



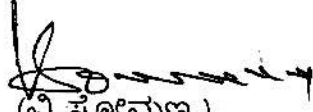
ಕರ್ನಾಟಕ ವಿಧಾನ ಪರಿಷತ್ತು

ಮಾನ್ಯ ಸದಸ್ಯರ ಹೆಸರು	ಶ್ರೀ ಕೆ.ಎ. ತಿಪ್ಪೇಸ್ವಾಮಿ (ನಾಮನಿದೇಶನ ಹೊಂದಿದವರು)
ಚುಕ್ಕೆ ಗುರುತಿಲ್ಲದ ಪ್ರಶ್ನೆ ಸಂಖ್ಯೆ	1007
ಉತ್ತರಿಸುವ ದಿನಾಂಕ	10.03.2021
ಉತ್ತರಿಸುವ ಸಚಿವರು	ವಸತಿ ಸಚಿವರು

ಅನು ಕ್ರಮ	ಪ್ರಶ್ನೆ	ಉತ್ತರ															
ಅ	ಕೇಂದ್ರ ಸರ್ಕಾರದ ಪ್ರಧಾನ ಮಂತ್ರಿ ಆವಾಸ್ ಯೋಜನೆ ಅನ್ವಯ ಪ್ರಧಾನ ಮಂತ್ರಿ ಆವಾಸ್ ಯೋಜನೆ (ನಗರ) ಮತ್ತು (ಗ್ರಾಮಾಂತರ) ಗಳ ಅನುಷ್ಠಾನಕ್ಕೆ ನೀಡಿರುವ ಮಾರ್ಗದರ್ಶಿ ಸೂತ್ರಗಳು ಯಾವುವು;	ಕೇಂದ್ರ ಪುರಸ್ಕೃತ ಯೋಜನೆಯಾದ ಪ್ರಧಾನ ಮಂತ್ರಿ ಆವಾಸ್ ಯೋಜನೆ (ಗ್ರಾಮೀಣ) ಯಡಿ ಯೋಜನೆಯ ಅನುಷ್ಠಾನಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಕೇಂದ್ರ ಸರ್ಕಾರವು ನೀಡಿರುವ ಮಾರ್ಗಸೂಚಿಗಳನ್ನು ಅನುಬಂಧ-1 ರಲ್ಲಿ ಒದಗಿಸಿದೆ. ಅಂತೆಯೇ ಪ್ರಧಾನ ಮಂತ್ರಿ ಆವಾಸ್ ಯೋಜನೆ (ನಗರ) ಯಡಿ ಯೋಜನೆಯ ಅನುಷ್ಠಾನಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಕೇಂದ್ರ ಸರ್ಕಾರವು ನೀಡಿರುವ ಮಾರ್ಗಸೂಚಿಗಳನ್ನು ಅನುಬಂಧ-2 ರಲ್ಲಿ ಒದಗಿಸಿದೆ.															
ಆ	ಈ ಯೋಜನೆ ಅಡಿಯಲ್ಲಿ ಕಳೆದ 5 ವರ್ಷಗಳಲ್ಲಿ ರಾಜ್ಯಕ್ಕೆ ನೀಡಲಾದ ಗುರಿಯಷ್ಟು ಮತ್ತು ಈ ಕಾರ್ಯಕ್ರಮದಲ್ಲಿ ಇದುವರೆಗಿನ ಸಾಧನಗಳೆಷ್ಟು; (ಜಿಲ್ಲಾವಾರು, ಭೌತಿಕ-ಆರ್ಥಿಕ ಗುರಿ ಮತ್ತು ಸಾಧನೆ ಒಳಗೊಂಡಂತೆ ಸಂಪೂರ್ಣ ಮಾಹಿತಿ ನೀಡುವುದು)	<p>ಪ್ರಧಾನ ಮಂತ್ರಿ ಆವಾಸ್ ಯೋಜನೆ (ಗ್ರಾಮೀಣ):</p> <p>ಈ ಯೋಜನೆಯನ್ನು ಆರ್ಥಿಕ ವರ್ಷ 2016-17ನೇ ಸಾಲಿನಿಂದ ಅನುಷ್ಠಾನ ಮಾಡಲಾಗುತ್ತಿದ್ದು, ಸದರಿ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಮಂಜೂರಾಗಿರುವ ಮನೆಗಳ ಗುರಿ ಮತ್ತು ಆಯ್ಕೆ ವಿವರ ಈ ಕೆಳಗಿನಂತಿದೆ:-</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>ಶ್ರೇಣಿ</th><th>ಗುರಿ</th><th>ಆಯ್ಕೆ</th></tr> </thead> <tbody> <tr> <td>2016-2017</td><td>93,065</td><td>93,065</td></tr> <tr> <td>2017-2018</td><td>52,284</td><td>52,284</td></tr> <tr> <td>2019-2020</td><td>86,000</td><td>40,728</td></tr> <tr> <td>ಒಟ್ಟು:</td><td>2,31,349</td><td>1,87,432</td></tr> </tbody> </table> <p>ಜಿಲ್ಲಾವಾರು ಭೌತಿಕ ಮತ್ತು ಆರ್ಥಿಕ ಗುರಿ ಹಾಗೂ ಸಾಧನೆಯ ವಿವರಗಳನ್ನು ಅನುಬಂಧ-3 ರಲ್ಲಿ ಒದಗಿಸಿದೆ.</p> <p>ಪ್ರಧಾನ ಮಂತ್ರಿ ಆವಾಸ್ ಯೋಜನೆ (ನಗರ):</p> <p>ಕೇಂದ್ರ ಸರ್ಕಾರವು ಪ್ರಧಾನ ಮಂತ್ರಿ ಆವಾಸ್ ಯೋಜನೆ (ನಗರ) ಯಡಿಯಲ್ಲಿ ಯಾವುದೇ ಭೌತಿಕ ಗುರಿ ನಿಗದಿಪಡಿಸಿರುವುದಿಲ್ಲ.</p> <p>ಕಳೆದ 5 ವರ್ಷಗಳಲ್ಲಿ ರಾಜ್ಯದ ವಿವಿಧ ನಗರಗಳಲ್ಲಿ ರೂ. 29704.80 ಕೋಟಿಗಳ ಅಂದಾಜು ವೆಚ್ಚದಲ್ಲಿ 5,79,918 ಮನೆಗಳ ನಿರ್ಮಾಣಕ್ಕಾಗಿ 2578 ಯೋಜನೆಗಳು ಅನುಮೋದನೆಗೊಂಡಿವೆ.</p>	ಶ್ರೇಣಿ	ಗುರಿ	ಆಯ್ಕೆ	2016-2017	93,065	93,065	2017-2018	52,284	52,284	2019-2020	86,000	40,728	ಒಟ್ಟು:	2,31,349	1,87,432
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		<p>ಸದರಿ ಯೋಜನೆಗಳಡಿ 94,403 ಮನೆಗಳು ಪೂರ್ಣಗೊಂಡಿದ್ದು, 1,00,583 ಮನೆಗಳು ವಿವಿಧ ಹಂತಗಳಲ್ಲಿ ಪ್ರಗತಿಯಲ್ಲಿವೆ.</p> <p>ಜಿಲ್ಲಾಪಾರು ಅನುಮೋದನೆಗೊಂಡ ಯೋಜನೆಗಳು ಹಾಗೂ ಸಾಧಿಸಿದ ಭೌತಿಕ ಪ್ರಗತಿಯ ಮಾಹಿತಿಯನ್ನು (ವಿವರಗಳನ್ನು) ಅನುಬಂಧ-4 ರಲ್ಲಿ ಒದಗಿಸಿದೆ.</p>
ಇ	<p>ಈ ಯೋಜನೆ ಅಡಿಯಲ್ಲಿ ನಿಗದಿಪಡಿಸಿರುವ ಎಲ್ಲಾ ಮೂಲಭೂತ ಸೌಕರ್ಯಗಳನ್ನು ನಗರ ಮತ್ತು ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶದಲ್ಲಿ ಬಡವರಿಗಾಗಿ ನಿರ್ಮಿಸಿರುವ ವಸತಿ ಗೃಹಗಳಲ್ಲಿ ಒದಗಿಸಲಾಗಿದೆಯೇ? (ಹಾಗಿದ್ದಲ್ಲಿ, ಸಂಪೂರ್ಣ ಮಾಹಿತಿ ನೀಡುವುದು)</p>	<p>ಹೌದು.</p> <p>ಪ್ರಧಾನ ಮಂತ್ರಿ ಆವಾಸ ಯೋಜನೆ (ನಗರ) ಯಡಿಯ ಎ.ಎಚ್.ಪಿ. ಘಟಕದಡಿ ರಾಜ್ಯದ ವಿವಿಧ ನಗರಗಳಲ್ಲಿ ಅನುಷ್ಠಾನ ಸಂಸ್ಥೆಗಳು ನಿವೇಶನ ರಹಿತ ಬಡವರಿಗಾಗಿ ಬಹುಮಹಡಿ ಮಾದರಿಯಲ್ಲಿ ಮನೆಗಳನ್ನು ನಿರ್ಮಿಸುತ್ತಿವೆ. ಸದರಿ ಯೋಜನೆಗಳಡಿ ಮೂಲಭೂತ ಸೌಕರ್ಯಗಳನ್ನು ಒದಗಿಸಲು ಅನುಷ್ಠಾನ ಸಂಸ್ಥೆಗಳು / ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಗಳು ಅನುದಾನ ಒದಗಿಸಲಿವೆ. ಸದರಿ ಯೋಜನೆಗಳಡಿ ಪ್ರಸ್ತುತ ಮನೆಗಳ ನಿರ್ಮಾಣ ಕಾಮಗಾರಿಯು ಪ್ರಗತಿಯಲ್ಲಿದ್ದು, ಇದು ಪೂರ್ಣಗೊಂಡ ನಂತರದಲ್ಲಿ ಮೂಲಭೂತ ಸೌಕರ್ಯಗಳನ್ನು ಒದಗಿಸಲು ಅನುಷ್ಠಾನ ಸಂಸ್ಥೆಗಳು / ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಗಳು ಕ್ರಮ ವಹಿಸುತ್ತವೆ.</p>

[ಸಂಖ್ಯೆ: ವಇ 52 ಹೆಚ್‌ಎಫ್‌ಎ 2021]


 (ವಿ. ಸೋಮಣ್ಣ)
 ವಸತಿ ಸಚಿವರು.

ಕುಖಂಡ - 1



Framework for Implementation

Pradhan Mantri Awaas Yojana – Gramin

नरेन्द्र सिंह तोमर
NARENDRA SINGH TOMAR



ग्रामीण विकास, पंचायती राज और
पेयजल एवं स्वच्छता नंत्री
भारत सरकार
कृषि भवन, नई दिल्ली
MINISTER OF RURAL DEVELOPMENT, PANCHAYATI RAJ
AND DRINKING WATER & SANITATION
GOVERNMENT OF INDIA
KRISHI BHAWAN, NEW DELHI

संदेश

वर्ष 2022 में भारत अपनी स्वतंत्रता के 75 वर्ष पूर्ण करेगा। माननीय प्रधानमंत्री जी के स्वप्न वर्ष 2022 तक 'सबके लिए आवास' के दृष्टिगत ग्रामीण विकास मंत्रालय ने प्रधानमंत्री आवास योजना - ग्रामीण के अंतर्गत तीन वर्षों (2016-17 से 2018-19 तक) में एक करोड़ ग्रामीण आवास निर्माण हेतु सहायता देने का एक महत्वाकांक्षी लक्ष्य निर्धारित किया है। यह सहायता उन परिवारों को दी जाएगी जो बेघर हैं या कच्चे एवं जीर्ण मकानों में रह रहे हैं।

प्रधानमंत्री आवास योजना (ग्रामीण) में एक उत्तरदायी क्रियान्वयन प्रणाली, मजबूत मॉनीटरिंग व्यवस्था एवं फॉलोअप पर जोर दिया गया है। सूचना प्रौद्योगिकी एवं अंतरिक्ष प्रौद्योगिकी का उपयोग बेहतर निर्णय व्यवस्था एवं डिलीवरी के लिए किया गया है।

बेहतर उत्तरदायित्व के लिए कार्यक्रम के क्रियान्वयन की समीक्षा और निगरानी जिला-स्तर पर माननीय सांसदों की अध्यक्षता में गठित दिशा समिति और राज्य स्तर पर मुख्य सचिव की अध्यक्षता में गठित समिति द्वारा करने तथा लेखा जांच (ऑडिट) एवं सामाजिक लेखा परीक्षा (सोशल ऑडिट) की व्यवस्था की गई है।

मुझे आशा है कि प्रधानमंत्री आवास योजना - ग्रामीण में अपनाई गई प्रक्रियाएं एवं कार्य विधियाँ मैदानी स्तर पर इस योजना के बेहतर क्रियान्वयन एवं तदनुसार बेहतर परिणाम प्राप्त करने में सहयोगी होंगी।

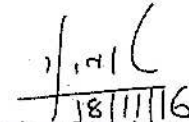

(नरेन्द्र सिंह तोमर)

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Executive Summary

1. Public housing programme in the country started with the rehabilitation of refugees immediately after independence and since then, it has been a major focus area of the Government as an instrument of poverty alleviation. Rural housing program, as an independent programme, started with Indira Awaas Yojana (IAY) in January, 1996. Although IAY addressed the housing needs in the rural areas, certain gaps were identified during the concurrent evaluations and the Performance Audit by Comptroller and Auditor General (CAG) of India in 2014. These gaps, i.e. non-assessment of housing shortage, lack of transparency in selection of beneficiaries, low quality of house and lack of technical supervision, lack of convergence, loans not availed by beneficiaries and weak mechanism for monitoring, were limiting the impact and outcomes of the programme.
2. To address these gaps in the rural housing program and in view of Government's commitment to provide "Housing for All" by 2022, the scheme of IAY has been re-structured into Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) w.e.f. 1st April, 2016.
3. PMAY-G aims at providing a pucca house, with basic amenities, to all houseless households and those households living in kutcha and dilapidated house, by 2022. The immediate objective is to cover 1.00 crore households living in kutcha house/dilapidated houses in three years from 2016-17 to 2018-19. The minimum size of the house has been increased to 25 sq.mt. (from 20 sq.mt.) with a hygienic cooking space. The unit assistance has been increased 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. The beneficiary is entitled to 90/95 persondays of unskilled labour from MGNREGS. The assistance for construction of toilet shall be leveraged through convergence with SBM-G, MGNREGS or any other dedicated source of funding. Convergence for piped drinking water, electricity connection, LPG gas connection etc. under different

Executive Summary

Government programmes is also to be attempted.

4. The cost of unit assistance is to be shared between Central and State Governments in the ratio 60:40 in plain areas and 90:10 for North Eastern and Himalayan States. From the annual budgetary grant for PMAY-G, 95% of funds is to be released to States/UTs for the construction of new houses under PMAY-G. This would also include 4% allocation towards Administrative expenses. 5% of the budgetary grant is to be retained at the Central Level as reserve fund for Special Projects. The annual allocation to the states is to be based on the Annual Action Plan (AAP) approved by the Empowered Committee and the funds to States/UTs is to be released in two equal installments.
5. One of the most important features of PMAY-G is the selection of beneficiary. To ensure that assistance is targeted at those who are genuinely deprived and that the selection is objective and verifiable, PMAY-G instead of selecting a beneficiary from among the BPL households, selects beneficiaries using housing deprivation parameters in the Socio Economic and Caste Census (SECC), 2011 data which is to be verified by the Gram Sabhas. The SECC data captures specific deprivation related to housing among households. Using the data households that are houseless and living in 0, 1 and 2 kutchha wall and kutchha roof houses can be segregated and targeted. The Permanent Wait List so generated also ensures that the states have ready list of households to be covered under the scheme in the coming years (through Annual Select Lists) leading to better planning of implementation. To address grievances in beneficiary selection an appellate process has also been put in place.
6. Towards better quality of construction, setting up of a National Technical Support Agency (NTSA) at the national level is envisaged. One of the major constraints in quality house construction is lack of sufficient number of skilled masons. To address this, a pan India training and certification programme of masons has been launched in the States/UTs. This will, in addition to ensuring quality construction, also ensure additional livelihood generation and career progression for rural masons. For timely construction/completion and to

ensure good quality of house construction, it has also been envisaged to tag a PMAY-G beneficiary with a field level Government functionary and a rural mason.

