

**STANDING COMMITTEE ON RURAL DEVELOPMENT**

**(2017-2018)**

**40**

**SIXTEENTH LOK SABHA**

**MINISTRY OF RURAL DEVELOPMENT**

**(DEPARTMENT OF RURAL DEVELOPMENT)**

*[Action taken on the recommendations contained in the Twenty Sixth Report (Sixteenth Lok Sabha) on 'Pradhan Mantri Awaas Yojana-Grameen PMAY(G) previously Indira Awaas Yojana (IAY)'.]*

**FORTIETH REPORT**



**LOK SABHA SECRETARIAT**

**NEW DELHI**

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Presented to Lok Sabha on 29 December, 2017

Laid in Rajya Sabha on 29 December, 2017



**LOK SABHA SECRETARIAT**

**NEW DELHI**

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**COMPOSITION OF THE STANDING COMMITTEE ON RURAL DEVELOPMENT  
(2017-2018)**

**Dr. P. Venugopal** -- **Chairperson**

**MEMBERS**

***Lok Sabha***

2. Shri Sisir Kumar Adhikari
3. Shri Kirti Azad
4. Shri Harishchandra Chavan
5. Shri Biren Singh Engti
6. Shri Gokaraju Ganga Raju
7. Shri Vijay Kumar Hansdak
8. Shri Jugal Kishore Sharma
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16. Dr. Naramalli Sivaprasad
17. Shri Balka Suman
18. Shri Ladu Kishore Swain
19. Shri Kamakhya Prasad Tasa
20. Shri Ajay Mishra (Teni)
21. Shri Chintaman Navsha Wanaga

***Rajya Sabha***

22. Shri Munquad Ali
23. Smt. Shanta Chhetri
24. Shri Shamsher Singh Dullo
25. Shri Javed Ali Khan
26. Shri Mahendra Singh Mahra
27. Shri Narayan Lal Panchariya
28. Shri A.K. Selvaraj
29. Shri A. V. Swamy
30. Shri K.T.S. Tulsi
31. Shri Lal Sinh Vadodia

**Secretariat**

1. Shri Abhijit Kumar - Additional Secretary
2. Shri S. Chatterjee - Director
3. Smt. Emma C. Barwa - Deputy Secretary
4. Shri Inam Ahmed - Senior Executive Assistant

## INTRODUCTION

I, the Chairperson of the Standing Committee on Rural Development (2017-2018) having been authorised by the Committee to present the Report on their behalf, present the 40<sup>th</sup> Report on the action taken by the Government on the recommendations contained in the Twenty Sixth Report of the Standing Committee on Rural Development (16<sup>th</sup> Lok Sabha) on Pradhan Mantri Awaas Yojana-Grameen PMAY(G) previously Indira Awaas Yojana (IAY).

2. The Twenty Sixth Report was presented to the Speaker on 31 August, 2016 and to Lok Sabha on 18 November, 2016 and was laid on the Table of Rajya Sabha on the same date. Replies of the Government to all the recommendations contained in the Report were received on 20 June, 2017.

3. The Report was considered and adopted by the Committee at their sitting held on 07 December, 2017.

4. An analysis of the action taken by the Government on the recommendations contained in the Twenty Sixth Report (Sixteenth Lok Sabha) of the Committee is given in **Appendix-II**.

**NEW DELHI;**  
**28 December, 2017**  
**07 Pausha, 1939 (Saka)**

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

## CHAPTER I

### REPORT

This Report of the Standing Committee on Rural Development (2016-17) deals with the action taken by the Government on the Observations/Recommendations contained in their Twenty Sixth Report (Sixteenth Lok Sabha) on 'Pradhan Mantri Awaas Yojana-Grameen PMAY(G) previously Indira Awaas Yojana (IAY)'.

2. The Twenty-Sixth Report was presented to Speaker on 31.08.2016 and to Lok Sabha on 18 November, 2016 and was laid on the Table of Rajya Sabha on 31.08.2016. The Report contained 23 Observations/Recommendations.

3. Action Taken Notes in respect of all the Observations/Recommendations contained in the Report have been received from the Government. These have been examined and categorised as follows: -

- (i) Observations/Recommendations which have been accepted by the Government:  
Serial Nos. 1,3, 4, 5,7,8, 9, 10, 12, 13, 14, 15, 16, 17, 18, 19, 21 and 22.

Total:18  
**Chapter-II**

- (ii) Observations/Recommendations which the Committee do not desire to pursue in view of replies of the Government:  
Nil

Total: 00  
**Chapter-III**

- (iii) Observation/Recommendation in respect of which replies of the Government have not been accepted by the Committee:  
Serial Nos. 2,6,11,20 and 23

Total: 05  
**Chapter-IV**

- (iv) Observations/Recommendations in respect of which final replies of the Government are still awaited:  
Nil

Total:00  
**Chapter-V**

4. **The Committee desire that Action Taken Notes on the Observations/ recommendations contained in Chapter I of this Report may be furnished to the Committee within three months of the presentation of this Report.**

5. **The Committee will now deal with action taken by the Government on some of their Observations/Recommendations that require reiteration or merit comments.**

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

#### **Recommendation (Serial No. 1)**

6. The Committee in their afore-said recommendation had recommended as under:-  
 "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."

7. The Ministry in their Action Taken Reply have stated as under:-

" To realize the Government's commitment towards achieving 'Housing for All' by 2022, the erstwhile rural housing scheme of Indira Awaas Yojana (IAY) has been restructured into Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) with effect from 1st April, 2016. Recognizing the crucial role to be played by States in achieving this shared vision, the Framework for Implementation of PMAY-G has been drafted in consultation with State Govts. and firmed up under the guidance of a Committee consisting of Principal Secretary, Department of Rural Development of select States. Active stakeholder participation in policymaking and implementation is being ensured through consultation forums such as Performance Review Committee Meeting, Regional Review Meeting etc.

Several features have been incorporated into the scheme architecture to improve delivery and strengthen monitoring. These include Direct Benefit Transfer (DBT), comprehensive online monitoring through AwaasSoft (MIS) and AwaasApp (mobile App), constitution of Programme Management Units (PMUs) at various levels, selection on the basis of objective parameters from the Socio Economic and Caste Census (SECC), improving quality of house construction by developing zone wise house design typologies incorporating disaster resilient features and improving workmanship and skilling of rural masons through training, assessment and certification endorsed by National Skill Corporation of India (NSDC).

In view of the above initiatives and active participation by all stakeholders, it is expected that the mandate to eradicate shelterlessness will be realized by 2022."

**8. The Committee found that with the Union Cabinet nod, the erstwhile IAY had been re-structured into Pradhan Mantri Awaas Yojana (Grameen) PMAY-(G) with a view to pursue the objective of 'Housing for All by 2022'.**

**While observing that with the inclusion of revised features in PMAY-(G), a beginning for reducing shelterlessness in the country had been made, still the Committee felt that there was as large as 3 crore shelterless population yet to be benefited by PMAY-(G) scheme and thus, had recommended that an all out effort be made by the Government of India alongwith all the stakeholders to eradicate the shelterlessness from the country in a phased and time-bound manner. In its reply, the Ministry of Rural Development have outlined several features that have been incorporated into the scheme architecture alongwith the initiatives that have been taken to achieve the vision of eradicating shelterlessness by the year 2022. The Committee while acknowledging the novel approach being employed by the Ministry are hopeful that the efforts are in right direction and may yield positive results, yet the apprehension, regarding achievement of such a humongous target of eradicating shelterlessness in the country by 2022, still remains, and the Committee hope that the Ministry of Rural Development will leave no stone unturned in pursuit of the realisation of the vision 'Housing for All by 2022'.**

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

**Recommendation (Serial No. 2)**

9. The Committee in their afore-said recommendation had recommended as under:-

" 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 work done in this regard by different States/UTs, HUDCO etc."

