuring supply of real-time figures to the Committee for examination.

2.22 The Committee also, note that in order to arrest the pendency of targets on account of migration and unwilling beneficiaries, the Ministry has issued guidelines on procedure for dealing with cases of unwilling beneficiaries, death cases and migration of beneficiaries. The Ministry is in the process of releasing the Revised Framework For Implementation-II for PMAY-G incorporating policy decisions to deal with such difficult cases besides steps initiated to collect Statewise and category-wise data on number of such beneficiaries based on which, resolution by way of writing off, recovery mechanism can be proposed. The Committee, find the initiative undertaken as a progressive step in the right direction and hope that the Ministry expedites collection the required data for arriving at a strategy to deal with cases of migration and unwilling beneficiaries besides ensuring early release of the Revised Framework For Implementation-II for PMAY-G for better and smoother results.

2.23 The Committee while examining the percentage of amount to be set for the installments found that, flexibility has been given to the States to set the percentage of money for an installment and the average for the first installment set by States is around 40 thousand rupees. On the issue of better results, the appraisal of Odisha State example wherein timely construction was achieved by

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attaching a permanent government official as field functionary for every ten PMAY-G beneficiaries to monitor construction progress was provided. Over the frequency of DISHA meetings, it was mentioned that States were requested to ensure four meetings in a year. The Committee, on their part having much field exposure of the ground realities desire that the Ministry should firstly device a mechanism for the percentage of installment to be given to a beneficiary on the basis of assessing the state-wise progress results under the scheme on the basis of viability of the installment percentage set by that State and issue a general guideline on the subject. Secondly, the Ministry should propose to the State Governments to adopt the Odisha model for better and timely results and write to States for increase in the number of mandatory DISHA meeting to be held in a year from four to twelve meetings for better monitoring by the elected representatives.

(Recommendation No. 18)

Monitoring

2.24 The Committee find that the parameters set for monitoring quality and timely construction under PMAY-G cannot be visualised until and unless the robust monitoring mechanism is engineered to achieve all the aspects of the scheme by suitable upgradation of the Awass Soft platform to include real-time convergence data of all connected schemes. Furthermore, discrepancies in geotagging, transaction/service cost forced upon the beneficiary noticed in the National Institute of Public Finance and Policy (NIPFP) study findings and seconded by the field experiences of the Committee are required to be addressed properly for better results, apart from introducing a mechanism of third party inspection for eliminating corruption and unrealistic figures. The Committee feel that the collective responsibility of the monitoring and the implementing agency to achieve success in monitoring and implementation of the scheme requires steps for development of best coordination among themselves for efficacious desired results. The Committee, therefore, recommend that the MoRD brings in further improvements in their monitoring mechanism by redefining their strategy so that AwaasSoft is suitably upgraded on a result oriented approach to ensure realistic and proper monitoring for unhindered implementation at the grass root level The

Committee also observed that on completion of the PMAY-G houses, the beneficiaries use the house one or two years and then sell the house made under the scheme. The Committee therefore, feel that a 'tracking system' should be developed by the Ministry to track whether the beneficiaries are living in the same house or someone has bought it and using it. The Committee also desire that some kind of provisions on time bound concept (to live in house for minimum number of years) should be made to discourage this kind of practice as it ultimately defeats the purpose of having a proper and pucca house for poor and needy through 'Housing for All' by 2022.

2.25 The Committee while deliberating on effective monitoring through DISHA meetings at regular intervals stressed on the need for a proper and effective mechanism. The Committee opine that until and unless proper mechanism to oversee the action taken on the points that emerge during the deliberations in DISHA meetings is devised, the exercise may not bear the desired results. The Committee, therefore recommend that besides uploading the minutes of the meeting of DISHA, proper action taken mechanism on the points emerging there from may be devised apart from increasing the frequency of these meetings. The Committee further desire that since the meetings are conducted at State level, the controlling officers i.e. District Magistrates/Commissioners/District Collectors should be made accountable for the number of the meetings held and action taken thereon by devising necessary and appropriate measures.

(Recommendation No. 19)

NEW DELHI; 03 August, 2021 12 Shravana, 1942 (Saka) PRATAPRAO JADHAV *Chairperson,* Standing Committee on Rural Development