7. The beneficiary to be assisted by in house construction with a bouquet of house design typologies inclusive of disaster resilience features that are suitable to their local geo climatic conditions. These designs are developed through an elaborate public consultative process. This exercise will ensure that the beneficiary does not over-construct in the initial stages of house building which often results in incomplete houses or the beneficiary is forced to borrow money to complete the house.
8. In PMAY-G, programme implementation and monitoring is to be carried out through an end to end e-Governance model – Using AwaasSoft and AwaasApp. While AwaasSoft is a work-flow enabled, web-based electronic service delivery platform through which all critical functions of PMAY-G, right from identification of beneficiary to providing construction linked assistance (through PFMS), will be carried out; AwaasApp – a mobile application is to be used to monitor real time, evidence based progress of house construction through date and time stamped and georeferenced photographs of the house. The two IT applications help identify the slipups in achievement of targets during the course of implementation of the program. All payments to beneficiaries is to be through DBT to beneficiary's Bank/Post office accounts registered in AwaasSoft MIS.
9. The States have to come up with their Annual Action Plan of PMAY-G that will include a plan for convergence with other Government programs. The mechanism for convergence in PMAY-G is also to be strengthened through a system to system real-time transfer of information between the program that are to converge with PMAY-G.
10. A willing beneficiary is to be facilitated to avail institutional finance up to Rs.70,000/- which would be monitored through the SLBC, DLBC and BLBC.

Executive Summary

11. The programme implementation is to be monitored not only electronically, but also through community participation (Social Audit), Members of Parliament (DISHA Committee), Central and State Government officials, National Level Monitors etc

List of Abbreviations

Sl.No.	Abbreviation	Full Form
1	AAP	Annual Action Plan
2	BLBC	Block Level Bankers Committee
3	BPL	Below Poverty Line
4	CBS	Core Banking Solutions
5	CDM	Community Development Movement
6	CPGRAMS	Centralized Public Grievance Redress and Monitoring System (CPGRAMS)
7	CRPs	Community Resource Persons
8	CSDCI	Construction Skill Development Council of India
9	CSR	Corporate Social Responsibility
10	DAY-NRLM	Deendayal Antyodaya Yojana – National Rural Livelihood Mission
11	DDUGJY	Deen Dayal Upadhyay Gram Jyoti Yojana
12	DGT	Director General of Training
13	DLBC	District Level Bankers Committee
14	EC	Empowered Committee
15	FTO	Fund Transfer Order
16	HSCAS	House Sites-cum-Construction Assistance Scheme
17	IAY	Indira Awaas Yojana
18	IEC	Information, Education and Communication
19	IIT	Indian Institute of Technology
20	JRY	Jawahar Rozgar Yojana

List of Abbreviations

Sl.No.	Abbreviation	Full Form
21	MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
22	MIS	Management Information System
23	NABARD	National Bank for Agriculture and Rural Development
24	NBCP	National Bio-Mass Cookstoves Programme
25	NGO	Non-Government Organisation
26	NIT	National Institute of Technology
27	NRDWP	National Rural Drinking Water Programme
28	NREB	National Rural Employment Programme
29	NRLM	National Rural Livelihood Mission
30	NRRDA	National Rural Roads Development Agency
31	NSDC	National Skill Development Corporation
32	NTSA	National Technical Support Agency
33	PFMS	Public Financial Management System
34	PMAY-G	Pradhan Mantri Awaas Yojana - Gramin
35	PMU	Programme Management Unit
36	PMUY	Pradhan Mantri Ujjawala Yojana
37	PWL	Permanent Wait List
38	QP	Qualification Pack
39	RLEGP	Rural Landless Employment Guarantee Programme
40	SBM-G	Swachh Bharat Mission - Gramin
41	SC	Scheduled Caste
42	SCB	Scheduled Commercial Banks

List of Abbreviations

Sl.No.	Abbreviation	Full Form
43	SECC	Socio Economic Caste Census
44	SHGs	Self Help Groups
45	SLBC	State Level Bankers Committee
46	SNA	State Nodal Account
47	Sq.m	Square Meter
48	ST	Scheduled Tribe
49	STSA	State Technical Support Agency
50	UT	Union Territory
51	VHP	Village Housing Programme

List of Separator

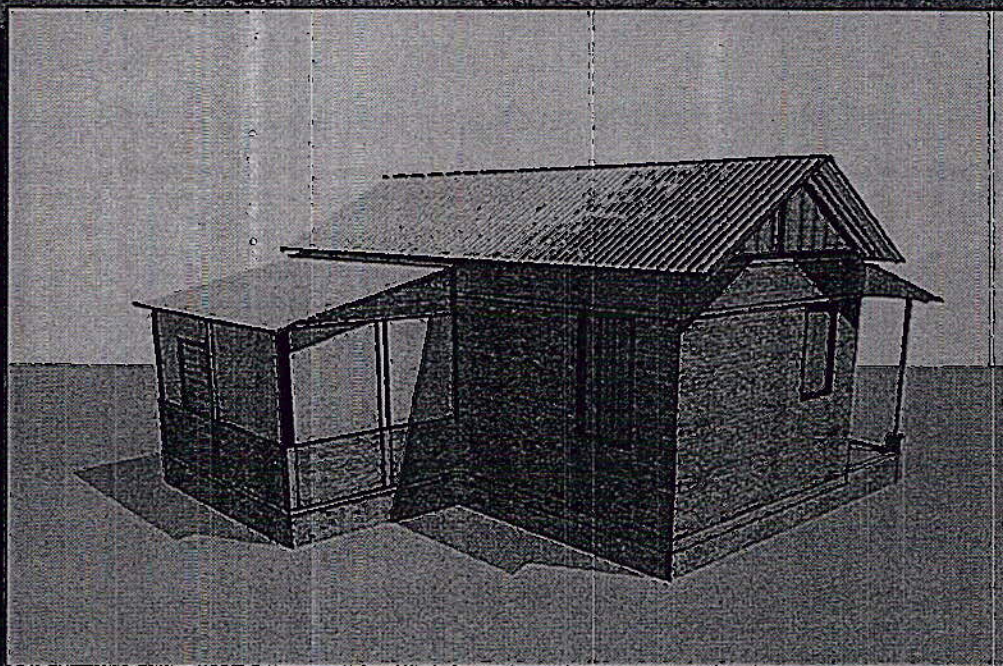
1. House Design for Assam
Recommended brick house design with half brick thick walls confined with RCC posts held together with horizontal RCC bands for earth quake resilience.
2. House Design for Chhattisgarh
Design for areas along the foothills of Maikal-Satpura, mountain range with subtropical climate
3. House Design for Himachal Pradesh
Recommended house design for Lahaul-Spiti and Kinnaur Districts.
4. House Design for Jharkhand
General house type for Jharkhand with adobe walls, RCC roof and bamboo roof for verandah.
5. House Design for Manipur
L-Shape house with verandah as in traditional naga tribal houses having timber flooring with raised floor.
6. House Design for Meghalaya
Raised bamboo houses with bamboo ikra walling for Khasi, Bhoi and Jaintia villages.
7. House Design for Uttar Pradesh
Recommended design for high seismic risk and wind hazard areas in UP with innovated ferro-cement channels to achieve flat slabs.

List of Separator

8. House Design for Odhisha
House Design with flat roof RCC frame with stair cases for vertical expansion suitable for regions close to urban areas.
9. House Design for Rajasthan
This design is recommended for Barmar, Pali, Jodhpur and Jaisalmer Districts.
10. House Design for Chhattisgarh
House Design with terracotta roof and reinforced mud plaster.
11. House Design for Uttar Pradesh
Design for Bundelkhand area with use of fly ash on rat-trap bond.
12. House Design for West Bengal
Design for Ganga Flood plain area with high temperature zones and falling in seismic zone 3.
13. House Design for Chhattisgarh
Proposed design for South Chhattisgarh built in Chaukhandi form.
14. House Design for West Bengal
Proposed design for seismic zone for 4 & 5 using light building material.

01

HISTORY OF RURAL HOUSING PROGRAMME IN INDIA




1. House Design for Assam

Recommended brick house design with half brick thick walls confined with RCC posts held together with horizontal RCC bands for earth quake resilience.

HISTORY OF RURAL HOUSING PROGRAMME IN INDIA

- 1.1 Public housing programme in the country started with the rehabilitation of refugees immediately after independence. Till the year 1960, nearly 5 lakh families were provided houses in different parts of India.
- 1.2 In 1957, as a part of the Community Development Movement (CDM) a Village Housing Programme (VHP) was introduced providing loans to individuals and cooperatives, of upto Rs.5,000/- per unit. Only 67,000 houses could be constructed in this scheme till the end of the 5th Five Year Plan (1974-1979). Another scheme introduced in the 4th Five Year Plan (1969-1974), called the House Sites-cum-Construction Assistance Scheme (HSCAS), was also transferred to the State Sector from 1974-75.
- 1.3 Specific focus on rural housing in India, has its origin in the wage employment programmes of National Rural Employment Programme (NREP -1980), and Rural Landless Employment Guarantee Programme (RLEGP- 1983), by allowing construction of houses under these programmes for SCs/STs and freed bonded labourers. A full-fledged rural housing program Indira Awaas Yojana (IAY) was later launched in June, 1985 as a sub-scheme of RLEGP, with earmarking of funds for the construction of houses for SCs/STs and freed bonded labourers. When Jawahar Rozgar Yojana (JRY) was launched in April, 1989, 6% of the funds were allocated to housing for SCs/STs and freed bonded labourers. In 1993-94, the coverage was extended to Non-SC/ST families, by increasing the earmarked fund for housing under JRY to 10%. The additional 4% was to be used for non-SC/ST category of beneficiaries.
- 1.4 Indira Awaas Yojana (IAY) was made an independent programme with effect from 1st January, 1996 aimed at addressing housing needs of the Below Poverty Line (BPL) households. After more than 30 years of its implementation, although IAY addressed the rural housing shortage considerably, however, in view of the limited scope of coverage (BPL) under the programme there still are considerate gaps in rural housing.

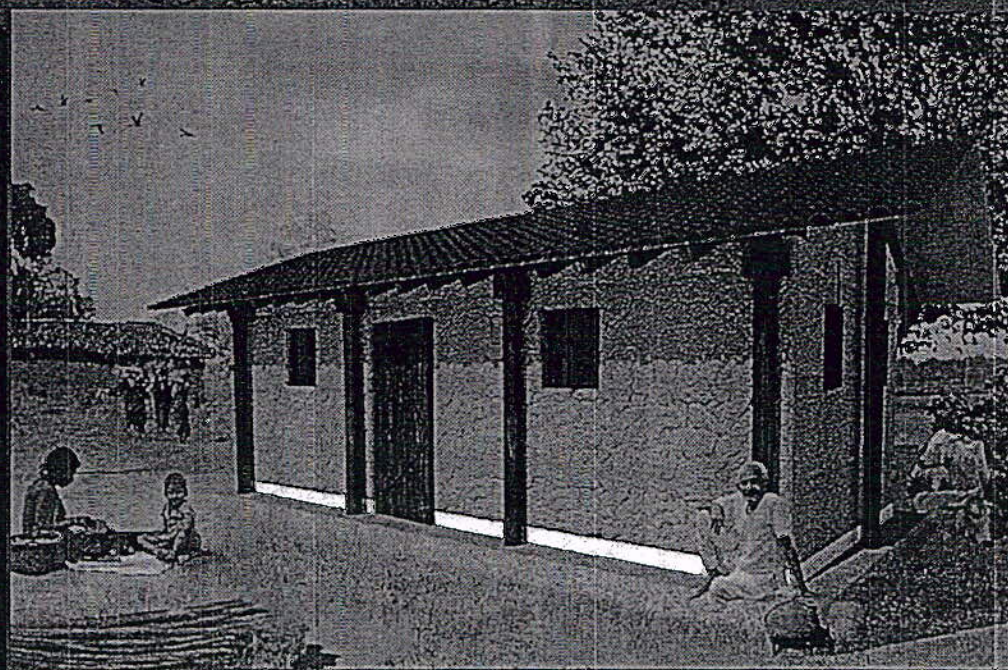


History of Rural Housing Programme In India

- 1.5 Government has committed to provide “Housing for All” by 2022. To fulfill the Government's commitment and to address rural housing gaps, IAY has been re-structured into Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) w.e.f. 1st April, 2016.

02

KEY FEATURES OF PMAY-G



2. House Design for Chhattisgarh

Design for areas along the foothills of Malkal-Satpura,
mountain range with subtropical climate.

KEY FEATURES OF PMAY-G

2.1 Aim and Objective

- 2.1.1 PMAY-G aims to provide a pucca house with basic amenities to all houseless households and households living in kutcha and dilapidated house in rural areas by 2022. To achieve the objective of "Housing for All" the target number of houses to be constructed by the year 2021-22, is 2.95 Crore. The immediate objective is to cover 1.00 Crore households in rural areas, that are houseless or living in kutcha /dilapidated house, in three years from 2016-17 to 2018-19 and enable construction of quality houses by the beneficiaries using local materials, designs and trained masons. For houses to become homes, adoption of a habitat approach through convergence is proposed.

2.2 Key Features of PMAY-G

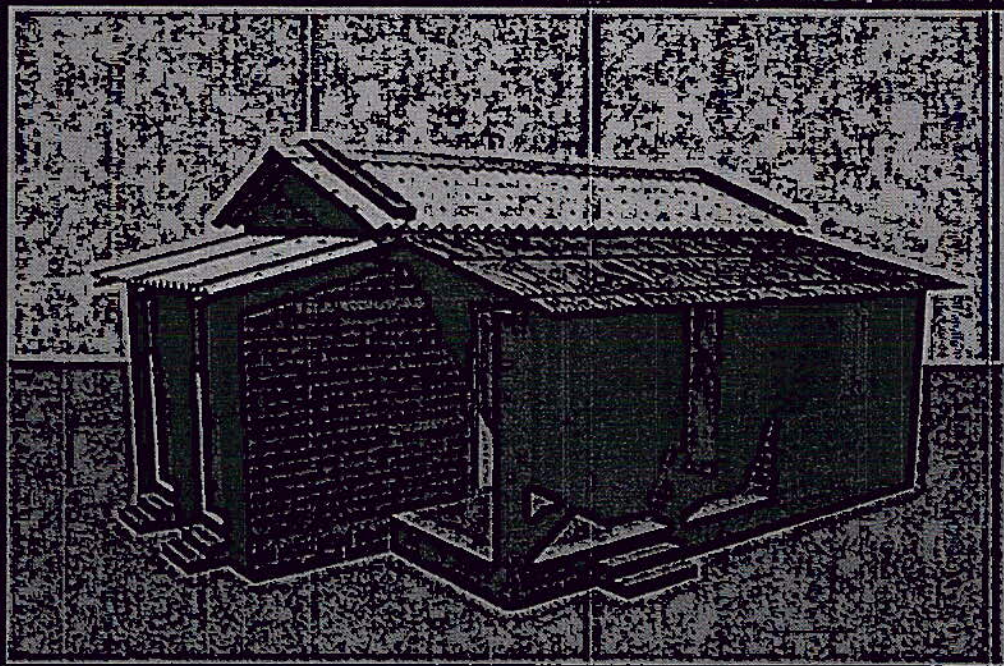
- a. Providing assistance for construction of 1.00 crore houses in rural areas over the period of 3 years from 2016-17 to 2018-19.
- b. The minimum unit (house) size enhanced from 20 sq.m (under IAY) to 25 sq.m including a dedicated area for hygienic cooking.
- c. Enhancement of unit assistance from 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.
- d. The cost of unit (house) assistance is to be shared between Central and State Governments in the ratio 60:40 in plain areas and 90:10 for North-Eastern and 3 Himalayan States (Jammu & Kashmir, Himachal Pradesh and Uttarakhand).
- e. Provision of assistance (Rs.12,000/-) for toilets through convergence with Swachh Bharat Mission – Gramin (SBM-G), MGNREGS or any other dedicated source of funding.

