

**STANDING COMMITTEE ON RURAL DEVELOPMENT**

**(2015-2016)**

**26**

**SIXTEENTH LOK SABHA**

**MINISTRY OF RURAL DEVELOPMENT  
(DEPARTMENT OF RURAL DEVELOPMENT)**

**PRADHAN MANTRI AWAAS YOJANA - GRAMEEN PMAY(G) PREVIOUSLY  
INDIRA AWAAS YOJANA (IAY)**

**REPORT**



**LOK SABHA SECRETARIAT**

**NEW DELHI**

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(DEPARTMENT OF RURAL DEVELOPMENT)**

**PRADHAN MANTRI AWAAS YOJANA - GRAMIN PMAY(G) PREVIOUSLY  
INDIRA AWAAS YOJANA (IAY)**

Presented to Hon'ble Speaker on 31.08.2016

Presented to Lok Sabha on \_\_\_\_\_

Laid in Rajya Sabha on \_\_\_\_\_



**LOK SABHA SECRETARIAT**

**NEW DELHI**

*August, 2016/Bhadrapada, 1938 (Saka)*

CRD No. 123

*Price : Rs.*

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Published under Rule 382 of the Rules of Procedure and Conduct of Business in Lok Sabha (Thirteenth Edition) and Printed by \_\_\_\_\_.

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**COMPOSITION OF THE STANDING COMMITTEE ON RURAL DEVELOPMENT  
(2015-2016)**

Dr. P. Venugopal -- *Chairperson*

**MEMBERS  
LOK SABHA**

2. Shri Sisir Adhikari
3. Shri Kirti Azad
4. Shrimati Renuka Butta
5. Shri Harishchandra Deoram Chavan
6. Shri Biren Singh Engti
7. Shri Vijay Kumar Hansdak
8. Shri Ajay Misra (Teni)
9. Shri Manshankar Ninama
10. Shrimati Mausam Noor
11. Vacant<sup>@</sup>
12. Shri Prahlad Singh Patel
13. Dr. Ramesh Pokhriyal "Nishank"
14. Shri Gokaraju Ganga Raju
15. Dr. Anbumani Ramadoss
16. Shri Jugal Kishore Sharma
17. Dr. Yashwant Singh
18. Dr. Naramalli Sivaprasad
19. Shri Balka Suman
20. Shri Ladu Kishore Swain
21. Shri Chintaman Wanaga

**RAJYA SABHA**

22. Shri Munquad Ali
23. Shri Bishnu Charan Das<sup>#</sup>
24. Shri D. Bandyopadhyay
25. Shri Ram Narain Dudi
26. Shri Ranvijay Singh Judev
27. Shri Shamsheer Singh Dullo<sup>\*</sup>
28. Shri Mahendra Singh Mahra
29. Vacant<sup>\*\*</sup>
30. Shri A. K. Selvaraj
31. Shri Rewati Raman Singh<sup>\$</sup>

**SECRETARIAT**

- |    |                    |   |                            |
|----|--------------------|---|----------------------------|
| 1. | Shri Abhijit Kumar | - | Joint Secretary            |
| 2. | Shri A.K. Shah     | - | Director                   |
| 3. | Smt. B. Visala     | - | Additional Director        |
| 4. | Shri Inam Ahmed    | - | Senior Committee Assistant |

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\* Nominated to the Committee w.e.f. 20.05.2016 vice Shri Ashwani Kumar retired on 09.04.2016.

\*\* Vacancy caused due to retirement of Dr. Vijaylaxmi Sadho w.e.f. 29.06.2016.

# Nominated to the Committee w.e.f. 20.05.2016 vice Shri Gulam Rasool Balyawi retired on 07.07.2016.

@ Vacancy caused due to appointment of Dr. Mahendra Nath Pandey as Union Minister w.e.f. 05.07.2016.

\$ Nominated to the Committee w.e.f. 20.05.2016 vice Smt. Kanak Lata Singh retired on 04.07.2016.

## INTRODUCTION

I, the Chairperson of the Standing Committee on Rural Development (2015-2016) having been authorized by the Committee to submit the Report on their behalf, present the Report on 'Pradhan Mantri Awaas Yojana - Gramin PMAY(G) Previously Indira Awaas Yojana (IAY)' of the Department of Rural Development (Ministry of Rural Development).

2. The Committee had a briefing of the representatives of the Department of Rural Development (Ministry of Rural Development) on 26 August, 2015. Thereafter, took evidence of the representatives of the Department of Rural Development (Ministry of Rural Development) at their sitting held on 08 June, 2016.

3. The Draft Report was considered and adopted by the Committee at their sitting held on 29 August, 2016.

4. The Committee also express the sincere thanks to the Chairperson and Members of the Standing Committee on Rural Development (2015-16) for their valuable contribution to the Committee.

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

6. 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;**  
**29 August, 2016**  
**07 Bhadrapada, 1938 (Saka)**

**DR. P. VENUGOPAL**  
***Chairperson,***  
**Standing Committee on Rural Development**

## DRAFT REPORT

### PART – I

#### NARRATION ANALYSIS

##### I. **Introductory**

###### (i) **Importance of Rural Housing**

1.1 Housing is universally recognized as a basic human need. However a large number of rural households especially those belonging to the vulnerable sections, are unable to access good housing and civic amenities due to poor resources. In a large number of cases the quality of houses are very poor. Many are left houseless due to natural calamities or strikes adding to the stock of the houseless. Investment in housing leads to improved social status for the family with concomitant improvement in their economic and health parameters. Construction of houses in rural areas also leads to employment generation in the local community especially when locally appropriate technologies are adopted.

###### (ii) **Magnitude of shelterlessness**

1.2 As per data made available to the Committee by Department of Rural Development, the eligible beneficiaries as per SECC, 2011 are as large as 4 crore across the States/UTs mainly in Uttar Pradesh (48.31 lakh), Madhya Pradesh (47.45 lakh), West Bengal (45.63 lakh), Odisha (41.48 lakh), Rajasthan (27.24 lakh), Jharkhand (19.37). The State-wise/UT-wise details are in **Appendix-I**.

###### (iii) **Role of the Government**

1.3 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. The Indira Awaas Yojana (IAY) is a flagship scheme of the Ministry of Rural Development, aimed at providing houses to families below the poverty line (BPL) in rural areas.

###### (iv) **Background**

1.4 Public housing programme in India began as early as 1957, as part of the Community Development Movement as part of our poverty alleviation efforts. Indira



Awaas Yojana had its origin in the National Rural Employment Programme (NREP) of 1980. It continued to be a sub scheme of Jawahar Rozgar Yojana launched in April, 1989 with a six per cent earmarking. It became an independent scheme from 1<sup>st</sup> January 1996, with a focus on providing housing assistance to the most vulnerable. SC and ST families and families of bonded labourers were covered under the scheme. Later scope of the scheme was extended to cover non-SC/ ST BPL families also. Since its inception, 3.60 crore families have been assisted to construct their houses and Central funds totalling Rs. 1.06 lakh crore has been utilised for the purpose.

**(a) Role of Indira Awaas Yojana (IAY)**

1.5 The scheme is centrally sponsored and the State government manages implementation of the scheme on ground in addition to contributing resources. Funds are shared between Government of India and State Governments in the ratio of 75:25, now after the rechristening of erstwhile IAY into PMAY-G, the ratio of shares has been revised to 60:40. In the case of eight North Eastern States and three Himalayan States (Jammu & Kashmir, Himachal Pradesh and Uttarakhand) the ratio is 90:10. For Union Territories, the entire cost is borne by the Central government.

The major component of the resources is used to:-

- (i) provide assistance for construction of new houses.
- (ii) Provision for assistance of Rs.15,000 for upgradation of kutcha/dilapidated is also available.
- (iii) The scheme also provides an assistance of Rs 20,000 to eligible landless poor for purchase of house sites, shared in the ratio of 50:50 between centre and States.

Allocation of resources under the scheme is made on an objective criterion:-

- (i) giving 75% weightage to housing shortage in rural areas as per the latest census data and;
- (ii) 25% weightage to the number of people below poverty line (BPL).

1.6 Under the scheme, 60% of the funds and targets are earmarked for SC/ST and 15% for Minorities, as the minimum prescribed limit. States are also required to ensure that at least 3% of beneficiaries are from among persons with disabilities. Under IAY the focus is on providing housing assistance to the most vulnerable. SC and ST families

and families of bonded labourers were covered under the scheme. Later scope of the scheme was extended to cover non-SC/ ST BPL families also.

1.7 The beneficiary is selected from a permanent waitlist prepared based on BPL survey of 2002 or later through a participatory process, in the Gram Sabha. Priority is given to manual scavengers & freed bonded labourers (irrespective of BPL), women in difficult circumstances, households with single girl child, mentally challenged persons, physically challenged persons, transgenders, widows of defence/paramilitary/ Police personnel killed in action, households where a member is suffering from Leprosy or cancer and people living with HIV (PLHIV). The construction is to be done by the beneficiary herself/himself and no contractors are allowed. Houses are allotted jointly to the husband and wife or in the name of the woman in the family. The scheme was started in the year 1985-86 as part of rural employment programmes such as NRBP/RLEGP/JRY. IAY scheme became independent w.e.f 01.01.1996.

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

1.8 During the course of examination, the DoRD stated that to pursue the objective of 'Housing for All by 2022' as envisioned by the Government, a proposal for re-structuring the existing rural housing scheme into Pradhan Mantri Awaas Yojana (Gramin) (PMAY-G) was prepared by the Ministry and submitted to the Union Cabinet for approval. The Union Cabinet in its meeting held on 23<sup>rd</sup> March, 2016 considered the proposal of PMAY-G and gave approval for implementation of PMAY(G) alongwith following other proposals;

- (i) Providing assistance for construction of 1.00 crore houses in rural areas over the period of 3 years from 2016-17 to 2018-19.
- (ii) Enhancement of unit assistance from Rs. 70,000 to Rs. 1.20 lakh in plain areas and from Rs. 75,000 to Rs.1.30 lakh in hilly States, difficult areas and IAP districts.
- (iii) Meeting the additional financial requirement of Rs. 21,975 crore (Rs.60,000 crore from budgetary sources) by borrowing through National Bank for Agriculture and Rural Development (NABARD) to be amortised through budgetary allocations after 2022.
- (iv) Using SECC-2011 data for identification of beneficiaries.
- (v) Setting up of National Technical Support Agency at national level to provide technical support in achieving the target set under the project.

**II. Workdone during Eleventh Plan (2007-2012) and Twelfth Plan (2012-2017).**

**(i) Workdone during Eleventh Plan (2007-2012)**

2.1 The target vis-à-vis houses constructed under IAY during Eleventh Plan (2007-2012) has been as under :-

(In lakh)

Year	Houses Constructed	
	Target	Constructed
2007-2008	21.27	19.92 (93.66)
2008-2009	21.27	21.34 (100.32)
2009-2010	40.52	33.85 (83.55)
2010-2011	29.09	27.15 (93.36)
2011-2012	27.27	22.30 (81.80)

*Note:* Figures in the parentheses are per cent achievement of total target

2.2 It came out during the course of examination that the Indira Awaas Yojana became an independent scheme from 01 January, 1996 with a focus on providing housing assistance to the most vulnerable, and since inception 3.60 crore families have been assisted to construct their houses and central funds totalling Rs. 1.06 lakh crore have been utilized.

2.3 Asked whether in a long timespan of over two decades, the achievement of assisting 3.60 crore families for construction of their houses and utilization of Rs. 1.06 lakh crore of central funds was almost negligible in the light of large proportion of 125 crore population of the country living in rural areas, DoRD stated:-

"In the past, Rural Housing was considered to be a part of employment generation programmes wherein only the most vulnerable and disadvantaged sections of the society i.e. SC/ST were entitled for assistance for house construction. As a separate programme in 1996, the scheme reiterated its focus not only on SC/ST but also on rural BPL families. The physical and financial progress of the scheme since 1996 indicates that there has been considerable progress in the country in addressing the issue of rural shelterlessness. Further, State governments have also supplemented resources and efforts by providing additional assistance and having their own Rural Housing schemes during this period."

**(ii) Workdone during Twelfth Plan (2012-2017)**

2.4 During the course of examination with regard to quantum of total demand vis-a-vis supply for rural housing in the country in XII Plan (2012-17) and the share of Government of India in meeting the demand for rural housing, DoRD stated:-

"The Working Group on Rural Housing for the Twelfth Five Year Plan (2012-17), has estimated the total housing shortage in rural areas at 43.67 million units which could be considered as a proxy for housing demand. Meanwhile, supply of houses created using public funds available under Government of India's rural housing scheme since FY 2012-13 has been approx. 7.14 million units which is 16.35% of the estimated housing shortage. The year wise break up is provided in the table below:-

(no. In lakhs)

Financial Year	Houses completed
2012-13 <sup>^</sup>	21.86
2013-14 <sup>^</sup>	15.92
2014-15 <sup>^</sup>	16.53
2015-16 <sup>*</sup>	17.10
<b>Total</b>	<b>71.41</b>

<sup>^</sup>Figures as reported by States through online MPR/MIS.

<sup>\*</sup> Figures for FY 2015-16 are as reported by States on AwaasSoft as on 31.05.2016. They are tentative and subject to reconciliation."

### **Role of State/UTs Governments**

2.5 In this connection, the Committee also pointed out that apart from PMAY, different State Governments have been contributing in meeting the demand. Asked about their contribution for meeting the demand, the DoRD clarified:-

"Contribution of State Governments in the form of matching share in the XIIth plan period is provided in the table below. Further, States like Odisha, UP, Rajasthan, Andhra Pradesh and Telangana have launched their own State rural housing schemes by mobilizing resources from their respective State plans. Several States like Tamil Nadu, Karnataka, Maharashtra, Sikkim and Goa provide additional resources to the beneficiaries in the form of top up which is over and above the assistance given under erstwhile Indira Awaas Yojana.

(Rs. in lakh)

Financial Year	State share released
2012-13 <sup>^</sup>	191745.50
2013-14 <sup>^</sup>	145096.73
2014-15 <sup>^</sup>	254003.50
2015-16 <sup>*</sup>	461440.22
<b>Total</b>	<b>1052285.95</b>

<sup>^</sup>Figures as reported by states through online MPR/MIS.

<sup>\*</sup>Figures for FY 2015-16 are as reported by States on AwaasSoft as on 31.05.2016. They are tentative and subject to reconciliation."

2.6 The Committee also wanted to know the composite figures of total demand *vis-a-vis* total supply indicating Central and State schemes for rural housing in meeting the demand during XII Plan Period (2012-17), the DoRD stated as under:-

"Since State schemes are funded, implemented and monitored by concerned States using their own resources, composite figures on houses constructed under the same is not available with the Ministry. However, the figures will be available with the respective State governments."

2.7 During the course of examination the DoRD has stated that apart from utilization of Central fund under IAY, State Governments/PSUs and other sources like private bodies like HUDCO etc. are also contributing their funds for construction of low cost houses for rural poor under their own schemes. Asked about the requirement of funds during XII Plan Period upto 2015-16 allocated *vis-a-vis* utilized and quantum of funds by States/PSUs/Private bodies etc., the DoRD stated:

"Data on funds contributed by State Governments/ PSUs and other institutions like HUDCO towards providing low cost housing for rural poor, through their own schemes, is not available with the Ministry. The same may be available with the respective States/Institutions."

2.8 The Committee further enquired whether State Government should also prioritize rural housing for addressing the huge demand, the DoRD clarified:-

"Most State governments have shown commitment in addressing the problem of rural housing shortage by taking up several initiatives. These include mobilizing resources to launch State Rural Housing schemes to cater to the demand of the most deprived and provide additional assistance (top up) to the beneficiaries. Further, States have also worked towards strengthening implementation structures and introducing innovative governance solutions for effective monitoring of progress and technical facilitation."

2.9 The Committee wanted to know whether sufficient attention was not given for addressing the issue of rural shelterlessness so far, the DoRD clarified as under:-

"Though rural housing has always been a priority sector for the Central government, its implementation is linked to the commitment shown by the State government in addressing the issue of rural shelterlessness through an action plan. Several States have taken the initiative to launch their own State rural housing schemes, establish dedicated structures for implementation and technical facilitation and provide additional resources in the form of top up to reduce housing shortage. However, factors such as structural deficiencies in fund flow mechanism, weak systems of monitoring, inadequate unit assistance, opaque mechanism for beneficiary selection, absence of technical facilitation and capacity constraints leading to low absorption of funds have resulted in under performance of the scheme. In order to overcome the lacunae in implementation and to achieve the government's vision of 'Housing for All by 2022', the rural housing scheme has been redesigned with improved features and launched as Pradhan Mantri Awaas Yojana (Gramin) in FY 2016-17.

Further, housing schemes for specific target groups are also being implemented by the Department of Animal Husbandry for fishermen community and Ministry of Labour for bidi and construction workers to address the issue of shelterlessness in rural areas."

2.10 During the course of examination, the Committee enquired about how the problem of rural shelterlessness can be dealt with in a comprehensive way, the DoRD clarified as under:-

"The first step towards tackling the problem of rural shelterlessness would involve devising objective and verifiable norms for identification and selection of beneficiaries. This would reduce the scope for discretion and ensure that assistance is targeted towards those who are genuinely deprived. Since landlessness may result in absence of basic housing amenities, the second step would entail resolving issues related to land ownership and transfer. The third step would require providing necessary technical facilitation to beneficiaries to allow informed decision making with respect to design layouts, material and technology used. Further to ensure that houses constructed are durable, safe and disaster resilient, a steady flow of skilled rural masons who are trained in best practices and quality workmanship would need to be sustained. In the long run, generating sufficient livelihood opportunities would go a long way in empowering people to garner their own resources for construction, expansion and repair of houses thereby addressing issue of rural shelterlessness."

### III. Physical Performance

#### (i) Gap between targets vis-a-vis houses constructed

3.1 During the course of examination, the DoRD has given the following figures about the houses targeted vis-a-vis house constructed during 2013-14 and 2014-15:

Year	Targetted	Constructed
2013-14	24.81 lakh	15.92 lakh
2014-15	25.10 lakh	16.53 lakh

3.2 In this connection, the Committee pointed out that gap between target vis-a-vis achievement is almost at the same level during 2013-14 and 2014-15. The Committee wanted to know the reasons for huge gap, the DoRD stated:-

The reasons for under achievement are provided in the table below:-

Year	Physical Target	Achievement	%age of Achievement	Reasons for under achievement
2013-2014	2480715	1592367	64.17%	(i) Reduction in budget outlay at RE stage of Rs. 2200 crore during 2013-14 which adversely affected the physical achievement (ii) Elections in some parts of the country when the entire State machinery is diverted to those activities and also code of conduct becomes operative.
2014-2015	2518978	1652737	65.61%	(i) Reduction in budget outlay at RE stage of Rs. 5000 crore during 2014-15 which adversely affected the physical achievement, (ii) Imposition of Model Code of Conduct due to general elections to the Lok Sabha from 4 <sup>th</sup> March, 2014 onwards. During that period the work relating to implementation of IAY remained almost suspended.

3.3 During the course of examination the DoRD furnished the following State-wise targets *vis-a-vis* achievements in terms of houses targeted and houses constructed during 2013-14 and during 2014-15:-

State	2013-14		2014-15	
	Houses targetted	Houses constructed	Houses targetted	Houses constructed
Andhra pradesh	207313	206075	76330	46722
Arunachal pradesh	6870	454	2017	110
Assam	138695	75103	183171	99704
Bihar	605550	275869	280255	493874
Chattisgarh	48004	29895	42889	27274
Goa	1393	616	586	1093
Gujarat	107880	37126	34105	65355
Haryana	18029	4532	34771	7196
Himachal pradesh	7064	6565	4688	1620
Jammu and kashmir	15952	429	13484	1736
Jharkhand	67153	46651	49701	30681
Karnataka	87816	92575	94995	104098
Kerala	45738	55996	59060	46448
Madhya pradesh	112936	47391	115186	45465
Maharashtra	137314	189602	188319	45082
Manipur	8011	416	4658	1248
Meghalaya	13865	6374	8433	10076
Mizoram	3661	521	1293	276

Nagaland	10439		1480	1114
Odisha	128057	109844	160610	11474
Punjab	19531	1417	56750	1911
Rajasthan	85460	82446	101015	92069
Sikkim	1436	798	1834	1538
Tamil nadu	88436	69955	53429	28869
Telangana			65160	57437
Tripura	13368	0	9550	23056
Uttar pradesh	297223	157012	425299	220739
Uttarakhand	14012	2396	11443	4196
West bengal	185594	92071	432803	182128
Andaman & nicobar	2081	238	867	148
Dadra & Nagar haveli	419	0	223	0
Daman & diu	162	0	60	0
Lakshadweep	188	0	22	0
Puducherry	1065	0	412	0
<b>Total</b>	<b>2480715</b>	<b>1592367</b>	<b>2514898</b>	<b>1652737</b>

3.4 The Committee during the course of examination pointed out that during 2013-14 in Andhra Pradesh, Karnataka, Kerala, Maharashtra and to some extent Odisha, Rajasthan, the performance was fairly good. However, big States like Bihar, Uttar Pradesh, West Bengal and Madhya Pradesh fared very poorly.