10. The Ministry in their Action Taken Reply have stated as under:-

"The Socio Economic and Caste Census (SECC) conducted in the year 2011 provides exhaustive, recent and reliable data on housing shortage in rural India. Therefore, it is being used as the baseline for identification of beneficiaries under PMAY-G. As per SECC-2011 data, a total of 4.03 crore households have been identified as houseless or living in zero, one and two room kutcha houses (both kutcha roof and kutcha wall) in rural India. Taking cognizance of the fact that between 2011, when SECC was carried out and 2016, when PMAY-G came into effect, many houses might have been constructed under Central/State Housing schemes or self constructed, Gram Sabhas have been assigned the responsibility of verifying the SECC list so that households with pucca houses may be removed from the list. Presently, 3.81 crore households out of a universe of 4.03 crore households have been verified by the Gram Sabha. Out of the verified households, 1.30 crore households have been rejected on grounds of having a pucca house, migration, death etc whereas the remaining 2.51 crore households have been found eligible to receive assistance under the scheme. Substantial part of the reduction in housing shortage, as highlighted by the verification exercise, is attributable to the

housing schemes sponsored by the Central and State government, especially erstwhile IAY. However, as observed by the Committee, despite implementation of IAY as an independent programme since 1996, there still existed a large number of rural families with limited access to basic housing amenities. Therefore, to address gaps in rural housing and achieve 'Housing for All' by 2022, IAY was restructured into PMAY-G w.e.f. 1<sup>st</sup> April 2016.

As recommended by the Committee, the Ministry is in the process of compiling data on houses constructed under various housing schemes sponsored by States /UTs and HUDCO. Meanwhile, data available with the Ministry on houses constructed under State sponsored schemes which are being monitored through AwaasSoft is placed at Annexure I."

**11. The Committee were dismayed to note the non-achievement of targets fixed regarding construction of houses during Eleventh Plan and issue of housing shortage during Twelfth Plan. Contrary to the stand of Ministry of Rural Development that the problem of rural shelterlessness had considerably reduced by way of implementation of IAY since 1996, the Committee did not uphold the view of Ministry of Rural Development. Arguing further, Ministry of Rural Development had stated before the Committee that houses were also constructed under various schemes sponsored by States/UTs, HUDCO. The Committee, therefore, recommended the Ministry of Rural Development to furnish the relevant accurate data from States/UTs pertaining to the houses constructed by different States/UTs, HUDCO etc. Ministry of Rural Development in their Action Taken Reply have stated that substantial part of the reduction in housing shortage, as highlighted by the verification exercise, is attributable to the housing schemes sponsored by the Central and State Government, especially erstwhile IAY and that the Ministry of Rural Development is in the process of**

**compiling data on houses constructed under various housing schemes sponsored by States/UTs and HUDCO. The Committee are aghast at the casual approach elicited from the response of the Ministry of Rural Development in their inability to get the requisite information duly compiled and supplied to the Committee. Such inordinate delay in the compilation of the information desired by the Committee is creating hindrance in the objective assessment of the real picture at ground level *vis-a-vis* shelterlessness in the country and the role of the PMAY-(G) specially in addressing the issue. Thus, the Committee strongly reiterate its recommendation that the Ministry of Rural Development may expeditiously furnish the data from States/UTs, HUDCO etc. regarding the houses constructed by them.**

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

**Recommendation (Serial No. 5)**

12. The Committee in their afore-said recommendation had recommended as under:-
- " 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 over-all 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 work done 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 work done 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 work done on clearing backlog should be shown separately for arriving at a logical conclusion."

13. The Ministry in their Action Taken Reply have stated as under:-

" As per the guidelines of the erstwhile scheme of IAY, time period of 2-3 years from the date of sanction of first installment was provided for construction of a house. Consequently completion against targets allocated in a particular financial year (FY) would spillover to the subsequent financial years. Hence completion in a particular FY could not be benchmarked against targets allocated in that year. This issue has been resolved under PMAY-G through two interventions; allowing 12 months from the date of sanction for house completion and advance communication of targets to expedite the process of sanctioning.

Further, to bring closure to the erstwhile rural housing scheme of IAY, States/UTs have been directed to make an assessment of the number of incomplete IAY houses and expedite construction of the same. As reported by States/UTs, 36.39 lakh houses sanctioned under IAY from the year 2013-14 to 2015-16 were incomplete as on 01.04.2016 (Annexure 2). As a result of constant review and monitoring by the Ministry and initiatives adopted by States, more than 32 lakh pending IAY houses have been reported as completed in FY 2016-17. During the presentation of the Annual Action Plan under PMAY-G, most States have committed to complete construction of pending IAY houses in FY 2017-18.

Additionally, States/UTs are being repeatedly urged to upload all houses completed under IAY on AwaasSoft at the earliest. In order to facilitate monitoring of progress in clearing backlogs, reports have been designed on AwaasSoft which also show year on year data viz., houses completed vis-à-vis the houses sanctioned in a particular financial year in addition to cumulative completions which may pertain to houses sanctioned in previous years. Presently, progress under IAY can be tracked separately from the progress under PMAY-G through reports available on AwaasSoft."

**14. The Committee had taken into note huge discrepancy of data with regard to the achievement of target under PMAY-(G) during 2015-16 and it was revealed that the work done showed included backlog of previous years also. Ministry of Rural Development had also admitted before the Committee**

that the data was misleading and thus, the Committee had recommended that the annual target for construction of houses must not include backlog and that the work done on clearing backlog should be shown separately for arriving at logical conclusion. In their action taken reply, Ministry of Rural Development have stated that as a result of constant review and monitoring by the Ministry and initiatives adopted by the States, more than 32 lakh pending IAY houses have been reported as completed in Financial Year 2016-17 and that most States have committed to complete the construction of pending IAY houses in Financial Year 2017-18. The Ministry have further stated that progress under IAY can be tracked separately from the progress under PMAY-(G) through reports available on AwaasSoft . Appreciating efforts undertaken by the Ministry in clearing the pending backlog of houses, the Committee are of the view that proper demarcations of IAY targets and PMAY-(G) targets should be indicated and worked upon for specific assessment of the ongoing PMAY-(G)'s annual performance vis-a-vis its target with clarity.

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

**Recommendation (SI No. 6)**

15. The Committee in their afore-said recommendation had recommended as under:-

"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 acute 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."