Key Features of PMAY-G

- f. Provision of 90/95 persondays of un-skilled labour wage under MGNREGA for construction of house, over and above the unit assistance.
- g. Identification and selection of beneficiaries, based on the housing deficiency and other social deprivation parameters in SECC-2011 data, and verified by the Gram Sabhas.
- h. Setting up of National Technical Support Agency (NTSA) at national level to provide technical support in achieving the target set under the programme. The beneficiaries of PMAY-G, in addition to being provided financial assistance, shall also be offered technical assistance in the construction of the house.
- i. If the beneficiary so chooses, he/she will be facilitated to avail loan of upto Rs.70,000/- from Financial Institutions.
- j. Special Projects to be sanctioned by the Ministry of Rural Development after the approval of the Empowered Committee.
- k. Convergence with other Government schemes for provision of basic amenities viz., toilet, drinking water, electricity, clean & efficient cooking fuel, treatment of solid and liquid waste etc..
- l. All payments to the beneficiary to be made electronically to their Bank/Post office accounts that are linked to Aadhaar with consent.
- m. Sensitization of the beneficiaries on PMAY-G.
- n. Focus on construction of quality houses by the beneficiaries using local materials, appropriate designs and trained masons.
- o. Adoption of saturation approach using Gram Panchayat, Block or District as unit, wherever possible.

03

FINANCIAL ARRANGEMENT AND TARGETS



3. House Design for Himachal Pradesh

Recommended house design for Lahaul-Spiti and Kinnaur Districts.

FINANCIAL ARRANGEMENT AND TARGETS

3.1 Sharing of the Scheme Cost

3.1.1 The total cost of the programme of PMAY-G is Rs.1,30,075 crore for construction of 1.00 crore houses by 2018-19. The cost would be shared between the Government of India and the State Governments in the ratio of 60 : 40. In the case of North-Eastern States and the three Himalayan States viz., Jammu & Kashmir, Himachal Pradesh and Uttarakhand, the sharing pattern is in the ratio is 90:10. Government of India would provide the full cost in respect of Union Territories (UTs).

3.1.2 The Central share of the total cost of the programme works out to Rs.81,975 crore out of which Rs.60,000 crore would be met from the budgetary support and Rs.21,975 crore would be met through borrowings from National Bank for Agriculture and Rural Development (NABARD), which would be amortised through budgetary grants after 2022.

3.2 Allocation of Scheme funds

3.2.1 From the annual budgetary grant for PMAY-G, 95% of funds would be released to States/UTs for construction of new houses under PMAY-G. This will also include 4% allocation towards Administrative expenses. 5% of the budgetary grant would be retained at the Central Level as reserve fund for Special Projects.

3.2.2 The Annual allocation to the States/UTs shall be based on the Annual Action Plan (AAP) approved by the Empowered Committee of the Ministry of Rural Development, Government of India. The State/UT wise total number of houses to be constructed in three years from 2016-17 to 2018-19 shall be finalised after completion of verification process by the Gram Sabha /Village Sabha or lowest unit of local self government as recognized by the respective State/UT Panchayat Act in the States/UTs. The States/UTs may propose the annual target within the overall number of houses that have to be completed in three years as communicated by the Ministry.

Financial Arrangement and Targets

3.3 Administrative expenses

3.3.1 Upto 4% of the programme funds released to the States/UTs shall be utilised for administering the scheme. This 4% Administrative expenses is over and above the programme fund. Upto 0.5% could be retained at the State/UT level and 3.5% shall be distributed to the Districts in proportion to their targets. The Administrative expenses shall be shared by the Centre and States in the same ratio as applicable to the main programme expenditure. The items of works that are permitted to be incurred under Administrative expenses are as follows:-

- i) Activities to sensitise and impart habitat and housing literacy to beneficiaries,
- ii) Construction of prototypes of house typologies for demonstration,
- iii) Cost of supervision and monitoring of scheme implementation including mobility, IT (hardware and software) and Communications systems, office contingencies, incentives, etc,
- iv) Cost of setting up and operating PMU, including hiring of personnel on contract,
- v) Cost towards training and Certification of masons,
- vi) Training of Community Resource Persons (CRPs) viz., NRLM compliant SHGs, Asha worker, Anganwadi worker and NGOs,
- vii) Social audit and IEC Activities,
- viii) Payment of honorarium to CRPs and service charges to NGOs,
- ix) Training of officials and elected representatives of Panchayats including exposure visits,
- x) Conduct of assessments and studies including evaluation studies,

- xi) Cost of demonstration of Innovative technologies and works related to housing,
- xii) Cost of engaging IIT/NIT or other institutes of repute as State Technical Support Agency (STSA),
- xiii) Cost towards monitoring the quality of construction of PMAY-G houses.

3.4 Earmarking of Targets

- 3.4.1. To maintain 60% target for SC/ST at the National Level, 60% of the target allocated to each State / UT should be earmarked for SC/STs subject to availability of eligible PMAY (G) beneficiaries as per SECC 2011 as verified by the Gram Sabha. Within earmarked targets the proportion of SC and ST is to be decided from time to time by the respective States/UTs. The States/UTs, upon deciding the proportion between SC and ST in their State, would communicate the same to the Ministry of Rural Development. Further, the States / UTs would be allowed to interchange targets between SC and ST if there are no eligible beneficiaries from either of the category and it is certified as such. In case all eligible SC and ST households are covered, the State / UT targets would be allocated to beneficiaries from 'Other' categories included in the Permanent Wait List drawn from SECC 2011.
- 3.4.2 The earmarking will only define the minimum limit that should be achieved and if State/UTs so desire they may add to target under these categories to ensure saturation. This would be in consonance with the category wise saturation approach which requires beneficiaries belonging to vulnerable and disadvantaged groups to be covered on a priority basis.
- 3.4.3 Further, as far as possible, 15% of the total fund would be earmarked for Minorities at the National Level for households to be covered as per SECC 2011 as verified by Gram Sabhas. The allocation of targets for Minorities among the States/UTs will be on the basis of the proportionate rural population of

Financial Arrangement and Targets

Minorities in the respective State/UT as per Census 2011 data. However, upon finalization of Permanent Wait List based on verification of SECC data by the Gram Sabha, the target of Minority in each State / UT would be re-calculated based on that. Minorities notified under Section 2(c) of the National Commission for Minorities Act, 1992 are to be considered eligible for receiving benefits against Minority earmarks.

- 3.4.4 Once the category SC/ST and Minorities in a particular state has been exhausted, the same should be informed to the Ministry to avoid allotting any more targets to that particular social category in that State during the next year.
- 3.4.5 States may follow a saturation approach using the Gram Panchayat, Block or District as a unit. Priority shall be given to SAGY Gram Panchayats, Rurban clusters, Open Defecation Free Gram Panchayats and Gram Panchayat with strong social capital through DAY- NRLM Self Help Groups of women. Saturation approach improves supervision, availability of masons and materials, and comprehensive habitat planning.
- 3.4.6 The Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995, provides for social security for persons with disabilities. Accordingly, in the scheme of PMAY-G while deciding the inter-se priority among the beneficiaries who are to be provided assistance, households with any disabled member and no able bodied adult member have been accorded additional deprivation score so that such households are given priority while allotting the houses. Keeping in view the provisions of the Persons with Disabilities Act, 1995, the States to the extent possible, may ensure that 3% of beneficiaries at the State Level are from among persons with disabilities.

3.5 Empowered committee

- 3.5.1 There shall be an Empowered Committee chaired by Secretary, Ministry of Rural Development, Government of India to approve the Annual Action Plan (AAP) of the States / UTs. The Empowered Committee shall consist of the of following members :-

Financial Arrangement and Targets

- a) Additional Secretary, Ministry of Rural Development, Government of India,
- b) Joint Secretary (Rural Housing), Ministry of Rural Development, Government of India,
- c) Adviser, NITI Aayog,
- d) Representative of HUDCO,
- e) Secretary dealing with Rural Housing, of the State/UT concerned,
- f) Representative of Internal Finance Division.

The Committee may co-opt any other person as required to assist it in its meetings

3.5.2 The other functions of the Empowered Committee are:-

- a) To approve Special Projects,
- b) To approve State's criteria for determination of "difficult areas",
- c) To review the programme, suggest studies etc,
- d) Reallocation of targets,
- e) To approve supply of construction material in lieu of financial assistance and modalities thereof.

3.6 Annual Action Plan

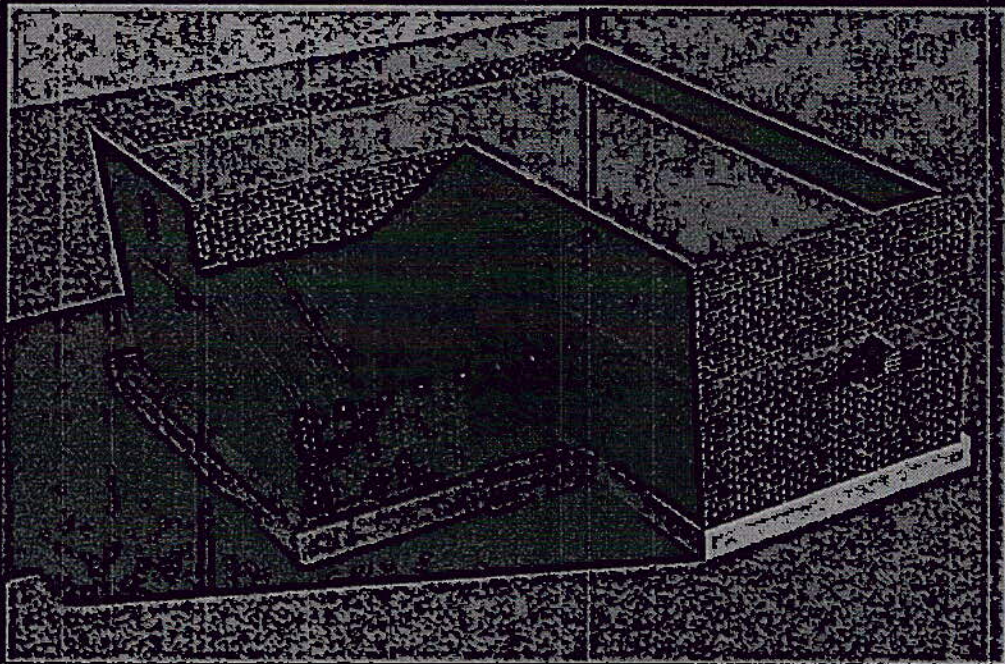
- 3.6.1 The States/UTs should prepare a comprehensive Annual Action Plan (AAP) for implementation of PMAY-G. The Plan would, inter alia, include the roadmap for time-bound completion of the houses sanctioned and ensure convergence with other schemes.

Financial Arrangement and Targets

- 3.6.2 The AAP for the State should contain the district-wise plan highlighting the strategy that is to be adopted for saturating priority households. The district-wise plan will also, inter alia, highlight mason training program, sources for construction material, facilitation of loan to the beneficiary, development and dissemination plan for house typologies, beneficiary sensitization workshops and all the amenities that will flow to the beneficiary through convergence with different schemes.



IDENTIFICATION AND SELECTION OF BENEFICIARIES



4. House Design for Jharkhand

General house type for Jharkhand with adobe walls,
RCC roof and bamboo roof for varandah.

IDENTIFICATION AND SELECTION OF BENEFICIARIES

4.0 Fairness and transparency in identification and selection of beneficiaries is the cornerstone for realizing the goal of 'Housing for All'. To ensure that assistance is targeted at those who are genuinely deprived and that the selection is objective and verifiable, the housing deprivation parameters in the SECC data will be used for identifying households and then verified by the Gram Sabhas.

4.1 Universe of Eligible Beneficiaries

Moving away from BPL list, the universe of eligible beneficiaries under PMAY (G) will include all the houseless and households living in zero, one or two room houses with kutchha wall and kutchha roof as per SECC data, subject to the exclusion process described in Annexure-I.

4.2 Prioritisation within the Universe

4.2.1 There will be multilayered prioritisation within the universe of eligible PMAY (G) beneficiaries. Priority will first be assigned on the basis of parameters reflecting housing deprivation in each category viz., SC/ST, Minorities and Others. To begin with, households will be prioritized based on houselessness followed by the number of rooms; zero, one and two rooms, in that order. In a particular social category viz., SC/ST, Minorities and Others, households which are houseless or living in houses with lower number of rooms shall not be ranked below households living in houses with higher number of rooms

4.2.2 Within the above priority groups, households that fulfill the criteria of "compulsory inclusion", as defined in SECC (criteria elaborated in Annexure-I), will be further elevated. Automatically included households shall not rank lower than other households within a priority group. Inter-se priority within the two sub groups viz. households which are automatically included and otherwise, will be determined based on their cumulative deprivation scores. The scores will be calculated from the socio economic parameters given below with each having equal weight.

Identification and Selection of Beneficiaries

- i. Households with no adult member between age 16 to 59
- ii. Female headed households with no adult male member between age 16 to 59
- iii. Households with no literate adult above 25 years
- iv. Households with any disabled member and no able bodied adult member
- v. Landless Households deriving the major part of their income from manual casual labour

4.2.3 Households with higher deprivation scores will be ranked higher within the sub groups.

4.3 Preparation of Priority Lists

Separate priority lists, satisfying the principles of prioritization enunciated in para 4.2, will be generated for SC, ST, Others and Minorities for each Gram Panchayat / Village Sabha or lowest unit of local self government as recognized by the respective State/UT Panchayat Act, subject to availability of eligible households. System generated category wise ranked priority list could be downloaded from the programme MIS- AwaasSoft. Thereon, the lists will be circulated to the concerned Gram Panchayats for verification by Gram Sabha.

4.4 Verification of Priority Lists by Gram Sabha

- 4.4.1 Once the category wise system generated priority lists are made available and suitably publicized, a Gram Sabha / Village Sabha or the lowest unit of local self government as recognized by the respective State/UT Panchayat Act, will be convened. The Gram Sabha / Village Sabha or the lowest unit of local self government as recognized by the respective State/UT Panchayat Act, will verify the facts based on which the household has been identified as eligible. If the inclusion has been done based on wrong facts or if the household has

constructed a pucca house or has been allotted a house under any government scheme or has permanently migrated since the time of the survey or has died leaving no successor, the Gram Sabha/ Village Sabha or the lowest unit of local self government as recognized by the respective State/UT Panchayat Act, shall delete the name of such household from the system generated priority list. The list of deleted households, including reasons for deletion, will form part of the minutes of the Gram Sabha/ Village Sabha or the lowest unit of local self government as recognized by the respective State/UT Panchayat Act.

4.4.2 In case there is a tie with more than one household within a sub group having the same deprivation score, the Gram Sabha / Village Sabha or the lowest unit of local self government as recognized by the respective State/UT Panchayat Act, will rank the households by according priority on the basis of the following parameters:

- i) Households with widows and next-of-kin of members of defence/paramilitary/police forces killed in action;
- ii) Households where a member is suffering from leprosy or cancer and People living with HIV (PLHIV).
- iii) Households with a single girl child.
- iv) Beneficiary families of the the Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006, commonly known as Forest Rights Act.
- v) Transgender persons.