3.5 The Committee also enquired about the reasons that in some States the performance is fairly good whereas in other States it is not so. In response the DoRD informed:-

"States such as Karnataka, Andhra Pradesh and Telangana which have been able to streamline the fund flow mechanism through introduction of electronic payments have performed fairly well. Timely selection of beneficiaries, dedicated structure and personnel for scheme implementation and robust system of monitoring are some of the other reasons which have contributed to good performance."

3.6 The Committee also wanted to know whether there is a need for complete overhaul of implementing machinery in States like Uttar Pradesh, Bihar, Madhya Pradesh and West Bengal. The DoRD stated as under:-

"The need to strengthen the existing implementation machinery is pertinent for delivering the mandate of 'Housing for All'. States have been time and again advised to constitute Project Monitoring Units (PMU) and hire dedicated personnel for technical supervision, MIS based monitoring, social and resource mobilization. Further, States have also been advised to tag houses to a grass root level functionary who is responsible for



tracking the construction of the house. Advisories have been issued by the Ministry to facilitate States to bear the above expenses from the 4% administrative funds disbursed under the scheme."

3.7 On being asked whether some element of urgency is lacking in respect of States which are lagging behind, the DoRD stated:-

"Structural rigidities in fund flow, lack of dedicated machinery for implementation, weak systems of monitoring and capacity constraints have been the major reasons for certain states lagging behind. However, most States which were previously lagging behind have shown a sense of urgency in strengthening scheme implementation and made considerable progress in the recent past."

3.8 The Committee also enquired whether the huge gap was due to the lack of initiative on the part of the State/UTs, the DoRD stated:-

"... The main reasons for the gap between targets and completion was reduction in budget outlay and the imposition of the model code of conduct due to State/National elections. To the extent that budget outlay was reduced at the RE stage due to low utilization of funds, the gap may reflect capacity constraints and structural deficiencies at the State/UT level to absorb funds disbursed under the scheme rather than lack of initiative."

3.9 The Committee also pointed out that the UTs of Dadra & Nagar Haveli, Daman & Diu, Lakshadweep and Puducherry have not yet opened their account, the DoRD stated:-

"Due to lower prevalence of rural shelterlessness/housing shortage in UTs, the offtake of funds under the Rural Housing scheme has been historically low. This has resulted in lack of physical progress over the previous years."

3.10 The Committee also pointed out that during 2014-15, the performance of Andhra Pradesh, Kerala, Maharashtra, Odisha and Tamil Nadu has also gone down. The Committee wanted to know the reasons for retarded progress in these fairly good performing States and the cause of very low performance of North Eastern States like Assam, Nagaland along-with those of UTs like Andaman & Nicobar island and State of Arunachal Pradesh, DoRD explained as under:-

"Retarded progress in Andhra Pradesh was primarily due to issues arising from the bifurcation of the State. Achievement in Maharashtra was affected due to non availability of beneficiaries in the 'Minorities' category which led the State to surrender targets. Capacity constraints and challenges related to connectivity, terrain, availability of material and logistics have been the major reasons for low performance of the North Eastern States.

Capacity constraints and challenges related to connectivity, terrain, availability of material and logistics have impeded the pace of work in Andaman and Nicobar and Arunachal Pradesh."

3.11 The Committee also enquired whether the constraints would not affect the time table for rural housing in future, DoRD stated:-

"All States/UTs have been directed to ensure completion of backlog houses, i.e. houses sanctioned in FY 2013-14 and 2014-15 by the end of September, 2016. To ensure that States/UTs have sufficient funds to undertake completion of houses pertaining to previous years, funds have been released to them as committed liabilities. Therefore, it is not expected that the gap in achievement in the past will impede the time table for rural housing in the future."

**(ii) Discrepancy of data regarding achievement of targets**

3.12 During the course of examination, in reply to a question the DoRD has given the following progress of work under IAY during 2015-16 as on 31.03.2016:-

S. No	State	Annual target <sup>1</sup>	Houses completed in 2015-16 Total	Per cent achievement
1	2	3	9	10
1	Andhra Pradesh <sup>^</sup>	65976	27491	41.67
2	Arunachal Pradesh	1357	1	0.07
3	Assam	123193	64591	52.43
4	Bihar	236271	262158	110.96
5	Chhattis garh	36158	22592	62.48
6	Goa	495	0	0.00
7	Gujarat	28753	39729	138.17
8	Haryana	29314	12578	42.91
9	Himachal Pradesh	2635	3026	114.84
10	jammu & Kashmir	7579	1758	23.20
11	Jharkhand	41901	24117	57.56
12	Karnataka <sup>^</sup>	80087	158630	198.07
13	Kerala	49792	49898	100.21
14	Madhya Pradesh	97109	6292	6.48
15	Maharashtra	158763	119335	75.17

16	Manipur	3133	83	2.65
17	Meghalaya	5672	577	10.17
18	Mizoram	870	347	39.89
19	Nagaland	996	523	52.51
20	Odisha	135403	271111	200.23
21	Punjab	47844	0	0.00
22	Rajasthan	85162	64286	75.49
23	Sikkim	1234	185	14.99
24	Tamil Nadu	45044	19020	42.23
25	Telangana^	56748	84242	148.45
26	Tripura	6423	5767	89.79
27	Uttar Pradesh	358551	139209	38.83
28	Uttarakhand	6432	7655	119.01
29	West Bengal	364877	328301	89.98
30	Andaman & Nicobar	609	0	0.00
31	Dadra & Nagar HAVELI	157	0	0.00
32	Daman & Diu	43	0	0.00
33	Lakshadweep	16	0	0.00
34	Puducherry	549	0	0.00
<b>Total</b>		<b>2079146</b>	<b>1713502</b>	<b>82.41</b>

1. Targets finalised based on the fund sharing pattern of 60:40 (90:10 in the 8 NE and 3 Himalayan States).

# Figures for house completion in FY 2015-16 are tentative. The same is subject to reconciliation.

^ Figures are as per data provided through web services.

3.13 During the course of evidence, the Committee pointed out that percentage of achievement in various States like Orissa, Karnataka etc., was as high as 200% and 198% and as low as 6.48% in Madhya Pradesh. Asked about the reasons for such discrepancy a representative of DoRD stated:-

“इसमें नोर्मली ऐसा होता है, जैसे कि पिछला चार्ट भी कई सदस्यों ने इंडीकेट किया था कि पुराने सालों में जो हमारा एचीवमेंट है, हर साल जितने मकान बनाने थे, उसके अगेन्स्ट जितने मकान बने, वे करीब 70, 75, 76 प्रतिशत ही रहा है और उसका बैकलॉग जो था, वह भी बढ़ता जा रहा है। प्रत्येक वर्ष जो बैकलॉग है, उसको भी पूर्ण करने के लिए हम

लोग राज्यों के साथ में परश्यू करते रहे हैं। उदाहरण के लिए मध्य प्रदेश में बैकलॉग कम रहा है तो उस साल के टार्गेट के अगेन्स्ट में उन्होंने उतना अधिक किया है। माननीय प्रहलाद पटेल जी सामने बैठे हैं, मुझे लगता है कि वे इसी एप्रीसिएट करेंगे। वहां और कुछ अन्य राज्यों में, जैसे नागालैण्ड में आप देख रहे हैं कि वहां 200 प्रतिशत है तो इसमें अगर पुराने आंकड़े हम देखेंगे तो उनका इनकम्प्लीट हाउसिंग का प्रतिशत बहुत अधिक था। इस साल राज्य शासन ने भी प्रयास किया, केन्द्र ने भी उनको इसके लिए प्रेरित किया तो उन्होंने उतने मकान और बना दिये। इसलिए यह डिस्क्रिपेंसी यहां पर आ रही है। “

3.14 At this the Committee also pointed out that backlog of previous years should be segregated from Annual targets, a representative of DoRD conceded :-

‘बिल्कुल सही कहा जा रहा है, इस कार्यक्रम की जो सबसे बड़ी समस्या है, बिहार आपका भी राज्य है, हमारा भी राज्य है, सात लाख घर इनकम्प्लीट पुराने जो दिखाये जा रहे थे, इसमें दिक्कत क्या हो रही थी, बिल्कुल यह मिसलीडिंग है और मिसलीडिंग इसलिए हो जाता है, क्योंकि एनुअल टार्गेट 20 लाख घर बनाने का है, कम्प्लीशन का टार्गेट क्या था, जो उस साल का लक्ष्य था, उसको कम्प्लीशन का लक्ष्य रखा जाता था, जबकि उस राज्य में शायद 80 लाख घर इनकम्प्लीट पड़े होंगे और इसी कारण से यह कठिनाई आ रही है।  
.....’

**(iii) Position of backlog**

3.15 Asked about the State-wise details of the break up of annual target vis-a-vis achievement in houses targeted/completed/on-going during 2014-15 and 2015-16 clearly indicating position of backlog cleared, DoRD furnished the following details:-

Sl.No	State Name	2014-15		2015-16*	
		Targeted	Completed	Targeted	Completed
1	2	3	4	5	6
1	ANDHRA PRADESH	78258	62724	65976	27491
2	ARUNACHAL PRADESH	2017	3	1357	1
3	ASSAM	183171	32119	123193	69926
4	BIHAR	280255	39535	236271	273976
5	CHATTISGARH	42889	27298	36158	24190
6	GOA	586	0	495	18
7	GUJARAT	34105	12251	28753	40261
8	HARYANA	34771	16657	29314	12970
9	HIMACHAL PRADESH	4688	3277	2635	3062
10	JAMMU & KASHMIR	13484	151	7579	1989

11	JHARKHAND	49701	4188	41901	25240
12	KARNATAKA	94995	63356	80087	155627
13	KERALA	59060	32126	49792	51053
14	MADHYA PRADESH	115186	27827	97109	13869
15	MAHARASHTRA	188319	103347	158763	122051
16	MANIPUR	4658	94	3133	96
17	MEGHALAYA	8433	580	5672	838
18	MIZORAM	1293	612	870	378
19	NAGALAND	1480	1290	996	633
20	ORISSA	160610	141351	135403	275718
21	PUNJAB	56750	0	47844	0
22	RAJASTHAN	101015	28371	85162	64813
23	SIKKIM	1834	1194	1234	211
24	TAMIL NADU	53429	53429	45044	28359
25	TELANGANA	67312	61780	56748	84242
26	TRIPURA	9550	9250	6423	6140
27	UTTAR PRADESH	425299	357650	358551	156418
28	UTTARAKHAND	11443	6822	6432	7724
29	WEST BENGAL	432803	312251	364877	354453
30	ANDAMAN & NICOBAR	867	0	609	0
31	DADRA & NAGAR HAVELI	223	0	157	0
32	DAMAN & DIU	60	0	43	0
33	LAKSHADWEEP	22	0	16	0
34	PUDUCHERRY	412	0	549	0
35	<b>Total</b>	<b>2518978</b>	<b>1399533</b>	<b>2079146</b>	<b>1801747*</b>

(iv) **Magnitude of Katcha Houses**

3.16 It also came out before the Committee that as per SECC, 2011 data in as many as 9 States including Madhya Pradesh, Jharkhand, Bihar, West Bengal, Rajasthan etc. there are large number of kacha houses.

3.17 Asked about the State-wise details of katcha houses in above 9 States as on 30.06.16, DoRD furnished the following details:-

Sl.No	State	Elegible beneficiaries as per SECC 2011
1	2	3
1	ANDHRA PRADESH*	585478
2	BIHAR*	6565970
3	CHHATTIS GARH*	2514168
4	GOA	2619
5	GUJARAT	1109936
6	HARYANA	156989
7	JHARKHAND*	1937679
8	KARNATAKA	636962
9	KERALA	171006
10	MADHYA PRADESH*	4745550
11	MAHARASHTRA*	1838785
12	ODISHA*	4148176
13	PUNJAB	125277
14	RAJASTHAN	2724406
15	TAMIL NADU	1586352
16	TELANGANA*	284834
17	UTTAR PRADESH*	4831579
18	WEST BENGAL*	4563984
19	HIMACHAL PRADESH^	30591
20	JAMMU AND KASHMIR^	265002
21	UTTARAKHAND ^	63580
22	ARUNACHAL PRADESH	45224
23	ASSAM	1047115
24	MANIPUR	39256
25	MEGHALAYA	83606
26	MIZORAM	26599
27	NAGALAND	34181
28	SIKKIM	5193
29	TRIPURA	100711
30	ANDAMAN & NICOBAR	3190
31	DADRA & NAGAR HAVELI	9777
32	DAMAN & DIU	333
33	LAKSHADWEEP	171
34	PUDUCHERRY	18263

\*Data is as reported by states on AwaasSoft as on 20.07.2016

3.18 Asked about whether any special drive to cover such kacha houses with houses under PMAY(G), DoRD stated :-

"In order to realize the vision of 'Housing for All by 2022', PMAY (G) has been given the mandate of construction of 1 crore houses in a period of three years from 2016-17 to 2018-19. The universe of eligible beneficiaries under PMAY (G) will include all houseless households and households living in zero, one or two room kacha houses as per SECC data. Within the universe, priority will be assigned on the basis of parameters reflecting housing and socio economic deprivation."

3.19 In this connection, a representative of MoRD during the course of evidence also stated:-

‘महोदय, जहां तक संख्या का प्रश्न है, तो जैसा कि मैंने बताया कि ऐसे नौ राज्य हैं, जहां पर सबसे ज्यादा कच्चे घरों में रहने वाले परिवार हैं, यह एस.ई.सी.सी. से निकल कर आया है। उनमें मध्य प्रदेश, झारखंड, बिहार, पश्चिम बंगाल और राजस्थान हैं। केरल जैसे राज्य में बहुत कम ऐसे घर बचे हैं जहां लोग कच्चे घरों में हैं। उसी प्रकार से, आंध्र प्रदेश में आवास निर्माण पर काफी ज़ोर था। वहां स्थिति में सुधार आई है। ओडिशा में राज्य सरकार अपनी ओर से भी चार-पांच लाख घर 'बीजू आवास योजना' के अंतर्गत बना रही है। उत्तर प्रदेश में इसकी संख्या ज्यादा है।’

(v) **Magnitude of incomplete houses and workdone for their completion**

3.20 It came out during the course of evidence before the Committee that the position of monitoring of construction of houses is not well in different States including incomplete houses especially in Bihar. With a view to tightening up the progress, efforts at the level of Chief Secretary level are underway to complete the incomplete houses by August, 2016.

3.21 Asked about the details of incomplete houses in different States/UTs including 9 States/UTs referred to above and workdone so far as on 30.06.2016, DoRD furnished the following details:

Sl.No	State Name	Houses sanctioned			Houses completed			Houses yet to be completed		
		2013-14	2014-15	Total	2013-14	2014-15	Total	2013-14	2014-15	Total
1	2	3	4	5	6	7	8	9	10	11
1	Andhra Pradesh	105055	76330	181385	105055	62724	167779	0	13606	13606
2	Arunachal Pradesh	480	227	707	0	3	3	480	224	704
3	Assam	138695	158258	296953	62080	32119	94199	76615	126139	202754
4	Bihar*	622689	287176	909865	121867	39535	161402	500822	247641	748463
5	Chattisgarh*	108908	40896	149804	90288	27298	117586	18620	13598	32218
6	Goa	1303	305	1608	0	0	0	1303	305	1608

7	<u>Gujarat</u>	100531	31567	132098	43789	12251	56040	56742	19316	76058
8	<u>Haryana</u>	18041	27258	45299	15891	16657	32548	2150	10601	12751
9	<u>Himachal Pradesh*</u>	7085	4688	11773	5341	3277	8618	1744	1411	3155
10	<u>Jammu &amp; Kashmir</u>	9862	7093	16955	1637	151	1788	8225	6942	15167
11	<u>Jharkhand*</u>	69530	49701	119231	19578	4188	23766	49952	45513	95465
12	<u>Karnataka*</u>	110359	102962	213321	74771	63356	138127	35588	39606	75194
13	<u>Kerala</u>	44031	50129	94160	33124	32126	65250	10907	18003	28910
14	<u>Madhya Pradesh*</u>	111445	112505	223950	88131	27827	115958	23314	84678	10799 2
15	<u>Maharashtra</u>	153030	171491	324521	131575	103347	234922	21455	68144	89599
16	<u>Manipur</u>	2800	927	3727	532	94	626	2268	833	3101
17	<u>Meghalaya</u>	13764	7418	21182	5283	580	5863	8481	6838	15319
18	<u>Mizoram</u>	3692	612	4304	3692	612	4304	0	0	0
19	<u>Nagaland*</u>	7961	4558	12519	377	1290	1667	7584	3268	10852
20	<u>Orissa*</u>	168327	173456	341783	141389	141351	282740	26938	32105	59043
21	<u>Punjab</u>	1205	2782	3987	1	0	1	1204	2782	3986
22	<u>Rajasthan</u>	88295	96936	185231	65725	28371	94096	22570	68565	91135
23	<u>Sikkim</u>	1436	1524	2960	1436	1194	2630	0	330	330
24	<u>Tamil Nadu</u>	88436	53429	141865	88436	53429	141865	0	0	0
25	<u>Telangana</u>	0	61780	61780	0	61780	61780	0	0	0
26	<u>Tripura*</u>	25437	9568	35005	24978	9250	34228	459	318	777
27	<u>Uttar Pradesh</u>	286786	393958	680744	286679	357650	644329	107	36308	36415
28	<u>Uttarakhand</u>	11501	9909	21410	9670	6822	16492	1831	3087	4918
29	<u>West Bengal</u>	127743	386486	514229	107953	312251	420204	19790	74235	94025
30	<u>Andaman &amp; Nicobar</u>	167	78	245	0	0	0	167	78	245
31	<u>Dadra &amp; Nagar Haveli</u>	254	223	477	0	0	0	254	223	477
32	<u>Daman &amp; DIU</u>	0	0	0	0	0	0	0	0	0
33	<u>Lakshadweep</u>	0	0	0	0	0	0	0	0	0
34	<u>Puducherry</u>	0	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>2428848</b>	<b>2324230</b>	<b>4753078</b>	<b>1529278</b>	<b>1399533</b>	<b>2928811</b>	<b>899570</b>	<b>924697</b>	<b>1824267</b>



3.22 Asked whether DoRD is getting sufficient cooperation from State Governments/UTs in this regard, DoRD stated :-

"Series of meetings have been held with the Chief Secretaries of States to review progress and push for completion of pending houses. States like Odisha, Rajasthan and Bihar are providing incentives to field functionaries to facilitate and expedite construction of incomplete houses. Other States like Jharkhand and Maharashtra have mobilized additional resources from their State Plan for clearing backlog and providing top up which is over and above the assistance given under erstwhile Indira Awaas Yojana. Further, as can be seen in Appendix-II, UP has completed around 82,000 houses in the first quarter of FY 2016-17 which reflects commitment towards ensuring completion of pending houses."

3.23 Asked about the workdone for completion of incomplete houses, the DoRD gave the information as shown at Annexure – III.

**(vi). Need for Verification of Completion of Houses**

3.24 Asked about the system of verification of completion of houses claimed as completed, DoRD stated:-

"With a view to strengthen the system of verification, AwaasSoft (MIS) has been made the sole platform for reporting and monitoring of progress under the scheme from 1<sup>st</sup> April, 2015. The MIS has inbuilt features to ensure that the information being entered by the State/UTs is genuine. Each stage of house construction is tracked through uploading of photographs taken during inspections. Generation of Fund Transfer Orders (FTOs) for release of installments is conditional on uploading of photographs in the MIS. Further, the photographs have to be verified by the concerned officials from their respective login IDs in the MIS. An android based mobile application has been launched to capture geo-tagged, time-referenced photographs of houses at various stages of construction. The app will facilitate inspection and make verification foolproof by capturing information on geo-coordinates of the house.

Further, the Ministry has a system of deputing National Level Monitors (NLMs) to the districts for reviewing overall progress of RD programmes at regular intervals which include PMAY-G also. In addition to that officials from the Ministry, designated as Area Officers, visit the States/UTs at regular intervals to review the progress of implementation of RD programmes. To increase public involvement in vigilance and verification, social audit has been made mandatory under the scheme."

3.25 It also came out during the course of evidence that States/UTs have been asked to open nodal account under PMAY (G) for better monitoring of funds. Asked how many

States/UTs have opened such nodal account at State/UT levels for PMAY(G) as on 30.06.2016 and by when all States/UTs would be able to do so, DoRD stated:-

"In FY 2015-16, the fund flow mechanism under the scheme was re engineered through the introduction of Direct Benefit Transfer (DBT) which entailed transfer of financial assistance electronically from the State Nodal Account to the beneficiaries' bank/post office accounts. To enable transition towards DBT, State/UTs were directed to open a dedicated nodal account for the scheme. All State/UTs have complied with the same. Introduction of electronic fund transfer to beneficiaries through the PFMS platform has ensured seamless and prompt transfer of financial assistance thereby resulting in higher rates of utilization and absorption of funds under the scheme.