16. The Ministry in their Action Taken Reply have stated as under:-

" Under PMAY-G, allocation of targets is linked to the extent of housing shortage i.e. number of kutchha houses in a State/UT as per SECC data. Hence, higher targets are allocated to States with higher number of kutchha houses. To ensure that States are able to meet the allocated targets, they are required to present their Annual Action Plan to the Ministry wherein the status of implementation of crucial initiatives such as constitution of Programme Management Units (PMUs), mason training, finalization of Permanent Waitlist (PWL), geo tagging of houses, sensitization of beneficiaries etc are reviewed. Implementation of the scheme is regularly monitored in the **nine focus States of Bihar, Uttar Pradesh, Madhya Pradesh, West Bengal, Odisha, Rajasthan, Chhattisgarh, Jharkhand and Maharashtra** through meetings, field visits by senior officials and video conferences. All States have been time and again advised to utilize administrative funds available under the scheme to strengthen their implementation structures by employing dedicated staff and provide performance linked incentives to field functionaries to expedite construction. Exposure visits are being organized by the Ministry to allow exchange of best practices among States. To build capacity of stakeholders in the use of AwaasSoft and AwaasApp, training workshops are being held as and when required by States.

As a result of the above initiatives, these focus States have been at the forefront of implementation of the scheme. Most of these States are in advanced stages of finalization of Permanent Waitlist, registration and sanctioning of beneficiaries and geo tagging of proposed construction site. Four States viz; Odisha, Chhattisgarh, Jharkhand and Maharashtra have taken up training of rural masons on a large scale to meet demand for skilled masons. To ensure that adequate resources are available for the mason training programme, the Ministry has asked States to submit proposals for gap funding in case there is a shortfall in administrative funds."

17. The Committee were apprised of the acute problem of Katcha houses in nine States of Bihar, Uttar Pradesh, Madhya Pradesh, West Bengal, Odisha, Rajasthan, Chattisgarh, Jharkhand and Maharashtra by the Ministry of Rural Development and in light of the existing plight, the Committee had recommended to undertake special drive on the part of Ministry of Rural Development/State Governments for the necessary upgradation of katcha houses for achieving 'Housing for All by 2022' in a time-bound manner. Submitting to the Committee in its Action Taken Reply, the Ministry of Rural Development have stated that through various initiatives undertaken, these focus States have been at the forefront of implementation of the scheme and most States are in advanced stages of finalization of permanent waitlist, registration and sanctioning of beneficiaries and geo-tagging of proposed construction sites. Although, the Ministry of Rural Development have outlined the various provision and procedures employed in the nine States specifically, yet the Committee are not satisfied with the response of the Department in tackling the specific problem of upgradation of katcha houses. The Committee had categorically desired that a special drive need to be undertaken to resolve the issues of katcha houses upgradation in these States. The Committee are constrained to note that the reply of Department lacks clarity and their approach seems to be lackadaisical in this regard. Thus, the Committee strongly reiterate the need of a 'special drive' for expeditious upgradation of the katcha houses in these nine States.

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

**Recommendation (SI No. 11)**

18. The Committee in their afore-said recommendation had recommended as under:-

" 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."

19. The Ministry in their Action Taken Reply have stated as under:-

" Under PMAY-G, the beneficiary constructs the house on the land belonging to him. However, in respect of landless beneficiaries, the following provision has been incorporated in the Framework for Implementation of PMAY-G:

"In case of landless beneficiaries the State shall ensure that the beneficiary is provided land from the government land or any other land including public land (panchayat common land, community land or land belonging to other local authorities). For the selected land, connectivity and availability of drinking water may be ensured. The States will ensure that the provision of land to the landless beneficiary is accomplished once the Permanent Wait List is finalized."

Depending on need and suitability, States may consider facilitating construction of multi storey units after taking consent of the beneficiaries."

**20. Among the various issues that arose before the Committee during its examination of PMAY-G was the 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. To minimize the need for extra land and accommodating more number of units on lesser number of plots, the Committee had recommended the Ministry of Rural Development to strategize the utilization of available lands by bringing in the concept of multi storey units. With reference to the recommendation, the Committee find the Action Taken Reply of the Ministry of Rural Development primarily vague and unsatisfactory. The issue of landless beneficiaries is a prominent impediment in the achievement of target under erstwhile IAY and can be a stumbling block in PMAY-(G) as well. Taking this in view, the Committee had recommended the construction of multi storey units. However, the response of the Department of Rural Development seems to be bereft of any intentions to concretize the idea on actual basis. The Committee, therefore, while reiterating its recommendation for usage of available lands in building multi storey units, urge the Department of Rural Development to take some productive measures for the realization of this concept.

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

**Recommendation (SI No. 16)**

21. The Committee in their afore-said recommendation had recommended as under:-

" 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."

22. The Ministry in their Action Taken Reply have stated as under:-

"Pilot Training, as per the Qualification Pack (QP) for rural masons endorsed by NSDC, has been conducted in 7 States viz., Jharkhand, Chhattisgarh, Maharashtra, Uttarakhand, Gujarat, Kerala and Rajasthan. Based on their experiences and leanings from the pilot initiative, these States are in the process of scaling up training of rural masons. Remaining States / UTs are taking up pilot training at the earliest possible. States have been advised to send proposals for gap funding of mason training programme if administrative funds available with them are inadequate for financing the same. The Ministry is also in consultation with Directorate General of Employment and Training (DGE&T) to impart rural mason training by leveraging the wide network of polytechnics all over India and provide certification recognized by National Council of Vocational Training (NCVT) to the masons.

To make available a wide menu of house design typologies to PMAY-G beneficiaries, the Ministry in collaboration with UNDP and IIT, Delhi has initiated an exercise to catalogue locally appropriate, cost effective, disaster resilient technologies and housing typologies for different housing zones in 18 states of India. In each state housing zones have been identified based on climate, topography, cultural and traditional housing practices and vulnerability to disasters. Field studies have been conducted in all the 18 states viz. Bihar, Odisha, Maharashtra, Meghalaya, Tripura, West Bengal, Assam, Uttar Pradesh, Madhya Pradesh, Jharkhand, Sikkim, Manipur, Chhattisgarh, Jammu & Kashmir,

Uttarakhand, Rajasthan, Himachal Pradesh and Mizoram. 'Pahal'-a catalogue of house design typologies for 10 States has been released by the Hon'ble PM on 20<sup>th</sup> November, 2016. For remaining States the typologies would be finalised during the year 2017. Demonstration houses or public buildings, as per the identified typologies, have been constructed in the States of Tripura and Maharashtra and is in the process of construction in the State of Meghalaya. The design typologies developed for the North East propagate intensive use of chemically treated bamboo for walling and roofing purpose. Use of bamboo in construction is being promoted by the Ministry by providing beneficiaries with the choice of constructing houses with bamboo as the predominant material of construction."