4.4.3 If none of the above parameters mentioned in para 4.4.2 are applicable, the Gram Sabha / Village Sabha or the lowest unit of local self government as recognized by the respective State/UT Panchayat Act, may decide the ranking and record proper justification for the same. The ranking should be complete with each household being assigned a distinct rank.

Identification and selection of Beneficiaries

4.4.4 The Gram Sabha/Village Sabha or the lowest unit of local self government as recognized by the respective State/UT Panchayat Act, may also record a separate list in the Gram Sabha resolution with reasons about households not included in the system generated priority list, but otherwise found eligible. The list may include households which were not enumerated during the SECC survey or households which though enumerated in SECC have not been included in the system generated priority list, but found eligible for receiving assistance under PMAY (G) by the Gram Sabha as per the criterion enunciated in Para 4.1. The following lists, prepared as per the Gram Sabha resolution, are to be forwarded to the BDO or any official designated by the State / UT Government for the purpose, for further action.

- i) List of eligible households prioritized by the Gram Sabha.
- ii) List of deleted households.
- iii) List of households not included in the system generated priority list, but otherwise found eligible.

4.5 Grievance Redressal

4.5.1 Post verification, once the lists have been made available by the Gram Sabha/Village Sabha or the lowest unit of local self government as recognized by the respective State /UT Panchayat Act, the BDO or any official designated by the State / UT Government for the purpose, referred to as Competent Authority hereinafter, will ensure that the lists are widely publicized within the Gram Panchayat for a minimum period of seven days. Further, he/she will be responsible for ensuring that the list verified by the Gram Sabha/Village Sabha or the lowest unit of local self government as recognized by the respective State/UT Panchayat Act, is entered on AwaasSoft after due process is completed.

4.5.2 After the lists have been suitably publicized for seven days, a window period of fifteen days would be provided for submission of complaints regarding wrongful

Identification and Selection of Beneficiaries

deletion or change in ranking without following due procedure. The complaints may be collected by any village level functionary/official appointed by the State/UT and thereafter forwarded to the Competent Authority for further processing or the aggrieved party may submit his/her complaint directly to the Competent Authority. The Competent Authority shall enquire into the complaints, prepare a report and submit the same in a time bound manner, the time period for which to be decided by the State/UT, to an Appellate Committee that is to be constituted by the State.

4.5.3 The State/UT Government shall constitute a three-member Appellate Committee at the District level. It may be headed by the District Magistrate/Collector or his nominee, another official and at least one non-official member. The term of non-official member of the Appellate Committee may be decided by the State Govt. The Appellate Committee will consider the complaints with the report, against deletion or change in ranking and resolve the same within a fixed period of time. The detailed procedure for hearing by the Appellate Committee, including timely disposal, will be decided by the respective State/UT.

4.5.4 After disposal of all the cases of a Gram Panchayat, by the Appellate Committee, the Gram Panchayat wise final Permanent Wait List for each category with a distinct rank for each household, will be published. The list will be published on the notice board of the Gram Panchayat and advertised widely. The permanent Wait List will be entered on the website of PMAY-G.

4.6 Updation Of Permanent Wait List

4.6.1 In the initial year of implementation of PMAY (G), no provision will be available for adding/including names to the permanent Wait List. However claimants, other than those endorsed by the Gram Sabha/ Village Sabha or the lowest unit of local self government as recognized by the respective State/UT Panchayat Act, for inclusion in the list, may submit their claims to the Competent Authority within a period of six months from the day of the passing of resolution by the

Identification and selection of Beneficiaries

Gram Sabha/Village Sabha or the lowest unit of local self government as recognized by the respective State/UT Panchayat Act. The Competent Authority shall enquire into the list, as endorsed by the Gram Sabha/Village Sabha or the lowest unit of local self government as recognized by the respective State/UT Panchayat Act, as well as the representations received directly and submit report to the Appellate Committee. Based on the merit of the claim, the Appellate Committee may recommend including these households in the universe of beneficiaries of PMAY-G. The detailed procedure for submission of reports by Competent Authority and disposal of cases by the Appellate Committee, including timely disposal, will be decided by the respective State/UT.

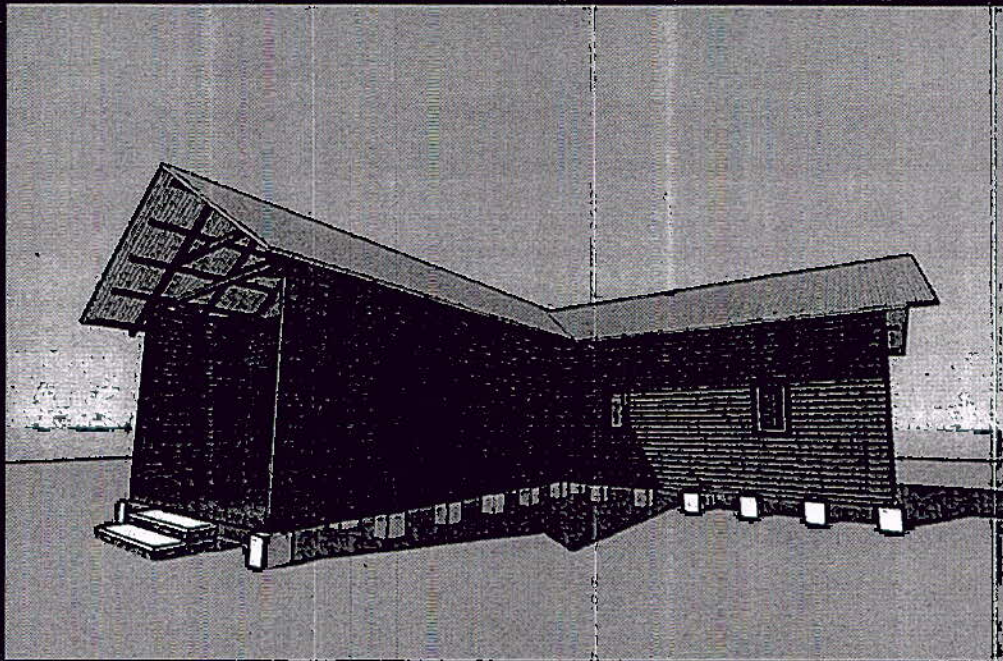
- 4.6.2 The list of households proposed to be included in the universe as recommended by the Appellate Committee may be prepared, Gram Panchayat and community wise. The list should fulfill all the conditions of prioritization enunciated in previous paras. The decision on inclusion of these households into the Permanent Wait List shall be made after receiving recommendation of the State Government for obtaining the approval of Competent Authority in the Central Government.

4.7 Preparation of Annual Select Lists

- 4.7.1 Once targets are communicated by the Ministry, the State/UT shall distribute category wise targets to respective Districts and enter the same on AwaasSoft. While distributing targets priority may be accorded to Gram Panchayats covered under SAGY, Rurban Cluster, Open Defecation Free Gram Panchayats and where strong social capital has been developed through women Self Help Groups under DAY-NRLM. The Annual Select List shall begin with the top households in the approved Permanent Wait List and be restricted to the target assigned for each category to the Gram Panchayat for that year.
- 4.7.2 The Annual Select List shall be widely disseminated including in print and electronic media, and through wall paintings in the village.

05

CONSTRUCTION OF HOUSE



5. House Design for Manipur

L-Shape house with verandah as in traditional naga tribal houses
having timber flooring with raised floor.

CONSTRUCTION OF HOUSE

5.1 Unit Assistance to the Beneficiary

5.1.1 Under PMAY-G the beneficiary is provided a unit assistance of Rs.1.20 lakh in plain areas and 1.30 lakh in hilly states, difficult areas and IAP districts for construction of a pucca house.

- a) **Difficult areas:** Those areas where due to reasons of poor availability of materials, poor connectivity, adverse geo-morphological and climatic conditions the cost of construction is higher. The classification of an area as difficult within a State, is to be done by the State Governments. Such classification shall be based on an existing classification in the State under some other provision or through the use of a methodology based on objective criteria. The Empowered Committee for the programme shall approve the state classification. A Village Panchayat, may be treated as the smallest unit for identifying an area as "difficult".
- b) **Himalayan States:** The States of Jammu and Kashmir, Himachal Pradesh and Uttarakhand are included in this category.
- c) **IAP Districts:** Districts taken up under Integrated Action Plan of Ministry of Home Affairs.
- d) **Pucca House:** A house which is able to withstand normal wear and tear due to usage and natural forces including climatic conditions, with reasonable maintenance, for at least 30 years.

5.1.2 In addition to the unit assistance as mentioned in para 5.1.1, upto 90/95 persondays of unskilled labour during house construction is provided for under Mahatma Gandhi NREGS. This may be availed by the beneficiary himself, and in case where the beneficiary has exhausted his/her 100 days under MGNREGS, or if the beneficiary is old/disabled and for some reasons unable to

Construction of House

work by himself / herself, the labour may be contributed by another worker seeking work under MGNREGS.

5.1.3 Houses sanctioned under PMAY-G are also eligible to receive assistance of Rs.12,000/- for the construction of a toilet from the Swachh Bharat Mission (G), MGNREGS or any other dedicated financing source.

5.1.4 The minimum size of a house is to be 25 square meter, including a dedicated area for hygienic cooking.

5.2 Tagging of Land and Mapping of Field Functionary and Mason to Beneficiary

5.2.1 Before issue of Sanction Order the BDO or any block level official authorized by the State Government shall capture through the mobile application "AwaasApp" the geo-referenced photograph of the beneficiary in front of the house where the beneficiary is currently living, followed by a geo-tagged photograph of the land on which the beneficiary proposes to construct the house and upload it in AwaasSoft. In case beneficiary wishes to construct PMAY-G house on the plot where he / she currently resides, it should be clearly indicated.

5.2.2 In case of landless beneficiary 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.

5.3 Issue of Sanction letter to Beneficiary

5.3.1 The Annual Select List drawn from the Permanent Wait List of the beneficiaries as per the target allocated, will be registered on MIS-AwaasSoft. During the registration, the details of bank account, name of the nominee, MGNREGS Job Card number have to be mandatorily entered. In addition, the mobile numbers

wherever available, and Aadhar number may also be seeded on AwaasSoft. The details of the field functionary and trained mason mapped to the beneficiary may also be entered on AwaasSoft.

- 5.3.2 After registration of the beneficiary details and validation of the bank account details of the beneficiary, a sanction order shall be individually generated in AwaasSoft for each beneficiary with a distinct PMAY-G ID and Quick Response (QR) code. Allotment of house shall be made jointly in the name of the husband and wife, except in the case of a widow/unmarried/separated person. The State may also choose to allot the house solely in the name of the woman. The State may also facilitate registration of land in the joint name of husband & wife. In the case of beneficiaries selected under the quota for persons with disabilities/, the allotment should only be in the name of such person. The issue of sanction in favour of the beneficiary shall also be communicated through SMS to the beneficiary. The beneficiary can either collect the sanction order from the Block Office or download it from the PMAY-G website using his PMAY-G ID.

5.4 Release of first instalment to Beneficiary

- 5.4.1 The first installment shall be released to the beneficiary electronically to the registered bank account of the beneficiary within a week (7 working days) from the date of issue of sanction order. The States would ensure with the Bank, in which the State Nodal Account is maintained, to send an SMS to the beneficiary conveying the transfer of first instalment.

5.5 Mode of Construction

- 5.5.1 The house shall be constructed by the beneficiary himself/herself under PMAY-G or get the house constructed under his/her supervision. No contractor should be engaged by the State in construction of houses. If any case of construction through a contractor comes to notice, the Ministry of Rural Development, will have the right to recover the releases made to the State for those PMAY-G houses. The house shall also not be constructed by any Government Department/Agency, except where specifically authorised.

Construction of House

5.5.2 In cases where the beneficiary is old or infirm or a person with disability, and is therefore not in a position to get the house constructed on his own, such houses shall be taken up as a part of the mason training program. In case there are still some beneficiaries left out, the State Government will ensure that they are assisted through the Gram Panchayats or a ground functionary to get their house constructed.

5.6 Time limit for completion of House by the beneficiary

5.6.1 Delay in construction of house leads to complications in completion of house. With delay, not only the cost of inputs increase but it may also lead to diversion of fund to other pressing needs, including consumption requirements, as the beneficiaries are from a strata of the society that is vulnerable to various insecurities of life. Such situations would become irretrievable leading to incomplete houses. The States/UTs, thus, have to very closely monitor the construction of house by the beneficiary and ensure constant handholding. The State / UT Governments may incentivize early and timely completion of construction by beneficiaries.

5.6.2 The construction of house should be completed within 12 months from the date of sanction.

5.7 Release of assistance to the beneficiaries

5.7.1 The States/UTs shall, in the beginning of the financial year, decide the total number of instalments and the amount in each instalment to be paid to the beneficiary for house construction. There shall be a minimum of 3 instalments. House construction can have only the following 7 stages / levels viz.,

- a) House sanction
- b) Foundation
- c) Plinth

- d) Windowsill
- e) Lintel
- f) Roofcast
- g) Completed

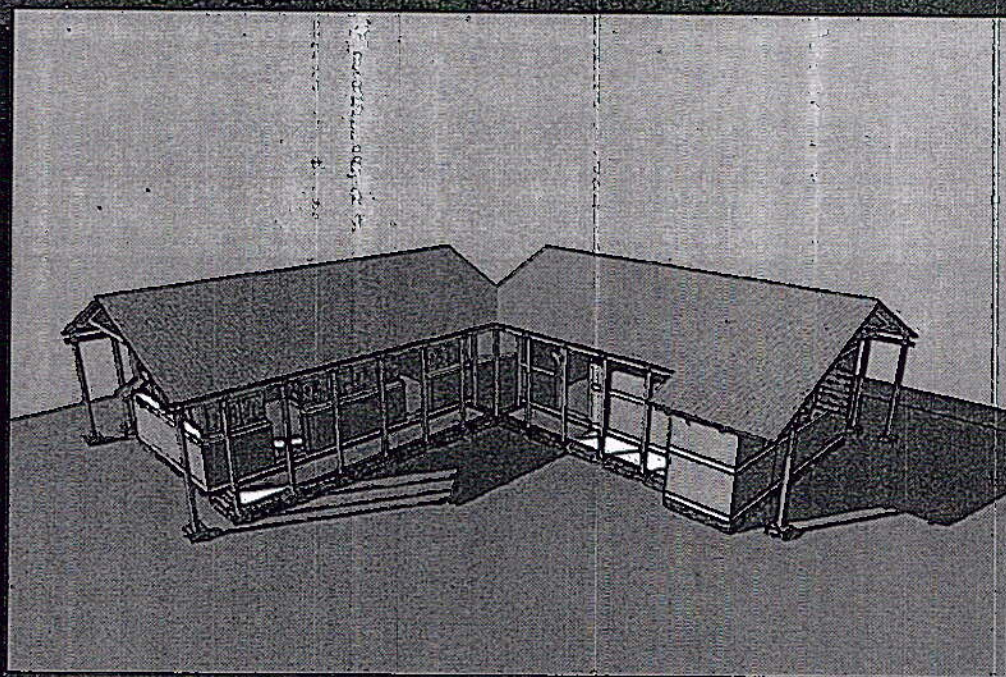
5.7.2 All States/UTs must mandatorily pay the first instalment at the time of sanction. Other than the 1st instalment, the States/UTs shall have to map the remaining instalments, to house construction stages / levels of their choice from among the following in AwasSoft :-

- a) Foundation
- b) Plinth
- c) Windowsill
- d) Lintel
- e) Roofcast
- f) Completed

5.7.3 In order to track the progress of construction of the house, the 2nd instalment can only be mapped to either Foundation or Plinth Level and the 3rd instalment should be mapped to either Windowsill / Lintel / Roofcast level.