Further as a pre requisite to enable comprehensive electronic payments and to address the issue of unspent balances, States have been repeatedly instructed to assess and transfer all scheme funds lying unutilized at various levels to the State Nodal Account (SNA) by July, 2016. As on date, 24 States have completed the process of transfer of scheme funds into the SNA. DoRD is regularly reviewing the status of fund transfer into the SNA during monthly meetings of PMAY (G) Coordinating Officers to ensure that the above exercise is expedited."

3.26 During the course of examination, DoRD stated that by the beginning of July, 2016 the PMAY (G) will be operationalized and monitoring of PMAY(G) is also been planned through Satellite/Mobile Apps. Asked about the work done for different States/UTs through Satellite/Mobile Apps as on 30.06.2016 and by when all States/UTs are likely to be covered, DoRD stated:-

"The android based mobile application- 'AwaasApp' developed by the Ministry is accessible to all States and can be downloaded free of cost from Google Playstore or Mobile Seva Appstore. As on 30.06.2016, 16 states have started using AwaasApp for monitoring purposes. In all 12,886 inspections have been done using the mobile app. The data regarding the usage of mobile app is given in the Annexure-IV. Based on user feedback and to address concerns regarding connectivity deficit in rural areas, the Ministry is working towards improving the functionality in future versions of the App by developing offline modules for data capture and transmission. Further training on the features available in AwaasApp is being imparted to MIS officials from various States to increase and optimise usage of the application."

3.27 The Committee also wanted to know how many States/UTs have started releasing IAY funds only after proper verification of lands, the DoRD stated:-

"All States/UTs have been advised to resolve issues pertaining to land ownership and transfer, while making sufficient provision of land for the

landless, before sanctioning houses to eligible beneficiaries under PMAY (G). The strategy to be adopted by States/UTs for ensuring the same is to be reviewed during a meeting of the PMAY (G) Coordinating Officers to be held on 06.02.2016."

3.28 On the issue of non-availability of land for house construction, in this connection, during the course of evidence, a representative of DoRD has also stated :-

“इस साल हम लोगों ने यह कहा है कि आप जब तक जमीन का कन्फर्मेशन नहीं आता है और जो वर्टिकल करने की बात आई, मैं माननीय सदस्य महोदया को आश्वस्त करना चाहूंगा, इसमें किसका चयन करना है, राज्यों को इस बार उसमें छूट नहीं है।”

**(vii) Issues arising out of C&AG Report on IAY and other issues**

3.29 During the course of examination the Committee pointed out that the following issues has also emerged out of briefing of the representatives of Department of Rural Development on IAY held on 26.08.2015, arising out of C&AG Report on IAY:-

- (i) Non-assessment of housing shortage in some States.
- (ii) Non-maintenance of waiting list of IAY in 3 States.
- (iii) Inordinate delay in completion of IAY houses.
- (iv) Diversion/Misappropriation of IAY funds/Excess payment to beneficiaries failure.
- (v) Slow pace of convergence in major States.
- (vi) Release of funds without identification of level.
- (vii) 90% IAY beneficiaries did not go to IAY houses due to poor quality, no water and electricity.

3.30 Elaborating various steps taken by MoRD, the DoRD has stated:-

- (i) "Holding of Performance Audit Assessment Report a proposal has been placed before Ministry of Finance.
- (ii) For bringing about transparency in IAY from 2 October, 2015 based on SECC, 2011 norms list of beneficiaries is underway in 2,532 backward blocks with necessary convergence with MGNREGA.
- (iii) Admittedly there are inordinate delays in completion of IAY units single account under IAY at State level is being done on the pattern of MGNREGA.
- (iv) Release of funds will be only after proper verification of land to the beneficiary.
- (v) Payment of IAY amount in two installments instead of three installments on the pattern of Odisha."

3.31 The Committee also enquired about latest update on Performance Audit and convergence issues, the DoRD stated:-

"Action taken note on observations and recommendations made by the C&AG in the Performance Audit report on Indira Awaas Yojana has been placed in the Parliament for consideration. Further, major shortcomings pointed out in the above report have been addressed in the restructured Rural Housing Programme PMAY (G) which has come into effect from the current financial year."

3.32 The Committee also enquired how DoRD is going to deal with problem of delay in completion of IAY houses, the DoRD stated:-

"Providing requisite technical facilitation to the beneficiary, prompt disbursement of financial assistance through electronic payments, enabling credit linkage with institutional lenders, daily monitoring of progress by a village level functionary, expediting the process of inspection through a mobile application- 'AwaasApp' and incentivizing the beneficiary for timely completion are some of the measures envisaged to deal with the problem of delayed completion under PMAY (G)."

3.33 Asked whether the above issues are still relevant and need to be addressed in a big way although various reformative measures are already under way during 2014-15 and 2015-16, DoRD stated:-

"All the above issues that have been emerged have been addressed in the new Rural Housing Programme PMAY-G which came into effect from the current financial year."

3.34 In this connection, during the course of evidence of the representatives of MoRD, a representative of MoRD submitted:-

‘इस बात पर बहुत से सदस्यों ने अपनी चिंता व्यक्त की है और सीएजी की रिपोर्ट में भी यह बात सामने आई थी कि हम लाभांवितों का जो चयन करते हैं क्या वह सही है या नहीं, actual housing shortage not ascertained, permanent IAY list not maintained, selection faulty यह बात सीएजी की रिपोर्ट में भी आई थी। इस बात से सभी माननीय सांसद अवगत होंगे कि सरकार द्वारा यह निर्णय वर्ष 2011 में लिया गया था कि वर्ष 2002 की गरीबी रेखा से नीचे के परिवारों की जो सूची प्वायंट सिस्टम से बनाई गई थी, माननीय उच्चतम न्यायालय ने भी कहा था कि इसे पुनः करने की आवश्यकता थी। उसी क्रम से सामाजिक-आर्थिक जनगणना की गई। वर्ष 2011 के मंत्रिमंडल और सरकार के निर्णय के अनुरूप मैं यह बताना चाहता हूँ कि पिछले कुछ सप्ताह पूर्व ग्रामीण विकास मंत्रालय में सामाजिक-आर्थिक जो जनगणना की गई है, उसके प्रोविजनल रिजल्ट्स को रिलीज किया है। यह कई वर्षों से लम्बित था। इसका कारण यही था कि सभी सांसद यही चाहते हैं कि जो चयन हो वह पारदर्शी होना चाहिए।’

### 3.35 He added:-

‘चयन इस आधार पर हो कि किसी को शिकायत न हो। इस सामाजिक-आर्थिक जनगणना में प्रत्येक परिवार के घर की स्थिति क्या है, कच्ची दीवार है या कच्ची छत है, इसका उल्लेख भी है। जनगणना के आंकड़ों में एक शब्द ‘Dilapidated house’ था। ऐसे घर जो टूटे-फूटे थे। जो सामाजिक-आर्थिक जनगणना हुई है, इसमें परिवार के नाम के साथ उसके घर का ब्यौरा भी है। केवल यही नहीं बल्कि जो आंकड़े आए हैं, उनको पुनः आम जनता द्वारा पारदर्शिता को बढ़ाने के खयाल से 2 अक्टूबर से विभाग 2532 पिछड़े प्रखंड में योजना निर्माण का काम कंवर्जन के साथ कर रहे हैं जिसमें इस बात का भी ध्यान रख रहे हैं कि किन मानकों के आधार पर हम घरों की लिस्ट तैयार करें। केंद्र सरकार द्वारा नीति आयोग के अंतर्गत एक टास्क फोर्स आन पावर्टी बनाई गई थी जो सोशियो इकनोमिक्स सेंसस के आंकड़े आए हैं, उनके आधार पर विभाग ने सरकार से यह स्पष्ट करने की मांग की है, जैसे आवास का कार्यक्रम है इसके कौन-कौन से पैरामीटर्स हैं जो डैप्रिवेशन के या जो आटोमैटिक इन्क्लूजन के सोशियो सर्वे के आधार पर हमें प्राइयोरिटी लिस्ट बनानी है। स्पष्ट रूप से जो बिलकुल आवासहीन हैं, उनकी भी सूची है, जो एक कच्चे कमरे में, कच्ची दीवार और कच्ची छत है, उसकी भी सूची है, दो कमरे कच्ची दीवार, कच्ची छत उसकी भी सूची है। इसका दोबारा वैरीफिकेशन भी 2 अक्टूबर से चलेगा, उसमें इसे किया जाएगा। केंद्र सरकार के स्तर पर जब आवश्यक नीतिगत निर्णय हो जाते हैं, तो हाउसिंग फार आल का कार्यक्रम मंत्रालय ने तैयार किया है, उसमें निश्चित रूप से पूरी पारदर्शिता के साथ ओब्जेक्टिव क्राइटेरिया और सोशियो इकनोमिक सेंसस के आंकड़ों को ध्यान में रखा है।’

### 3.36 Besides the following other issues also came up before the Committee for examination:-

- (i) Power of Gram Sabha for identification/selection of IAY beneficiary is painful as it is generally done on political consideration and there is need for bio tech identification of beneficiaries
- (ii) Reported use of IAY funds in Uttar Pradesh under Lohiya Awaas Yojana.

### 3.37 Asked about the way out for fair identification/selection of IAY beneficiary at the level of Gram Sabhas, the DoRD stated:

"To reduce the scope for discretion in identification/ selection of PMAY (G) beneficiaries, objective and verifiable norms based on parameters available in SECC data have been devised by the Ministry to arrive at a priority list of eligible beneficiaries. Further, safeguards like constitution of Appellate Committee for grievance redressal and dissemination of the list in the public domain by uploading on AwaasSoft have been inbuilt into the instructions issued to the States/UTs to ensure fairness and transparency in selection."

3.38 The Committee also wanted to know whether reports of use of IAY funds under Lohiya Awaas Yojana has been noticed and whether guilty officers have been punished, the DoRD stated:-

"No such instance has been brought to the notice of the Ministry. The matter will be taken up with the State and appropriate action will be taken according to the Standard Operating Procedure devised by the Programme Division in case a complaint is lodged through formal channels."

**(viii) Issue of Construction of Houses in Vacant revenue lands for eligible rural households under PMAY (G) with proper road connectivity avoiding submergence and basic infrastructure**

3.39 During the course of examination, the issue of construction of houses in vacant revenue lands for eligible rural households under PMAY (G) with proper road connectivity avoiding submergence and basic infrastructure came out during the course of evidence of the representatives of Ministry of Rural Development (Department of Rural Development). Asked to furnish District-wise data of vacant revenue land available in rural areas with proper road connectivity and avoiding submergence in different States/UTs as on 30.06.2016 that can be utilized for construction of housing units for eligible rural households, DoRD stated:-

"Data of vacant revenue land available in rural areas with proper road connectivity is not maintained by the Department of Rural Development."

3.40 The Committee also wanted to know the difficulty in not opening construction of housing units under PMAY (G) in vacant revenue land in different States/UTs, DoRD stated:-

"In case of landless beneficiary it has been impressed upon the States that land would be first allocated to the landless."

3.41 The Committee further enquired that before allotment of plot of land for construction of housing units for eligible households, it's quality, connectivity and location avoiding areas of submergence be taken into account, DoRD stated:-

"Since allotment of land for construction of houses is the responsibility of respective State Governments, connectivity and location of area will be considered by the concerned State Government. The draft Framework for Implementation of PMAY-G requires States to ensure that landless beneficiaries are provided land from government land or any other land including public land (Panchayat common land, community land or land

belonging to other local authorities). Further, connectivity and availability of drinking water for the selected land may also be ensured by the State."

3.42 The Committee also wanted to know whether DoRD has received complaints from different districts including Damoh District of Madhya Pradesh regarding allotment of houses which are inappropriately located away from road links or areas for submergence or the poor land quality, DoRD stated:-

"No such complaint has been received in the Ministry."

(ix) **Permitting construction of multi-storied houses or constructing houses in nearby Gram-Panchayats for houseless eligible households**

3.43 During the course of examination, the issue came up before the Committee and the case of Damoh District of Madhya Pradesh with no land available for construction of eligible households was highlighted. In this connection, a representative of MoRD clarified that there is no bar on permitting such construction. Asked whether multi-storied houses can be constructed in Gram Panchayats where there is no land available, DoRD stated:-

"There is no bar on construction of multistoried houses."

3.44 The Committee also wanted to know the views of MoRD on use of nearby Gram Panchayats land for above purpose, the DoRD stated:-

"The State Government has to take a view in the matter."

(x) **Need for checking the growth of population for achieving 'Housing for All' by 2022**

3.45 During the course of examination, It came out before the Committee that in light of galloping rate of population, the goal of 'Housing for All' seems unachievable. Asked about the comments of DoRD, DoRD stated:-

"In view of limited resources and ever growing population, attaining the goal of 'Housing for All' may be an ideal situation. However, it can be ensured that the most deprived and vulnerable sections of the population who lack the means or wherewithal to construct a durable house are provided assistance under the scheme. Further, population stabilization is concern of Ministry of Health & Family Welfare."

3.46 The Committee also enquired whether DoRD has pondered over this aspect while working out goal of 'Housing for All by 2022', DoRD stated:-

"'Housing for All' has been considered on the basis of estimated housing shortage as per Census 2011 and SECC 2011."

(xi) **Tackling the issue of Shelterlessness in areas which have been declared as reserved for SC and STs without any SC and ST population**

3.47 During the course of examination, tackling the issue of Shelterlessness in areas which have been declared as reserved for SC and STs without any SC and ST population came up before the Committee. In this connection, asked about whether the above issue in different States/UTs including Maharashtra and how DoRD is going to address the problem of shelterlessness in such areas, DoRD stated:-

"As per extant provisions of PMAY-G 60% of allocation is earmarked for SCs/STs. No separate declaration of area as reserved for SC/ST is done under the scheme. Since the process of verification of SECC 2011 data at Gram Sabha level and its uploading on AwaasSoft is still underway, it is too early to notice such discrepancies. Further no State Government, including Maharashtra, has brought any similar incidence to the notice of the Ministry. "

**IV Financial Performance**

(i) **Issue of Insufficiency of funds**

4.1 Budget outlay, central releases and fund utilization during the XII Plan Period are provided in the table below:-

Year	Budget outlay (BE)	Budget outlay (RE)	Central releases	Fund utilization*
2012-2013	11075.00	9024.00	7868.76	12177.25
2013-2014	15184.00	13184.00	12983.64	10576.04
2014-2015	16000.00	11000.00	11096.96	13835.53
2015-2016	10025.00	10025.00	10107.92	13635.41

\*Figures reflect utilization out of total available funds which include central releases, State matching share, miscellaneous receipts and opening balances.

4.2 The Committee enquired whether the above funds were sufficient to cater the demand, DoRD stated that:-

"Due to reduction in budget outlay at the RE stage for three consecutive years in the XII Plan period, the funds released by the Centre may not be sufficient to cater to the needs of the targeted number of households."

(ii) **Issue of Gap between allocation vis-a-vis releases**

4.3 The Central allocation, releases and utilization during 2013-14 and 2014-15 under IAY has been as under:-



(Rs. In lakhs)

State	2013-14			2014-15		
	allocation	Release	Utilisation	allocation	Release	Utilisation
Andhra pradesh	113374.34	114122.78	155874.01	42729.19	42660.11	50545.92
Arunachal pradesh	4831.03	5706.51	328.12	1416.26	1813.74	175.29
Assam	97521.24	90006.56	54071.02	128586.17	92867.67	120627.92
Bihar	331160.54	295703.99	147107.73	153019.47	103487.97	229093.63
Chattisgarh	26252.54	50327.44	37852.25	23417.65	39984.45	22028.92
Goa	761.99	380.29	474.01	320.28	540.43	0.00
Gujarat	58997.09	26652.67	37870.96	18621.64	5041.49	43441.22
Haryana	9859.68	9831.14	7794.25	18985.09	9492.49	13689.52
Himachal pradesh	4139.24	4226.62	4712.23	2742.50	1433.54	2310.03
Jammu and kashmir	9347.32	5642.49	123.30	7888.38	4232.39	806.55
Jharkhand	36724.52	35268.67	25481.55	27137.02	21030.14	18307.35
Karnataka	48024.51	49293.63	45507.36	51867.69	28524.51	111288.51
Kerala	25013.46	22626.02	27283.87	32247.23	16075.33	30510.35
Madhya pradesh	61762.40	47268.56	46372.06	62891.88	57020.43	18774.43
Maharashtra	75093.75	75540.13	92243.31	102822.28	94599.37	97972.73
Manipur	5633.39	3649.98	1221.02	3270.35	2715.77	485.22
Meghalaya	9749.28	8063.52	8548.09	5920.63	4629.68	6779.12
Mizoram	2574.53	2570.02	1320.92	908.18	455.24	216.25
Nagaland	7340.45	7328.37	0.00	1039.15	4575.01	826.92
Orissa	70031.18	84418.51	72173.90	87693.07	68403.59	6751.43
Punjab	10681.36	2739.95	577.39	30985.91	0.00	2122.85
Rajasthan	46736.14	46886.92	65563.28	55154.41	41385.74	64895.10
Sikkim	1009.93	877.03	7.54	1288.12	1287.47	1207.50
Tamil nadu	48363.67	56206.02	43725.73	29172.57	38213.49	22960.52
Telangana				36752.19	41035.18	53671.63
Tripura	9399.84	12800.43	1461.94	6704.14	12244.45	5452.93
Uttar pradesh	162543.86	145531.68	124292.87	232213.43	161431.10	240079.99
Uttarakhand	8210.64	6405.19	2788.56	6694.36	4004.40	5375.78
West bengal	101496.87	86566.87	52715.89	236310.75	210429.28	213040.58
Andaman and nicobar	1517.64	221.31	109.25	631.69	0.00	75.94
Dadra & nagar haveli	305.70	0.00	0.00	162.37	81.17	39.03
Daman & diu	118.18	0.00	0.00	44.28	0.00	0.00

Lakshadweep	137.47	137.47	1.21	16.66	0.00	0.00
Puducherry	776.61	0.00	0.00	300.00	0.00	0.00
<b>Total</b>	<b>1389490.38</b>	<b>1297000.78</b>	<b>1057603.63</b>	<b>1409955.00</b>	<b>1109695.64</b>	<b>1383553.14</b>

4.4 The Committee during the course of examination pointed out that there is a huge gap between Central allocation and Central releases during 2013-14 and large gap is mainly witnessed in big States like Punjab, Gujarat, Jammu & Kashmir, Madhya Pradesh, Uttar Pradesh, Bihar and also even in small States/UTs of Manipur, Sikkim, Uttarakhand, Dadar & Nagar Haveli, Puducherry and Andaman & Nicobar Islands.

4.5 Asked about the reasons for reduction in allocation at the level of releases, DoRD stated:-

"Reduction in central releases has primarily been on account of reduction in budget outlay at the RE stage for the two consecutive years viz; FY 2013-14 and 2014-15. The main reason for the reduction in budget outlay has been low utilization of funds and limited absorption capacity of States/UTs due to which they have been unable to submit proposals for release of further installments under the scheme."

4.6 The Committee wanted to know whether less releases have deprived the States from their rightful claims, the DoRD stated as under:-

"Reduction in budget outlay at the RE stage has adversely affected central releases to States/UTs and subsequently physical achievement under the scheme. To ensure that States/UTs are not deprived of their rightful claims, necessary funds for completion of houses, have been released to States/UTs, which have submitted their proposals as committed liability in subsequent years."

**(iii) Under utilization of Central Funds**

4.7 During the course of examination, DoRD has given the following details about utilization of Central Funds:-

(Rs. In crore)

<b>Year</b>	<b>Central Allocation</b>	<b>Central Release</b>	<b>Utilization</b>
2013-14	13,894.90	12,970.00	10,576.03
2014-15	14,099.55	11,096.95	13,835.35

4.8 The Committee pointed out that there is huge under-utilization of releases during 2013-14 to the tune of Rs. 1,397.97 and States where funds remained under utilized are Jammu and Kashmir, Arunachal Pradesh, Goa, Punjab, Manipur, Mizoram, Tripura, Uttarakhand, Himachal Pradesh, Haryana and Meghalaya, Nagaland, Dadra & Nagar

Haveli, Daman & Diu, Puducherry, Lakshadweep, Sikkim, Andaman and Nicobar. Further, during the year 2014-15 also, there has been huge under utilisation of releases in some of the States like Arunachal Pradesh, Mizoram, Manipur, Jammu and Kashmir, Nagaland, Sikkim, Punjab, Himachal Pradesh and Utrakhhand, Goa and UTs of Daman & Diu, Lakshadweep, Puducherry, Dadar & Nagar Haveli, Andaman and Nicobar.

