GOVERNMENT OF INDIA RURAL DEVELOPMENT LOK SABHA

UNSTARRED QUESTION NO:3619
ANSWERED ON:23.03.2017
Misappropriation of Funds under PMAY-G
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Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the provisions made by the Government to check the misappropriation of funds released under the Pradhan Mantri Awas Yojana-Gramin (PMAY-G);
- (b) the details of monitoring mechanism in operation regarding the above said provisions;
- (c) the impact of the diversion of funds under the said scheme; and
- (d) the reaction of the Government thereto?

Answer

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT (SHRI RAM KRIPAL YADAV)

- (a): Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) contains following provisions to check misappropriation of funds released under the scheme:
- i. The beneficiaries of PMAY-G are identified based on the housing deprivation parameters as per Socio-Economic and Caste Census (SECC) 2011 data. Accordingly, all households who are houseless or living in zero, one and two room kutcha house (both wall and roof being kutcha), subject to exclusion criteria as per SECC-2011 data, and after due verification by Gram Sabha, are provided assistance for construction of house under PMAY-G. The use of objectively verifiable norms to identify eligible beneficiaries increases transparency and reduce scope for discretion in selection.
- ii. Funds relating to rural housing scheme PMAY-G are kept in a dedicated account at the State/UT level from where all payments pertaining to the scheme including transfer of assistance to the beneficiaries are made electronically through Fund Transfer Oder (FTO).
- iii. Under PMAY-G, the assistance to beneficiaries is transferred electronically through the AwaasSoft-PFMS platform. This ensures seamless transfer of funds electronically into the Bank/Post Office account of each beneficiary through Fund Transfer Order (FTO).
- iv. An android based mobile application- 'AwaasApp' has been launched by the Ministry for inspection of houses. Capturing georeferenced photographs of different stages of construction through AwaasApp and uploading the same on AwaasSoft has been made mandatory under the scheme of PMAY-G for release of assistance to the beneficiaries.
- (b): The scheme is monitored very closely at all levels and with special emphasis on quality and timely completion of construction.
- i. All data regarding beneficiaries, progress of construction and release of funds, including photographs and inspection reports are placed on AwaasSoft and form the basis for follow up on both the financial and physical progress of the scheme.
- ii. The physical progress in construction is monitored through the photographs uploaded at every stage of construction as decided by the State Government.
- iii. National Level Monitors and Area Officers of the Ministry also visit PMAY-G houses during the field visits, to the extent possible to assess the progress, procedure followed for selection of beneficiaries etc.,
- iv. The Project Management Unit (PMU) at the State level undertake the tasks of implementation, monitoring and quality supervision. Officers at the Block level should inspect as far as possible 10% of the houses at each stage of construction. District level officers should inspect 2% of the houses at each stage of construction. Every house sanctioned under PMAY-G are to be tagged to a village level functionary (Gram Rozgar Sahayak or any other village level worker) whose task is to follow-up with the beneficiary and facilitate construction.
- v. A community based participatory monitoring system is to be put in place utilizing the services of the SHG network under NRLM. The services of NGOs and Civil Society Organisations (CSOs) are also to be utilised for creating awareness above the programme and monitoring the progress and quality of construction of the house.
- vi. Formal Social Audit is to be conducted in every Gram Panchayat at least once in a year, involving a mandatory review of all aspects.

- vii. Payment of assistance to beneficiaries who have been sanctioned houses is made directly into the bank / post office accounts through the AwaasSoft-PFMS electronically. This lead to increased transparency by enabling real time monitoring of funds disbursed to beneficiaries.
- (c) & (d): The provisions prescribed in the Framework for Implementation of PMAY-G regarding release of funds prevent scope for diversion of funds.