06

BENEFICIARY SUPPORT SERVICES



6. House Design for Meghalaya

Raised bamboo houses with bamboo ikra walling for
Khasi, Bhoi and Jaintia villages.

BENEFICIARY SUPPORT SERVICES

- 6.1 To ensure timely completion of quality houses within the available resources, in addition to providing financial assistance to the beneficiaries for house construction, it is essential that crucial support services like briefing on the stage wise requirement of materials and resources, different options of locally relevant house type designs, awareness on cost saving construction technologies, facilitation for procurement of construction materials, availability of sufficient number of trained masons etc., are provided to the beneficiaries.
- 6.2 The provision of support services will need action on the following area:
- a) Sensitization of the beneficiaries
 - b) Development and provision of house design typologies
 - c) Training of masons and skill certification
 - d) Sourcing of construction material
 - e) Support to old and disabled beneficiaries
 - f) Facilitating loan from Banks for upto Rs 70000
- 6.2.1 Sensitization of the beneficiaries
- 6.2.1.1 The States/UTs shall sensitize the selected beneficiaries, preferably at the block level, on a date fixed by the State/UT Government (which may be common for all years) on different aspects of housing including the quantum of assistance, stage wise instalments thereof, different options of the available house type designs suitable to their area, the disaster resilient features that need to be incorporated for houses in their locality, the need to take up construction of the core house initially, the approximate requirement of material for construction of each stage, the availability of the skilled mason along with their contact details, source for procurement of the material at reasonable rate, sources of

Beneficiary Support Services

availability of institutional loan (with details of rate of interest, repayment period), sanitation of surrounding areas etc.

6.2.1.2 The States/UTs should also facilitate interaction of the beneficiaries during sensitization with the Line Departments, that are supposed to provide converged services to the beneficiary.

6.2.2 Development and Provision of House Design Typologies

6.2.2.1 The States/UTs should provide the beneficiaries a bouquet of options of house designs according to local conditions, using appropriate technology suitable to the region of their residence. The core house design should also include a dedicated space for hygienic cooking, a toilet and bathing area. The roof and the wall should be strong enough to be able to withstand the climatic conditions of the place in which the beneficiary resides and incorporate disaster resilient features (where needed) to be able to withstand earthquakes, cyclone, floods etc. It is also desirable that the house design incorporates the following features, which could be later added to by the beneficiary depending upon the resource availability:-

- a) adequate space for pursuing livelihood activities;
- b) rain water harvesting system
- c) a verandah

6.2.2.2 The Central government will handhold the States/UTs, wherever needed, in the development of region specific house designs for the States/UTs.

6.2.2.3 Along with the sanction order, the beneficiary should be provided the menu of options of the identified house designs and technologies that may also have the following details:

- a) The plan, layout and detailed cost estimates of the house designs.

- b) The quantity of materials required and the tentative cost of construction for different levels viz. foundation, lintel level, roof etc., for each identified house design.
- c) Provide list of the trained masons and their contact details.
- d) Intimate the location of demonstration houses of different house design typologies constructed, so that the beneficiary can have a walk through experience.
- e) Contact details of all the material suppliers in the vicinity who deal with specific requirements of the house design type.

6.2.3 Training of masons and skill certification

6.2.3.1 To ensure that the houses constructed are of good quality, the availability of skilled masons in rural areas is an imperative. States/UTs should plan and conduct training of masons in locations where the construction intensity is projected to be high, as ascertained from the Permanent Wait List. The training is to be held as per the Rural Mason Qualification Pack (QP) of the National Skill Development Corporation (NSDC). The QP currently includes occupational standards for basic construction work. For the identified and approved type designs, which incorporate local construction technology, the States / UTs may also take up inclusion of those aspects in the mason training. The States/UTs will need to do the following for organising mason training.

- a) Identify, screen and nominate semi skilled person in the rural areas who is willing to undergo the training.
- b) Identify and engage a Training Provider accredited by the Construction Skill Development Council of India (CSDCI) / Director General of Training (DGT), for conducting the training of masons.

Beneficiary Support Services

- c) Conduct Pilot training as per the approved Qualification Pack and thereafter draw up a comprehensive Mason Training Plan for the State /UT based on the learnings from the Pilot training.
- d) Post training, make arrangements for assessment and certification of the trained masons through an Assessment Agency accredited by the CSDCI/DGT.
- e) Provide list of the certified masons available in the blocks to the beneficiaries.

6.2.4 Sourcing of construction material

6.2.4.1 Where the targets are high, the State/UT Governments shall undertake an exercise to assess District/Block wise requirement of materials based on the targets communicated and from the Permanent Wait List (PWL). Based on requests from the beneficiaries, the State/UT Government may facilitate supply of quality construction material at competitive rates.

6.2.4.2 States may also consider setting up construction material banks at the district level, for bulk procurement. Strict quality control mechanism must be put in place for procurement. The States / UTs may choose a Third Party verification of the material procured through an Central / State Government accredited Technical Institution in the State. The beneficiary may get the construction material from such material bank. However, the consent of the beneficiary for any such arrangement shall be mandatory. He/she will also have the option of not availing the facility.

6.2.4.3 The state may also consider the use of pre-fabricated/ engineered materials in the construction wherever feasible and requested for by the beneficiaries.

6.2.5 Support to old and disabled beneficiaries

6.2.5.1 In cases where the beneficiary is old or infirm or a person with disability and is therefore not in a position to get the house constructed on his / her own, such houses shall be taken up as a part of the mason training program. In case there are still some beneficiaries left out, the State /UT Governments shall ensure that such beneficiaries are assisted through the Gram Panchayats or a ground level programme functionary to get their house constructed.

6.2.6 Facilitating loan of upto Rs 70,000 from Banks

6.2.6.1 A beneficiary would have a desire to construct his / her house as per his/her aspirations and future requirements, as this would be a once in a lifetime activity. The beneficiary, if he/she so desires, should be facilitated to avail institutional finance of upto Rs.70,000.

6.2.6.2 To ensure that the willing beneficiaries of PMAY-G are facilitated to avail loan under Differential Rate of Interest (DRI) or otherwise, the following may be adopted :-

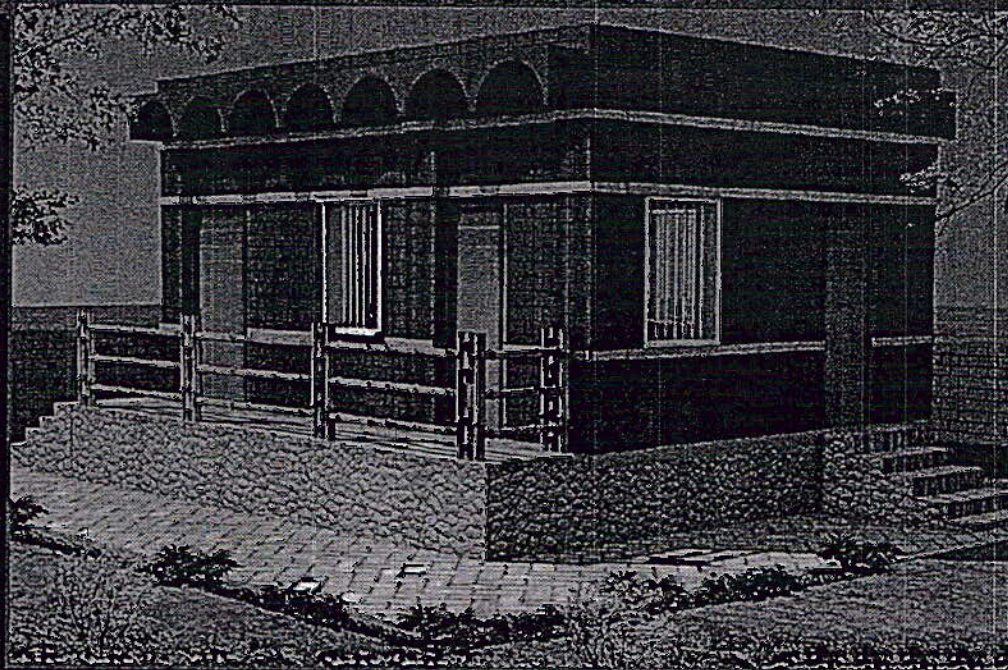
- a) Hold meeting of State /District Level Bankers Committees (SLBC / DLBC) to discuss the modalities and terms and conditions, including rate of interest and repayment period, for providing loans to the beneficiaries of PMAY-G.
- b) Discuss with Primary Lending Institutions (Scheduled banks, Co-operative and Regional Rural Banks, Housing Finance Companies, Non-Banking Finance Companies etc.) the conditions to be satisfied and documents needed.
- c) State/UT and Banks to give wide publicity, including during the sensitization of beneficiaries, about the availability of loan products for PMAY-G beneficiaries.

Beneficiary Support Services

- d) Once the beneficiary is sanctioned a house and is willing to avail institutional finance, the States/UTs may devise a process and assign the job for the same to local level functionaries to facilitate the process of availing loan by the beneficiaries.
- e) Monitoring of sanction of the loan should be done at the Block, District and State levels including at BLBC/DLBC/SLBC levels. At the District and State level, a senior officer should be made responsible for responding to grievances related to non-sanction of loan and to sort out the same in consultation with the bank concerned.

07

IMPLEMENTATION SUPPORT MECHANISM



7. House Design for Uttar Pradesh

Recommended design for high seismic risk and wind hazard areas in UP with innovated ferro-cement channels to achieve flat slabs.

IMPLEMENTATION SUPPORT MECHANISM

7.1 National Technical Support Agency for Rural Housing

- 7.1.1 To provide technical support in achieving the target of "Housing for All", a National Technical Support Agency (NTSA) for Rural Housing shall be set up at the national level. The activities of the Agency, inter-alia, would include ensuring quality construction, monitoring of implementation, management of extra budgetary finances, Information Education and Communication (IEC) activities, development and management of e-Governance solutions, data analytics, organize trainings & workshop, and coordinate / monitor / facilitate the functioning of Technical Facilitation Centres identified by the State / UT Governments. NTSA would also undertake any other activity relating to implementation of rural housing scheme as assigned by the Ministry. The NTSA shall hire professionals to provide need based skills to undertake the above activities. The NTSA shall be set up as a part of the NRRDA.
- 7.1.2 As part of the above activities, NTSA would also be involved in developing state-wise housing design typologies including Plan, Elevation, and Estimates appropriate to different regions, provide technical support during construction of houses as per identified designs, develop/modify training manuals on construction technologies, good practices in construction and oversee conduct of training for various stakeholders including rural mason training, coordinate production and supply of building materials, etc.
- 7.1.3 As part of e-Governance solutions, NTSA would develop, train, and handhold on issues related to AwaasSoft, AwaasApp, PFMS, etc.
- 7.1.4 The National Technical Support Agency (NTSA) may also collaborate with other organisations/ institutions in the field of construction on technical matters and undertake studies and evaluation as suggested by the Ministry.

Implementation Support Mechanism

7.2 Technical Support at the State Level

- 7.2.1 The State/UT Government may identify technical institutions of repute or building centres to provide technical support to beneficiaries in construction of their house. At the time of allotment of the house, the identified institution may sensitize the beneficiaries about the housing designs and construction technologies available for that area which can be adopted by the beneficiary for construction of his / her house. Further, the institution may be involved in training of masons and its monitoring. The identified institutions may also assist the beneficiary in construction and completion of the house.

7.3 State Program Management Units

- 7.3.1 Although the construction of house is to be undertaken by the beneficiary, it is the responsibility of the State to ensure that beneficiary is provided requisite guidance in the process and also closely monitored to ensure that the construction of houses is completed. The States / UTs shall set up a dedicated Programme Management Unit (PMU) to undertake the tasks of implementation, monitoring and supervision of quality of construction. The State PMU shall be headed by a sufficiently senior officer appointed by the State Government (State Nodal Officer) and supported by personnel on deputation and hired contractual personnel. Similar arrangements shall be followed for the District and Block level PMU. The indicative composition and responsibilities of each level of Programme Management Unit is given below:

7.3.1.1 State Level PMU

- I State Nodal Officer - Head PMU.
- II Other personnel in PMU
 - a) Technical Expert in the field of house construction including alternate technologies

Implementation Support Mechanism

- b) Expert in IT/MIS/PFMS
- c) Expert in Financial matters
- d) Expert in Social Mobilisation
- e) Training Coordinator
- f) Support staff as per requirement

III Responsibilities:

- a) Allocation of targets to Districts and Blocks.
- b) Fixing of number of instalments to the beneficiary and amount of each instalment.
- c) Monitor preparation of Permanent Wait List (PWL) and drawal of Annual Select List from the PWL.
- d) Mapping of new administrative units in AwaasSoft.
- e) Development of the region specific house typologies within the State.
- f) Categorisation of 'Difficult Area' within the State and submission of proposal for approval of Empowered Committee (EC) of Ministry of Rural Development..
- g) Drawing up a convergence plan among different Government of India and State Government Schemes and monitor its implementation.
- h) Monitor disbursement of loan to PMAY-G beneficiary, including through SLBC.
- i) Plan and organize mason training programme in the State through accredited Training Providers.

Implementation Support Mechanism

- j) Plan, organize and facilitate sensitization of beneficiaries in the State.
- k) Monitor progress of construction under PMAY-G and Special Projects as per the prescribed timeline.
- l) Manage and monitor the State Nodal Account (SNA).
- m) Manage AwaasSoft related administrative functions.
- n) Submission of proposal to Centre for release of funds.

7.3.1.2 District Level PMU

- I To be headed by a full-time Program Officer or an officer of sufficient seniority at the District Level**
- II Other personnel**
 - a) Technical professional in the field of construction
 - b) IT professional
 - c) Training Coordinator
 - d) Support staff
- III Responsibilities:**
 - a) Finalisation of the Block wise PWL and drawal of Annual Select List from the PWL
 - b) Facilitate allotment of land to the landless beneficiaries
 - c) Plan and organize sensitization of beneficiaries in the District.
 - d) Plan and organize mason training programme in the District through identified Training Providers, including selection of trainees after screening,

Implementation Support Mechanism

- e) Facilitate collective sourcing of construction materials for the beneficiaries, where needed.
- f) Plan production of construction material through MGNREGS and SHGs under DAY-NRLM.
- g) Coordinate with Banks for loan disbursement to willing beneficiaries and monitor the progress through DLBC.
- h) Prepare Special Project proposals, and monitor its implementation.
- i) Monitor progress of construction as per the prescribed timelines.
- j) Monitor Reporting on AwasSoft

7.3.1.3 Block level PMU

- I To be headed by a full time block level officer /coordinator**
- II Other personnel**
 - a) MIS Data entry operators
 - b) Technical support staff
- III Responsibilities:**
 - a) Registration of beneficiaries.
 - b) Issue of Sanction Order to beneficiaries.
 - c) Orientation of beneficiaries.
 - d) Map a village functionary to beneficiary
 - e) Tag a trained mason to beneficiary

Implementation Support Mechanism

- f) Monitor the progress of house construction and timely release of installments to the beneficiary.
- g) Reporting of the progress of construction through AwaasApp/AwaasSoft.

7.3.1.4 Village / Gram Panchayat Level

Every house sanctioned under PMAY-G to be tagged to a village level functionary (Gram Rozgar Sahayak, Bharat Nirman Volunteers, SHGs, representatives of Civil Society Organizations, or any other village level worker), whose task is to follow-up with the beneficiary and facilitate construction. Remuneration to a functionary would be based on performance related parameters fixed by the state.