**23. Finding inadequacy in the areas of training of masons and finalizing technologies for house design etc., the Committee had recommended that early action on training of rural masons, assessment and certifications were essential and that the use of bamboo needed to be promoted in the construction of houses in big ways in the areas where it is in abundance. Ministry of Rural Development have provided considerable details about the pilot training as per the Qualification Pack (QP) for rural masons endorsed by NSDC conducted in 7 States and that the other States are taking up pilot training at the earliest possible. Regarding house typologies, it has been replied that while house design typologies for 10 States have been released by the Hon'ble Prime Minister on 20 November, 2016, for remaining States, the typologies would be finalized during the year 2017. Use of bamboo is also being promoted by the Ministry as the predominant material of construction in its area of abundance. Taking note of the efforts undertaken by the Ministry of Rural Development in filling the lacuna in the areas of training and house design besides the novelty in the usage of bamboos, the Committee are still of the view that the pace of implementation of the steps initiated by the Ministry of Rural Development need to be augmented**

further and training of masons in the remaining states alongwith the finalization of house typologies need to be expeditiously completed for ensuring the timely achievement of results.

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

**Recommendation (SI No. 20)**

24. The Committee in their afore-said recommendation had recommended as under:-  
 "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"
25. The Ministry in their Action Taken Reply have stated as under:-  
 "Due procedure has been prescribed in the Framework for Implementation (FFI) of PMAY-G for updation of Permanent Waitlist (PWL). All States have been asked to follow the due procedure prescribed in the FFI to assess and consolidate the list of left out eligible households and communicate the same to the Ministry. Based on the information received from all States a proposal would be placed before the Union Cabinet for a decision on including these households in the PWL."
- 26. It was felt by the Committee that an early decision on the inclusion of left-over eligible rural households under SECC, 2011 needed to be taken and thus, the Committee had recommended the Ministry of Rural Development to urgently take up the issue with the Cabinet. However, to the utter dismay of the Committee, the reply of Ministry of Rural Development is not at all satisfactory as even after such an inordinate period, the Ministry of Rural Development have not been able to compile a list of left out eligible households across the States and it seems that the vitality of such exercise has not been taken in true spirit. Thus, the Committee strongly reiterate its recommendation regarding early decision on the inclusion of**

**left-over eligible households under SECC, 2011 and urge the Ministry of Rural Development to ensure speedier efforts for the completion of the procedure.**

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

**Recommendation (SI No. 23)**

27. The Committee in their afore-said recommendation had recommended as under:-

"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 shelterlessness 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."

28. The Ministry in their Action Taken Reply have stated as under:-

" PMAY-G has a provision for facilitating institutional loan of upto Rs.70,000 for willing beneficiaries. States have been urged to push the

same through State, District and Block level Bankers Committee meetings.

In this direction, the Ministry of Rural Development had held a Workshop on 'Providing Institutional Finance to Beneficiaries of PMAY-G' on 14<sup>th</sup> September, 2016 which witnessed wide ranging participation from representatives of State Governments, Scheduled Commercial Banks, Regional Rural Banks, Housing Finance Institutions, Non Banking Financial Companies, Microfinance Institutions, Indian Bankers Association, Department of Financial Services, NABARD, NHB and RBI. Based on the outcome of the workshop, Ministry of Rural Development is in advanced stages of consultation with National Housing Bank (NHB) for developing a loan product for the beneficiaries of PMAY-G."

**29. On the issue of minimizing documentation for bank loan to the beneficiaries of PMAY-(G) and making available bank loan to beneficiary based on pattas, the Committee had recommended expeditious completion of consultation with Department of Financial Services regarding minimizing of documentation and had solicited views of the Ministry of Rural Development on the issue of dealing with the subject matter of making available loan based on Patta. Based on the reply of Ministry of Rural Development, the Committee observes that the process of consultation for reaching a productive conclusion to minimize documentation for bank loans to the beneficiaries of PMAY-(G) is still in the consultation stages, while on the issue of making available bank loans to beneficiaries based on pattas, the Committee find Ministry of Rural Development to be silent. Therefore, the Committee again recommend the Ministry of Rural Development to expedite the completion of consultation with the Department of Financial Services for minimising the documentation required for availing bank loans by the PMAY-G beneficiaries and also furnish their views to the Committee regarding the issue of dealing with the subject matter of making available loan to the beneficiaries based on pattas.**

## CHAPTER II

### RECOMMENDATION WHICH HAVE BEEN ACCEPTED BY THE GOVERNMENT

#### Recommendation (Serial No. 1)

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 Kutch/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.

#### Reply of the Government

To realize the Government's commitment towards achieving 'Housing for All' by 2022, the erstwhile rural housing scheme of Indira Awaas Yojana (IAY) has been restructured into Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) with effect from 1st April, 2016. Recognizing the crucial role to be played by States in achieving this shared vision, the Framework for Implementation of PMAY-G has been drafted in consultation with State Govts. and firmed up under the guidance of a Committee consisting of

Principal Secretary, Department of Rural Development of select States. Active stakeholder participation in policymaking and implementation is being ensured through consultation forums such as Performance Review Committee Meeting, Regional Review Meeting etc. Several features have been incorporated into the scheme architecture to improve delivery and strengthen monitoring. These include Direct Benefit Transfer (DBT), comprehensive online monitoring through AwaasSoft (MIS) and AwaasApp (mobile App), constitution of Programme Management Units (PMUs) at various levels, selection on the basis of objective parameters from the Socio Economic and Caste Census (SECC), improving quality of house construction by developing zone wise house design typologies incorporating disaster resilient features and improving workmanship and skilling of rural masons through training, assessment and certification endorsed by National Skill Corporation of India (NSDC).

In view of the above initiatives and active participation by all stakeholders, it is expected that the mandate to eradicate shelterlessness will be realized by 2022.

[O.M. No. H-11013/02/2016-RH(A/C) dated 12 June, 2017]

### **Comments of the Committee**

(Please see Paragraph No. 8 of Chapter I of the Report)

### **Recommendation (Serial No. 3)**

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 focused and comprehensive manner under PMAY(G).

### **Reply of the Government**

Initiatives and measures introduced under PMAY-G are being actively implemented by States/UTs. Preparation of Annual Action Plans (AAP) by States/UTs, delineating the activities, strategies and timelines involved in achieving the yearly targets allocated to them and its approval by the Ministry has been made an integral part of the scheme. The Ministry is regularly reviewing progress made with respect to timelines finalized in the AAP and general preparedness of State/UT governments to deliver the mandate under PMAY-G at various forums.

Monitoring and implementation structures have been strengthened throughout the country by constitution of Programme Management Units (PMUs) at various levels in States. The process of verification of priority lists based on SECC, 2011 has been completed by most States. 3.81 crore households out of a universe of 4.03 crore households, identified on the basis of housing deprivation parameters from SECC data, have been verified by the Gram Sabha. Out of the verified households, 1.30 crore households have been rejected on grounds of having a pucca house, migration, death etc whereas the remaining 2.51 crore households have been found eligible to receive assistance under the scheme. Most States are in advanced stages of finalization of Permanent Waitlist and uploading of same on the MIS- AwaasSoft. All States except Jammu & Kashmir and Arunachal Pradesh have completed the transition to comprehensive electronic payments. Most States/UTs have certified that all IAY scheme funds lying unutilized in bank accounts at district, block and GP level have been transferred to a dedicated State nodal account for the rural housing scheme. The mobile application AwaasApp is being widely used by field functionaries to capture geo referenced, time and date stamped photographs of beneficiaries in front of existing dwellings, proposed construction site and carry out inspections at various stages of house construction. Pilot training leading to assessment and certification of rural masons as per Qualification Pack endorsed by National Skill Development Corporation (NSDC) has been conducted in many States which are presently in the process of upscaling mason training to ensure availability of skilled masons and construction quality. To increase choices available to beneficiaries, 'Pahal'-a catalogue of house design typologies incorporating disaster resilient features has been launched for 10 States. Effective convergence has been achieved with MGNREGS through development of web link between AwaasSoft and NREGASoft to allow creation of a MGNREGA work against each PMAY-G house sanctioned on a real time basis. This has ensured that a beneficiary is able to claim his/her entitlement of 90/95 days of paid unskilled labour for construction of PMAY-G house under convergence with MGNREGA. Substantial progress has been made in strengthening all aspects of programme delivery with active participation of States since the launch of PMAY-G.