Table on LANDLESS BENEFICIARIES

Sr. No.	State/ UT	No. of landless beneficiaries in the PWL	No. of Landless beneficiaries provided land	No. of Landless beneficiaries yet to be provided land
1	Andaman & Nicobar	1 0 5 3	623	430
2	Andhra Pradesh	1888	1888	0
3	Arunachal Pradesh	0	0	0
4	Assam	30371	780	2 9 5 9 1
5	Bihar	20000	682	19318
6	Chhattisgarh	6984	6482	502
7	Dadra & Nagar Haveli	88	31	57
8	Diu and Daman	0	0	0
9	Goa	66	0	66
10	Gujarat	8039	5469	2570
11	Haryana	9	0	9
12	Himachal Pradesh	285	12	273
13	Jand K	127	0	127
14	Jharkhand	497	401	96
15	Karnataka	15346	11560	3786
16	Kerala	7 194	207	6987
17	Lakshadweep	0	0	0
18	Madhya Pradesh	38177	31531	6646
19	M ah ara sh tr a	110000	28807	81193
20	Manipur	0	0	0
21	Meghalaya	236	36	200
22	Mizoram	0	0	0
23	Nagaland	0	0	0
24	Odisha	60798	8067	52731
25	Pondicherry	Not Available	Not Available	Not Available
26	Punjab	337	95	242
27	Rajasthan	55405	36526	1 887 9
28	Sikkim	0	0	0
29	Tamil Nadu	50350	6632	43718
30	Telangana	Not Available	Not Available	Not Available
31	Tripura	155	119	36
32	Uttar Pradesh	1 993	1993	0
33	Uttarakhand	539	539	0
34	WestBengal	18038	6174	1 1 8 6 4
	Total	427975	1 486 54	279321

(as reported by the States/ UT, as on 18th August 2020)

Appendix-II

State Name	Houses	No of Work	No of	Wage
State Name	Sanctioned	Created	Days(Mandays)	Paid(Rs.)
ARUNACHAL				
PRADESH	7612	216	298	0
ASSAM	410901	406234	17154913	3233821292
BIHAR	2275851	2069887	79059926	13504625902
CHHATTISGARH	939358	922270	71878609	12383266942
GOA	164	157	0	0
GUJARAT	307957	301834	14798106	2839981022
HARYANA	21075	20876	751530	209432360
HIMACHAL				
PRADESH	7961	7937	237185	43637614
JAMMU AND				
KASHMIR	76284	60405	2430991	390126871
JHARKHAND	842431	829008	47725807	8009996910
KERALA	17688	17556	746100	195685130
MADHYA PRADESH	1985458	1915370	142905987	24696676214
MAHARASHTRA	694092	656843	30883933	6205463279
MANIPUR	9911	9716	44299	9123838
MEGHALAYA	34871	25191	1066622	194518891
MIZORAM	6515	6316	45404	9531620
NAGALAND	4244	4140	0	0
ODISHA	1546801	1531573	111719608	20282427363
PUNJAB	23455	21772	1074883	255482342
RAJASTHAN	1117054	1100415	69249400	13093484442
SIKKIM	1079	1077	37583	6646014
TAMIL NADU	393643	365046	13017240	2796011178
TRIPURA	48094	45424	2210512	393730778
UTTAR PRADESH	1452441	1413346	111900086	19644268054
UTTARAKHAND	12687	12488	863173	150924816
WEST BENGAL	2403610	2360835	161645853	29851614057
ANDAMAN AND				
NICOBAR	1367	142	846	207000
DADRA AND NAGAR	L · · ·		-	
HAVELI	5615	3566	0	0
DAMAN AND DIU	14	0	0	0
LAKSHADWEEP	53	53	0	0
PUDUCHERRY	0	0	0	0
	85272	0	0	0
KARNATAKA	139488	0	0	0
	0	0	0	0
TELANGANA				

Table on NREGA unskilled wages availed under PMAY-G since 2016-17

(LOP Pt. 35)

Source: Awaasoft as on 4.6.2020

Appendix-III

			Cumulative		
S.No.	State/ UT	Enrolled	Assessed	Pass	
1	Andhra Pradesh	77	0	0	
2	Assam	310	240	179	
3	Bihar	32	0	0	
4	Chhattisgarh	30063	26235	19865	
5	Dadra and Nagar Haveli	60	0	0	
6	Gujarat	2434	2344	1919	
7	Haryana	90	60	55	
8	Jharkhand	16217	14432	10174	
9	Madhya Pradesh	48158	34794	23694	
10	Maharashtra	2761	1919	1428	
11	Meghalaya	581	581	386	
12	Mizoram	46	46	31	
13	ODISHA	13509	4876	3704	
14	Rajasthan	4382	605	494	
15	Uttar Pradesh	12648	10571	7269	
16	Uttarakhand	27	27	25	
17	West Bengal	13203	7502	6141	
18	KARNATAKA	20	20	18	
	Total	144618	104252	75382	

Table on PMAY-G houses constructed under Rural Mason Training (RMT)

As on 05 June 2020(Pt 39LOP)