- 7.3.2 The rate of remuneration to be paid to the personnel hired at different levels may be decided by the States/UTs depending on the rates prevailing in the State and as approved by the Competent Authority in the States/UTs. The expenditure towards hiring of these personnel may be met from the Administrative expenses. Existing functionaries with revised job roles and additional honorarium could also be explored

7.4 Committees at the State and District level

In order to ensure implementation of PMAY-G as per the Annual Action Plan (AAP) mentioned in para 3.6 of Chapter -3, the States / UTs shall constitute Committees both at the State and District Level for directions and oversight. The Committees shall comprise of officials implementing different components of the Annual Action Plan, and public representatives. The State Level Committee shall be chaired by the Chief Secretary and the District Level Committee shall be chaired by the District Collector. The composition of the Committee at the State and District Level may be decided by the State Government. The State Level Committee shall meet atleast twice a year while the District Level Committee shall meet every quarter in a year.

7.5 Role of Gram Panchayat

7.5.1 Under PMAY-G Gram Panchayats have the following role:-

- a) The Gram Panchayats, through Gram Sabhas, as mentioned in Chapter 4 will select, prioritize and finalise the Permanent Wait List of eligible beneficiaries prepared on the basis of SECC-2011, and prepare a list of households not included in the system generated priority list, but otherwise found eligible.
- b) The Gram Panchayats will facilitate orientation of beneficiaries on different aspects of the scheme.
- c) The Gram Panchayats would identify the families who are unable to construct houses on their own and help in getting the houses of these families taken up for construction as a part of the mason training program. In case there are still some beneficiaries left out, the Gram Panchayats shall help to get their house constructed.
- d) The Gram Panchayats will assist in identifying common land available for allotment to the landless beneficiaries.
- e) The Gram Panchayats may facilitate beneficiaries in accessing materials required for construction at reasonable rates and help in identification of trained masons.
- f) The Gram Panchayats would facilitate beneficiaries in availing benefits of other schemes of the Centre and State Government through convergence.
- g) The Gram Panchayats should discuss the progress of the scheme in their scheduled meetings and help resolve the problems being faced by the beneficiaries. The Gram Panchayats should also proactively assist the social audit teams to conduct Social Audit.

Implementation Support Mechanism

- h) The Gram Panchayat may assist in identifying the local level functionary to be tagged with each PMAY-G house for ensuring their timely completion.

7.5.2 In order to enable the Panchayats to play their role effectively, the State/UT Governments may undertake the following:-

- a) Organise training programme to equip the Panchayats to carry out the tasks assigned to them.
- b) Provide the Panchayats IEC material particularly on materials and building technologies.
- c) Provide share of Administrative expenses commensurate to work handled.
- d) Issue an order specifying the roles and responsibilities of each tier of Panchayat as appropriate to the States / UTs. In States / UTs having different tiers in Panchayat system, the State/UT Governments may decide the responsibilities for each tier.

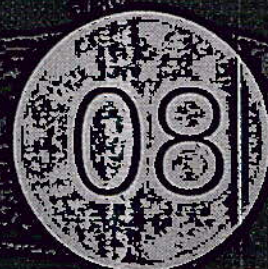
Note:- It is clarified that in States / UTs where there are no Panchayats, democratic institutions at the appropriate levels should be assigned the roles specified for Panchayats. In States / UTs where Gram Panchayats are too small, clusters of Gram Panchayats should be formed and enabled to perform their tasks.

7.6 Role of Self Help Groups accredited to NRLM

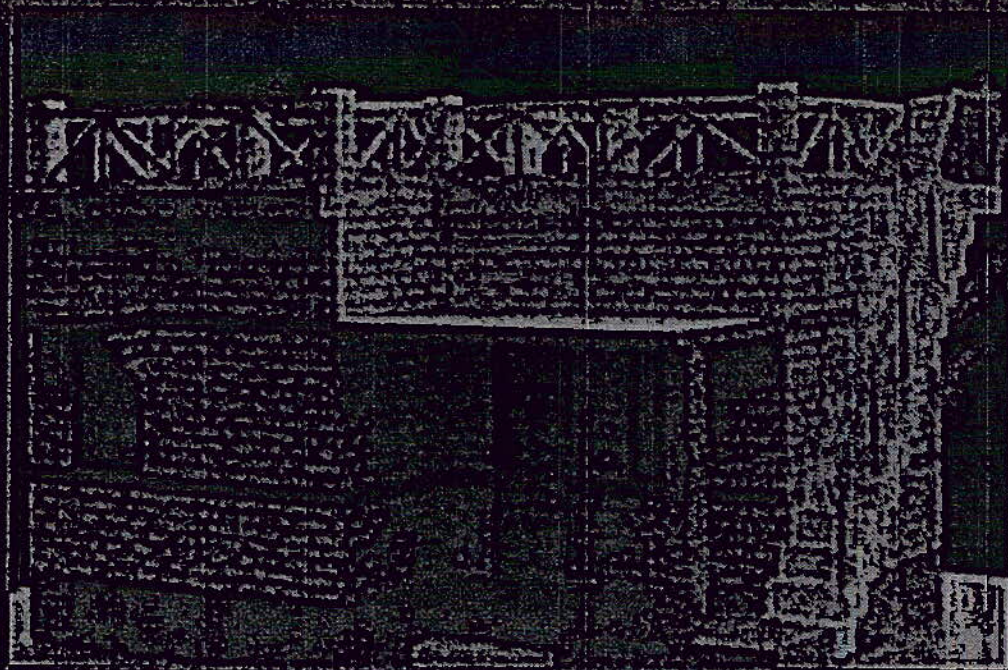
- a) SHGs should be involved in creating awareness among the beneficiaries of PMAY-G, about construction of durable houses, source of procurement of materials, availability of skilled masons, and benefits derivable from other schemes implemented by the States / UTs and the Central Government.

Implementation Support Mechanism

- b) The SHGs need to be involved in the construction / completion of houses sanctioned to the beneficiaries.
- c) SHG members should be trained as certified social auditors to undertake social audit of the PMAY-Gramin.
- d) Production of building materials by the SHGs, where feasible, should be taken up for supply of the same to the beneficiaries of PMAY-G at reasonable cost, thereby benefitting both the SHGs and the beneficiaries.



CONVERGENCE



8. House Design for Odhisha

House Design with flat roof RCC frame with stair cases for vertical expansion suitable for regions close to urban areas.

CONVERGENCE

8.1 To provide basic amenities, in addition to assistance for house construction, convergence of existing schemes of both Centre and State / UT Governments need to be ensured. Various schemes that need to be converged for providing basic amenities include :-

- a) Construction of a toilet has been made an integral part of the PMAY-G house. The toilet shall be provided to beneficiaries through funding from Swachh Bharat Mission-Gramin (SBM-G), MGNREGA or any other dedicated financing source. The house shall be treated as complete only after the toilet has been constructed.
- b) It is mandatory to provide support of 90 persondays (95 persondays in hilly states, difficult areas and IAP districts) unskilled wage employment at the current rates to a PMAY-G beneficiary for construction of his / her house in convergence with MGNREGA. Server to server integration between two MIS - AwaasSoft of PMAY-G and NREGASoft of MGNREGS has been developed so that work for construction of house is generated on NREGASoft automatically once the sanction of house is issued on AwaasSoft.
- c) Drinking water is one of the basic necessities of life. The beneficiary of PMAY-G should be provided access to safe drinking water in convergence with National Rural Drinking Water Programme (NRDWP) of Ministry of Drinking Water and Sanitation or any other similar schemes.
- d) Convergence with Deen Dayal Upadhyay Gram Jyoti Yojana (DDUGJY), Ministry of Power, shall be effected for providing electricity connection to a PMAY-G beneficiary. States / UTs to ensure that the beneficiaries of the PMAY-G get benefits of the schemes implemented by Ministry of New and Renewable Energy Sources (MNRES) including

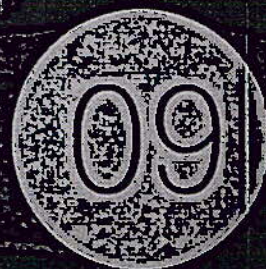
Convergence

for Solar Lanterns, Solar Home Lighting Systems, Solar Street-lighting Systems, the benefits from National Bio-Mass Cookstoves Programme (NBCP) for cleaner cooking energy solutions for the beneficiary family and bio gas unit under National Biogas and Manure Management Programme.

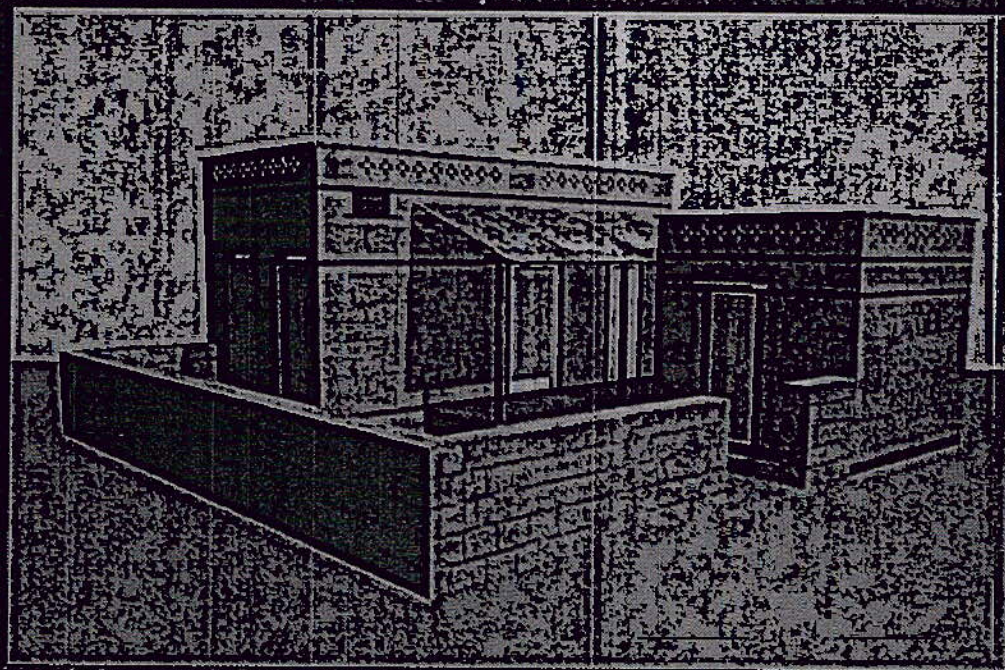
- e) To provide clean and more efficient cooking fuel to the beneficiaries of PMAY-G, the States / UTs should strive to get LPG connections for them under Pradhan Mantri Ujjawala Yojana (PMUY) of Ministry of Petroleum and Natural Gas.
- f) In order to ensure a cleaner and healthy environment for the households, the solid and liquid waste generated by the households needs to be treated. Accordingly, the State / UT Government may, through convergence with Swachh Bharat Mission (G) or any other scheme of the State / UT Government, ensure management of Solid and Liquid Waste.
- g) To meet the requirement of building materials, the State / UT may take up production of building materials viz., bricks, stabilized mud blocks, fly ash bricks etc., through convergence with MGNREGA. The material produced may be supplied to the beneficiaries of PMAY-G.
- h) States / UTs may, through convergence with MGNREGA, develop group / individual amenities like development of house sites, bio-fencing, paved pathways, approach roads or steps to the house, soil conservation and protection works etc., for the beneficiaries of PMAY-G

8.2 The schemes / programmes mentioned above for convergence are illustrative and not exhaustive. The State/ UT Government may take the initiative to converge PMAY-G with other schemes of the Centre and States/UTs so that the benefit of those schemes are provided to the beneficiaries of PMAY-G. The States / UTs may also explore the possibility of utilizing funds available under Corporate Social Responsibility (CSR) initiatives for the welfare of beneficiaries.

- 8.3 To ensure convergence at the ground level, State and District Level Committees (para 7.4 of Chapter 7) in their meetings should include convergence as an agenda point with periodical monitoring and review. The Committees would also advise inclusion of various schemes etc. for convergence in Annual Action Plan. The district level plan as in para 3.6.2 to be reviewed by the Committees during their meetings.
- 8.4 Since the SECC 2011 data base, as validated by the Gram Sabha, is the basis for selection of beneficiaries in PMAY(Gramin) & the same data base is being used by many other programmes, convergence of benefits will become much easier if regularly followed up.



REPORTING AND MONITORING



9. House Design for Rajasthan

This design is recommended for Barmar, Pali, Jodhpur and Jaisalmer Districts.

REPORTING AND MONITORING

9.0 A robust monitoring mechanism has been adopted to monitor performance as well as the processes under PMAY-G. Performance monitoring is done through real time capture of progress using workflow enabled transactional data in AwaasSoft. The data generated from the transactions in AwaasSoft are collated as system generated reports for monitoring different pre-determined parameters of performance. For process monitoring mechanisms, like inspection by central teams (Area Officers and NLM), monitoring by District Development Coordination and Monitoring (DISHA) Committee headed by Member of Parliament, Social Audit and through State Level PMU are adopted.

9.1 Reporting

9.1.1 AwaasSoft generates many reports on different parameters based on the real time transactional data. All reporting under PMAY-G shall be through reports generated in AwaasSoft. The progress of the States/UTs under the scheme shall be monitored only through the reports generated from AwaasSoft.

9.2 Performance:

9.2.1 The parameters used for monitoring the performance of a State/UT shall be as follows:-

- a. **Fixing of targets:** The States/UTs to fix District and Block-wise targets within 1 month of communication of the targets by the Centre.
- b. **Registration of Beneficiaries:** Beneficiaries should be registered within two months from communication of targets by the Centre to the States / UTs.
- c. **Freezing of Account of the Beneficiary and issue of Sanction :** Sanctions to the beneficiaries, after freezing of account, should be issued within 3 months from the communication of targets by the Centre to

Reporting and Monitoring

the States / UTs. All new beneficiary accounts should be opened in Scheduled Commercial Banks (SCBs) / Core Banking Solutions (CBS) enabled Post Office.

- d. Release of 1st instalment to the beneficiary within 15 days after sanction.
- e. Completion of 1st inspection within 3 months of sanction.
- f. Completion of targets within the stipulated time (as mentioned in para 5.6.2) from the date of sanction of the house.

9.3 Monitoring

Monitoring under PMAY-G is conceived to be multi-level and multi - agency with profuse use of technology. Monitoring shall be done at the level of Government of India, State/UT Government with emphasis on quality and timely completion of house construction.

9.3.1 Monitoring by Government of India

9.3.1.1 Monitoring at the level of Government of India is done through IT enabled e-governance platform as well as through ground verifications by different agencies like Area Officers, National Level Monitors and DISHA. The end to end execution of the scheme from the selection of beneficiaries, disbursal of assistance to beneficiaries, verification of progress in construction, release of funds etc. is conducted through workflow enabled transaction based MIS - AwaasSoft.

9.3.1.2 The physical progress of stage-wise construction on ground is verified and monitored through geo-referenced, date and time stamped photographs captured by inspectors or by beneficiaries using the mobile based application - "AwaasApp" and uploaded on AwaasSoft.

9.3.1.3 National Level Monitors and Area Officers of the Ministry shall also visit PMAY-G houses to assess the progress and processes followed under the scheme during

their field visits. The DISHA Committee at the district level, headed by an Hon'ble Member of Parliament, will also monitor progress and implementation of PMAY-G.

- 9.3.1.4 The National Technical Support Agency at the National level would act as the nodal agency for coordinating and monitoring of different aspects of implementation of PMAY-G.