4.9 Asked about the reasons for failure to utilize the available funds under IAY during 2013-14, the DoRD informed:-

"Low absorption capacity in certain States/UTs, structural rigidities in fund flow mechanism, imposition of model code of conduct due to elections in various parts of the country, revision in scheme guideline which provided beneficiaries a period of two to three years to complete house construction thereby leading to time lags in disbursement of assistance are some of the reasons for failure to utilize funds available under the scheme during 2013-14."

4.10 The Committee also enquired about the reasons for less releases in 2014-15 as compared to 2013-14, the DoRD stated:-

"Lower releases in 2014-15 as compared to 2013-14 are primarily on account of a steep reduction of Rs. 5000 crore in budget outlay at RE stage in FY 2014-15."

**(iv) Current requirement of funds**

4.11 During the course of examination, the DoRD has stated that for 2016-17 as against the total cost (Unit Assistance) of Rs. 41,250 crore with Rs. 27,052 crore of total cost of Government of India, Rs. 15,000 crore has been the budget allocation for PMAY (G). Rs. 5,000 crore as additional budget support is under active consideration. The Ministry has stated that modalities for mobilization of resources from NABARD are currently being worked out.

4.12 Asked about the level of utilization of funds under PMAY(G) so far as on 30.02.2016, DoRD stated:-

"The State wise financial allocation and physical targets under PMAY(G) for FY 2016-17 have been communicated to States/UTs in the first week of June. The same is provided as under.

Sl.No	State	Central allocation	State Allocation	Total allocation	Physical target (nos. in units)
1	Andhra Pradesh*	42015.73	40399.74	67332.90	56111
2	Bihar*	356963.85	343234.47	572057.45	476715

3	Chhattis GARH*	130380.06	125365.44	208942.40	174119
4	Goa	569.57	547.67	912.78	761
5	Gujarat	63590.77	61144.97	101908.28	84924
6	Haryana	14306.85	13756.59	22927.65	19106
7	Jharkhand*	129233.56	124263.03	207105.06	172588
8	Karnataka	52098.19	50094.42	83490.70	69576
9	Kerala	18226.79	17525.76	29209.61	24341
10	Madhya Pradesh*	250875.10	241226.06	402043.43	335036
11	Maharashtra*	128991.63	124030.41	206717.35	172264
12	Odisha*	221739.93	213211.47	355352.45	296127
13	Punjab	13697.74	13170.90	21951.51	18293
14	Rajasthan	140096.15	134707.84	224513.06	187094
15	Tamil Nadu	98715.06	94918.33	158197.21	131831
16	Telangana*	28526.67	27429.49	45715.82	38097
17	Uttar Pradesh*	322032.52	309646.65	516077.75	430065
18	West Bengal*	244362.21	234963.66	391606.10	326338
19	Himachal Pradesh^	4434.53	4263.97	4737.74	3644
20	Jammu and Kashmir^	15482.32	14886.85	16540.94	12724
21	Uttarakhand ^	9880.77	9500.74	10556.38	8120
	<b>Non NE States</b>	<b>2286220.00</b>	<b>2198288.46</b>	<b>3647896.57</b>	<b>3037874</b>
22	Arunachal Pradesh	8218.81	7902.70	8780.78	6754
23	Assam	199853.19	192166.53	213518.37	164245
24	Manipur	10292.41	9896.55	10996.16	8459
25	Meghalaya	15492.24	14896.38	16551.54	12732
26	Mizoram	4371.69	4203.54	4670.60	3593
27	Nagaland	8322.77	8002.66	8891.84	6840
28	Sikkim	2381.21	2289.62	2544.02	1957
29	Tripura	21587.69	20757.40	23063.77	17741
	<b>NE States</b>	<b>270520.00</b>	<b>260115.38</b>	<b>289017.09</b>	<b>222321</b>
30	Andaman & Nicobar	196.37	188.81	188.81	157
31	Dadra & Nagar Haveli	282.83	271.95	271.95	227
32	Daman & Diu	49.88	47.96	47.96	40
33	Lakshadweep	70.92	68.19	68.19	57
	<b>UTs without legislature</b>	<b>600.00</b>	<b>576.92</b>	<b>576.92</b>	<b>481</b>
34	Puducherry	<b>400.00</b>	<b>384.62</b>	<b>384.62</b>	<b>321</b>
	<b>TOTAL</b>	<b>2557740.00</b>	<b>2459365.38</b>	<b>3937875.20</b>	<b>3260997</b>

\* States with IAP districts. The final targets would be lower than indicated after adjusting for targets for IAP districts at Rs 1,30,000 per unit.

^3 Himalayan states having fund sharing pattern of 90:10

#### 4.13 The DoRD has also stated:-

"Funds, under the restructured scheme, will be disbursed once the priority list of eligible beneficiaries is finalized by States/UTs."

#### 4.14 The Committee further enquired whether DoRD has received additional funds to the tune of Rs. 5,000 crore from Ministry of Finance, DoRD stated:-

"Official communication has been sent to the Ministry of Finance, requesting for mobilization of additional funds to the tune of Rs 5,000 crore for realizing the mandate under "Housing for All". However, the Ministry is yet to receive additional budgetary allocation on account of the same."

4.15 The Committee also wanted to know the current update on finalization of modalities for additional resources from NABARD, DoRD stated:-

"The Ministry is currently finalising the modalities for seeking additional resources in consultation with NABARD."

## **V. Major Challenges viz-a-viz Reforms undertaken**

5.1 About major challenges, the Department of Rural Development have submitted before the Committee:

"Though the scheme of IAY had been in operation since 1985, it was seen that there existed a large number of rural families still living in kutcha and dilapidated houses with no access to basic amenities. Moreover, the scheme was facing major challenges in implementation that were as follows:

- (i) Inadequacy of unit assistance in view of rising input costs and the need to provide adequate living space
- (ii) Poor quality of workmanship affecting the durability and safety of houses
- (iii) Lack of technical facilitation leading to poor decision making with respect to choice of material, technologies and design features.
- (iv) Weak monitoring mechanisms and structural inefficiencies in existing systems of fund flow resulting in parking of funds at various levels.
- (v) Opaque mechanism for selection of beneficiaries and exhaustion of BPL lists in some states
- (vi) Difficulty in mobilization of additional resources through institutional lending due to poor credit worthiness.
- (vii) Issues in operationalising convergence with schemes such as MGNREGA, SBM (G), DDUGKY etc.
- (viii) Absence of holistic habitat planning."

5.2 In this connection, DoRD has also outlined the following provisions in the existing Guidelines:-

- (i) **Greater role for States in financial management** – 2014-15 onwards funds for the scheme were being transferred through the Consolidated Fund of the State, giving the State a greater role in managing funds. State was considered as a unit for all financial purposes.
- (ii) **Harnessing technology for Monitoring** – AwaasSoft, a management information system had been developed to capture all the transactions

involved in the work flow of the scheme. The system had been customised to meet State specific implementation requirements. With reports available in the public domain, it increased transparency and accountability. The beneficiary could access the status of his house and instalments through SMS services.

- (iii) **Reaching the vulnerable through Special Projects** – Five percent of budget was reserved for purposes that require immediate or special attention. These were persons affected by natural calamities, by violence and law and order problems, settlement of freed bonded labourers, liberated manual scavengers, settlement of particularly vulnerable tribal groups, rehabilitation of people affected by occupational diseases like Silicosis, Asbestosis, people affected by overuse of pesticides, people affected in an epidemic, settlement of FRA beneficiaries, settlement of people forced to relocate in districts along the international border and new technology demonstration.
- (iv) **Administering the scheme** – Upto 4% of funds released could be used for administering the scheme. Upto 0.5% could be retained at the state level and the balanced distributed to districts. It was to be used for IEC activities, Social Audit, imparting housing and habitat literacy to beneficiaries, cost of uploading photographs, construction of prototypes, cost of quality supervision, cost of data entry in AwaasSoft, cost of hardware/software for MIS, capacity building of stakeholders and conducting assessment and evaluation studies.
- (v) **Converging efforts** – Houses sanctioned under IAY were a priority for availing assistance from SBM (G) for construction of sanitary toilets. Support through unskilled labour for construction upto 90/95 mandays were provided under MGNREGA. States were persuaded to converge resources and efforts from other central and state schemes to provide basic amenities like water, electricity and roads.
- (vi) **Greater community participation** - Social audits had been made part of the scheme to ensure greater participation and community supervision in implementation. States had responded positively to this measure. Social audit units under MGNREGA had been roped in to facilitate audit for IAY also. "

5.3 Department of Rural Development has outlined the following reforms initiated in 2014-15 and 2015-16 to address the above shortcomings:-

- (i) **Enhancing unit assistance** from Rs. 70,000 to Rs. 1.20 lakh in plains and from Rs. 75,000 to Rs. 1.30 lakh in hilly States, difficult areas and IAP districts as per cabinet approval on 23 March, 2016.
- (ii) **Training, Assessment and Certification of Rural Masons** to inform the quality of construction and enhance employability through skilled development. (Process incorporating competencies, job profiles of a rural mason, Inter National Skills qualification framework had been identified Quantification Packs (QPs) has been developed and onsite training of 170 masons on Pilot basis being undertaken in State of Jharkhand, Maharashtra and Chhattisgarh.)
- (iii) **Documentation of House Design** in collaboration with UNDP and IIT Delhi had initiated an exercise to catalogue locally appropriate cost effective technologies and housing typologies for different zones in 18 States based on Climate, Typography, Vulnerability of disaster etc. Field studies in 18 States workshops in 4 States and in States of Meghalaya, Tripura and Maharashtra Catalogue of design typologies has been finalized.
- (iv) **Re-engineering of fund flow mechanism** through introduction of Direct Benefit Transfer (DBT) with 100% releases through DBT all States have been instructed to transfer scheme funds lying at various levels of administration to the State nodal account by May, 2016 to enable transmission towards an end to end electronic payment platform.
- (v) **Launch of android based mobile application 'AwaasSoft'** for inspection of houses. (In Financial Year 2015-16 7,000 inspection in 14 States were done through mobile app and offline module for data capture within the app is being developed to overcome the constraint of limited internet bandwidth.)
- (vi) **Dedicated Staff** (Directions have been issued enabling States to appoint dedicated Staff at State, District and Block level)
- (vii) **Use of SECC data for beneficiary identification** in IAY (Ministry has devised set of norms for use of housing deprivation data in consultation with States). The facility to access system generated priority lists has been made available on AwaasSoft.
- (viii) (a) **Convergence with MGRNEGA IAY beneficiary** is entitled 90/95 days of paid unskilled labour for construction of IAY houses under convergence with MGNREGA (in Financial Year 2015-16, 17.81 lakh works had been created in MGNREGA against IAY houses.)  
 (b) **Convergence with Swachh Bharat Mission (Grameen) SBM(G)** to enable post facto monitoring of convergence with SBM(G), the SBM unique ID numbers were being captured on AwaasSoft, wherever available during the time of registration of beneficiary.

5.4 During the course of examination the Committee wanted to know whether inordinately long time has been taken in coming up with those reformative measures

and in what way delay in coming up with these measures have slowed the pace of rural housing in the country, DoRD stated:-

"The erstwhile rural housing scheme- IAY, has been re-structured based on the assessment of the efficiency of the existing processes as well as the deficiencies and shortcoming pointed out by Hon'ble Members of Parliament, the Comptroller and Auditor General and others etc. Accordingly, it has been planned to incorporate process modifications that address these shortcomings in the restructured rural housing scheme- Pradhan Mantri Awaas Yojana – Gramin. Further, most of the reformative measures have been undertaken well in advance so that there is very little time lost in the rollout of the new scheme. Some of them are as follows:-

- i. Introduction of electronic transfer of assistance to the beneficiaries.
- ii. Use of Mobile application "Awaasapp" for inspection of house construction using georeferenced and time-stamped photographs.
- iii. Ensuring convergence with MGNREGA for 90-95 man-days through software linkages between the two schemes.
- iv. Documentation of housing designs suitable for different geo-climatic zones.
- v. Training of Masons

In the case of the quantum of assistance provided under the scheme, after assessing the requirement of funds for construction of a house at current prices and based on the reports published by reputed organization in the field of construction, the current revision in the unit assistance has been effected under PMAY-G.

In view of the above, it is to state that the reformative measures have been initiated as soon as the assessment reports were available and planned in a manner that little time is lost in effecting a change over to the new scheme."

5.5 The analysis of challenges *vis-a-vis* reform measures done by the Committee are as under:-

**(i) Issues related with Per Unit Assistance**

**(a) Enhancement of Per Unit Assistance**

During the course of examination, on the issue of enhancement of per unit assistance, the Committee wanted to know to what extent the above enhancement of per unit assistance approved by the Union Cabinet will resolve the problem of inadequacies of amount particularly when there has been a persistent demand before the Committee to raise it at least at the level of Rs. 2 lakh, the DoRD stated:-

"In addition to the unit assistance of Rs 1.2 lakh in plain areas and Rs 1.3 lakh in difficult areas/hilly states/IAP districts, the beneficiary is entitled to receive Rs 12,000 for construction of a toilet under convergence with SBM



(G). Further the beneficiary is also entitled to 90/95 days of paid unskilled labour for construction of PMAY house under convergence with MGNREGA. This effectively increases the assistance provided under the scheme to approximately Rs 1.5 lakh/unit depending on the prevailing MGNREGA wages for unskilled labour. Moreover, the restructured scheme also has a provision for construction material like mud/ fly ash blocks, produced using funds from MGNREGA, to be made available for PMAY (G) beneficiaries at concessional rates. It is expected that the above measures will resolve the problem of inadequate unit assistance to a large extent."

**(b) Need for re-visiting the norms for per unit assistance under PMAY(G) in hilly State of Uttarakhand for locations situated at the altitude of 7000 feet and above by reason of increase in cost of construction**

5.6 It came out during the course of evidence that the increase from Rs. 75,000 to Rs. 1.30 lakh for hilly areas is not perfectly designed for hilly areas. Citing the example that in hilly areas the raw material is sent by train, road, labourers, mule and keeping the same rate for towns at altitude of 5,000 feet and also for 7,000 is not reasonable particularly when everything including raw material, mason, carpenter etc. are brought from plain areas.

5.7 In this connection during the course of evidence, a representative of MoRD also explained:-

“जहां तक निर्माण के लिए साधन का प्रश्न है, तो हमारे जो पठारी या दुर्गम क्षेत्र हैं, वहां तो हम करीब एक लाख तीस हजार रुपए, 90 दिनों की मज़दूरी जिसके तहत अगर 200 रुपए प्रतिदिन का औसत है तो उसके लिए 18,000 रुपए और 12,000 रुपए शौचालय के लिए दे रहे हैं। यह मिल कर लगभग डेढ़ लाख रुपए हो जाते हैं। 1,60,000 रुपए पहाड़ी क्षेत्रों में है, जहां 1,30,000 रुपए की इकाई दर है।”

5.8 He added:-

माननीय सांसद डॉ. महेन्द्र जी ने पठारी क्षेत्रों की बात रखी थी तो मैं सिक्किम का उदाहरण देना चाहूंगा कि सिक्किम राज्य सरकार ने अपनी ओर से उसमें लगभग दो लाख रुपए और लगाकर तीन लाख बीस हजार रुपए में घर बनाकर दे रहे हैं। जहां तक राज्यों की विशिष्टताओं का प्रश्न है तो जो पठारी क्षेत्र है, वहां लगभग एक लाख साठ हजार रुपए का सहयोग सरकार की तरफ से हो रहा है।”

5.9 The Committee wanted to know whether the per unit assistance needs to be revised on the above lines in the case of peculiar situation of Uttarakhand, DoRD stated:-

"The assistance amount has been enhanced by the approval of the Cabinet. As this case pertains to peculiarly positioned States, concerned State Government may consider topping up the assistance available to address these area specific requirements."

**(ii) Training, Assessment and Certification of Rural Masons**

5.10 About training, assessment and certification of rural masons during the course of examination, DoRD has stated:-

"Training, Assessment and Certification of Rural Masons to improve quality of construction and enhance employability through skill development. The process of incorporating competencies required for the job profile of a Rural Mason into the National Skills Qualification Framework had been initiated. Qualification Pack (QP) for 'Rural Masons' had been developed by the Ministry in collaboration with Construction Skill Development Council of India (CSDCI) and had been endorsed by most of the States. The QP was presented for the consideration and approval of the Qualification Review Committee (QRC) on 23.02.2016. It had since been put in the public domain for comments and objections. It was being finalized by National Skill Development Corporation (NSDC) and would serve as a benchmark for imparting standardized training on conventional technologies to rural masons based on National Occupational standards. Based on the QP thus developed, onsite training of 170 rural masons on a pilot basis was being undertaken in the State of Jharkhand, Maharashtra and Chhattisgarh."

5.11 The Committee during the course of examination enquired about information provided in job profiles for Rural Masons and what are the essentials for Quantifications Packs (QPs) for rural masons and also by when the exercise of incorporating competencies required for the job profiles of Rural Masons into National Skills Qualification Framework will be completed, DoRD stated:-

"In the context of rural areas, the mason who is involved in the construction of the house has to singlehandedly undertake all the related works like stone masonry, brick masonry, bar bending, shuttering, roofing, carpentry etc. Earlier there was no Qualification Pack (QP) available that covered information related to all these areas relevant to rural mason. Therefore, the option of seeking formal certification in recognition of skills and knowledge acquired during training was not available to rural masons. The Qualification Pack (QP) for 'Rural Masons' has been developed by the Ministry in collaboration with Construction Skill Development Council of India (CSDCI) and has been endorsed by most States. The QP was presented for the consideration and approval of the Qualification Review

Committee (QRC) and also put up for public view, comments and objections by the National Skill Development Corporation (NSDC). As no objections or comments have been reported, the QP on Rural Masons has been declared as a National Standard. The QP consisting of different National Occupational Standards (viz., brick masonry, shuttering, basic carpentry etc.,) would thus provide a benchmark for conducting standardized training on conventional technologies across the country."

5.12 The Committee also enquired about the experience of onsite training programmes of 170 rural masons being run in States of Jharkhand, Maharashtra and Chhattisgarh, DoRD stated:-

"Onsite training of rural masons on a pilot basis has been completed in Jharkhand covering 100 semi-skilled masons who have been trained on 10 IAY houses within a period of 42 days. Pilot Training is underway in the States of Chhattisgarh (39 trainees in 13 houses) and Maharashtra (40 trainees in 25 houses) and is expected to be completed by mid June 2016. The experiences on the pilot trainings differ from State to State and would be utilized for upscaling the training programme in the respective States as well as in other States."

5.13 The Committee further enquired whether in the light of cabinet decision of construction of 1 crore houses during 2016-17, 2017-18 and 2018-19, there is a need to accelerate the training of rural masons, DoRD stated:-

"All the States have been instructed to conduct pilot training of masons and based on the experiences scale up the process of training of masons. Further States have also been advised to identify training providers (TPs) who are accredited to CSDCI to undertake training of masons. However, it is for the State Government to decide for going ahead with the training either through a CSDCI accredited Training Provider (TP), State Government Departments, SIRD or NGOs etc. The Department envisages to set up a National Technical Support Agency at National level to provide technical support."

5.14 During the course of examination it came out that Department envisaged to set up a National Technical Support Agency at National level to provide technical support. Asked by what time the aforesaid agency will become functional, DoRD stated:-

"The proposal for setting up National Technical Support Agency (NTSA) is under submission for the approval of the Competent Authority. The fully functional NTSA would be operational by December, 2016."

**(iii) Progress on House Design**

5.15 During the course of examination on the issue of documentation of House-Design Typologies, DoRD stated:-

"The Ministry in collaboration with UNDP and IIT, Delhi had initiated an exercise to catalogue locally appropriate, cost effective technologies and housing typologies for different zones in 18 states of India. The zoning for respective States had been done based on climate, topography, cultural and traditional housing practices and vulnerability to disasters. The state wise compendiums, which had designs, drawings and estimates appropriate to each region were being developed in consultation with local officials, beneficiaries and Panchayati Raj functionaries to ensure wide ranging acceptability and adoptability. The same was being shared on a digital platform to enhance outreach through the Rural Housing Knowledge Network (RHKN) web portal. Field studies had so far been conducted in 18 states. Extended deliberations and Consultative workshops with stakeholders had been held in 4 States. Catalogue of design typologies had been finalized for three states viz; Meghalaya, Tripura and Maharashtra. Technology demonstration through construction of houses/community buildings based on recommended design typologies had been initiated in Tripura, Maharashtra and Meghalaya."