Appendix-IV

Table on FINANCIAL PROGRESS OF PMAY-G

S.No.	State		2016-17			2017-18			2018-19			2019-20			2020-21	
		Central Allocation	Central Release	Utilization*												
1	ANDHRA PRADESH	56200.25	21712.785	0.000	35985.83	35192.885	26446.59	0.000	18605.430	26455	34416.000	0.000	976.200	0.000	0.000	0.000
2	ARUNACHAL PRADESH	10993.12	5412.300	0.000	2661.140	1210.970	0.000	0.000	0.000		8775.000	0.000	0.000	17925.50	0.000	13.00
3	ASSAM	267324.75	132197.898	11382.54	48816.8	166961.670	145847.13	0.000	24408.400	114967	234000.000	143397.400	99148.240	428191.00	12257.35	12265.80
4	BIHAR	477477.97	211427.064	291.25	403572.5	60257.060	324315.3	0.000	444931.907	560295	584644.810	490296.780	438528.540	580822.00	77815.20	140747.00
5	CHATTISGARH	181109.27	83815.912	68223.4	158566.7	262507.140	415661.3	268865.94	263695.439	387831	191265.300	56254.500	95851.730	467184.00	0.000	438.39
6	GOA	500.57	284.785	0	0	0.000	0	0	0.000	59	0.000	0.000	49.600	921.00	0.000	9.00
7	GUJARAT	85059.62	36527.407	230	68221.67	53264.220	120470.8	0	68219.855	82679	77112.000	38556.000	41832.500	94805.20	0.000	13783.00
8	HARYANA	8813.72	7414.461	1679.4	7186.98	2153.840	14878.77	0	2839.560	4468.7	0.000	3455.281	3572.460	0.000	0.000	669.41
9	HIMACHAL PRADESH	5931.19	3253.818	1405.3	3055.38	5087.875	3887.13	0	1468.940	3472.6	1053.000	0.000	731.120	7696.20	0.000	100.30
10	JAMMU & KASHMIR	20709.69	8033.007	0	26467.83	4982.112	9571.5	0	22683.112	18614	61425.000	6768.920	10773.900	74993.40	42771.22	0.000
11	JHARKHAND	182584.2	79630.141	27425.46	124547.28	162629.855	308920.55	108754.52	173352.475	27496	245220.000	244276.058	228175.860	310367.00	943.94	19382.30
12	KARNATAKA	69686.76	27863.995	804.18	39150.26	59304.625	53789.28	0.000	18822.480	59746.9	61920.000	30960.000	4283.030	109234.00	0.000	0.000
13	KERALA	24380.43	10049.440	4936.08	7392.15	2140.780	10275.6	0.000	0.000	4251.3	0.000	0.000	738.960	0.000	0.000	62.80
14	MADHYA PRADESH	342581.69	170114.866	135959.4	296389.41	487626.830	787544.75	432294.91	425042.660	729732	432072.000	229197.575	266481.090	724849.00	60459.32	69995.00
15	MAHARASHTRA	174074.41	73566.023	35635.7	113019.38	110207.766	197014.05	51954.74	113552.925	195609	215109.590	181532.687	92764.910	291655.00	0.000	28728.00
16	MANIPUR	11851.13	5767.410	0	0	5855.296	6591.76	0	429.975	4996.7	10413.000	1030.271	893.600	18535.10	5295.01	68.00
17	MEGHALAYA	20722.04	8078.230	0	4520.41	4273.762	10245.3	0	12621.226	10659.6	20124.000	2260.206	4770.890	35025.10	0.000	2084.45
18	MIZORAM	5847.66	2482.986	0	2182.94	644.250	2325.96	0	2923.830	761.9	1755.000	0.000	615.550	13549.70	1091.47	187.15
19	NAGALAND	10319.53	4676.217	0	0	832.990	16.9	0	0.000	3902	6903.000	0.000	276.900	11702.30	0.00	0.00
20	ODISHA	311871.53	149452.934	47763.7	269164.03	312405.903	581037.15	202335.06	329032.427	457736	429113.810	219733.140	262435.100	518272.00	65685.96	52940.50
21	PUNJAB	7488	7559.100	0	2995.2	1602.060	3067.56	0	0.000	12858.5	7200.000	0.000	637.020	0.000	1271.30	677.22
22	RAJASTHAN	187393.36	87153.102	34626.6	167453.39	189566.230	418489.5	159647.16	234013.320	316187	262080.000	293333.750	139020.170	311980.00	0.00	62455.60
23	SIKKIM	1262.43	1190.605	0	0	0.000	926.1	0	0.000	422	0.000	65.033	20.600	0.000	0.00	0.00
24	TAMIL NADU	132041.91	69059.770	2.08	97504.24	84848.578	93907.83	15724.800	50279.810	135368	144000.000	48752.120	58388.440	0.00	0.00	6948.48
25	TELANGANA	0.00	14263.335	0.000		4815.530	0.000	0.000	0.000		0.000	0.000	0.000	0.00	0.00	0.00
26	TRIPURA	28875.11	13455.455	586.85	1531.950	18316.450	23083.34	0.000	765.980	8255.72	33740.460	22952.362	7767.880	0.00	11361.69	3512.60
27	UTTAR PRADESH	432890.69	223980.445	9498.16	298544.56	494806.433	1024180.08	233592.970	277585.808	477344	129350.000	114564.409	158572.760	0.00	8689.40	3513.08
28	UTTARAKHAND	10036.26	7484.090	2593.2	4782.96	1381.400	7050.5	0.000	9598.300	6026	0.000	0.000	508.400	0.00	0.00	11.00
29	WEST BENGAL	331772	139363.741	82492.62	280522.19	455666.018	786788.04	444181.56	437284.790	775922	605799.880	597595.701	354677.720	664923.00	23667.39	126822.00
30	ANDAMAN AND NICOBAR	262.510	196.370	0	326.98	33.070	0	600	0.000		480.000	359.616	37.200	903.00	0.00	0.00