9.3.2 Monitoring by State/UT Governments

The Programme Management Unit (PMU) in the States/UTs, as mentioned in Chapter 7 shall also monitor the scheme implementation and quality supervision at different levels. It is suggested that-

- a) Officers at the Block level should inspect as far as possible 10% of the houses during construction.
- b) District level officers should inspect 2% of the houses during construction.
- c) Every house sanctioned under PMAY-G to be tagged to a village level functionary including Government employees (Gram Rozgar Sahayak or any other village level worker) who shall facilitate and follow-up with the beneficiary till the completion of a house.
- d) The PMU shall monitor all the activities mentioned in Chapter 7

9.4 Community/ Participatory monitoring

A community based participatory monitoring system may be put in place by the States / UTs utilizing the SHG network under NRLM, NGOs and Civil Society Organisations (CSOs) for participatory monitoring of the progress and quality of construction of houses.

Reporting and Monitoring

9.5 Audit

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

9.6 Social Audit

9.6.1 Social Audit is a continuous and ongoing process, involving public vigilance and verification of implementation of the scheme. Social Audit is to be conducted in every Gram Panchayat at least once in a year, involving a mandatory review of all aspects.

9.6.2 The basic objective of social audit is to ensure achievement of public accountability in PMAY-G implementation. The process combines people's participation and monitoring with the requirements of the audit discipline. It is a fact finding process and not a fault finding process.

9.6.3 Social Audit Units (SAU), set up by the State/UT Government under MGNREGA, to be roped in to facilitate conduct of Social Audit of PMAY-G. Resource Persons identified by the SAU at different levels may be involved with the Gram Sabha in conducting social audit. The resource persons can be drawn from primary stakeholders, civil society organizations, SHGs under NRLM and other organizations or individuals; having knowledge and experience in working for the rights of the people. The Quality Monitors and Community Resource Persons under Rural Development schemes shall be part of the Social Audit process.

9.6.4 The Social Audit process can be scheduled for an entire year and carried out in a staggered manner all over the State. The process of beneficiary selection for

PMAY-G for the next year and the social auditing of the implementation of the previous year can be carried out in the same Gram Sabha meeting. The beneficiaries who are in the PMAY-G Permanent Wait List must be informed in advance about the date, time and venue of the social audit.

9.6.5 The following procedure is suggested for social audit:-

- a) The Social Audit Unit set up under MGNREGS to take up the social audit of PMAY-G. The Social Audit Unit should identify resource persons at the district, block and village levels. It should prepare reporting formats and issue detailed guidelines for social audit of PMAY-G.
- b) Social Audit Teams should be set up at the Village Panchayat level or for a group of Village Panchayats. Women SHG leaders should, as far as possible be included in the team, as also those from disadvantaged social groups like SCs/STs, persons with disability etc. The Social Audit Team members should not be from the Village Panchayat where the social audit is being carried out. Adequate training should be provided to all the resource persons and Social Audit Team Members.
- c) A time-table for Social Audit should be prepared at the beginning of the year in such a way that at least one social audit is conducted in a Gram Panchayat every year.
- d) The Social Audit Unit may be provided all details of implementation of PMAY-G like guidelines, Permanent Wait List, Annual Select List, past beneficiary lists, payments made, support services provided, monitoring visits made from different levels, major inspections carried out etc.
- e) The Social Audit Teams and the resource persons along with the beneficiaries shall verify the following, with respect to processes and procedures:-
 - i. Whether the beneficiaries have been informed about their rights and entitlements, whether Permanent Wait List of beneficiaries

- eligible for getting assistance under PMAY-G has been prepared as per the prescribed procedure from SECC-2011 data, whether appeal opportunities have been availed with regard to deletion or change in priority in the list, whether the entire procedure and the lists have been given wide publicity, whether the Annual Select List of beneficiaries is prepared as per the priority in the Permanent Wait List, whether timely registration of beneficiary has been recorded in AwaasSoft etc.
- ii. Progress of completion of houses.
 - iii. Quality of construction of houses.
 - iv. Whether beneficiary support services have been provided?
 - v. Convergence achieved among different schemes.
 - vi. Grievances and their proper and timely redressal.
- f) To discuss the findings of the Social Audit Team after the verification mentioned above, the Gram Sabha shall meet under the Chairpersonship of an elderly person, who is not part of the Village Panchayat or implementing agency. The Gram Sabha will be a platform for all beneficiaries who are included in the final list of beneficiaries and annual select list and other villagers to raise issues related to implementation of PMAY-G. Government may depute an observer to the Social Audit Gram Sabha. The entire proceedings should be videographed, suitably compressed and uploaded on the website.
- g) The Social Audit reports should be prepared in the local language and signed by the Chairperson of the Social Audit Gram Sabha and displayed on the notice board of the Village Panchayat. The Village Panchayats and officials responsible for implementation should take follow up action on the findings of Social Audit and send the action taken report to the State Social Audit Unit. This should also be placed before the next Social Audit Gram Sabha.



FUND MANAGEMENT AND RELEASE



10. House Design for Chhattisgarh

House Design with terracotta roof and reinforced mud plaster.

FUND MANAGEMENT AND RELEASE

10 Fund Management

10.1 Basic Principles

- a) The States / UTs shall maintain single savings bank account in a Scheduled Commercial Bank at the State level. This account shall henceforth be referred to as the State Nodal Account (SNA).
- b) The annual Central allocation (assistance for house construction and administrative funds) as well as the matching state share shall be deposited in the SNA by the States. The State/UT Governments shall communicate the details of the Bank, Branch and Account number, IFSC code etc. of the SNA to the Ministry. The SNA shall also be registered in AwaasSoft and with PFMS.
- c) This SNA shall be operated upon only electronically through a Fund Transfer Order (FTO) and no other mode of withdrawal from it shall be permissible.
- d) The State/UT Government shall designate two authorities i.e. a creator / maker / 1st signatory and an approver / checker / 2nd signatory at the State / UT level for transfer of administrative fund and at other appropriate level as decided by the State / UT Government for the transfer of assistance to the beneficiaries. The FTO will have to be digitally signed by these two authorities. The State shall get the digital signatures created of these authorised officials mapped to the jurisdictional location with PFMS to generate FTO.
- e) Part of annual allocation that is payable to the state from the money borrowed through NABARD by the designated Special Purpose Vehicle (SPV) shall also be deposited into the SNA. The release from SPV share, both programme and administrative funds will be treated on par with central release for all purposes.

Fund Management and Release

- f) The administrative fund admissible at the State Level shall be kept in a separate saving bank account and transferred from SNA through FTO.
- g) The districts shall also maintain a single savings bank account for transacting administrative funds. No Programme fund other than administrative fund shall be transferred to the districts. The transfer of administrative funds from SNA to the district shall be made through FTO. These accounts shall be registered with PFMS.
- h) The transfer of the assistance to the beneficiaries shall be done to his / her registered bank / core banking enabled post office accounts through digitally signed FTO. For transfer of funds to the beneficiaries, the bank / post office account of the beneficiary shall be frozen on AwaasSoft. The amount transferred shall be as per the decided instalments by the State/UT Governments.
- i) If the beneficiary opts to borrow money from financial institutions facilitated under PMAY-G, the beneficiary may receive the PMAY-G funds in the same account as the loan account.
- j) Supply of construction material in lieu of financial assistance to the beneficiaries will require prior approval of the Empowered Committee and will only be through suppliers selected by the State / UT Governments as per their extant rules.
- k) The State Government will directly transfer the payment to the supplier from the SNA through PFMS by Fund Transfer Order (FTO). The supplier may be State Government Department / agency or a private entity.
- l) After the end of every financial year the reconciliation of the opening balance as on 1st April between bank balance in the SNA and the balance as per AwaasSoft shall be undertaken by the 15th of April. An audited

statement of the State Nodal Account must be furnished to the Ministry by the 15th of May.

10.2 Fund Release and Accounting

- a) For accounting and release of funds the State/UT shall be considered as a unit.
- b) The annual central allocation to the States/ UTs will be released in two instalments. The first instalment shall be equal to 50% of total annual financial allocation and the second instalment shall be equal to the annual allocation minus first instalment and applicable deductions (shortfall of state share etc.) as prescribed in the guidelines.
- c) The Ministry will release funds to the Consolidated Fund of the States and the UTs with Legislature, as per the provision made in the Central Budget for release of programme funds to States and UTs with Legislature respectively. In respect of UTs without Legislature, the funds would be released through Letter of Authority issued by the Ministry.
- d) The miscellaneous receipts and interest accrued on PMAY-G funds shall be treated as part of the scheme resources. These directions will apply to Central and State Matching share.
- e) The States / UTs may front load the expenditure by using their own resources and recoup it including interest accruing on such amount later from the Central Government funds. In such a scenario, the interest accrued on State advances over and above the matching State share shall be clearly accounted by States / UTs. However, the rules pertaining to operation of SNA will be applicable.
- f) The States / UTs are free to supplement the unit assistance under PMAY-G through their own resources. They can do so either through SNA or through separate account. In case they choose the SNA to

Fund Management and Release

supplement, the choice be communicated to the Ministry to make necessary adjustments in AwaasSoft. In such scenario, rules pertaining to operation of SNA will be applicable. Besides this they shall maintain the separate statement of the interest accruing on the supplementary funds to facilitate accounting.

10.3 Submission of proposals and release of funds

10.3.1 The State shall be the unit for the purpose of submission of proposals and release of funds. The State shall send one consolidated proposal to the Ministry for release of funds. All conditions to be fulfilled for release of funds and the percentage of utilisation required, would be accounted for at the State level.

10.3.2 Once all transactions are brought on to the electronic platform, the proposals for release of funds shall be auto-generated based on predefined parameters alongwith supporting documents and uploaded after approval by the competent authority.

10.4 Procedure for release of first instalment

The 1st instalment would be 50% of central share of total financial allocation for a particular State / Union Territory. The 1st instalment for the State / Union Territory as a whole is to be released at the beginning of the financial year to the States / UTs that have availed the 2nd instalment or have submitted complete proposal thereof in the previous financial year, subject to fulfilment of specific conditions, if any, prescribed at the time of previous releases.

10.5 Procedure for release of second instalment

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

10.5.2 The release of second instalment to the State will be subject to the following conditions:

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

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

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

- iii. Any other condition specifically indicated during previous release.

10.5.3 The State government shall furnish the following documents along with the proposal for the release of 2nd instalment:-

- i. Submission of proposal in the prescribed Performa.
- ii. Utilization Certificate, in the prescribed Performa, for funds received during the previous financial year(s).
- iii. Expenditure Statement, in the prescribed Performa, for funds received during the current financial year

Fund Management and Release

- iv. Audit Report of the State for the previous financial year(s). In case any irregularities are pointed out in the Audit Report, the action taken on such irregularities should also be reported.
- v. Targets of SC/ST/Minorities / Disabled prescribed by MoRD and distributed by the State Governments amongst districts.
- vi. Actual achievement of physical targets planned during the last year in respect of aforesaid categories.
- vii. Compliance status of issues raised in the Minutes of Empowered Committee Meeting.
- viii. Status of compliance of conditions put by MoRD while releasing last instalment.
- ix. Certificate regarding non-diversion and non-embezzlement of funds.
- x. Copies of sanction orders releasing the State Share for the previous financial year and documents in the form of bank statement showing actual transmission of funds in State Nodal Account and uploading the same in AwaasSoft.
- xi. Utilisation Certificate for administrative expenses for the previous and current financial year(s).
- xii. Certificate from the State stating that Administrative Fund had been utilised only on permissible heads
- xiii. Certificate of deposition of penal interest in case there is delay in transfer of central share from State Consolidated Fund to State Nodal Account.

A Check List for release of 2nd instalment and a Performa for submission of the proposal for 2nd instalment are at Annexes II and III-A. A model format for Utilisation Certificate and Expenditure Statement is given at Annexe IV & V respectively.

10.5.4 Timeline for submission of proposals for release of 2nd instalment

- a) The State/UT shall submit the proposal complete in all respects for release of 2nd instalment by 31st December of the financial year. If the proposal for the 2nd instalment for the financial year is received and processed after 31st December, depending on the availability of funds, the proposal would be considered and funds released in that financial year.
- b) In case the proposal for 2nd instalment is received and processes in the next financial year, the 1st instalment in that financial year would be processed and released only after the 2nd instalment of previous financial year is released.

10.6 Release of State share

10.6.1 The State Government shall release the full state share corresponding to the central share within a period of 15 days of the release of central share. The amount of State Share commensurate with the Central share, whether released or not, will be considered for the calculation of Total Available Fund (TAF) and percentage utilisation while processing the proposal for release of next instalment. A copy of the sanction order releasing the State Share need to be uploaded on AwaasSoft.

10.6.2 In the event of any shortfall of state share in the previous financial year, corresponding amount of shortfall would be deducted from the 2nd instalment of central share of the current financial year. The amount of Central Share so

Fund Management and Release

deducted would be restored when the shortfall in the State share mentioned above is released and the sanction order of such release is uploaded on AwaasSoft. The State Government is required to submit a proposal for restoring the deduction.

10.7 Transfer of funds from State Consolidated Fund to State Nodal Account

The central allocation of funds including administrative funds which have been sent to the State Consolidated Fund should be transferred to the State Nodal Account within 15 days from the date of receipt of funds in the State Consolidated Fund failing which a penal interest rate of 12% per annum would be applicable. The interest will be charged on the amount of central share not transferred to the State Nodal Account (SNA) within 15 days. The State will provide a certificate regarding deposition of penal interest during the time of release of next instalment failing which corresponding amount calculated @ 12% per annum will be deducted from its central share.

10.8 Reallocation

If any State/UT is unable to utilize its allocated funds/targets within reasonable time period as decided by the Empowered Committee, then the Committee may re-allocate the targets to other better performing States for the purpose of fulfilling the mandate of the scheme. This reallocation would be done to a State/UT that submits a specific proposal for additional funds by January, after having utilised the annual allocation released to it.

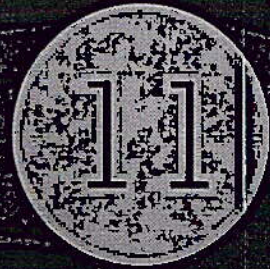
10.9 Administrative Expenses

- i. The administrative funds to the States would be released in two instalments.
- ii. The 1st instalment of the Administrative funds under PMAY-G would

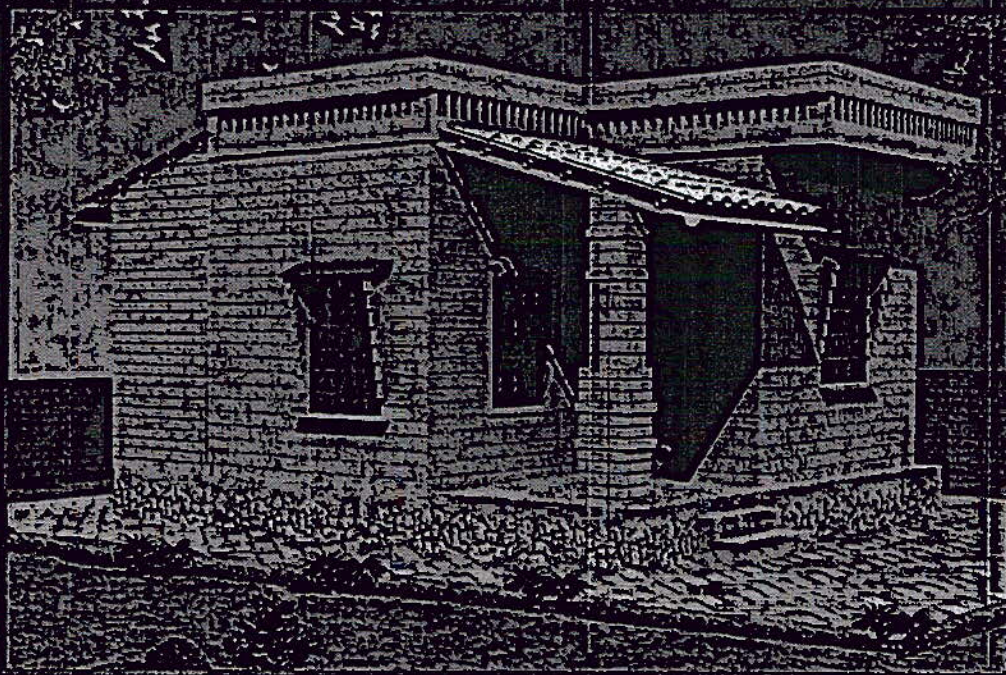
Fund Management and Release

be released unconditionally alongwith programme funds. However, to ensure timely utilisation and to dis-incentivise parking of such funds, subsequent releases of administrative funds would be made only after 60% utilisation of total available administrative funds with the State / UT.