5.16 With regard to progress on House Design, the Committee during the course of examination enquired whether work of documentation of House Design and field studies in 18 States and holding workshops in 4 States does not augur well particularly when time table for construction of houses has already been drawn up and Department of Rural Development should move faster by way of covering such a drive in remaining States/UTs and by when the work on documentation of House Design will be completed, DoRD stated:-

"Identification of house designs that are suitable to specific geo-climatic zones of the State is a recent initiative of the Ministry of Rural Development. Once the studies are completed and house designs identified, the same would be made available to the beneficiaries to make a choice among the house designs. The identification and fixing of house design typology suitable to different regions in each state requires a detailed study of the existing designs types, the prevalent construction technology, the mapping of locally available resource and extensive process of public consultation and vetting.

The studies have been taken up in 18 priority states of the country covering all the geo-climatic zones of the country. These should be completed by Dec 2016. However efforts are on to complete it by Sep 2016, wherein the beneficiaries during the current year can take benefit of the exercise done. After completion of the study a view would be taken whether to take up the studies in the remaining states of the country or the so far house designs identified would be utilized for adopting in the other States after incorporating the local designs."

5.17 In this connection during the course of evidence a representative of MoRD stated:-

''एक शिकायत यह भी होती थी कि इंदिरा आवास में एक ही तरह की डिजाइन हर जगह है। इसको दूर करने के लिए ही हम लोगों ने 18 राज्यों में आई.आई.टी., दिल्ली और अन्य संस्थानों से अध्ययन कराया कि स्थानीय तौर पर किस प्रकार के घर बनते हैं। इसमें करीब 150-200 अलग-अलग डिजाइंस आए कि उनके परंपरागत घरों में क्या सुधार लाने की जरूरत है। इसे हम लोगों ने कहा था - टाइपोलोजी ऑफ हाउसेज। इसमें लोकल मैटेरिएल्स के उपयोग से और अन्य चीजों से जो डिजाइन इम्प्रूवमेंट सजेस्ट किया गया है तो इसके लिए हमने राज्यों से कहा है कि कार्यक्रम प्रारंभ करने से पहले हर राज्य में 15-20 अलग-अलग डिजाइंस हों, जो उस राज्य की आवश्यकताओं के अनुरूप हों, उसे लें। जैसे त्रिपुरा, सिक्किम में बांस के प्रयोग की है।

**(iv) Progress on Direct Benefit Transfer (DBT) and End To End Electronic Payment Platform**

5.18 During the course of examination outlining the details about re-engineering fund engineering of fund flow mechanism through the introduction of Direct Benefit Transfer (DBT), the DoRD stated:-

"In FY 2015-16, more than Rs 7000 cr were disbursed to beneficiaries through the PFMS enabled electronic fund transfer module in AwaasSoft. By ensuring faster, seamless and prompt transfer of funds directly from the State nodal account to the beneficiaries' bank/post office account, the problems of delayed payments and parking of funds at various levels were largely resolved. Transition to electronic payments also resulted in higher rates of utilization and absorption of funds under the scheme. More than 101% of budgetary allocation of Rs 10,025 crore towards Rural Housing was released to States/UTs in FY 2015-16."

5.19 On the issue of progress on DBT and end to end electronic payment platform, the Committee wanted to know the State-wise progress as on 30.05.2016 alongwith States that are lagging behind in these two vital areas and difficulties being faced by these States and remedial measures taken therefor, DoRD stated:-

"Direct transfer of assistance in DBT mode to the beneficiaries has been introduced in the rural housing scheme-IAY for all the states with regard to the payments for the 2015-16. Likewise, under the new scheme of PMAY-G to be implemented from the current financial year, all payments would be made electronically on AwaasSoft-PFMS Platform. Also all the payments with respect of the houses sanctioned under erstwhile rural housing scheme prior to 2015-16 would also be made electronically through AwaasSoft-PFMS Platform. This will enable real time monitoring of the utilization of funds by the State Governments and matching the payments with the progress."

5.20 During the course of examination it came out that States/UTs have been asked to open nodal account under PMAY (G) for better monitoring of funds. Asked about

number of States/UTs which have opened such nodal account at State/UT levels for PMAY(G) as on 30.06.2016 and by when all States/UTs would be able to do so, DoRD stated:-

"In FY 2015-16, the fund flow mechanism under the scheme was re engineered through the introduction of Direct Benefit Transfer (DBT) which entailed transfer of financial assistance electronically from the State Nodal Account to the beneficiaries' bank/post office accounts. To enable transition towards DBT, State/UTs were directed to open a dedicated nodal account for the scheme. All State/UTs have complied with the same. Introduction of electronic fund transfer to beneficiaries through the PFMS platform has ensured seamless and prompt transfer of financial assistance thereby resulting in higher rates of utilization and absorption of funds under the scheme.

Further as a pre requisite to enable comprehensive electronic payments and to address the issue of unspent balances, States have been repeatedly instructed to assess and transfer all scheme funds lying unutilized at various levels to the State Nodal Account (SNA) by July, 2016. As on date, 24 States have completed the process of transfer of scheme funds into the SNA. DoRD is regularly reviewing the status of fund transfer into the SNA during monthly meetings of PMAY (G) Coordinating Officers to ensure that the above exercise is expedited."

5.21 With regard to transition towards comprehensive electronic payment, DoRD stated:-

"All States have been instructed to transfer scheme funds lying at various levels of administration to the State nodal account by May, 2016 to enable transition towards an end to end electronic payment platform."

**(v) Progress on use of Mobile App 'AwaasSoft' for inspection of IAY houses**

5.22 During the course of examination on the issue of launch of android based website application – 'AwaasApp' for inspection of IAY houses, DoRD stated:-

"The application empowered officials and citizens to capture and upload geotagged, time stamped photographs of the house at various stages of construction thereby reducing time lags in verification. In FY 2015-16, the mobile app has been used to carry out more than 7000 inspections in 14 states. The Ministry was developing an offline module for data capture and transmission within the app to overcome the constraint of limited internet bandwidth."

5.23 It came out during the course of examination that only 14 States are using AwaasSoft with 7000 inspections have been done. Asked whether use of AwaasSoft in aforementioned States with 7,000 inspection is too less and whether it should cover in remaining States/UTs urgently and in big way, the DoRD stated:

"Development of mobile application "AwaasApp" has been undertaken to plug crucial gaps in misreporting of implementation status under the scheme. Now the reporting on inspection of progress on ground will be objective and evidence based. Currently the inspection module enables the Inspector to record the progress while inspecting the house construction, however going forward the mobile application would be tweaked to facilitate crowd sourcing of photographs, wherein a beneficiary can himself or through others upload the progress status. This will allow effective monitoring of progress and reduce dependence of the beneficiary on the official machinery to claim his/her entitlement.

The mobile application was formally launched by the Ministry in April, 2016 (current financial year). From the current financial year under the new scheme of PMAY-G, mobile application would be utilized by all the States / UTs for inspecting, approving and uploading the photographs on AwaasSoft.

However, before launching the mobile application, the States have been advised to utilize the mobile application on test basis for inspecting, approving and uploading the photographs on AwaasSoft. The use of the application will also need some training and capacity building of the officials which the states have been advised to undertake at their end."

5.24 During the course of examination, the DoRD also stated that offline module for data capture within the 'AwaasSoft' app is being developed to overcome the constraints of limited internet band width, the Committee enquired about the States that are facing the constraints of limited internet bandwidth as on 30.05.2016 and whether the emphasis should be given on full operationalization of AwaasSoft instead of opening offline module within AwaasSoft, the DoRD stated:-

"The offline module of 'Awaasapp' is being developed for data capture and transmission within the app to overcome the constraint of limited internet bandwidth. The houses of the beneficiaries who were provided assistance under the rural housing scheme live in remote rural areas where connectivity is a problem for the mobile phones. Due to the connectivity problem, the exact geo tagged location of the house cannot be captured accurately and uploaded on AwaasSoft. To overcome this issue, the offline module is being developed for the 'AwaasApp' so that the exact geo-tagged location of the house is captured and auto-uploaded on AwaasSoft when the inspector returns to area with connectivity. The offline module is only for Mobile application and not for the AwaasSoft."

**(vi) Dedicated Staffing**

5.25 During the course of examination on the issue of dedicated staffing under PMAY(G), DoRD has stated:-

"The Ministry had issued directions enabling States to appoint dedicated staff at the State, district and block levels to ensure smooth

implementation of the scheme. It would include experts in the fields of construction technology, social mobilisation, information technology, etc. Administrative funds under the scheme were to be used for the purpose. Responsibility for tracking the construction of the houses was to be entrusted to a village level worker."

5.26 During the course of examination on the issue of progress made on dedicated staff, the Committee enquired whether the issue of dedicated staff for PMAY (G) is in formative stage as Department of Rural Development has only issued Directions to States in this regard, the Committee also wanted to know how many States/UTs have dedicated staff at State/District and Block level for this purpose and whether responsibility for tracking the construction of the houses has actually been entrusted to village level workers in all States/UTs, DoRD stated:-

"Instructions have been issued to all the States to have dedicated staff at different levels of administration viz., State, District, Block and Panchayat Level. The expenditure involved for hiring of personnel at different levels is to be met from the administrative expenses. However, the instructions issued are advisory in nature to the States and it is for the State Government to decide whether it needs to hire dedicated personnel at different levels of administration or to utilize the existing State Government Machinery for supervising the implementation of the scheme. Further the quantum of target that is allotted to the State also matters for hiring of personnel as the quantum of administrative fund to the State depends on the target allocated to that State.

With reference to the instructions issued the State of Maharashtra, Jharkhand and Bihar have set up a Project Monitoring Unit and the State of Rajasthan is in the process of hiring of personnel at different levels of administration to look into the implementation of PMAY-G. However, State Governments have been instructed to tag the houses sanctioned under the scheme to a village level functionaries who would be entrusted with the task of monitoring the construction and completion of the house. In the State of Odisha village level functionaries are tagged with certain number of houses sanctioned under the rural housing scheme so as to ensure completion of the houses.

Some States like Andhra Pradesh, Telangana and Karnataka already have dedicated organizations viz. Housing Corporations which look into all the aspects of rural housing."

**(vii) Progress on use of SECC data for beneficiary Identification**

5.27 During the course of examination on the issue of SECC data for beneficiary identification, DoRD has stated:-

"The Ministry had devised a set of norms for use of housing deprivation data available from the SECC in consultation with the State governments. Since the selection would be based on objectively verifiable norms which



were available in the public domain the possibility of improper selection was reduced. Along with expanding coverage to include all families suffering from housing deprivation, the procedure devised was a game changer in terms of transparency and will reduce scope for discretion in selection."

5.28 On the issue of progress on use of SECC data for beneficiary identification, the Committee during the course of examination enquired about the details of norms desired by Department of Rural Development for use of housing deprivation data in consultation with States/UTs and whether all the States/UTs have finalized priority lists under PMAY(G) by 30.05.2016 and also the States which are lagging behind alongwith reasons therefor, DoRD stated:-

"For identification of beneficiary to receive assistance under PMAY-G the housing deprivation parameters captured in the SECC-2011 data has been used. The universe of beneficiaries that are to be covered under the scheme of PMAY-G comprise of all houseless households and households living in zero/one/two room houses with kutcha roof and kutcha walls as per SECC- 2011. These households are subject to the exclusion process based on the 13 exclusion parameters indicated in SECC-2011.

The Gram Panchayat-wise list of beneficiaries as per SECC-2011 data has been uploaded on AwaasSoft on 13<sup>th</sup> April, 2016, except the States where election were to be held. (Tamil Nadu, Assam, Puducherry, West Bengal and Kerala). After the elections the data pertaining to these States has also been uploaded on 26<sup>th</sup> May, 2016. The States have been communicated the procedure / steps involved for accessing the list of beneficiaries from AwaasSoft and the processes that are to be followed for finalizing the priority list. A training workshop for all the State/UT Governments was held on 14<sup>th</sup> and 15<sup>th</sup> May, 2016 at NIRD &PR, Hyderabad, to train them on how to access the list of beneficiaries from AwaasSoft and process the list based on Gram Sabha decision

The process of finalizing the list involves, mapping each enumeration block of SECC-2011 with the Gram Panchayats, extracting the gram panchayat-wise list of beneficiaries from the data uploaded on AwaasSoft, placing the list before the Gram Sabha, verification of the list by the Gram Sabha, appellate mechanism with regard to objections on deletions, change and priority list, finalization of priority list after the appellate mechanism and publishing the list on AwaasSoft. The above activities if done on time bound basis would take least 60 days otherwise it would take around 90 days.

The State Governments are in the process doing the above activities before the finalized priority list is uploaded on AwaasSoft. It is expected that the entire process of finalizing the list would be completed by 15<sup>th</sup> Aug, 2016."

5.29 Outlining major initiatives taken under PMAY(G) for beneficiary selection using SECC, DoRD has also stated:-

"Detailed instructions regarding the procedure for identification and selection of beneficiaries based on SECC data have been issued by the Ministry. The facility to access system generated priority lists has been made available on AwaasSoft. All States/UTs have been requested to ensure that the activities involved in finalising priority lists under PMAY (G) are completed by the end of May 2016. This includes verification of system generated priority lists by Gram Sabha, resolution of grievances by an Appellate Committee and subsequently uploading of final priority lists on AwaasSoft."

(a) **Issue of inclusion of left-over eligible rural households under SECC, 2011 data**

5.30 During the course of examination the issue of inclusion of left-over eligible rural households under SECC, 2011 data for housing purposes also came up before the Committee and a representative of MoRD explained before the Committee that a proposal is being brought before the Union Cabinet to address the issue by way of setting up Appellate Authority. Asked about the latest update (30.06.16) in this regard, DoRD stated:-

"For inclusion of eligible beneficiaries, who have been left out of SECC 2011, a domain can be assigned only after approval for updating the SECC database and the procedure thereof is obtained from the Cabinet. The proposal for the same is under consideration in the Ministry."

(b) **Issue of inclusion of fishermen as eligible households**

5.31 During the course of examination it also came out before the Committee that in coastal areas large number of houseless and landless fishermen be brought under the category of eligible households for the purposes of housing. Asked about the views of MoRD in this regard, the DoRD informed:-

"All houseless individuals captured in the SECC 2011 will be eligible to receive assistance under PMAY(G). Hence, the universe of eligible beneficiaries will also cover houseless and landless fishermen."

(c) **Provisioning for housing for likely eligible rural houseless households who are BPL and currently minor**

5.32 During the course of examination the above issue also came up before the Committee. Asked about how the MoRD is planning to tackle the issue, DoRD stated:-

"Since allotment of houses is on the basis of objectively verifiable parameters reflecting housing and socio economic deprivation as per

SECC 2011, the concept of BPL has been dispensed with from the current financial year. Further, construction of houses for beneficiaries who lack the wherewithal and are not in a position to get the house constructed on their own may be taken up by the State government as a part of the mason training program under PMAY-G."

**(viii) Progress made on convergence with MGNREGA/SBM(G)**

5.33 As regards convergence with flagship schemes, during the course of examination the DoRD has given the following details:-

**"Convergence with MGNREGA** - Real time web link had been developed with NREGASoft to allow creation of a NREGA work against each IAY house sanctioned. This had ensured that a beneficiary was able to claim his/her entitlement of 90/95 days of paid unskilled labour for construction of IAY house under convergence with MGNREGA. In FY 2015-16, 17.81 lakh works had been created in MGNREGA against IAY houses out of which more than 7.33 lakh works had been sanctioned and approx. 3.1 crore person days generated.

**Convergence with SBM (G)** - To enable post facto monitoring of convergence with Swachh Bharat Mission Gramin- SBM (G), the SBM unique ID numbers were being captured on AwaasSoft, wherever available, during the time of registration of beneficiary."

5.34 The Committee also enquired about the component of Rs. 18,000/- under MGNREGA and Rs. 12,000/- for toilets are not likely to be given if the beneficiary fails to avail MGNREGA work or has already constructed the toilet, DoRD stated:-

"From 1st April, 2015, seeding of NREGA job card number has been made mandatory for sanction of IAY house in AwaasSoft. Real time web link has been developed with NREGASoft (the MGNREGA MIS) to allow creation of a NREGA work against each PMAY 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 house under convergence with MGNREGA. The modalities of enabling mandatory convergence with SBM or MGNREGA for construction of toilets are being worked out."

5.35 During the course of examination, the DoRD stated that real time web link had been developed with MGNREGA Soft to allow creation of a NREGA work against each IAY house sanctioned and SBM(G) unique ID number under Awaas Soft are being captured wherever available during the time of registration of beneficiary. Asked whether all the States/UTs have developed real time web link with MGNREGA against each IAY house sanctioned as on 30.05.2016, DoRD stated:-

"To compensate the beneficiary, for the forgone wage employment and hitherto unaccounted, unskilled wage component for construction of

his/her house, and with the objective of improving the quality of house constructed, house construction in rural areas have been included as permissible activity under MGNREGA. The beneficiary is entitled for wage component of 90/95 mandays.

For convergence advisory has been issued to the State Government about the procedure to be adopted so that all the beneficiaries of the rural housing get the advantage of the convergence with the scheme of MGNREGA. The procedure inter-alia makes it mandatory, the capturing of Job Card Number of the beneficiary during the time of issuing sanctions for PMAY (G) beneficiaries.

To enable smooth convergence in the field, requisite changes in the softwares have been made for all the states to enable auto creation of work in MGNREGA on generation of sanction in AwaasSoft."

5.36 The Committee also enquired as to when was the convergence with MGNREGA and SBM(G) actually started, the DoRD stated:-

"As per paragraph 4(1) of Schedule – 1 of the MGNREGA, rural sanitation related works such as IHHL etc., either taken up independently or in convergence with schemes of other Government Departments is permitted under MGNREGA. Previously, IHHL were provided through convergence with MGNREGA and NBA (Now SBM (G)). After the launch of Swachh Bharat Mission (SBM), construction of IHHL through convergence of MGNREGS & SBM (Gramin) has been delinked and construction of IHHL independently under MGNREGA other than those covered under SBM (Gramin) are to be carried out under MGNREGA alone. The revised guidelines for construction of IHHL under MGNREGA were issued by the Ministry of Rural Development with concurrence of Ministry of Drinking Water and Sanitation on 25th November, 2014."

5.37 The Committee also wanted to know the States/UT-wise workdone on convergence of IAY with MGNREGA/SBM(G) and other schemes and whether convergence with SBM(G) is moving with slow pace as the Department has only started capturing SBM unique ID numbers of beneficiaries wherever available on AwaasSoft. The Committee further enquired about the level of convergence of MGNREGA and SBM(G) across the States as on 30.05.2016 and by when the full convergence with MGNREGA and SBM(G) will be achieved, the DoRD stated:-

"Construction of toilet along with the house sanctioned under IAY is mandatory through convergence with Swachh Bharat Mission (Gramin). The house is treated as complete only when the toilet is constructed. The State-wise details of toilets constructed along with IAY houses during the year 2014-15 and 2015-16 as uploaded by the States/ UTs on AwaasSoft are as follows :-

Toilets constructed along with IAY Houses			
S.No.	State	2014-15	2015-16
1	2	3	4
1	ANDHRA PRADESH	0	0
2	ARUNACHAL PRADESH	11	0
3	ASSAM	140069	19338
4	BIHAR	281197	74592
5	CHHATTISGARH	39006	32802
6	GOA	468	0
7	GUJARAT	28108	12119
8	HARYANA	26983	873
9	HIMACHAL PRADESH	3967	549
10	JAMMU AND KASHMIR	1670	25
11	JHARKHAND	39070	5007
12	KARNATAKA	0	0
13	KERALA	49047	37667
14	MADHYA PRADESH	110348	23948
15	MAHARASHTRA	155325	8912
16	MANIPUR	1562	98
17	MEGHALAYA	7022	0
18	MIZORAM	590	13
19	NAGALAND	1009	0
20	ODISHA	163175	152104
21	PUNJAB	3	0
22	RAJASTHAN	94650	44745
23	SIKKIM	2741	0
24	TAMIL NADU	53286	27610
25	TELANGANA	0	0
26	TRIPURA	8806	1929
27	UTTAR PRADESH	349129	34679
28	UTTARAKHAND	9124	742
29	WEST BENGAL	410970	319950
30	ANDAMAN AND NICOBAR	0	0
31	DADRA & NAGAR HAVELI	0	0
33	LAKSHADWEEP	0	0
34	PUDUCHERRY	0	0
	<b>Total</b>	<b>1977336</b>	<b>797702</b>

5.38 With regard to construction of toilets for all the houses sanctioned under PMAY-G, it is stated that requisite provisions are being made in the software of PMAY-G and that of MGNREGA so that once the house is sanctioned on AwaasSoft for the PMAY-G beneficiary, it triggers generation of a work for construction of toilet under

NREGASoft.. This would ensure that all the houses sanctioned under PMAY-G would be provided assistance for construction of toilet through MGNREGA."