31	DADRA & NAGAR	378.93	282.830	0.000	999.65	330.880	55.2	7800	946.970	906	0.000	5598.000	919.200			1 1
	HAVELI				333.00		55.Z	7000		300				0.00	0.00	65.00
32	DAMAN & DIU	67.35	49.880	0.000	33.7	8.740	10.4	0.000	0.000	5	0.000	0.000	0.000	0.00	0.00	0.00
33	LAKSHADWEEP	70.92		0.000	0	70.920	0	0.000	0.000	23	69.600	0.000	26.250	0.00	0.00	0.00
34	PUDUCHERRY	0.000	0.000	0.000	0	0.000	0	0.000	0.000		0.000	0.000	0.000	0.00	0.00	0.00
		3400579.00	1605800.40	465535.920	2465595.510	2988986.138	5376398.370	1925751.660	2933105.619	4427049.92	3798041.450	2730939.809	2273475.820	468354.00	311309.25	545479.08
										_				-	(Pt 25L	OP)

Appendix-V

Table on PHYSICAL PROGRESS OF PMAY-G

		Phase-I				Phase-II						
#SNo	State Name	2016-201	7	2017-201		2018-201	9	2019-202	0	2020-21		
		Target	Completion	Target	Completion	Target	Completion	Target	Completion	Target	Completion	
1	ARUNACHAL PRADESH	9034	821	2187	11	0	0	7500	14	15321	0	
2	ASSAM	219695	180252	40119	29808	0	0	256043	61101	365976	0	
3	BIHAR	637658	494106	538959	348039	0	0	1302259	151438	806698	0	
4	CHHATTISGARH	232903	225933	206372	200247	348960	315238	151100	598	648867	0	
5	GOA	427	25	0	0	0	0	0	0	1280	0	
6	GUJARAT	113595	107897	91108	85729	0	0	130301	21635	131674	0	
7	HARYANA	11904	11082	9598	8278	0	0	0	0	0	0	
8	HIMACHAL PRADESH	4874	4607	2511	2136	0	0	900	312	6578	0	
9	JAMMU AND KASHMIR	17020	11045	21752	10769	0	0	62932	234	64097	0	
10	JHARKHAND	230855	218796	159052	146600	138884	126617	322000	128893	431066	0	
11	KERALA	32559	12952	9872	3850	0	0	0	0	0	0	
12	MADHYA PRADESH	448147	427622	389532	373798	565914	543164	600000	244241	1006736	0	
13	MAHARASHTRA	230422	204358	150934	121768	68464	50097	354501	65838	405077	0	
14	MANIPUR	9740	8875	0	0	0	0	8900	0	15842	0	
15	MEGHALAYA	17030	14656	3715	1821	0	0	17200	123	29936	0	
16	MIZORAM	4806	3227	1794	8	0	0	1500	0	11581	0	
17	NAGALAND	8481	3749	0	0	0	0	5900	0	10002	0	
18	ODISHA	396102	363674	340498	307132	255958	220516	740464	307684	689990	0	
19	PUNJAB	10000	9779	4000	3868	0	0	10000	149	0	0	
20	RAJASTHAN	250258	244472	223629	216714	213204	203773	450816	149602	433306	0	
21	SIKKIM	1079	1052	0	0	0	0	0	0	0	0	
22	TAMIL NADU	176338	130579	130214	80613	21000	8975	200000	13697	0	0	
23	TRIPURA	23730	23144	1259	1201	0	0	28838	5921	0	0	
24	UTTAR PRADESH	575258	564262	396594	390783	310764	307810	178900	155656	0	0	
25	UTTARAKHAND	8578	8368	4088	3990	0	0	0	0	0	0	
26	WEST BENGAL	436512	424587	374629	367861	586333	560620	1083488	270523	923505	0	