[O.M. No. H-11013/02/2016-RH(A/C) dated 12 June, 2017]

#### **Recommendation (Serial No. 4)**

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.

### **Reply of the Government**

The need for closure under IAY to enable a smooth transition to PMAY-G has been time and again impressed upon States. They have been directed to make an assessment of the number of incomplete IAY houses and expedite construction of the

same through resource mobilisation, technical facilitation, performance incentives and robust monitoring. 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. As a result, more than 32 lakh pending IAY houses have been reported as completed in FY 2016-17. During the presentation of the Annual Action Plan under PMAY-G, most States have committed to complete construction of pending IAY houses in FY 2017-18. As suggested by the Committee, the good practices adopted by different states in the implementation of the rural housing scheme are shared with other States during various meetings held with officials of the State Governments viz., performance review committee meeting, Regional Review Meeting and State nodal officers meetings. State Govts. are encouraged to visit other States through exchange programmes for better exposure.

[O.M. No. H-11013/02/2016-RH(A/C) dated 12 June, 2017]

### **Recommendation (Serial No. 5)**

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 over-all 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 work done 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 work done 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 work done on clearing backlog should be shown separately for arriving at a logical conclusion.

### **Reply of the Government**

As per the guidelines of the erstwhile scheme of IAY, time period of 2-3 years from the date of sanction of first installment was provided for construction of a house. Consequently completion against targets allocated in a particular financial year (FY) would spillover to the subsequent financial years. Hence completion in a particular FY could not be benchmarked against targets allocated in that year. This issue has been resolved under PMAY-G through two interventions; allowing 12 months from the date of sanction for house completion and advance communication of targets to expedite the process of sanctioning.

Further, to bring closure to the erstwhile rural housing scheme of IAY, States/UTs have been directed to make an assessment of the number of incomplete IAY houses and expedite construction of the same. As reported by States/UTs, 36.39 lakh houses sanctioned under IAY from the year 2013-14 to 2015-16 were incomplete as on 01.04.2016 (Annexure 2). As a result of constant review and monitoring by the Ministry and initiatives adopted by States, more than 32 lakh pending IAY houses have been

reported as completed in FY 2016-17. During the presentation of the Annual Action Plan under PMAY-G, most States have committed to complete construction of pending IAY houses in FY 2017-18.

Additionally, States/UTs are being repeatedly urged to upload all houses completed under IAY on AwaasSoft at the earliest. In order to facilitate monitoring of progress in clearing backlogs, reports have been designed on AwaasSoft which also show year on year data viz., houses completed vis-à-vis the houses sanctioned in a particular financial year in addition to cumulative completions which may pertain to houses sanctioned in previous years. Presently, progress under IAY can be tracked separately from the progress under PMAY-G through reports available on AwaasSoft.

[O.M. No. H-11013/02/2016-RH(A/C) dated 12 June, 2017]

### **Comments of the Committee**

(Please see Paragraph No. 14 of Chapter I of the Report)

### **Recommendation (Serial No. 7)**

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 figures are 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.

### **Reply of the Government**

States like Jharkhand, Rajasthan, Bihar and Odisha have engaged field level functionaries and designed performance linked incentives to monitor and facilitate completion of houses. The State of Karnataka is providing assistance of Rs 50,000 over and above the unit assistance to ensure adequate resources are available for construction of house.

As a result of the above measures such as tagging of field functionaries to beneficiaries, performance linked incentivisation, regular on and off field monitoring etc, States which have been cited by the Committee viz; Jharkhand, Rajasthan, Gujarat, Karnataka, Bihar and Odisha have made substantial progress in completion of pending IAY houses (Annexure III). These States have been advised to resolve the issue of remaining incomplete houses by the end of FY 2017-18.

[O.M. No. H-11013/02/2016-RH(A/C) dated 12 June, 2017]

### **Recommendation (Serial No. 8)**

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.

### **Reply of the Government**

All States / UTs have opened a dedicated nodal account for the rural housing scheme. Central releases and state matching share under PMAY-G are being transferred into this account (SNA) and electronically from the SNA to the bank A/C of the beneficiary thereon. Most States/UTs have also certified that all IAY scheme funds lying unutilized in bank accounts at district, block and GP level have been transferred to the SNA. All States except Jammu & Kashmir and Arunachal Pradesh have completed the transition to comprehensive electronic payments.

As per the Framework for Implementation of PMAY-G, the mobile application 'AwaasApp' has been made mandatory for carrying out inspections at various stages of house construction. An offline version of the app has also been developed to enable data capture and transmission in areas with limited internet bandwidth. Presently, the app is being compulsorily used by field functionaries in all States except Arunachal Pradesh, Goa, Karnataka and Telangana. More than 63 lakh inspections have been conducted using AwaasApp in FY 2016-17. To ensure that resources are targeted to

genuine beneficiaries who lack basic housing amenities, uploading of photographs of beneficiaries in front of their existing dwellings and proposed construction site has been made mandatory for sanctioning houses under PMAY-G. Around 28 lakh proposed construction site and existing dwellings have been geo tagged using AwaasApp under PMAY-G in FY 2016-17.

[O.M. No. H-11013/02/2016-RH(A/C) dated 12 June, 2017]

**Recommendation (Serial No. 9)**

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.

**Reply of the Government**

Uploading of geo-tagged photograph of proposed construction site using AwaasApp has been made mandatory for sanctioning houses under the scheme. The Ministry has advised all States to identify landless households and ensure that the beneficiary is provided land for construction of house. The responsibility of the State to provide homestead to landless PMAY-G beneficiaries has been reiterated in various forums. Status of action taken to provide land is being regularly reviewed by the Ministry through meetings, video conferences and during presentation of the Annual Action Plan. States like Maharashtra and Karnataka are implementing state sponsored Rural House Site schemes to facilitate purchase of homestead. Five thousand beneficiaries have been provided financial assistance of Rs 50,000 for purchase of homestead under Government of Maharashtra's 'Pandit Dindayal Upadhyaya Gharkul Scheme' in FY 2016-17. The Government of Karnataka maintains separate budgetary provision every year for a scheme which provides sites to landless families under which 5,039 households have been assisted in FY 2016-17.

[O.M. No. H-11013/02/2016-RH(A/C) dated 12 June, 2017]

**Recommendation (Serial No. 10)**

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.