## **VI. Pradhan Mantri Awaas Yojana (Grameen) (PMAY-G)**

### **Salient Features**

6.1 During the course of examination the DoRD has elaborated the following salient features of PMAY(G):-

- (i) Identification of beneficiaries eligible for assistance and their prioritisation to be done using information from Socio Economic and Caste Census (SECC) 2011 ensuring total transparency and objectivity
- (ii) The list will be presented to Gram Sabha to identify beneficiaries who have been assisted before or who have become ineligible due to other reasons. The finalised list will be published.
- (iii) The cost of unit assistance to be shared between Central and State Governments in the ratio 60:40 in plain areas and 90:10 for 8 North Eastern and 3 Himalayan states. Annual list of beneficiaries will be identified from the total list through participatory process by the Gram Sabha. Gram Sabha will need to justify in writing with reasons for any alteration of priority in the original list.
- (iv) Funds will be transferred electronically directly to the account of the beneficiary.
  - f) Inspection and uploading of geo referenced photographs will be done through a mobile app. Beneficiary will also be able to track the progress of his payments through the app.
- (v) The beneficiary is entitled to 90/95 days of unskilled labour from MGNREGA. This will be ensured through a server to server linkage between PMAY (G) and MGNREGA. Locally appropriate house designs, incorporating features to address the natural calamities common to the region will be made available to beneficiaries. To address the potential shortage of masons training for masons will be undertaken as an ongoing process.
- (vi) To meet the additional requirement of building materials, manufacture of bricks using cement stabilised earth or fly ash will be taken up under MGNREGA. The beneficiary would be facilitated to avail loan of up to Rs. 70,000 for construction of the house which is optional.
- (vii) The unit size is to be enhanced from the existing 20 sq.m to up to 25 sq.m including a dedicated area for hygienic cooking.
- (viii) Intensive capacity building exercise for all the stake holders.
- (ix) Support will be provided at district and block levels for technical facilitation and addressing quality issues in house construction.

- (x) A National Technical Support Agency will be set up to provide technical support to the Centre and States to facilitate construction of the houses targeted and to ensure their quality.

**(ii) Funds Quantified**

6.2 During the course of examination, the DoRD, has outlined that as per Cabinet approval on 23 March, 2016 for construction of 1 crore houses for three years period from 2016-17 to 2018-19 a total cost (Unit Assistance) of Rs. 1,25,000 crore would be required out of which the total cost of Government of India would be Rs. 21,975 crore.

6.3 Giving details of targets *vis-a-vis* cost estimates under PMAY(G), the DoRD has stated:-

"The year wise break-up of the houses to be constructed and the expenditure involved during the period of project from 2016-17 to 2018-19 is as follows:-

**(Rs. in crore)**

Year	Target (nos)	Total cost (unit assistance)	Central Share of total cost	Administrative Expenses (4% of central share)	Cost of National Technical Support Agency	Scheme Overhead	Total Cost to GoI (4+5+6+7)
1	2	3	4	5	6	7	8
2016-17	3300000	41250	25988	1040	13	12	27052
2017-18	3350000	41875	26381	1055	13	12	27462
2018-19	3350000	41875	26381	1055	13	12	27462
	<b>10000000</b>	<b>125000</b>	<b>78750</b>	<b>3150</b>	<b>39</b>	<b>36</b>	<b>81975</b>

Outlining mobilization of additional resources for PMAY(G) as part of 'Major Initiatives' under PMAY(G), DoRD stated:-

"An amount of Rs 15,000 has been allocated towards PMAY (G) in budget 2016-17. Request for additional budgetary support to the extent of Rs 5,000 crores is under the active consideration of the Ministry of Finance. The modalities of mobilizing additional resources from NABARD are currently being worked out."

6.4 Asked whether DoRD has chalked out any road map for arrangement of funds with State Governments for the coming three years, the DoRD stated:-

"Tentative targets for the next three years based on provisional figures on housing shortage as per SECC 2011 have been informally communicated to States/UTs so as to allow advance planning. Further, states have been instructed to convene meetings of their State Level Banking Committees (SLBC) to work out the modalities for facilitating institutional credit upto Rs 70,000 for willing PMAY (G) beneficiaries by forging credit linkages between the beneficiary and Primary Lending Institutions (PLIs)."

6.5 Asked about the current level of preparedness in this regard, the DoRD stated:-

"Most States have initiated consultations with NABARD and Housing Finance Corporations to chalk out a roadmap for generating resources to meet the huge fund requirement under PMAY (G). The level of preparedness in this regard is to be reviewed in a meeting of PMAY (G) coordinating officers to be held on 6th June, 2016."

**(iii) Role of Banks on Housing Finance**

**Preparedness for Housing Finance at State level**

6.6 During the course of examination it also came out up before the Committee that with a view to achieve the objective of Housing for All by 2022 as envisioned by the Government, the Union Cabinet at their meeting held on 23 March, 2016 approved a proposal which inter-alia provides for construction of 1 crore houses for rural areas over a period of 3 years from 2016-17 to 2018-19 enhancing the per unit assistance from Rs. 70,000/- to Rs. 1.20 lakh in Plain areas and from Rs. 75,000/- to Rs. 1.30 lakh in hilly/difficult areas and IAY districts facilitating institutional credit upto Rs. 70,000/- for willing PMAY(G) beneficiaries etc. In this connection, the Department of Rural Development have informed the Committee that States have been asked to do necessary advance planning based on provisional figures on housing shortage as per SECC, 2011 and States have been asked to work out modalities for facilitating Bank linkages between beneficiary and Primary Lending Institutions (PLIs). Asked about any consultations with States/UTs/SLBC, DoRD stated:-

"The consultation has been made with the States who have been advised to hold SLBC meeting regarding role of banks for housing finance. NABARD has been separately advised to contact respective State Governments in this regard. Ministry also reviewed the progress in the meeting of PMAY-G Nodal Officers (held on 6th April, 3rd May and 6th June, 2016) and PRC meeting (held on 3rd February and 14th July, 2016). In this connection, it also came out during the study tour to Khajuraho, Bhopal, Imphal and Kohima that SLBC of concerned States as also Lead Banks are fully geared up to take up the task ahead. "



6.7 The Committee also wanted to know the level of preparedness at State/UT level in this regard, DoRD stated:-

"Once the scheme is launched formally the States will facilitate beneficiaries to avail the loan."

6.8 In this connection, the example of Mukhya Mantri Awaas Mission (G) (MMAM(G)) opened by Madhya Pradesh Government without any eligibility criteria was also highlighted. The Committee also had occasion to see the implementation of MMAY (G) during its recent visit to Chattarpur and Damoh Districts in Madhya Pradesh. Asked whether good work under MMAY (G) in Madhya Pradesh can be opened in other States/UTs with huge number of Kachha houses, DoRD stated:-

"Since one crore houses are to be constructed under PMAY-G from FY 2016-17 to 2018-19, criteria for eligibility of beneficiaries based on SECC 2011 has been defined so as to cover houseless households and households living in Kucha houses with two or lesser number of rooms on a priority basis. Depending on availability of resources in the future, the ambit of eligibility under the scheme may be expanded. Further, States may implement their own rural housing schemes using resources available with them to cater to the housing needs of vulnerable sections who are ineligible to receive assistance under PMAY-G. For instance, the state of Odisha is implementing the Biju Pucca Ghar Yojana (Mining) to provide houses to families working in the mining sector."

6.9 The Committee also enquired whether MoRD plan to launch such scheme at Central level also, DoRD stated:-

"As PMAY-G has been implemented, no such proposal is under consideration of the Ministry."

6.10 The Committee during the study visit to Madhya Pradesh, the Committee was informed by the State level Banker Committee (Madhya Pradesh) the various constraints that are coming in the way of Banking operations under NLRM Scheme. These inter alia include non-availability of dedicated team of Staff of SRLM in each District, inadequate number of projects sponsorship by Department having prospect of their successful running of SHGs. Most of the proposals sponsored related to animal husbandry, tent houses, building material etc. and past experience of Banks with such projects is not satisfactory, recovery under Government sponsored schemes is very poor in the State and mounting NPA has made the Bankers scared to lend unwillingly etc. Asked about whether DoRD have come across any such difficulties while holding

discussions with State/UTs and Banks for PMAY(G) also and the way out for coming out from such difficulties, DoRD stated:-

"Since negotiations are going on with the banks for PMAY-G, it is too early to mention about difficulties."

**(b) Need for minimizing documentation for processing housing loan application**

6.11 During the course of evidence, a representative of MoRD explained before the Committee that MoRD is discussing with representatives of NABARD and National Housing Bank (NHB) and State Governments for minimizing the requirement of documentation for processing housing loan applications as it is seems that in the absence of documents asked by the Banks, the beneficiary does not get Bank loan and as a result in spite of huge demand for housing in rural areas the amount of housing loan is reducing. Asked whether discussions with Banks have since been completed and what emerged out from such discussions, DoRD stated:-

"The discussions are going on with the Department of Financial Services"

6.12 The Committee also wanted to know whether NABARD / NHB been able to impress upon the Banks for reducing documentation, DoRD stated:-

"Since the matter is under consideration in consultation with banks, no decision has been taken so far."

6.13 In this connection, during the course of evidence a representative of MoRD stated:-

“जहां तक बैंक ऋण की बात है तो नाबार्ड और नेशनल हाउसिंग बैंक के साथ हम लोगों ने कई मीटिंग की कि जिस अकाउंट में हम लाभान्वित को पैसा दे रहे हैं और अगर वह लाभान्वित चाहे कि उसे उसी अकाउंट से बीस हजार, तीस हजार रुपए का कुछ ऋण भी मिल जाए जो वह अपनी तरफ से लगाना चाहे, तो उसे सरलता के साथ उसी बैंक अकाउंट से ऋण दिला सकें। इसमें यह कठिनाई होती है कि ग्रामीण क्षेत्रों में ज़मीन के पूरे कागजात नहीं होने के कारण बैंक कई बार घर के लिए ऋण देने को तैयार नहीं होते हैं। नाबार्ड, नेशनल हाउसिंग बैंक और राज्य सरकारों के साथ हम लोग इसके लिए निरंतर बैठकें कर रहे हैं कि न्यूनतम डॉक्यूमेंटेशन की क्या जरूरत पड़ेगी। कई बार ग्रामीण क्षेत्रों में मांग होने के बावजूद भी वहां हाउसिंग लोन बहुत कम होता रहा है। इसे बढ़ाने के लिए मध्य प्रदेश सरकार ने ‘मुख्यमंत्री आवास योजना’ के अंतर्गत कोशिश की थी। अब तक राज्यों में बैंक लोन पर आधारित शायद सबसे बड़ी योजना मध्य प्रदेश की ही रही है, लेकिन उसमें भी लैंड की आइडेंटिफिकेशन और पहचान की कठिनाई आई थी। उसमें जो संपन्न लोग थे,

उनका घर भी बन सकता था। उसमें बीपीएल वाली सीमा नहीं थी। इस कारण से बैंक द्वारा जिन्हें ऋण मिलना था, उन्हें ऋण देने को बैंक भी तैयार थे।”

**(c) Issue of giving loans based on Pattas**

6.14 During the course of evidence the issue of giving loans based on pattas also came up before the Committee and the representative of MoRD stated:-

”आप पट्टे को लेकर जो बात कह रहे हैं तो पट्टे के अगेंस्ट कोई भी बैंक लोन नहीं देता है क्योंकि उसे भूमि का स्वामी नहीं माना जाता। उसे उस भूमि को बेचने का अधिकार नहीं है। यह एक बड़ी समस्या है। मुझे लगता है कि यह आपके ही लेवल पर हो सकता है। अगर आप उसे आसानी से पट्टे का अधिकार दे देंगे तो वह उसे बेचेगा भी। यह भी एक झंझट है। इसलिए उसके लिए एक दूसरा फॉर्मेट हो। जैसे आप लाल-पीले कार्ड बनाते हैं तो उसके लिए भी वैसा ही कीजिए कि पट्टाधारी को भूमि अधिकार मिले, लेकिन उसे विक्रय का अधिकार नहीं मिले। ऐसा कुछ करेंगे तभी बैंक उन्हें लोन देने को तैयार होंगे, अन्यथा वे तैयार नहीं होंगे।”

## **PART – II**

### **Recommendations/Observations**

#### **Expeditious efforts for eradicating rural shelterlessness recommended**

Housing is universally recognized as basic need and investment in housing leads to improvement in social status coupled with similar improvement in economic and health parameters. In the case of construction in rural areas it accompanies employment generation by use of locally available technologies. The Committee are, however, constrained to find that as per Socio-Economic Caste Census, SECC, 2011 data as large as 4 crore eligible beneficiaries require shelter in the country mainly in Uttar Pradesh (48.31 lakh), Madhya Pradesh (47.45 lakh), West Bengal (45.63 lakh), Odisha (41.48 lakh) etc. The Committee also find that role of the Government pertains to reducing housing shortage, improving the quality of housing especially the poor mainly through its flagship scheme of Indira Awaas Yojana (IAY) that was aimed at providing houses to BPL families. The Committee's examination has also revealed that although public housing programme started in the country way back in 1957, yet actual work started only after four decades in 1996 when the erstwhile IAY became functional as independent scheme with assigned role from time to time. The Committee are constrained to note in a period spanning over two decades of its implementation only 3.60 crore families have been assisted in constructing their houses with small amount of Rs. 1.06 lakh crore utilized for that purpose. The Committee find in IAY Assistance have been provided (i) construction of new houses (ii) upgradation of Kutcha/dilapidated houses and (iii) purchase of house sites. The Committee find that with Union Cabinet nod, the existing IAY has been re-structured into Pradhan Mantri Awaas Yojana (Grameen) PMAY(G) with a view to pursue the objective of 'Housing for All,

by 2022' with revised features ranging from providing assistance for construction of 1 crore houses in rural areas over a period of 3 years from 2016-17 to 2018-19, enhancing the per unit assistance from Rs. 70,000 to Rs. 1.20 lakh in plains and from Rs. 75,000 to Rs. 1.30 lakh in hilly States/difficult areas and IAP districts using SECC, 2011 data for identification of beneficiaries and so on. The Committee feel that with the PMAY(G) a beginning for reducing shelterlessness in the country by utilizing SECC, 2011 data has been made. The Committee feel that still there is as large as 3 crore shelterless population yet to be benefited by PMAY(G) scheme. The Committee, therefore, feel that an all out effort be made by Government of India alongwith all Stakeholders to eradicate shelterlessness from the country in a phased and time-bound manner.

(Rec. Sl. No.1)

**Lower performance during Eleventh Plan and housing shortage during Twelfth Plan criticized**

The Committee are dismayed to note that during Eleventh Plan in all the years barring 2008-09 houses constructed had been less than that of target fixed. The Committee are also constrained to note that during Twelfth Plan (2012-17) so far huge housing shortage of as high as 43.67 million units is seen. On the contrary, the Committee find the DoRD has held the view before the Committee that problem of rural shelterlessness has been considerably reduced by way of implementation of IAY since 1996. The Committee thus, do not agree with MoRD's view. In this connection, the MoRD has also argued before the Committee that various States like Odisha, Uttar Pradesh, Rajasthan, Andhra Pradesh and Telangana have launched their own schemes for rural housing out of their State Plans and various States like Tamil Nadu, Karnataka, Maharashtra, Sikkim and Goa provide additional resources to beneficiaries over and above the assistance given

under erstwhile IAY. Besides, private bodies like HUDCO has also been contributing their funds for construction of low cost rural housing. In addition, Department of Animal Husbandry and Ministry of Labour have been implementing housing schemes for specific target groups. However, the Committee are constrained to note that MoRD is not equipped with relevant data of workdone by different States/UTs by stating that the relevant data is available with respective State/UTs Governments. In the absence of data, the Committee are unable to comprehend exact contributions made by States/UTs Governments for reducing rural shelterlessness in the country. The Committee, therefore recommend the MoRD to obtain the relevant accurate data from States/UTs and apprise the Committee of the same for ascertaining workdone in this regard by different States/UTs, HUDCO etc.

(Rec. Sl. No.2)

**States/UTs asked to adopt valuable suggestions outlined by MoRD for addressing/achieving rural shelterlessness**

The Committee are constrained to note that various States/UTs while implementing rural housing schemes have been facing problems such as structural deficiencies in fund flow mechanism, weak system of monitoring, inadequate per unit assistance, opaque system of beneficiary selection etc. The Committee also find that with a view to overcome these deficiencies IAY has been re-designed with improved features under PMAY(G) in financial year 2016-17. Besides for rooting out rural shelterlessness in a comprehensive way, various valuable suggestions like devising objective and verifiable norms for identification and selection of beneficiaries thereby reducing scope of discretion for targeting genuinely deprived etc. have been outlined before the Committee. The Committee

welcome these steps and recommend the MoRD to take up all these suggestions with States/UTs Government in a more focussed and comprehensive manner under PMAY(G).

(Rec. Sl. No.3)

**Huge gap between houses targeted vis-a-vis houses constructed criticized and remedial measures recommended**

The Committee's examination of physical performance showing details of houses targeted vis-a-vis houses constructed under erstwhile IAY during the last three years i.e. 2013-14 to 2015-16 has revealed that there has been huge gap between houses targeted vis-a-vis houses constructed. For instance, during 2013-14, 2014-15 and 2015-16 as against houses targeted of 24.80 lakh, 25.14 lakh and 20.79 lakh, the houses constructed were as low as 15.92 lakh, 16.52 lakh and 18.01 lakh respectively. While reviewing the slow progress of workdone during 2013-14 and 2014-15 reasons like reduction in outlays to the extent of Rs. 2,200 crore and Rs. 5,000 crore and imposition of Model Code of conduct have been outlined before the Committee.

From the State-wise performance during 2013-14, the Committee are constrained to note that worst performing States were Bihar, Madhya Pradesh, Uttar Pradesh, West Bengal, Assam, Gujarat, Uttarakhand etc. alongwith almost all North Eastern States. The Committee are dismayed to note that against big States like Punjab, zero has been shown. The Committee also note that few States which have fairly performed well are Andhra Pradesh, Maharashtra, Karnataka, Tamil Nadu, Odisha, Kerala, Rajasthan and Sikkim. During 2014-15, the Committee find that Uttar Pradesh, West Bengal, Bihar, Jharkhand and Assam have joined the well performing States whereas Madhya Pradesh continues to lag behind. In respect of

Punjab again zero has been shown. The Committee also find that performance of Andhra Pradesh and Maharashtra has gone down from previous year and bifurcation of Andhra Pradesh and non-availability of minority category in Maharashtra have been attributed as reasons for decline before the Committee. The Committee find that Bihar, Uttar Pradesh, West Bengal, Madhya Pradesh are experiencing structural deficiencies in fund flow and lack of dedicated machinery for implementation. The DoRD has also admitted before the Committee that there is a pertinent need to strengthen the existing system for delivering the mandate of 'Housing for All'.

During 2015-16, the Committee are happy to note that all States barring Madhya Pradesh, Manipur, Arunachal Pradesh, Goa, Jammu & Kashmir, Meghalaya and Sikkim have started showing improvement over previous year. The Committee are also satisfied to note that West Bengal has joined in the group of States performing exceedingly well namely Telangana, Odisha, Karnataka, Uttarakhand and Tripura. However, the Committee are dismayed to find that performance of big States like Uttar Pradesh, Tamil Nadu, Haryana, Sikkim have again gone down. The Committee are also constrained to find nil performance shown against Punjab. During 2016-17, the Committee find that big States like West Bengal has constructed 96,771 houses, Uttar Pradesh has 82,761, Madhya Pradesh has 66,237 and Bihar has completed 50,237 houses. In the absence of annual houses targeted, the Committee are unable to make out any tangible conclusion.

The Committee also find that DoRD is optimistic that these capacity constraints will not impede the time table for rural housing in future as all States/UTs have been asked to ensure completion of backlog houses i.e. houses



sanctioned during 2013-14 and 2014-15 by September, 2016. The Committee apprehend considering the quantum of State/UTs-wise backlog and implementation constraints, States/UTs may again proceed in a hurried way only for the sake of achieving work assigned to them for the satisfaction of MoRD and not in a real and judicious way at ground level. The Committee, therefore, recommend that actual transformation at ground level in various States/UTs level may be achieved by holding regular exchange programmes of good performing States like West Bengal, Odisha, Uttar Pradesh, Tripura and Telangana with slow moving States like Madhya Pradesh, Punjab and Jammu & Kashmir for yielding better results.

(Rec. Sl. No.4)

**Separating performance under Backlog from Annual Performance recommended**

The Committee are dismayed to note that there is huge discrepancy of data with regard to achievement of target under PMAY(G) during 2015-16 showing overall achievement of as high as 82.41 percent with State of Odisha showing as high as 200.23 percent achievement and Karnataka showing as high as 198.07 percent achievement. The Committee also find that on the contrary Madhya Pradesh is showing as low as 6.48 percent achievement. The Committee's examination has revealed that workdone shown includes backlog of previous year's also. In this connection, the MoRD have admitted before the Committee that data is misleading. The Committee feel that with a view to see the real workdone with regard to construction of houses for the benefit of common-man and for keeping the record straight, annual target for construction of houses must not include backlog. The Committee also feel that workdone on clearing backlog should be shown separately for arriving at a logical conclusion.