27	ANDAMAN AND NICOBAR	210	97	262	52	500	95	400	43	753	0
28	DADRA AND NAGAR HAVELI	304	68	801	292	6500	59	0	0	0	0
29	DAMAN AND DIU	0	0	15	13	0	0	0	0	0	0
30	LAKSHADWEEP	57	9	0	0	0	0	58	0	0	0
31	PUDUCHERRY	0	0	0	0	0	0	0	0	0	0
32	ANDHRA PRADESH	75054	40101	48058	6622	0	0	0	0	0	0
33	KARNATAKA	93065	40867	52284	44662	0	0	86000	0	151715	0
34	TELANGANA	0	0	0	0	0	0	0	0	0	0
	Total	4275695	3213447	3203836	2756665			6000000	1577702		0
						2516481	2336964			6150000)
											(Pt 25LOI

Appendix-VI

Table on Pending Central Releases along with reasons for the FY 2017-2018 under PMAY-G

(Rs. in lakhs)

S.	Name of the	Pending	for 2017-18		Reaso	ns for 2017-18
No.	State/UT	Prog fund	Admin Cost	Total	Reasons for Prog fund	Reasons for Admin
1	Arunachal Pradesh	2558.79	102.35	2661.14	Pending for release be previous FY is pendin	ecause installment for g.
2	Assam	0.00	0.00	0.00		
3	Manipur	0.00	0.00	0.00		
4	Meghalaya	0.00	0.00	0.00		
5	Mizoram	1049.49	41.98	1091.47	The State has not yet of Central Assistance PMAY-G.	claimed the 2 nd installment for FY 2017-18 under
6	Nagaland	0.00	0.00	0.00		
7	Sikkim	0.00	0.00	0.00		
8	Tripura	0.00	0.00	0.00		
9	A&N Islands			0.00		
10	Daman & Diu	0.00	0.00	0.00		
11	Dadra & Nagar Haveli	0.00	36.29	36.29	pending to be release proposal has been re- Currently, Rs. 4682.1	Y 2017-18 and 2018-19 is to the UT, However, no ceived from the UT. 0 lakh is showing in the SNA oft report as on 18th August
12	Lakshadweep	0.00	0.00	0.00		
13	Jammu & Kashmir	0.00	1017.99	1017.99		No proposal is received from the UT. Currently, Rs. 30290.02 lakh is showing in the SNA of UT as per Awaas soft report as on 18th August 2020.
14	Ladakh	0.00	0.00	0.00		
15	Andhra Pradesh*	17380.40	0.00	17380.40	State had requested for surrender of targets .	
16	Goa	0.00	0.00	0.00		
17	Himachal Pradesh	0.00	58.75	58.75		The State did not release its share of admin fund against the 1st installment and hence was not eligible.
18	Jharkhand	0.00	2395.14	2395.14		As per UC, the State had Reported expendite of 54.18% of the funds available. Therefore, the State Government of Jharkhand was not eligible for 2nd installment of Admin. Cost.

19	Kerala#	7392.15		7392.15	Prog. funds and Admin bifurcation cannot be ascertained as the State is yet to submit year wise details of the 17651 households it wishes to surrender from the combined target of 42431 for the year 2016- 17 and 2017-18.		
20	Punjab	0.00	50.85	50.85	State had requested to surrender targets and accordingly its allocation and releases have been adjusted. State is yet to submit documents necessary for the release of pending admin fund.		
21	Tamil Nadu	0.00	0.00	0.00			
22	West Bengal	0.00	7077.17	7077.17		Owing to State's lack of proposal for release of Admin cost.	
23	Uttarakhand	1907.69	76.31	1983.99	State accepted lesser target, i.e. 4088 against 4915 and no clarification from the State received so far against the observations of IFD for the release of 2 nd installment of 17-18.		
24	Bihar	0.00	15837.27	15837.27		Clarification pending from State Govt.	
25	Chhattisgarh	0.00	0.00	0.00			
26	Gujarat		0.00	0.00			
27	Madhya Pradesh	0.00	0.00	0.00			
28	Odisha	0.00	0.00	0.00			
29	Rajasthan	0.00	3220.26	3220.26		Proposal pending from State.	
30	Maharashtra	0.00	2203.52	2203.52		Proposal pending from State.	
31	Uttar Pradesh	0.00	11482.48	11482.48		Pending because 2nd installment for previous FYis pending.	
32	Karnataka	0.00	1505.78	1505.78		Pending because 2nd installment for previous FY is pending.	
33	Haryana	0.00	237.56	237.56		Matter under submission on file.	
34	Telangana	0.00	0.00	0.00			
Gran	d Total	30288.52	45343.69	75632.21			

Appendix-VII

Table on Pending Central Releases along with reasons for the FY 2018-2019 under PMAY-G (Rs. in lakhs)