### **Reply of the Government**

To ensure that all States are adopting the key initiatives introduced under PMAY-G and are able to meet the targets allocated to them, the process of appraisal and approval of Annual Action Plan (AAP) has been made an integral part of the scheme. States are required to present their AAP to the Ministry wherein the status of implementation of crucial initiatives such as constitution of Programme Management Units (PMUs), mason training, finalization of Permanent Waitlist (PWL), geo tagging of houses, sensitization of beneficiaries etc are reviewed. Additionally, implementation of various aspects of the scheme is regularly monitored in all States through meetings, field visits by senior officials and video conferences.

[O.M. No. H-11013/02/2016-RH(A/C) dated 12 June, 2017]

### **Recommendation (Serial No. 12)**

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.

### **Reply of the Government**

As per the Framework for Implementation of PMAY-G, at least 60% of the targets are to be earmarked for SC/ST at the National Level. In order to achieve the same, States/UTs are required to allocate at least 60% of their targets to SC/ST households subject to availability of eligible PMAY-G beneficiaries. The task of distribution of category wise targets among districts has been assigned to the States to provide them with functional autonomy and flexibility in distributing targets as per the socio-economic and population profile of the districts.

However, in case all eligible SC and ST households are covered and it is duly certified as such by the State/UT, the Ministry may consider reallocating the targets to 'Others'. Any proposal to change SC/ST targets is cross verified with the actual number of beneficiaries available in the Permanent Waitlist (PWL) as ascertained by the SECC verification exercise.

[O.M. No. H-11013/02/2016-RH(A/C) dated 12 June, 2017]

### **Recommendation (Serial No. 13)**

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 overall 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.

### **Reply of the Government**

The Government is committed to provide 1 crore houses in rural India by 2018-19 under PMAY-G. Sufficient resources have been provisioned to achieve this milestone towards 'Housing for All'. In addition to budgetary support of Rs 60,000 crore, the option to avail loan upto Rs 21,975 crore from NABARD is open for the Ministry. This option may be exercised for meeting resource gap and smoothening variation in releases as and when required.

[O.M. No. H-11013/02/2016-RH(A/C) dated 12 June, 2017]

### **Recommendation (Serial No. 14)**

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.

### **Reply of the Government**

Most reform initiatives introduced under IAY have been made an integral part of PMAY-G and considerable progress has been made with respect to them. The status of implementation of various initiatives is provided in the reply to Recommendation No. 3.

[O.M. No. H-11013/02/2016-RH(A/C) dated 12 June, 2017]

### **Recommendation (Serial No. 15)**

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.

### **Reply of the Government**

Presently, there are many States namely Andhra Pradesh, Telangana, Tamil Nadu, Sikkim, Kerala, Karnataka, Goa, Maharashtra etc which are providing assistance over and above the unit assistance under PMAY-G. Instances of States providing top up i.e. additional assistance to beneficiaries is appreciated and shared with other States in various forums viz., Performance Review Committee Meeting, Regional Review Meeting and through Video Conferences etc so that the same may be emulated by them if required.

The Ministry is also encouraging State/UTs to take up local production of construction material such as mud and fly ash blocks, in convergence with MGNREGA, so that material for construction may be made easily available to PMAY-G beneficiaries at lower than market rates. States/UTs have been advised to facilitate procurement of construction material like cement, bricks etc at lower than market rates by entering into agreements with producers. For States with high transportation and head load cost, provision of in kind assistance to beneficiaries is allowed subject to the approval of the Empowered Committee of the Ministry. Consent of the beneficiaries is paramount in cases involving in kind assistance or material support.

Some States like Jharkhand, Chhattisgarh and Odisha have taken up local production of mud and fly ash bricks on a considerable scale. The State of Nagaland provides in kind assistance i.e. CGI sheets to PMAY-G beneficiaries wherein cost of transportation is also covered. The State of Tamil Nadu provides cement and bricks at low rates to PMAY-G beneficiaries in addition to top up of Rs 50,000 for casting RCC roofs.

[O.M. No. H-11013/02/2016-RH(A/C) dated 12 June, 2017]

### **Recommendation (Serial No. 16)**

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.

### **Reply of the Government**

Pilot Training, as per the Qualification Pack (QP) for rural masons endorsed by NSDC, has been conducted in 7 States viz., Jharkhand, Chhattisgarh, Maharashtra, Uttarakhand, Gujarat, Kerala and Rajasthan. Based on their experiences and leanings from the pilot initiative, these States are in the process of scaling up training of rural masons. Remaining States / UTs are taking up pilot training at the earliest possible. States have been advised to send proposals for gap funding of mason training programme if administrative funds available with them are inadequate for financing the same. The Ministry is also in consultation with Directorate General of Employment and Training (DGE&T) to impart rural mason training by leveraging the wide network of polytechnics all over India and provide certification recognized by National Council of Vocational Training (NCVT) to the masons.

To make available a wide menu of house design typologies to PMAY-G beneficiaries, the Ministry in collaboration with UNDP and IIT, Delhi has initiated an exercise to catalogue locally appropriate, cost effective, disaster resilient technologies and housing typologies for different housing zones in 18 states of India. In each state housing zones have been identified based on climate, topography, cultural and traditional housing practices and vulnerability to disasters. Field studies have been conducted in all the 18 states viz. Bihar, Odisha, Maharashtra, Meghalaya, Tripura, West Bengal, Assam, Uttar Pradesh, Madhya Pradesh, Jharkhand, Sikkim, Manipur, Chhattisgarh, Jammu & Kashmir, Uttarakhand, Rajasthan, Himachal Pradesh and Mizoram. 'Pahal'-a catalogue of house design typologies for 10 States has been released by the Hon'ble PM on 20th November, 2016. For remaining States the typologies would be finalised during the year 2017. Demonstration houses or public buildings, as per the identified typologies, have been constructed in the States of Tripura and Maharashtra and is in the process of construction in the State of Meghalaya. The design typologies developed for the North East propagate intensive use of chemically treated bamboo for walling and roofing purpose. Use of bamboo in construction is being promoted by the Ministry by providing beneficiaries with the choice of constructing houses with bamboo as the predominant material of construction.

[O.M. No. H-11013/02/2016-RH(A/C) dated 12 June, 2017]

### **Comments of the Committee**

(Please see Paragraph No. 23 of Chapter I of the Report)

### **Recommendation (Serial No. 17)**

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.

### **Reply of the Government**

The action taken and progress made in respect of opening up of SNA and use of the mobile app; AwaasApp is provided in the reply to Rec. Sl. No.8. In addition, training workshops and video conferences are being organized by the Ministry on a regular basis to build capacity of State MIS officials and data entry operators on use of AwaasApp and AwaasSoft. To enhance outreach, user friendly video tutorials covering various features of the app, have been developed and uploaded on the homepage of AwaasSoft. A dedicated toll free helpline (1800-11-6446) has been launched in January, 2017 to collect and resolve grievances and technical complaints related to AwaasSoft and AwaasApp in a streamlined manner.

[O.M. No. H-11013/02/2016-RH(A/C) dated 12 June, 2017]

### **Recommendation (Serial No. 18)**

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.