(Rec. Sl. No.5)

**Expeditious upgradation of Katcha houses specially in nine States recommended**

The Committee are constrained to note that as per Socio-Economic & Caste Census (SECC), 2011, data large number of eligible beneficiaries in different States more prominent in Bihar (65.65 lakh), Uttar Pradesh (48.3 lakh) and Madhya Pradesh (47.45 lakh) and so on. The Committee also find that based on SECC, 2011 data, large number of katcha houses are figuring in Bihar, Assam, Madhya Pradesh, Jharkhand etc. In this connection, the Committee have been enlightened by MoRD that problem of Katcha houses is accute in nine States of Bihar, Uttar Pradesh, Madhya Pradesh, West Bengal, Odisha, Rajasthan, Chattisgarh, Jharkhand and Maharashtra. In the light of large number of Katcha houses spread across the States specially the nine States identified by MoRD, the Committee feel that there is a need to undertake special drive on the part of MoRD/State Governments and other stakeholders for their necessary upgradation for achieving 'Housing for All, by 2022' in a time-bound manner.

(Rec. Sl. No.6)

**States/UTs asked for expeditious completion of incomplete houses**

The Committee are constrained to note that large number of incomplete houses are figuring in different States/UTs during 2013-14 and 2014-15 and there is a big gap between houses sanctioned, houses completed and houses yet to be completed. For instance during 2013-14 and 2014-15 as against the total houses sanctioned of 47.53 lakh, the houses completed was as low as 29.28 lakh and 18.24 lakh houses are awaiting completion. The Committee are also constrained to note that major States with large number of incomplete houses are Bihar (7.48 lakh), Assam (2.02 lakh), Madhya Pradesh (1.07 lakh), Jharkhand (0.95 lakh), Maharashtra (0.89 lakh), West Bengal (0.94 lakh) and Odisha (0.59 lakh) in other States the figure

is relatively low. In this connection, with regard to completion of incomplete houses, the Committee have been enlightened by MoRD that series of meetings with concerned Chief Secretaries have been held for push for completion of pending houses and States like Odisha and Rajasthan have started incentivizing their staff for this purpose and other States like Jharkhand and Maharashtra have mobilized additional resources from States plans and Uttar Pradesh has done considerable progress. The Committee find that during 2016-17 considerable progress has been made in West Bengal, Uttar Pradesh, Madhya Pradesh and Bihar where as many as 96,771, 82,761, 66,237 and 50,237 houses respectively have been constructed. The Committee are constrained to find that in Jharkhand and Gujarat not much progress has been made where as low as 4,524 and 6,522 houses have been completed. The Committee feel that although some States have started remedial steps, yet there is lot more required for eliminating the pendencies prevailing in Jharkhand, Rajasthan, Gujarat, Karnataka, Bihar and Odisha. The Committee, therefore, recommend that incentivizing staff and providing additional resources from State Plans be taken up in these States also.

(Rec. Sl. No.7)

**Expeditious implementation of Monitoring of completion of houses by Mobile Application and State Nodal Accounts (SNA) recommended**

The Committee's examination of the system of verification of houses completed across States/UTs reveal that three levels of monitoring, one under AwaasSoft for reporting and monitoring, second through Android based mobile application and third through National Level Monitors (NLM) is being done for bringing about transparency in utilization of funds and opening of State Nodal Accounts (SNAs) have been started. The Committee are constrained to note that

progress of Mobile Application is in formative stage whereas opening of SNAs has only reached above half-way mark. In the case of Mobile Application, the Committee are constrained to note that only 16 States have done some preliminary work. The Committee also find that States which have done well in information technology do not at all figure in. About opening of SNAs the Committee are dismayed to note that only 24 States have opened SNAs. In view of the foregoing, the Committee feel that all out efforts be made to complete the Mobile Application as also SNAs expeditiously.

(Rec. Sl. No.8)

**Greater awareness about verification of lands before releasing amount among implementing agencies recommended**

Issue of verification of lands before releasing the PMAY(G) amount also came up before the Committee. In this connection, the Committee are glad to note that all States/UTs have been asked to resolve the issues pertaining to land ownership and transfer while making sufficient provision of lands. The Committee feel that this issue should be taken up in a comprehensive way by implementing agencies.

(Rec. Sl. No.9)

**Remedial measures on various issues arising out of C&AG findings on IAY recommended**

The Committee's examination has revealed that C&AG has highlighted various issues about implementation of IAY like non-assessment of housing shortage in some States, non-availability of Waiting List in 3 States, in-ordinate delay in completion of IAY houses, slow pace convergence in major States etc. The Committee find that various valuable suggestions like providing technical

facilitation to the beneficiary, prompt disbursement of financial assistance through e-payment, enabling credit linkage with institutional lender etc. have been made. Besides, for bringing about transparency, list of beneficiary has been put on public available domain with safeguards and work in 2,532 Backward Blocks in the country for convergence has also been outlined. The Committee have also been informed that all issues arising out of C&AG Report have been addressed in PMAY(G). The Committee, however, feel that leaving everything to the new set-up under PMAY(G) may again cause problem at ground level and as such, all States/UTs be asked to adopt the valuable suggestions alongwith progress made on other areas outlined above.

(Rec. Sl. No.10)

**Government asked to construct houses on lands under PMAY in areas with proper infrastructure**

The Committee's examination has also revealed various issues like possibility of allowing construction on vacant revenue lands with basic infrastructure like proper road connectivity avoiding submergence or exchange of lands from nearby Gram Panchayats, permitting construction of multi-storey houses where land is unavailable. The Committee have been informed that details of revenue lands are not maintained by MoRD and in case of landless beneficiary, States/UTs have been impressed upon to first allot land to landless beneficiary. The Committee find that issues like infrastructure fall within the domain of State Governments. On the issue of construction of multi-storey houses where land is unavailable, the Committee have been informed that there is no bar on such constructions. The Committee, therefore, feel that though the infrastructure is within the domain of State Governments, yet IAY houses should be constructed

in areas with basic infrastructure. The Committee also feel that States/UTs may also open up construction for landless in multi-storey buildings where land is unavailable. This will not only minimise the need for extra land but will create the possibility of accommodating more number of units on lesser number of plots. The Committee recommend the MoRD to strategize the utilisation of available lands by bringing in the concept of multi story units.

(Rec. Sl. No.11)

**Tackling the issue of rural shelterlessness in areas declared reserved for Scheduled Castes (SCs) and Scheduled Tribes (STs) without any SC/ST representation suggested**

The Committee's examination has brought out an important issue of tackling the issue of rural shelterlessness in areas that have been declared as reserved for Scheduled Castes (SCs) and Scheduled Tribes (STs) without any SC and ST population in different States especially in Maharashtra. In this connection, the Committee has been informed that 60% of allocation go for SC and ST population and as the process of verification of SECC, 2011 data is already underway at Gram Sabha level and updation of Awaas Soft is also underway, it is too early to notice such discrepancies. Moreover, no State Government including Maharashtra has brought any similar incidence to the notice of MoRD. The Committee, however, feel that soon after the verification of SECC, 2011 data by Gram Sabha is completed, a drive for ascertaining the exact quantum of SC and ST population be started across the States/UTs for tackling the issue in effective manner.

(Rec. Sl. No.12)

**Insufficient funds for Rural Housing highlighted**

The Committee's examination of financial performance under PMAY(G) has revealed various issues like insufficiency of funds, huge gap between allocation and releases and under-utilization of released amount during the last couple of years. For instance, the Committee are constrained to note that during first three years of XII Plan i.e. 2012-13 to 2014-15, the Budget Outlays have been significantly reduced at RE stage and BE (2015-16) has been brought down considerably over previous year. For instance, during 2012-13, 2013-14 and 2014-15 the BE of Rs. 11,075 crore, 15,184 crore and 16,000 crore have been reduced to the level of Rs. 9,024 crore, Rs. 13,184 crore and Rs. 11,000 crore respectively at RE stage. As regard gap between Allocation vis-a-vis Releases, the Committee notice that during 2012-13 and 2013-14 as against the Centre allocation (at RE State) of Rs.9024 crore and Rs.13,184.00 crore, the Central Releases were as low as Rs.7,868.76 and Rs.12,983.64 crore. The Committee find that during subsequent year, the releases had been largely as par with allocations. As regard under-utilisation of Central Releases, the Committee find that during 2013-14 as against the Central Release of Rs.11,096.96 crore, the utilisation was as low as Rs. 10.576.04 crore. The Committee also notice higher utilisation during the subsequent year i.e. 2014-15 and 2015-16. The Committee feel that frequency of reductions of funds and less release in one year followed by subsequent increase in next year does not augur well with over all financial performance for rural housing. The Committee, therefore, feel that reductions and year-wise variations in releases should be avoided for ensuring free flow of funds.

(Rec. Sl. No.13)

**Slow pace of implementation of 'Reform Initiatives' criticised and Government asked to strategize implementation in a time bound manner**

The Committee's examination of performance of erstwhile IAY during the last couple of years has revealed that rural housing sector has been experiencing a number of challenges like inadequacy of per unit assistance in view of rising cost of input costs, poor quality of workmanship affecting durability and safety of houses, difficulty in mobilization of additional resources through institutional lending due to poor credit worthiness, convergence issues with MGNREGA and so on. The Committee find that most of the issues find place in the existing Guidelines for PMAY(G) also. The Committee have also been informed that the MoRD has come out with several 'Reform Initiatives' undertaken during 2014-15 and 2015-16 for comprehensive addressing the challenges outlined above. The Committee however find that barring enhanced unit assistance, progress on almost all 'Reform Initiatives' is at preliminary stages. In the light of slow progress of work done on 'Reform Initiative' launched two years back, the Committee conclude that things are not moving with proper momentum particularly when the goal of Housing for All by 2022' is not very far. The Committee therefore recommend that MoRD to strategize implementation of PMAY(G) in time bound manner.

(Rec. Sl. No.14)

**Re-visiting the issue of norms for per unit assistance for hilly State of Uttrakhand by reason of higher cost of construction**

The Committee's examination has revealed that since the inception of IAY, the construction of the houses in the plain region and in the hilly regions were not seen on the same footing. It was well understood and realized that the different sites presented different sorts of challenges and needed to be taken care of specifically. Thus arose the concept of differential assistance amount under this



scheme for plain/hilly terrain. Harping on the issue of unit assistance to the beneficiary of hilly areas, the Committee realise the complexity employed in terms of building of a residential unit in the hills as the input cost in terms of labour and material keeps on inflating with the rising altitude of the area. Materials need to be carried to higher altitudes and this entails increased burden on the beneficiary – monetary wise. Shortage of labour community with increasing height only adds to the problem as the available resources hike their charges. In this connection, it came out before the Committee that enhanced per unit assistance of Rs.1.30 lakh is not perfectly designed as most of the locations specifically in hilly States like Uttarakhand are situated at an altitude of over 7000 feet above the sea level and practically it is not possible to manage construction of PMAY(G) houses within the enhanced per unit assistance. In this connection, MoRD has laboured to convince the Committee that in the case of hilly and difficult areas the real cost of construction comes to Rs.1.60 lakh by way of addition of Rs.18,000 available under MGNREGA entitling the beneficiary under PMAY(G) to work under MGNREGA for 90 days with a per day remuneration of Rs.200/- and Rs.12,000/- available under Swachh Bharat Mission (G). The MoRD has also enlightened the Committee that concerned State Governments may top up the assistance available to address these area specific requirements. In this connection, the Committee have been enlightened that State Government of Sikkim have already topped up the amount of around Rs.2 lakhs over and above the per unit assistance. The Committee therefore feel that MoRD should take up the issue with concerned States for addressing the issue of inadequacy of per unit assistance for hilly States and difficult areas.

**Expeditious action on Training Assessment and Certification of Rural Masons and House Design recommended**

The Committee are constrained to note that training, Assessment and Certification of Rural Masons to improve the quality of construction and enhance employability through skill development has not picked up. In this connection, the Committee find Qualification Packs (QPs) consisting of different National Occupational Standards (viz., brick, masonry, shuttering, basic carpentry etc) has been cleared by National Skill Development Corporation (NSDC). Besides on-site training is being taken only in the States of Jharkhand, Maharashtra, Chhattisgarh, that was to be completed by June, 2016 and subsequently will be upscaled in respective/remaining States.

On the area of House Design the Committee find that Ministry has initiated with UNDP and IIT, Delhi an exercise to catalogue locally available appropriate, cost effective technologies in different Zones in 18 States. The Committee are constrained to note that of Maghalaya, Tripura and Maharashtra has been able to finalise the catalogue. The Committee also recommend that all is not well in the areas of Training of Masons and finalising technologies for house design etc. In this connection, it came out during the course of evidence that low cost technologies like use of bamboo be promoted for construction of houses as has been done in Tripura and Sikkim. In view of the foregoing, the Committee feel early action on Training of Rural Masons, Assessment and Certifications is essential. The Committee also feel that use of bamboo be promoted in construction of houses in big way in areas where it is in-abundance.

(Rec. Sl. No.16)

**Expeditious progress on Direct Benefit Transfer / Use of Mobile App 'Awaas Soft' for inspection of Houses recommended**

The Committee appreciate that from 2015-16 all payments under PMAY(G) will be done electronically on Awaas Soft – PFMS Platform in State Nodal Accounts (SNAs) of State Governments for payment to beneficiaries' Bank/Post Office Accounts. The Committee however constrained to note that only 24 States have completed the process of transfer of funds to SNAs and remaining States have been asked to comply the same by May, 2016. Similarly on the use of Mobile App 'Awaas Soft' for inspection of houses the Committee find that during 2015-16 only 14 States have come forward in using it with only 7000 inspections done. In this connection, the Committee have been informed that to overcome problem of internet connectivity, offline module is being developed for data capturing. In this connection, the MoRD has candidly admitted before the Committee that some training and capacity building of officials is essential. The Committee agree with MoRD on the issue. In view of the above, the Committee recommend both these issues of opening up of SNAs in remaining States and use of Mobile App 'Awaas Soft' need urgent expansion for effective implementation of PMAY(G) in a transparent manner.

(Rec. Sl. No.17)

**Need for dedicated staffing under PMAY(G) highlighted**

The Committee's examination has revealed that 'Dedicated Staffing' for implementation of PMAY(G) has been outlined as part of 'Reform Initiatives' of MoRD taken up during 2014-15 and 2015-16. However, the Committee are constrained to note that instructions in this regard given to States are advisory in nature and it is for the State Governments to decide whether it needs to hire

dedicated personnel at different level of administration or utilise the existing State Government machinery. In this connection, the Committee appreciate this, many States like Maharashtra, Jharkhand, Bihar, Rajasthan have already set up mechanism/hired personnel at different level and Andhra Pradesh, Telangana, Karnataka have their own dedicated organisations. The Committee recommend MoRD to impress upon other State Governments to emulate the example of these States for delivering effective results under PMAY(G) urgently.

(Rec. Sl. No.18)

**Expeditious identification of beneficiaries based on SECC, 2011 data recommended**

The Committee appreciate that Gram Panchayat wise list of beneficiaries as per SECC, 2011 data for the purpose of receiving assistance under PMAY(G) has been uploaded in all States on 26th May, 2016 and States/UTs have been communicated the procedure for accessing the list of beneficiaries from 'Awaas Soft' and also about processes like placing the list of beneficiaries before Gram Sabha, verification thereof by Gram Sabha, appellate mechanism to be followed for addition/deletion of name etc. In this connection, the Committee have been informed that all this exercise require at least 90 days time to be followed for finalising the Priority List. The Committee have also been informed that State Governments are already in the process of finalising the same and by 15th August, 2016, it is expected that entire process should be completed. The Committee apprehend that MoRD had missed the deadline and therefore recommend MoRD to complete the process urgently.

(Rec. Sl. No.19)

**Early decision on inclusion of left over eligible under households under SECC, 2011 recommended**

The Committee appreciate that the issue of inclusion of left over eligible rural households under SECC, 2011 data is under consideration of the MoRD and a domain can be assigned only after approval of updating the SECC data base and procedure thereof is obtained from the Cabinet. The Committee feel that since the issue is of vital importance for rural people MoRD should urgently take up the issue with Cabinet soon after approval of SECC, 2011 data base.

(Rec. Sl. No.20)

**Expeditious work on convergence of PMAY(G) with MGNREGA/SBM(G) recommended**

The Committee are constrained to note that progress of work done on convergence of PMAY(G) with MGNREGA/SBM(G) has been concentrated only in few States. The Committee while examining the details of toilets constructed under IAY during 2014-15 and 2015-16, the Committee find that in West Bengal, Uttar Pradesh, Bihar, Odisha, Maharashtra, Madhya Pradesh, Assam, Rajasthan and Tamil Nadu have done some work, whereas against Andhra Pradesh, Telengana, Karnataka, Punjab and also against some UTs zero has been shown. The Committee have also been informed that for convergence of PMAY(G) with MGNREGA and SBM(G) real time web link, capturing job card number MGNREGA beneficiary during the time of issuing sanction for PMAY(G) Beneficiary and for that requisite changes in software have been made for all States to enable auto creation of work in MGNREGA on generation of Awaas Soft. In view of the

foregoing, the Committee feel that necessary preparedness for convergence of PMAY(G) with MGNREGA/SBM(G) and its expansion in other States in a big way is urgently needed.

(Rec. Sl. No.21)

**Expeditious pursuing the issue of additional resources from Ministry of Finance/ NABARD recommended**

The Committee's examination has revealed that uncertainty is prevailing over the mobilisation of funds for ambitious three years time table drawn up under Pradhan Mantri Awaas Yojana (Grameen) [PMAY(G)] from the first year itself. In this connection, the Committee find Rs.81,975 crore have been estimated for construction of 1 crore units at the rate of 33 lakh units per year from 2016-17 to 2016-19 with annual requirements of Central funds of Rs.25,988 in first year i.e. 2016-17. In this connection, the Committee find that barely Rs.15,000 crore have been provided in the Budget 2016-17 leaving as large as 10,000 crore yet to be arranged. The Committee find that additional Budget support of Rs.5,000 crore is under active consideration of Ministry of Finance and modalities for additional resources for NABARD are being worked out. The Committee feel that uncertainty prevailing on this issue be ended by expediting the related issues with Ministry of Finance/NABARD.

(Rec. Sl. No.22)

**Expeditious finalisation of modalities for PMAY(G) recommended**

The Committee are glad to find that three year programme under PMAY(G) has been taken up by Government for addressing the issue of rural shelterness in the country and for that the tentative targets based on provisional figures on housing shortages as per SECC, 2011 have been informally communicated to States/UTs for advance planning. Further Banks at the State level of State Level Banking Committee (SCBC) have been asked to work out modalities for facilitating institutional credit upto Rs.70,000/- for willing PMAY(G) beneficiary for forging credit linkages between

beneficiary and Prime Lending Institutions (PLIs). In this connection, the Committee have been informed that MoRD has reviewed the progress with PMAY(G) nodal officers on 6th April, 3rd May, and 6th June, 2016. In this connection, the Committee also find that Madhya Pradesh Government has come out with a Mukhya Mantri Awaas Yojana envisaging no eligibility criteria. In this connection, the MoRD has stated that it has no plans to start any such scheme at Central level. However, the Committee find that Odisha has already started a scheme Biju Pacca Ghar Yojana (Mining), the Committee feel that more and more States should come out with such schemes. In this connection, the Committee find that two other issues have come up before the Committee, one the need for minimising documentation for Bank loan and other making available Bank loan to beneficiary based on Pattas. In this connection, on the issue of minimising documentation for Bank loan to beneficiaries, the Committee learn that consultations with Department of Financial Services are currently underway and on the second issue the MoRD has opined that the matter has to be taken up at the level of Parliament. In view of the foregoing, the Committee recommend expeditious completion of consultation with Department of Financial Services be done and the views of MoRD on the issue of dealing with the subject matter of making available loan based on Patta be furnished to the Committee in the first instance for their consideration for arriving at logical conclusion.