S.	Name of the State/UT	Pending for 2	2018-19		(Rs. in lakhs Reasons for 2018-19				
No.		Prog fund	Admin Cost	Total	Reasons for Prog fund	gReasons for Admin			
1	Arunachal Pradesh	0.00	0.00	0.00					
2	Assam	0.00	0.00	0.00					
3	Manipur	0.00	0.00	0.00					
4	Meghalaya	0.00	0.00	0.00					
5	Mizoram	0.00	0.00	0.00					
6	Nagaland	0.00	0.00	0.00					
7	Sikkim	0.00	0.00	0.00					
8	Tripura	0.00	0.00	0.00					
9	A&N Islands	600.00	24.00	624.00	Proposal received For release of funds for FY 2018-19 but without any supportive documents. Supportive documer with the proposal is required in order to release the lump-sum amount for FY 2018 in one go. File is under submission				
10	Daman & Diu	0.00	0.00	0.00					
11	Dadra & Nagar Haveli		223.92	223.92	is pending to be re any proposal has from 4682.10 lakh is sh	st FY 2017- 18 and 2018-19 lease to the UT, However, not been received the UT. Currently, Rs. lowing in the SNA of soft report as on 18th			
12	Lakshadweep	0.00	0.00	0.00					
13	Jammu & Kashmir			0.00					
14	Ladakh	0.00	0.00	0.00					
15	Andhra Pradesh*	0.00	0.00	0.00					
16	Goa	0.00	0.00	0.00					
17	Himachal Pradesh	0.00	0.00	0.00					
18	Jharkhand	0.00	3029.60	3029.60		State not eligible as did not draw admin fund for the last FY either.			
19	Kerala#	0.00	0.00	0.00					
20	Punjab	0.00	0.00	0.00					
21	Tamil Nadu	15120.00	604.80	15724.80	No proposal from	L the State			

22	West Bengal	0.00	17084.03	17084.03	State's lack of clarification against observations for release of Admin Fund
23	Uttarakhand	0.00	0.00	0.00	
24	Bihar	0.00	0.00	0.00	
25	Chhattisgarh	0.00	5170.50	5170.50	Proposal pending from State
26	Gujarat	0.00	0.00	0.00	
27	Madhya Pradesh	0.00	8216.93	8216.93	Proposal pending from State
28	Odisha	0.00	7777.98	7777.98	Clarification pending from State
29	Rajasthan	0.00	6140.28	6140.28	Pending because 2nd installment for previous FY is pending
30	Maharashtra	0.00	1998.26	1998.26	Pending because 2nd installment for previous FY is pending
31	Uttar Pradesh	0.00	8984.34	8984.34	Pending because 2nd installment for previous FY is pending
32	Karnataka	0.00	0.00	0.00	
33	Haryana	0.00	0.00	0.00	
34	Telangana	0.00	0.00	0.00	
Gran	d Total	15720.00	59254.64	74974.64	

Appendix-VIII

Table on Pending Central Releases along with reasons for the FY 2019-2020 under PMAY-G

(Rs. in lakhs)

S.	Name of the	Pending for 20)19-20		Reasons for non-release 2019-20				
No	State/UT	Prog fund	Admin Cost	Total	Reasons for Prog. fund	Reasons for Admin			
1	Arunachal Pradesh	149.18	8775.00	8924.18	Pending because previous FY is pending.	installment for			
2	Assam			0.00					
3	Manipur	88.51	5206.50	5295.01	Proposal from state for 2 ⁿ awaited	^d installmentis			
4	Meghalaya	15093.00	256.58	15349.58	Proposal from state is awa	aited.			
5	Mizoram	1755.00	70.20	1825.20	Pending because previous FY is pending.	installment for			
6	Nagaland	5132.50	87.25	5219.75	Pending because previous FY is pending.	installment for			
7	Sikkim			0.00					
8	Tripura			0.00					
9	A&N Islands	480.00	8.16	488.16	Pending because installment for previous FY is pending.				
10	Daman & Diu			0.00					
11	Dadra & Nagar Haveli			0.00					
12	Lakshadwee p			0.00					
13	Jammu & Kashmir	36815.20	1251.70	38066.90	released. However, any received from the UT. C	for the FY 2019-20 is to be 7 proposal has not been urrently, Rs. 30290.02 lakh of UT as per AwaasSoft 2020.			
14	Ladakh			0.00					
15	Andhra Pradesh			0.00					
16	Goa			0.00					

17	Himachal Pradesh	1053.00	17.90	1070.90	IFD had returned the proposal with an observation about slow rate of progress and hence to avoid parking of funds.	
18	Jharkhand		18.55	18.55		Admin fund not yet released.
19	Kerala			0.00		
20	Punjab	7200.00	122.40	7322.40	State is ineligible as funds for the FY 2017-18 have still not been completely released.	
21	Tamil Nadu	144000.00	2448.00	146448.00	State wishes to select beneficiaries from the Awaas+ data instead owing to its submission of unavailability of adequate number of beneficiaries in PWL.	
22	West Bengal	92509.23	40214.82	132724.05	Pending release of 2nd Allocation towards addition and inability to release Add State's proposal.	al targets for FY 2019-20
23	Uttarakhand			0.00		
24	Bihar	581683.80	16180.96		Additional Targets	Pending because proposal for 2nd installment for previous FY is pending .
25	Chhattisgarh	56254.50		56254.50	Proposal pending from State.	