### **Reply of the Government**

The necessity of constituting Programme Management Units (PMUs) at State, district and block level to strengthen implementation and monitoring of the scheme has been repeatedly impressed upon States. Progress in constitution of PMU is a crucial

parameter which is reviewed during the presentation of the Annual Action Plan by States. The matter has been emphasized and reiterated during meetings, video conferences and visits of senior officials of the Ministry. While most States have constituted PMU's at the state level, they are in the process of recruiting and engaging personnel for staffing PMU's at sub state level. To ensure utilization of administrative funds for constitution and reinforcement of PMUs, release of such funds has been made conditional upon 60% utilization of total available administrative funds with the States.

[O.M. No. H-11013/02/2016-RH(A/C) dated 12 June, 2017]

### **Recommendation (Serial No. 19)**

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.

### **Reply of the Government**

The process of verification, finalization and uploading of priority lists is in advanced stages. As on 1st June, 2017, 2.47 crore households have been identified as eligible to receive assistance under PMAY-G after verification of priority lists by Gram Sabha and review of grievances/complaints by Appellate Authority. The priority lists thus finalized are to form the basis of selection till 2022. Since a total of one crore houses are to be constructed under PMAY-G by March, 2019, requisite number of eligible beneficiaries are readily available which would addresses the concern expressed by the Committee.

[O.M. No. H-11013/02/2016-RH(A/C) dated 12 June, 2017]

### **Recommendation (Serial No. 21)**

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.

### **Reply of the Government**

Convergence with MGNREGA for providing 90/95 days of unskilled wages for construction of house and construction of toilet through convergence with SBM (G) or MGNREGA has been made mandatory under PMAY-G. To ensure that this translates into real time convergence on ground, a web link has been developed between AwaasSoft and NREGASoft to allow creation of a NREGA work against each PMAY-G house sanctioned thus enabling a beneficiary to claim his/her entitlement of 90/95 days of paid unskilled labour for construction of PMAY-G house.

Further, as per scheme guidelines the house is not regarded as complete unless the toilet has been constructed. It is mandatory to upload photograph of the house alongwith the toilet through AwaasApp to reflect completion in reports. From the current financial year 2017-18, States have been advised to take up construction of toilet in convergence with MGNREGA. The projected number of toilets to be built for PMAY-G houses has been incorporated into the labour budget for MGNREGA for FY 2017-18 to allow necessary planning by States. The status of progress with regard to convergence is reviewed during the presentation of the Annual Action Plan and in various other forums.

[O.M. No. H-11013/02/2016-RH(A/C) dated 12 June, 2017]

### **Recommendation (Serial No. 22)**

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.

### **Reply of the Government**

The Government is committed to provide 1 crore houses in rural India by 2018-19 under PMAY-G. Sufficient resources have been provisioned to achieve this milestone towards 'Housing for All'. In addition to budgetary support of Rs 60,000 crore, the option to avail loan upto Rs 21,975 crore from NABARD is open for the Ministry. As against BE of Rs 15,000 crore, Rs 16,074 crores was provided as budgetary assistance in FY 2016-17 to meet higher fund requirement under the rural housing scheme. This has been enhanced to Rs 23,000 crores in FY 2017-18. No shortage of resources is envisaged since the provision to borrow funds upto Rs 21,975 crores from NABARD is available to the Ministry at all times. This option may be exercised for meeting resource gap and smoothening variation in releases as and when required. The modalities of borrowing from NABARD are under finalization.

[O.M. No. H-11013/02/2016-RH(A/C) dated 12 June, 2017]

**CHAPTER III**

**RECOMMENDATIONS WHICH THE COMMITTEE DO NOT DESIRE TO PURSUE IN  
VIEW OF GOVERNMENT'S REPLIES**

**- NIL -**

## **CHAPTER IV**

### **RECOMMENDATIONS IN RESPECT OF WHICH REPLY OF THE GOVERNMENT HAVE NOT BEEN ACCEPTED BY THE COMMITTEE**

#### **Recommendation (Serial No. 2)**

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 work done in this regard by different States/UTs, HUDCO etc.

#### **Reply of the Government**

The Socio Economic and Caste Census (SECC) conducted in the year 2011 provides exhaustive, recent and reliable data on housing shortage in rural India. Therefore, it is being used as the baseline for identification of beneficiaries under PMAY-G. As per SECC-2011 data, a total of 4.03 crore households have been identified as houseless or living in zero, one and two room kutcha houses (both kutcha roof and kutcha wall) in rural India. Taking cognizance of the fact that between 2011, when SECC was carried out and 2016, when PMAY-G came into effect, many houses might have been constructed under Central/State Housing schemes or self constructed, Gram Sabhas have been assigned the responsibility of verifying the SECC list so that households with pucca houses may be removed from the list. Presently, 3.81 crore households out of a universe of 4.03 crore households have been verified by the Gram Sabha. Out of the verified households, 1.30 crore households have been rejected on grounds of having a pucca house, migration, death etc whereas the remaining 2.51 crore households have been found eligible to receive assistance under the scheme. Substantial part of the reduction in housing shortage, as highlighted by the verification exercise, is attributable to the housing schemes sponsored by the Central and State

government, especially erstwhile IAY. However, as observed by the Committee, despite implementation of IAY as an independent programme since 1996, there still existed a large number of rural families with limited access to basic housing amenities. Therefore, to address gaps in rural housing and achieve 'Housing for All' by 2022, IAY was restructured into PMAY-G w.e.f. 1st April 2016.

As recommended by the Committee, the Ministry is in the process of compiling data on houses constructed under various housing schemes sponsored by States /UTs and HUDCO. Meanwhile, data available with the Ministry on houses constructed under State sponsored schemes which are being monitored through AwaasSoft is placed at Annexure I.

[O.M. No. H-11013/02/2016-RH(A/C) dated 12 June, 2017]

### **Comments of the Committee**

(Please see Paragraph No. 11 of Chapter I of the Report)

### **Recommendation (Serial No. 6)**

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.

### **Reply of the Government**

Under PMAY-G, allocation of targets is linked to the extent of housing shortage i.e. number of kutchha houses in a State/UT as per SECC data. Hence, higher targets are allocated to States with higher number of kutchha houses. To ensure that States are able to meet the allocated targets, they are required to present their Annual Action Plan to the Ministry wherein the status of implementation of crucial initiatives such as constitution of Programme Management Units (PMUs), mason training, finalization of Permanent Waitlist (PWL), geo tagging of houses, sensitization of beneficiaries etc are reviewed. Implementation of the scheme is regularly monitored in the nine focus States of Bihar, Uttar Pradesh, Madhya Pradesh, West Bengal, Odisha, Rajasthan, Chhattisgarh, Jharkhand and Maharashtra through meetings, field visits by senior officials and video conferences. All States have been time and again advised to utilize administrative funds available under the scheme to strengthen their implementation structures by employing dedicated staff and provide performance linked incentives to

field functionaries to expedite construction. Exposure visits are being organized by the Ministry to allow exchange of best practices among States. To build capacity of stakeholders in the use of AwaasSoft and AwaasApp, training workshops are being held as and when required by States.

As a result of the above initiatives, these focus States have been at the forefront of implementation of the scheme. Most of these States are in advanced stages of finalization of Permanent Waitlist, registration and sanctioning of beneficiaries and geo tagging of proposed construction site. Four States viz; Odisha, Chhattisgarh, Jharkhand and Maharashtra have taken up training of rural masons on a large scale to meet demand for skilled masons. To ensure that adequate resources are available for the mason training programme, the Ministry has asked States to submit proposals for gap funding in case there is a shortfall in administrative funds.