(Rec. Sl. No.23)

NEW DELHI;  
29 August, 2016  
07 Bhadrapada, 1938 (Saka)

Dr. P. Venugopal  
*Chairperson,*  
Standing Committee on Rural Development

Sl.No	State	Elegible beneficiaries as per SECC 2011	Proportion of Housing shortage as per SECC 2011	Physical target for the next three years (nos. in units)#
1	ANDHRA PRADESH*	585478	1.452707375	145271
2	BIHAR*	6565970	16.2917019	1629170
3	CHHATTIS GARH*	2514168	6.238236784	623824
4	GOA	2619	0.006498349	650
5	GUJARAT	1109936	2.754009908	275401
6	HARYANA	156989	0.389526298	38953
9	JHARKHAND*	1937679	4.807833213	480783
10	KARNATAKA	636962	1.580451178	158045
11	KERALA	171006	0.424305742	42431
12	MADHYA PRADESH*	4745550	11.77481559	1177482
13	MAHARASHTRA*	1838785	4.56245415	456245
14	ODISHA*	4148176	10.29259147	1029259
15	PUNJAB	125277	0.310841435	31084
16	RAJASTHAN	2724406	6.759886262	675989
17	TAMIL NADU	1586352	3.936109042	393611
18	TELANGANA*	284834	0.70673954	70674
20	UTTAR PRADESH*	4831579	11.98827359	1198827
21	WEST BENGAL*	4563984	11.32430803	1132431
7	HIMACHAL PRADESH^	30591	0.075903401	7590
8	JAMMU AND KASHMIR^	265002	0.657531726	65753
19	UTTARAKHAND ^	63580	0.157756799	15776
22	ARUNACHAL PRADESH	45224	0.112211284	11221
23	ASSAM	1047115	2.598136366	259814
24	MANIPUR	39256	0.097403285	9740
25	MEGHALAYA	83606	0.207445972	20745
26	MIZORAM	26599	0.065998318	6600
27	NAGALAND	34181	0.084811028	8481
28	SIKKIM	5193	0.012885043	1289
29	TRIPURA	100711	0.249887464	24989
30	ANDAMAN & NICOBAR	3190	0.007915133	792
31	DADRA & NAGAR HAVELI	9777	0.024259016	2426
32	DAMAN & DIU	333	0.000826251	83
33	LAKSHADWEEP	171	0.000424291	42
34	PUDUCHERRY	18263	0.04531476	4531
<b>TOTAL</b>		<b>40302542</b>	<b>100</b>	<b>10000000</b>

\* Targets for IAP districts also calculated at Rs.1,20,000 per unit

^ 3 Himalayan states having fund sharing pattern of 90:10

# Physical targets have been worked out assigning 100% weightage to proportion of housing shortage as per SECC 2011



S.No.	States	Houses Completed
1	ANDHRA PRADESH	3706
2	ARUNACHAL PRADESH	0
3	ASSAM	22232
4	BIHAR	50237
5	CHHATTISGARH	2537
6	GOA	10
7	GUJARAT	6522
8	HARYANA	1671
9	HIMACHAL PRADESH	403
10	JAMMU AND KASHMIR	12
11	JHARKHAND	4524
12	KARNATAKA	842
13	KERALA	8515
14	MADHYA PRADESH	66237
15	MAHARASHTRA	6555
16	MANIPUR	1
17	MEGHALAYA	59
18	MIZORAM	11
19	NAGALAND	1
20	ODISHA	35840
21	PUNJAB	0
22	RAJASTHAN	10703
23	SIKKIM	61
24	TAMIL NADU	10333
25	TELANGANA	0
26	TRIPURA	875
27	UTTAR PRADESH	82761
28	UTTARAKHAND	484
29	WEST BENGAL	96771

## STATUS OF HOUSE COMPLETION

## Appendix III

Sl.No	State Name	Houses sanctioned			Houses completed			Houses yet to be completed		
		2013-14	2014-15	Total	2013-14	2014-15	Total	2013-14	2014-15	Total
1	<u>ANDHRA PRADESH</u>	105055	76330	181385	105055	62724	167779	0	13606	13606
2	<u>ARUNACHAL PRADESH</u>	480	227	707	0	3	3	480	224	704
3	<u>ASSAM</u>	138695	158258	296953	62080	32119	94199	76615	126139	202754
4	<u>BIHAR*</u>	622689	287176	909865	121867	39535	161402	500822	247641	748463
5	<u>CHATTISGARH*</u>	108908	40896	149804	90288	27298	117586	18620	13598	32218
6	<u>GOA</u>	1303	305	1608	0	0	0	1303	305	1608
7	<u>GUJARAT</u>	100531	31567	132098	43789	12251	56040	56742	19316	76058
8	<u>HARYANA</u>	18041	27258	45299	15891	16657	32548	2150	10601	12751
9	<u>HIMACHAL PRADESH*</u>	7085	4688	11773	5341	3277	8618	1744	1411	3155
10	<u>JAMMU &amp; KASHMIR</u>	9862	7093	16955	1637	151	1788	8225	6942	15167
11	<u>JHARKHAND*</u>	69530	49701	119231	19578	4188	23766	49952	45513	95465
12	<u>KARNATAKA*</u>	110359	102962	213321	74771	63356	138127	35588	39606	75194
13	<u>KERALA</u>	44031	50129	94160	33124	32126	65250	10907	18003	28910
14	<u>MADHYA PRADESH*</u>	111445	112505	223950	88131	27827	115958	23314	84678	107992
15	<u>MAHARASHTRA</u>	153030	171491	324521	131575	103347	234922	21455	68144	89599
16	<u>MANIPUR</u>	2800	927	3727	532	94	626	2268	833	3101
17	<u>MEGHALAYA</u>	13764	7418	21182	5283	580	5863	8481	6838	15319
18	<u>MIZORAM</u>	3692	612	4304	3692	612	4304	0	0	0
19	<u>NAGALAND*</u>	7961	4558	12519	377	1290	1667	7584	3268	10852
20	<u>ORISSA*</u>	168327	173456	341783	141389	141351	282740	26938	32105	59043
21	<u>PUNJAB</u>	1205	2782	3987	1	0	1	1204	2782	3986
22	<u>RAJASTHAN</u>	88295	96936	185231	65725	28371	94096	22570	68565	91135
23	<u>SIKKIM</u>	1436	1524	2960	1436	1194	2630	0	330	330
24	<u>TAMIL NADU</u>	88436	53429	141865	88436	53429	141865	0	0	0
25	<u>TELANGANA</u>	0	61780	61780	0	61780	61780	0	0	0
26	<u>TRIPURA*</u>	25437	9568	35005	24978	9250	34228	459	318	777
27	<u>UTTAR PRADESH</u>	286786	393958	680744	286679	357650	644329	107	36308	36415
28	<u>UTTARAKHAND</u>	11501	9909	21410	9670	6822	16492	1831	3087	4918
29	<u>WEST BENGAL</u>	127743	386486	514229	107953	312251	420204	19790	74235	94025
30	<u>ANDAMAN &amp; NICOBAR</u>	167	78	245	0	0	0	167	78	245
31	<u>DADRA &amp; NAGAR HAVELI</u>	254	223	477	0	0	0	254	223	477
32	<u>DAMAN &amp; DIU</u>	0	0	0	0	0	0	0	0	0
33	<u>LAKSHADWEEP</u>	0	0	0	0	0	0	0	0	0
34	<u>PUDUCHERRY</u>	0	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>2428848</b>	<b>2324230</b>	<b>4753078</b>	<b>1529278</b>	<b>1399533</b>	<b>2928811</b>	<b>899570</b>	<b>924697</b>	<b>1824267</b>

## Status of Houses Completion in 2014-15 and 2015-16

## Appendix IV

Sl.No	State Name	2014-15		2015-16*	
		Targeted	Completed	Targeted	Completed
1	<u>ANDHRA PRADESH</u>	78258	62724	65976	27491
2	<u>ARUNACHAL PRADESH</u>	2017	3	1357	1
3	<u>ASSAM</u>	183171	32119	123193	69926
4	<u>BIHAR</u>	280255	39535	236271	273976
5	<u>CHATTISGARH</u>	42889	27298	36158	24190
6	<u>GOA</u>	586	0	495	18
7	<u>GUJARAT</u>	34105	12251	28753	40261
8	<u>HARYANA</u>	34771	16657	29314	12970
9	<u>HIMACHAL PRADESH</u>	4688	3277	2635	3062
10	<u>JAMMU &amp; KASHMIR</u>	13484	151	7579	1989
11	<u>JHARKHAND</u>	49701	4188	41901	25240
12	<u>KARNATAKA</u>	94995	63356	80087	155627
13	<u>KERALA</u>	59060	32126	49792	51053
14	<u>MADHYA PRADESH</u>	115186	27827	97109	13869
15	<u>MAHARASHTRA</u>	188319	103347	158763	122051
16	<u>MANIPUR</u>	4658	94	3133	96
17	<u>MEGHALAYA</u>	8433	580	5672	838
18	<u>MIZORAM</u>	1293	612	870	378
19	<u>NAGALAND</u>	1480	1290	996	633
20	<u>ORISSA</u>	160610	141351	135403	275718
21	<u>PUNJAB</u>	56750	0	47844	0
22	<u>RAJASTHAN</u>	101015	28371	85162	64813
23	<u>SIKKIM</u>	1834	1194	1234	211
24	<u>TAMIL NADU</u>	53429	53429	45044	28359
25	<u>TELANGANA</u>	67312	61780	56748	84242
26	<u>TRIPURA</u>	9550	9250	6423	6140
27	<u>UTTAR PRADESH</u>	425299	357650	358551	156418
28	<u>UTTARAKHAND</u>	11443	6822	6432	7724
29	<u>WEST BENGAL</u>	432803	312251	364877	354453
30	<u>ANDAMAN &amp; NICOBAR</u>	867	0	609	0
31	<u>DADRA &amp; NAGAR HAVELI</u>	223	0	157	0
32	<u>DAMAN &amp; DIU</u>	60	0	43	0
33	<u>LAKSHADWEEP</u>	22	0	16	0
34	<u>PUDUCHERRY</u>	412	0	549	0
35	<b>Total</b>	<b>2518978</b>	<b>1399533</b>	<b>2079146</b>	<b>1801747*</b>

\*Data is as reported by states on AwaasSoft as on 20.07.2016

## State-wise Mobile Inspection Details

## Appendix V

S.No.	State Name	Total Images	Total Inspections
1	<u>ASSAM</u>	2121	707
2	<u>BIHAR</u>	156	52
3	<u>CHHATTISGARH</u>	204	68
4	<u>GUJARAT</u>	6	2
5	<u>HARYANA</u>	6	2
6	<u>HIMACHAL PRADESH</u>	93	31
7	<u>JAMMU AND KASHMIR</u>	309	103
8	<u>JHARKHAND</u>	105	35
9	<u>MADHYA PRADESH</u>	13752	4584
10	<u>MAHARASHTRA</u>	19562	6521
11	<u>ODISHA</u>	78	26
12	<u>RAJASTHAN</u>	465	155
13	<u>TRIPURA</u>	9	3
14	<u>UTTAR PRADESH</u>	1578	526
15	<u>UTTARAKHAND</u>	3293	1099
16	<u>WEST BENGAL</u>	6075	2025
	<b><u>Total</u></b>	<b>47812</b>	<b>15939</b>

**STANDING COMMITTEE ON RURAL DEVELOPMENT (2014-2015)****MINUTES OF THE TWENTY-FOURTH SITTING OF THE COMMITTEE HELD ON  
WEDNESDAY, THE 26 AUGUST, 2015**

The Committee sat from 1130 hrs. to 1350 hrs. in Committee Room 'D', Ground Floor, Parliament House Annexe (PHA), New Delhi.

**PRESENT**

Dr. P. Venugopal - *Chairperson*

**MEMBERS****LOK SABHA**

2. Shri Sisir Kumar Adhikari
3. Shri Kirti Azad
4. Shrimati Mausam Noor
5. Shri Mahendra Nath Pandey
6. Shri Prahlad Singh Patel
7. Dr. Ramesh Pokhriyal "Nishank"
8. Shri Gokaraju Ganga Raju
9. Dr. Yashwant Singh
10. Shri Balka Suman
11. Shri Ladu Kishore Swain
12. Shri Ajay Misra Teni
13. Adv. Chintaman Navasha Wanaga
14. Shri Vijay Kumar Hansdak

**RAJYA SABHA**

15. Shri Gulam Rasool Balyawi
16. Shri Ram Narain Dudi
17. Shri Mahendra Singh Mahra
18. Shri Ranvijay Singh Judev
19. Dr. Vijaylaxmi Sadho
20. Shri A. K. Selvaraj
21. Shrimati Kanak Lata Singh
22. Shri Ashwani Kumar

**SECRETARIAT**

1. Shri Abhijit Kumar - Joint Secretary
2. Shri R.C. Tiwari - Director
3. Smt. B. Visala - Additional Director

**Representatives of Ministry of Rural Development**

**(Department of Rural Development)/**

- |                                 |   |  |
|---------------------------------|---|--|
| 1. Shri Jugal Kishore Mohapatra | - | Secretary                                |
| 2. Smt. Seema Bahuguna          |   | Additional Secretary & Financial Advisor |
| 3. Shri Amarjeet Sinha          | - | Additional Secretary                     |
| 4. Shri Rajeev Sadanandan       | - | Joint Secretary                          |
| 5. Shri B.C. Behera             | - | Director                                 |

2. At the outset, the Chairperson welcomed the members of the Committee to the sitting convened to take briefing of the representatives of the Department of Rural Development (Ministry of Rural Development) in connection with the examination of the subject Indira Aawas Yojana (IAY).

*[Witnesses were then called in]*

3. After welcoming the witnesses the Chairperson read out Direction 55(1) of the Direction by the Speaker regarding confidentiality of the proceeding. The Chairperson then highlighted the issues like some States having zero house constructed for the year 2014-15, unspent balances and identification of beneficiaries in various States/UTs. The Secretary of Department of Rural Development then briefed the Committee on implementation and progress of Indira Aawas Yojana (IAY) in States/UTs. Thereafter, the representatives of Department made a Power Point presentation on various issues related to implementation of IAY in various States/UTs *inter-alia* covering physical and financial targets and achievement.

4. The members then raised queries on various issues pertaining to status of implementation of IAY in States/UTs. The key issues like incomplete dwellings, non-achievement of targets in hilly and tribal areas, effective monitoring mechanism were highlighted by the members. The Secretary, DoRD responded to the queries raised by members. The Chairperson directed the Department to furnish written replies for various queries raised by the members. The Chairperson thanked the representatives of the Department of Rural Development for briefing the Committee.

*[The Witnesses then withdrew]*

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

The Committee then adjourned.

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**STANDING COMMITTEE ON RURAL DEVELOPMENT (2015-2016)**

MINUTES OF THE FOURTEENTH SITTING OF THE COMMITTEE HELD ON  
WEDNESDAY, THE 08 JUNE, 2016

The Committee sat from 1500 hrs. to 1650 hrs. in Committee Room 'B',  
Ground Floor, Parliament House Annexe, New Delhi.

**PRESENT**

Dr. P. Venugopal -- *Chairperson*

**MEMBERS**

Lok Sabha

2. Shri Sisir Adhikari
3. Shri Kirti Azad
4. Shrimati Renuka Butta
5. Shri Biren Singh Engti
6. Shri Vijay Kumar Hansdak
7. Dr. Mahendra Nath Pandey
8. Shri Prahlad Singh Patel
9. Shri Gokaraju Ganga Raju
10. Dr. Yashwant Singh
11. Shri Balka Suman
12. Shri Ladu Kishore Swain
13. Shri Chintaman Wanaga

Rajya Sabha

14. Shri Gulam Rasool Balyawi
15. Shri Ram Narain Dudi
16. Shri Mahendra Singh Mahra
17. Shrimati Kanak Lata Singh

**Secretariat**

1. Shri A.K. Shah - Director
2. Smt. B. Visala - Additional Director

**Representatives of Ministry of Rural Development**  
**(Department of Rural Development)**

1. Shri Jitendra Shankar Mathur - Secretary
2. Shri Amarjeet Sinha - Additional Secretary
3. Shri Prasant Kumar - Joint Secretary
4. Shri B.C. Behera - Director

2. At the outset, the Chairperson welcomed the Members of the Committee to the sitting convened to take evidence of the representatives of the Department of Rural Development (Ministry of Rural Development) in connection with the examination of the subject 'Pradhan Mantri Awaas Yojana-Gramin (PMAY-G)' the erstwhile Indira Awaas Yojana.

*[Witnesses were then called in]*

3. After welcoming the witnesses, the Chairperson read out Direction 55(1) of the Direction by the Speaker regarding confidentiality of the proceedings. Thereafter, with the permission of the Chairperson, the representatives of the Department of Rural Development made a Power Point presentation on various issues inter-alia relating to performance under IAY, background for restructuring and implementation of Pradhan Mantri Awaas Yojana-Gramin including the various salient features and physical and financial targets.

4. The Members then raised queries on various issues pertaining to status of implementation of PMAY-G in States/UTs. The key issues like allotment of plots in villages without ascertaining the suitability of such plots for construction of houses under the scheme; problem of inadequacy of land for construction of houses; need



for properly revising the survey for SC/ST/OBC and diversion of funds and land appropriately; need for controlling population for achieving the objective of 'Housing for all'; increase in amount of assistance; need for physical verification at the grass-root level; lack of effective monitoring; need for land plan for ascertaining land availability and change in norms; fixing of responsibility on the erring officials; requirements of minimum documentation; need for monitoring of optimum utilization of funds allocated to the State Government for the desired purpose; authenticity of SECC list for selection of genuine beneficiaries, etc. were highlighted by the Members. The Secretary, DoRD responded to the queries raised by Members. The Chairperson thanked the representatives of the Department of Rural Development for appearing before the Committee and directed the Department to furnish written replies for various queries raised by the members..

*[The Witnesses then withdrew]*

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

The Committee then adjourned.

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**STANDING COMMITTEE ON RURAL DEVELOPMENT (2015-2016)**

EXTRACTS OF MINUTES OF THE SIXTEENTH SITTING OF THE COMMITTEE  
HELD ON FRIDAY, THE 19 AUGUST, 2016

The Committee sat from 1100 hrs. to 1120 hrs. in Committee Room 'B',  
Ground Floor, Parliament House Annexe, New Delhi.

Dr. P. Venugopal -- *Chairperson*

**MEMBERS**  
**Lok sabha**

2. Shri Sisir Adhikari
3. Shri Prahlad Singh Patel
4. Dr. Yashwant Singh
5. Shri Ladu Kishore Swain
6. Shri Chintaman Wanaga

**Rajya Sabha**

7. Shri Ram Narain Dudi
8. Shri Ranvijay Singh Judev
9. Shri Shamsher Singh Dullo
10. Shri Mahendra Singh Mahra

**Secretariat**

- |                       |   |                     |
|-----------------------|---|---------------------|
| 1. Shri Abhijit Kumar | - | Joint Secretary     |
| 2. Smt. B. Visala     | - | Additional Director |
| 3. Smt. Emma C. Barwa | - | Deputy Secretary    |

2. At the outset, the Chairperson welcomed the Members of the Committee to the sitting convened to consider and adopt three Draft Reports viz. (i) XXX XXX XXX, (ii) Draft Report on the subject Pradhan Mantri Awaas Yojana-Grameen (PMAY-G) and (iii) XXX XXX XXX in respect of Ministry of Rural Development (Department of Rural Development).

3. During the course of deliberation one of the Member requested the Chairperson for some more time to study the draft Reports in detail. The Committee therefore, decided to meet on 29.08.2016 to consider and adopt the aforesaid draft Reports.

The Committee then adjourned.

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XXX Not related with the Draft Report.

**STANDING COMMITTEE ON RURAL DEVELOPMENT (2015-2016)**

EXTRACTS OF MINUTES OF THE SEVENTEENTH SITTING OF THE  
COMMITTEE HELD ON  
MONDAY, THE 29 AUGUST, 2016

The Committee sat from 1100 hrs. to 1145 hrs. in Committee Room No. 139,  
First Floor, Parliament House Annexe, New Delhi.

Dr. P. Venugopal -- *Chairperson*

**MEMBERS****Lok Sabha**

2. Shri Sisir Adhikari
3. Shri Kirti Azad
4. Shri Ajay Misra (Teni)
5. Shri Prahlad Singh Patel
6. Shri Gokaraju Ganga Raju
7. Shri Jugal Kishore Sharma
8. Dr. Yashwant Singh
9. Shri Ladu Kishore Swain
10. Shri Chintaman Wanaga

**Rajya Sabha**

11. Shri Bishnu Charan Das
12. Shri Ram Narain Dudi
13. Shri Ranvijay Singh Judev
14. Shri Shamsher Singh Dullo
15. Shri Mahendra Singh Mahra

**Secretariat**

- |                       |   |                     |
|-----------------------|---|---------------------|
| 1. Shri Abhijit Kumar | - | Joint Secretary     |
| 2. Smt. B. Visala     | - | Additional Director |
| 3. Smt. Emma C. Barwa | - | Deputy Secretary    |

2. At the outset, the Chairperson welcomed the Members of the Committee to the sitting convened to consider and adopt three Draft Reports viz. (i) XXX XXX XXX (ii) Draft Report on the subject Pradhan Mantri Awaas Yojana-Grameen (PMAY-G) and (iii) XXX XXX XXX in respect of Ministry of Rural Development (Department of Rural Development).

3. After discussing the above Draft Reports in detail, the Committee adopted the same without any modifications. The Committee then authorised the Chairperson to finalise the aforesaid Draft Reports and after factual verification from concerned Ministries/ Departments, present the same to the Hon'ble Speaker

4. The Committee appreciated the work done and the assistance rendered to them by the Secretariat.

The Committee then adjourned.

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