26	Gujarat	55260.72	1594.88		Additional Targets	Э - П
27	Madhya Pradesh		7513.34	7513.34		Pending because proposalfor 2nd installment for previous FY is pending.
28	Odisha	65685.96	9528.26		yet to be released.	Pending because proposal for 2nd installment for previous FY is pending.
29	Rajasthan	31253.77	5517.99		File under submission.	Pending because proposal for 2nd installment for previous FY is pending.
30	Maharashtra	129372.69	4398.67	133771.36	Proposal pending from State.	Pending because proposal for 2nd installment for previous FY is pending.
31	Uttar Pradesh		2204.08		Proposal pending from State.	Pending because 2nd installment for previous FY is pending.
32	Karnataka	30960.00	1052.64	32012.64	Proposal pending from State.	Pending because 2nd installment for previous FY is pending.
33	Haryana			0.00		
34	Telangana			0.00		
Gra	nd Total	1263931.8 5	106467.8 8	1370399.7 4		

STANDING COMMITTEE ON RURAL DEVELOPMENT (2019-2020)

MINUTES OF THE SIXTH SITTING OF THE COMMITTEE HELD ON THURSDAY, THE 09 JANUARY, 2020

The Committee sat from 1400 hrs. to 1620 hrs. in Committee Room 'C', Ground Floor, Parliament House Annexe, New Delhi.

PRESENT

Shri Prataprao Jadhav

Chairperson

Members

Lok Sabha

- 2. Shri A.K.P. Chinraj
- 3. Shri Rajveer Diler
- 4. Shri Sukhbir Singh Jaunapuria
- 5. Dr. Mohammad Jawed
- 6. Shri Narendra Kumar
- 7. Shri Baidyanath Prasad Mahto
- 8. Shri Janardan Mishra
- 9. Shri Kinjarapu Ram Mohan Naidu
- 10. Shri B.Y. Raghavendra
- 11. Shri Talari Rangaiah
- 12. Smt. Gitaben Vajesingbhai Rathva
- 13. Smt. Mala Rajya Laxmi Shah
- 14. Shri Vivek Narayan Shejwalker
- 15. Shri Indra Hang Subba

Rajya Sabha

- 16. Shri Manas Ranjan Bhunia
- 17. Shri Shamsher Singh Dullo
- 18. Shri Nazir Ahmed Laway
- 19. Shri Rathwa Naranbhai Jemlabhai
- 20. Shri Ram Shakal
- 21. Shri Ajay Pratap Singh
- 22. Shri Lal Sinh Vadodia

Secretariat

-

1. Shri D. R. Shekhar

- Joint Secretary
- 2. Shri S. Chatterjee
- Director

Representatives of Ministry of Rural Development

- 1. Shri Rajesh Bhushan
- Secretary
- 2. Shri Prasant Kumar
- 3. Shri Gaya Prasad
- Special Secretary
- Deputy Director General
- 4. Shri Shailesh Kumar
- Deputy Secretary

[Witnesses were then called in]

3. After welcoming, the Chairperson apprised the Ministry about the Direction 55(1) of the 'Directions by the Speaker' regarding maintaining confidentiality of the proceedings. The Secretary, Ministry of Rural Development *inter-alia* highlighting the objectives and the progress made under PMAY-(G) initiated Power Point Presentation including major targets and the achievements made thereunder. The, Special Secretary, Ministry of Rural Development then further briefed the Committee on the major achievements made in providing housing to the rural poor.

4. Pursuant to the power-point presentation, Members raised queries one by one. These included issues pertaining to the performance evaluation of the program *viz-a-viz* achievements made, relaxation in scheme provisions, monetary increase in the construction per unit, shortage of mason, issue of transfer of deed in case of death of the allottee, reasons for the difference in the amount of disbursal under urban and rural schemes, involvement of independent agency in identification of beneficiaries etc., The Secretary, Department of Rural Development (Ministry of Rural Development) elaborately responded to the queries of Members. The Chairperson, then thanked the representatives of the Ministry for briefing the Committee and directed that written replies to unanswered queries arising thereto may be sent to the Secretariat within 15 days.

[The Witnesses then withdrew]

5. A verbatim record of the proceedings has been kept.

The Committee then adjourned.

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Appendix X

STANDING COMMITTEE ON RURAL DEVELOPMENT (2019-2020)

MINUTES OF THE TWELFTH SITTING OF THE COMMITTEE HELD ON FRIDAY, 21 AUGUST, 2020

The Committee sat from 1100 hrs. to 1330 hrs. in Committee Room. 'B,' Ground Floor, Parliament House Annexe (PHA), New Delhi.