[O.M. No. H-11013/02/2016-RH(A/C) dated 12 June, 2017]

### **Comments of the Committee**

(Please see Paragraph No. 17 of Chapter I of the Report)

### **Recommendation (Serial No. 11)**

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.

### **Reply of the Government**

Under PMAY-G, the beneficiary constructs the house on the land belonging to him. However, in respect of landless beneficiaries, the following provision has been incorporated in the Framework for Implementation of PMAY-G:

“In case of landless beneficiaries the State shall ensure that the beneficiary is provided land from the government land or any other land including public land (panchayat common land, community land or land

belonging to other local authorities). For the selected land, connectivity and availability of drinking water may be ensured. The States will ensure that the provision of land to the landless beneficiary is accomplished once the Permanent Wait List is finalized.”

Depending on need and suitability, States may consider facilitating construction of multi storey units after taking consent of the beneficiaries.

[O.M. No. H-11013/02/2016-RH(A/C) dated 12 June, 2017]

### **Comments of the Committee**

(Please see Paragraph No. 20 of Chapter I of the Report)

### **Recommendation (Serial No. 20)**

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.

### **Reply of the Government**

Due procedure has been prescribed in the Framework for Implementation (FFI) of PMAY-G for updation of Permanent Waitlist (PWL). All States have been asked to follow the due procedure prescribed in the FFI to assess and consolidate the list of left out eligible households and communicate the same to the Ministry. Based on the information received from all States a proposal would be placed before the Union Cabinet for a decision on including these households in the PWL.

[O.M. No. H-11013/02/2016-RH(A/C) dated 12 June, 2017]

### **Comments of the Committee**

(Please see Paragraph No. 26 of Chapter I of the Report)

### **Recommendation (Serial No. 23)**

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 shelterlessness 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.

### **Reply of the Government**

PMAY-G has a provision for facilitating institutional loan of upto Rs.70,000 for willing beneficiaries. States have been urged to push the same through State, District and Block level Bankers Committee meetings.

In this direction, the Ministry of Rural Development had held a Workshop on 'Providing Institutional Finance to Beneficiaries of PMAY-G' on 14th September, 2016 which witnessed wide ranging participation from representatives of State Governments, Scheduled Commercial Banks, Regional Rural Banks, Housing Finance Institutions, Non Banking Financial Companies, Microfinance Institutions, Indian Bankers Association, Department of Financial Services, NABARD, NHB and RBI. Based on the outcome of the workshop, Ministry of Rural Development is in advanced stages of consultation with National Housing Bank (NHB) for developing a loan product for the beneficiaries of PMAY-G.

[O.M. No. H-11013/02/2016-RH(A/C) dated 12 June, 2017]

### **Comments of the Committee**

(Please see Paragraph No. 29 of Chapter I of the Report)

**CHAPTER V**

**RECOMMENDATIONS IN RESPECT OF WHICH FINAL REPLIES OF THE  
GOVERNMENT ARE STILL AWAITED**

**- NIL -**

**NEW DELHI;  
28 December, 2017  
07 Pausa, 1939 (Saka)**

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

**STANDING COMMITTEE ON RURAL DEVELOPMENT (2017-2018)**

**MINUTES OF THE SECOND SITTING OF THE COMMITTEE HELD ON THURSDAY,  
07 DECEMBER, 2017**

The Committee sat from 1130 hrs. to 1300 hrs. in Committee Room. 'B,'  
Ground Floor, Parliament House Annexe (PHA), New Delhi.

**Dr. P. Venugopal** -- **Chairperson**

**MEMBERS  
Lok Sabha**

2. Shri Sisir Adhikari
3. Shri Gokaraju Ganga Raju
4. Shri Vijay Kumar Hansdak
5. Shrimati Mausam Noor
6. Shri Prahlad Singh Patel
7. Smt. Renuka Butta
8. Dr. Yashwant Singh
9. Shri Ladu Kishore Swain
10. Shri Ajay Misra (Teni)
11. Shri Chintaman Wanaga

**Rajya Sabha**

12. Smt. Shanta Chhetri
13. Shri Shamsheer Singh Dullo
14. Shri Javed Ali Khan
15. Shri Mahendra Singh Mahra
16. Shri K.T.S. Tulsi

**SECRETARIAT**

- |                            |   |                  |
|----------------------------|---|------------------|
| 1. Shri. Shilpi Chatterjee | - | Director         |
| 2. Smt. Emma C. Barwa      | - | Deputy Secretary |

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

- |                           |   |                 |
|---------------------------|---|-----------------|
| 1. Shri Prasant Kumar     | - | Joint Secretary |
| 2. Smt. Alka Upadhyaya    | - | Joint Secretary |
| 3. Smt. Aparajita Sarangi | - | Joint Secretary |

**Government of Meghalaya**

- |                     |   |                 |
|---------------------|---|-----------------|
| 1. Shri Y. Tsering  | - | Chief Secretary |
| 2. Smt. I.R. Sangma | - | Secretary       |

2. At the outset, the Chairperson welcomed the members of the Committee to the sitting convened to consider and adopt two draft Reports viz. (i) Draft Report on the Action Taken by the Government on observations/recommendations contained in the 26th Report (16th Lok Sabha) on 'Pradhan Mantri Awaas Yojana-Grameen' pertaining to the Department of Rural Development (Ministry of Rural Development) and XXX XXX XXX XXX XXX XXX.

3. The Committee took up for consideration two draft Reports and after deliberations adopted the same without any modifications. The Committee also authorized the Chairperson to finalize the reports and present the same to Parliament.

*[Witnesses from the Ministry of Rural Development (Department of Rural Development) and State Government of Meghalaya were then called in]*

4. XXX XXX XXX XXX XXX XXX

5. XXX XXX XXX XXX XXX XXX

6. XXX XXX XXX XXX XXX XXX

*[The witnesses then withdrew]*

7. XXX XXX XXX XXX XXX XXX

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XXX Not related to the Draft Report.

**APPENDIX – II**

[Vide para 4 of Introduction of Report]

**ANALYSIS OF THE ACTION TAKEN BY THE GOVERNMENT ON THE  
RECOMMENDATIONS CONTAINED IN THE TWENTY-FIFTH REPORT  
(16<sup>TH</sup> LOK SABHA) OF THE STANDING COMMITTEE ON RURAL DEVELOPMENT**

I.	Total number of recommendations:	23
II.	Recommendations that have been accepted by the Government : Serial Nos. 1, 3, 4, 5, 7, 8, 9, 10, 12, 13, 14, 15, 16, 17, 18, 19, 21 and 22	
	Total:	18
	Percentage:	78.3 %
III.	Recommendations which the Committee do not desire to pursue in view of the Government's replies : NIL	
	Total:	00
	Percentage:	0 %
IV.	Recommendations in respect of which replies of the Government have not been accepted by the Committee :  Serial No. 2, 6, 11, 20 and 23	
	Total:	5
	Percentage:	21.7 %
V.	Recommendations in respect of which final replies of the Government are still awaited : NIL	
	Total:	00
	Percentage:	0 %