Prataprao Jadhav -- Chairperson

MEMBERS

Lok Sabha

- 2. Shri Rajveer Diler
- 3. Shri Sukhbir Singh Jaunapuria
- 4. Dr. Mohammad Jawed
- 5. Prof. Rita Bahuguna Joshi
- 6. Shri Narendra Kumar
- 7. Shri Janardan Mishra
- 8. Shri Talari Rangaiah
- 9. Smt. Gitaben Vajesingbhai Rathva
- 10. Shri Vivek Narayan Shejwalkar
- 11. Shri Brijbhushan Sharan Singh

Rajya Sabha

- 12. Shri Iranna Kadadi
- 13. Shri Shamsher Singh Dullo
- 14. Shri Rathwa Naranbhai Jemlabhai
- 15. Shri Ram Shakal
- 16. Shri Ajay Pratap Singh
- 17. Shri Sujeet Kumar

SECRETARIAT

- 1. Shr D. R. Shekhar
- Joint Secretary
- Director
- Shri. Shilpi Chatterjee
 Smt. Emma C. Barwa
- Additional Director

Ministry of Rural Development (Department of Rural Development)

- 1. Shri Nagendra Nath Sinha
- 2. Shri Prasant Kumar
- 3. Shri Gaya Prasad
- 4. Shri Jagdish Kumar
- 5. Shri Ashish Shinde

- Secretary
- Special Secretary
- Deputy Director General (RH)
- Joint Director (RH)
- Assistant Commissioner (RH)

5. The Secretary, Ministry of Rural Development made a Power Point presentation on the progress made under Pradhan Mantri Aawas Yojana-Gramin since its launching in the year 2016 and the bottlenecks faced in accomplishing the target fixed in the phase -I and phase-II schemes.

6. Pursuant to the power-point presentation, Members raised queries which *inter-alia* included issues pertaining to the performance evaluation of the program *viz-a-viz* targets fixed, relaxation in scheme provisions, monetary increase in the construction per unit, issue of transfer of deed in case of death of the allottee, reasons for the difference in the amount of disbursal under urban and rural schemes, discrepancy in identification of beneficiaries delay in payment of MNREGA wages and money for construction of toilet under convergence in PMAY-G and fixing of responsibility for non-achievement of targets etc. The Secretary, Department of Rural Development (Ministry of Rural Development) elaborately responded to the queries of Members. The Chairperson then thanked the representatives of the Ministry for the evidence before the Committee and directed that written replies to unanswered queries along with the additional list of points may be sent to the Secretariat within 15 days.

[*The witnesses then withdrew*] 7. A Verbatim record of the proceedings has been kept.

The Committee then adjourned.

STANDING COMMITTEE ON RURAL DEVELOPMENT (2020-2021)

EXTRACTS OF THE MINUTES OF THE TWELFTH SITTING OF THE COMMITTEE HELD ON TUESDAY, 03 AUGUST, 2021

The Committee sat from 1500 hrs. to 1555 hrs. in Committee Room. 'B,' Ground Floor, Parliament House Annexe (PHA), New Delhi.

Prataprao Jadhav --Chairperson

MEMBERS

Lok Sabha

- 2. Shri C. N. Annadurai
- 3. Shri Rajveer Diler
- 4. Shri Vijay Kumar Dubey
- 5. Shri Sukhbir Singh Jaunapuria
- 6. Dr. Mohammad Jawed
- 7. Prof. Rita Bahuguna Joshi
- 8. Shri Narendra Kumar
- 9. Shri Janardan Mishra
- 10. Shri B. Y. Raghavendra
- 11. Shri Talari Rangaiah
- 12. Smt. Gitaben Vajesingbhai Rathva
- 13. Smt. Mala Rajya Laxmi Shah
- 14. Shri Vivek Narayan Shejwalkar
- 15. Dr. Alok Kumar Suman
- 16. Shri Shyam Singh Yadav

Rajya Sabha

- 17. Shri Shamsher Slngh Dullo
- 18. Shri Iranna Kadadi
- 19. Shri Sujeet Kumar
- 20. Shri Rathwa Naranbhai Jemlabhai

SECRETARIAT

- 4. Shr D. R. Shekhar
- Joint Secretary -
- 5. Shri. A. K. Shah
- 6. Smt. Emma C. Barwa
- Director -
- Additional Director -
- 7. Shri Nishant Mehra
- -Deputy Secretary

At the outset, the Chairperson welcomed the Members to the sitting of the Committee convened for consideration and adoption of the four Draft Action Taken Reports on (i) 'Pradhan Mantri Awaas Yojana - Gramin (PMAY-G) pertaining to the Ministry of Rural Development (Department of Rural Development) (ii) XXX XXX XXX, (iii) XXX XXX (iv) XXX XXX.

2. The Committee considered and adopted the Draft Reports without any amendment and authorised the Chairperson to present Reports to the House.

The Committee then adjourned.

XXX Not related to the Draft Report