- iii. Administrative funds are to be accounted separately from the programme fund.
- iv. All releases of the administrative fund from the Central Government would be made to Consolidated Fund of the States / UTs.
- v. The administrative fund would also be deposited into the State Nodal Account.
- vi. Transfer of administrative fund to the districts would be done electronically through the generation of FTO on AwaasSoft-PFMS Platform. The district accounts shall be registered on AwaasSoft. For administrative funds, that are to be retained at the state level, a separate savings bank account shall be opened at the State Level and registered on AwaasSoft. The administrative funds from the SNA would be transferred to that account through FTO.
- vii. The State / UT Govt would submit a separate proposal for release of subsequent instalments of administrative funds. Performa for submission of the proposal for 2nd instalment is at Annexe III-B. A model format for Utilisation Certificate and Expenditure Statement is given at Annexe VI & VII respectively.
- viii. The release of programme funds would not be contingent upon utilization of administrative funds.



SPECIAL PROJECTS



11. House Design for Uttar Pradesh

Design for Bundelkhand area with use of fly ash on rat-trap bond.

SPECIAL PROJECTS

11.1 Allocation for Special Project

11.1.1 Five percent of annual central allocation under PMAY-G, would be retained at the Central Government level as a reserve fund. This fund would be used for financing the proposals under Special Projects received from the States. For Special Project, the States may submit the proposals in respect of the following:

- A. Rehabilitation / relocation of families whose houses have been completely/substantially damaged on account of:-
 - i. Natural hazards as categorized in the extant National Disaster Management Plan of National Disaster Management Authority - Flood, earthquake, fire etc.
 - ii. Law and order problems
- B. Settlement of families affected due to / benefitted by
 - i. International border issues
 - ii. The Scheduled Tribes and other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006
 - iii. Occupational diseases like silicosis, asbestos, people affected by overuse of pesticides
- C. Settlement of surrendered militants and their families
- D. New technology demonstration – especially with focus on affordable and green technologies and using locally available materials.

11.2 Proposal for Special Project

11.2.1 The proposal for Special Project should be submitted by State Governments with adequate details and justification to the Ministry of Rural Development.

Special Projects

The proposals submitted by the states would be considered by the Empowered Committee for approval. In extreme cases of natural calamities / hazards, the proposal should be examined within 15 days of receipt and placed on file for approval of Secretary (Rural Development), Government of India. Subsequently, it will be placed before the Empowered Committee for ex-post facto approval.

11.2.2 The State while submitting the proposal should ensure the following :-

- a) The beneficiaries who are to be provided assistance under Special Project have been identified.
- b) The beneficiaries identified under the special projects are those households that are listed in the Permanent Wait List.
- c) In respect of new technology demonstration, the beneficiaries have given the consent for taking up the technology demonstration.

11.3 Funds for Special Projects

- a) The funds for the projects approved under Special Projects will be released in two instalments.
- b) First instalment shall be equal to 50% of the total project cost
- c) Second instalment shall be equal to the total project cost minus first instalment.
- d) All releases for the Special Projects would be made to Consolidated Fund of the States / UTs with legislature.
- e) The assistance should be transferred directly to the beneficiaries from the Bank account at the State Level through PFMS.
- f) The accounts in respect of special projects should be settled within one year from the date of release of 1st instalment to the State / UT.

11.4 Procedure for release of funds under Special Project

11.4.1.1 The first instalment would be released automatically after the project is approved subject to the following:-

- i. Fulfilment of conditions prescribed for special projects sanctioned earlier,
- ii. Settlement of accounts in respect of Special Projects sanctioned prior to 1 year from the date of receipt of the present proposal.

11.4.1.2 Any request for relaxation in this regard may be considered by Empowered Committee.

11.4.2 The second instalment under Special Project would be released subject to the following conditions:-

- a. Utilisation of 60% of total available funds under the special project as reflected on AwaasSoft;
- b. Uploading of physical progress of special projects, including geotagged time stamped photographs;
- c. Fulfillment of conditionalities, if any, indicated during earlier releases;
- d. Settlement of accounts in respect of Special Projects sanctioned prior to 1 year from the date of receipt of the proposal for second instalment.

11.4.3 The State government shall furnish the following documents along with the proposal for the release of 2nd instalment:-

- i. Utilization Certificate in the prescribed Performa (Annexe IV)
- ii. Uploading of copies of sanction orders releasing the state share for the project on AwaasSoft.
- iii. Audit Report in respect of funds released as 1st instalment. In case any

Special Projects

irregularities are pointed out in the Audit Report, the action taken on such irregularities should also be reported.

- iv. Certificate regarding non-diversion and non-embezzlement of funds.
- v. Copies of sanction orders releasing the State Share for previous releases under special projects and uploading the same in AwaasSoft.
- vi. Certificate of deposition of penal interest in case there is delay in transfer of central share from State Consolidated Fund to State Nodal Account.

11.5 Administrative Expenses under Special Project

- a) The administrative fund under the Special Project and that under normal PMAY-G would be treated as a single fund for all purposes.
- b) The quantum of administrative fund released for Special Project would be added to the administrative fund released under normal PMAY-G of the State during the particular financial year.
- c) The administrative fund may be released along with instalments of the special project.

12

GRIEVANCE REDRESSAL

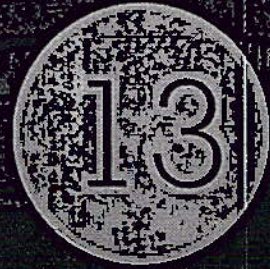


12. House Design for West Bengal

Design for Ganga Flood plain area with high temperature zones
and falling in seismic zone 3.

GRIEVANCE REDRESSAL

- 12.1 There shall be a grievance redressal mechanism set up at different levels of administration viz., Gram Panchayat, Block, District and the State. An official of the State Government needs to be designated at each level to ensure disposal of grievances to the satisfaction of the complainant.
- 12.2 The official who is designated at each level would be responsible for disposing off the grievance / complaint within a period of 15 days from the date of receipt of the grievance / complaint.
- 12.3 The details of the designated grievance redressal official (including name, telephone number and address) at each level for addressing the grievance and the procedure to file the grievance should be clearly displayed in each Panchayat. The procedure displayed should also indicate the escalation process if the complainant is not satisfied with the disposal of his / her grievance. Awareness also needs to be generated about lodging of complaints on the CPGRAMS portal (pg portal.gov.in).
- 12.4 With regard to the complaints received in the Ministry of Rural Development through CPGRAMS or otherwise, the same would be forwarded to the respective State Government for redressal of the grievance. The officers designed at each level for redressal of grievances should take necessary action and furnish the Action Taken Report to the Ministry under intimation to the complainant within one month of receipt of the complaint.
- 12.5 In order to expeditiously redress the grievances and to uphold the rights of the rural poor, the States/UTs may consider utilising the services of Ombudsman under MGNREGA to dispose off grievances and reported incidences of irregularities under PMAY-G.



E-GOVERNANCE IN PMAY-G



13. House Design for Chhattisgarh

Proposed design for South Chhattisgarh built in Chaukhandi form.

E-GOVERNANCE IN PMAY-G

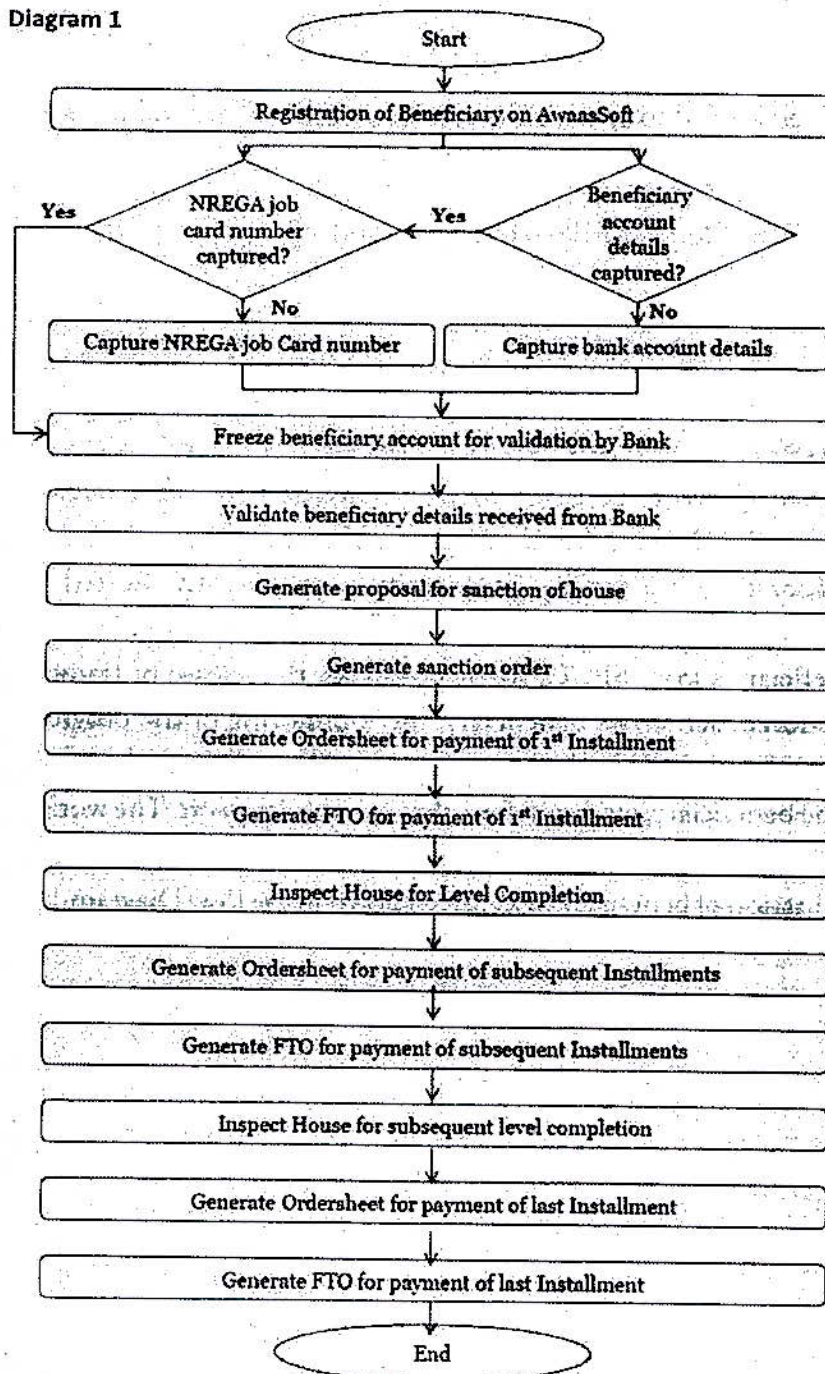
13.0 In PMAY-G, programme implementation and monitoring shall be executed through an end to end e-governance model. There will be two systems for e-Governance based service delivery in the scheme i.e;

- a) the PMAY-G MIS--AwaasSoft, and
- b) the PMAY-G mobile application- AwaasApp.

13.1 AwaasSoft

AwaasSoft is a web based transactional electronic service delivery platform to facilitate e-G-governance in PMAY-G. The system has been developed in house by the Rural Housing Division of Ministry of Rural Development,, in collaboration with NIC. The portal is currently hosted at the url - <http://iay.nic.in>. All the critical functions of PMAY-G like the identification of beneficiaries from SECC, fixing of targets, the release of funds, the issue of sanction order to the beneficiary, the monitoring of the progress stages of the house construction by the beneficiary, and the release of the assistance amount to the beneficiary, etc. are done through the AwaasSoft. The workflow in the for scheme implementation that is transacted through AwaasSoft, after the finalization of beneficiary waitlist, is shown in the flow Diagram 1.

Diagram 1



13.1.1. Features of AwaasSoft

The MIS has different modules for utilization by different levels viz., State, District, Block and Panchayat. The modules have been developed to execute various transactions that would be required in implementation of the scheme of PMAY-G, and to capture their outcomes. Important AwaasSoft modules are as follow:-

(a) Target setting for a year

Deals with the target setting (physical and financial) at Ministry of Rural Development, State, District, Block and Gram Panchayat levels.

(b) Beneficiary Selection under PMAY (G)

Deals with making available the Gram Panchayat-wise list of eligible beneficiaries as per SECC- 2011 database, generating priority list of beneficiaries, search Panchayats / villages, and beneficiaries from SECC database, Uploading of Gram Sabha Resolution, Preparation of Priority List, Appellate verification

(c) Beneficiary Management

Facilitates registration of the beneficiary, uploading photograph of the beneficiary, allowing for capturing of personal details, Bank/Post Office Account number and capturing Aadhaar number, MGNREGA Job Card Number etc.

(d) Fund Management

Captures receipt of funds from the Centre and the State and transfer of funds to the district, blocks and transfer of assistance to the beneficiaries. Further the module captures the details of the State Nodal Bank account, freezing of the bank account details of the beneficiaries, setting the signatory level and activation / deactivation of DSCs, and generation of order sheets.

(e) Sanction Management

Captures details relating to sanction of the houses, editing of the sanction, and deletion of the sanctions made.

(f) Progress of Construction

Deals with the regular inspection of houses at the level of Gram Panchayat and Block Panchayat. Captures the details of the images of different levels of construction of houses taken, verified and uploaded of AwaasSoft using "AwaasApp". It also provides space for noting verification of houses by officials and monitors.

13.1.2 Functions handled by various user levels on AwaasSoft/AwaasApp

User Level	Function handled through AwaasSoft/AwaasApp
Centre	<ul style="list-style-type: none">• Setting targets for states• Uploading of sanctions for fund release to State• Approval of State Nodal Account
State	<ul style="list-style-type: none">• Allocating targets to Districts• Adding State Debit Account details• Confirming fund receipt from Centre• Releasing the State share• Setting the instalment values and payment levels• Generation of FTO for transfer of Admin Fund• Fixing the Digital Signatory levels• Activation/Deactivation of DSC• Managing Bank/Branch master lists• Generation of FTOs for admin fund payment

User Level	Function handled through AwaasSoft/AwaasApp
District	<ul style="list-style-type: none"> • Review and approve proposal for house sanction • Allocating targets to Blocks • Generation of ordersheet for FTO (if applicable) • Generation of FTOs for payment of instalments (if applicable)
Block	<ul style="list-style-type: none"> • Uploading beneficiary waitlist after verification of SECC data • Registration of beneficiaries • Capturing MGNREGA job Card • Capturing Bank Account Details • Capturing old house and construction site photographs • Freezing beneficiary account • Generation of ordersheet for FTO • Generation of FTOs for payment of instalments • Inspection and approval of inspection photographs • Data entry for transactions prior to FY 2015-16

13.1.3 States may choose to delegate the functions of order sheet and FTO generation to the District instead of the Block, as per their need.

13.2 Managing PMAY-G at different levels

13.2.1 A designated officer manages the MIS at the Ministry of Rural Development working closely with the NIC. The targets and allocation for the States, once finalized, would be entered by the Ministry.

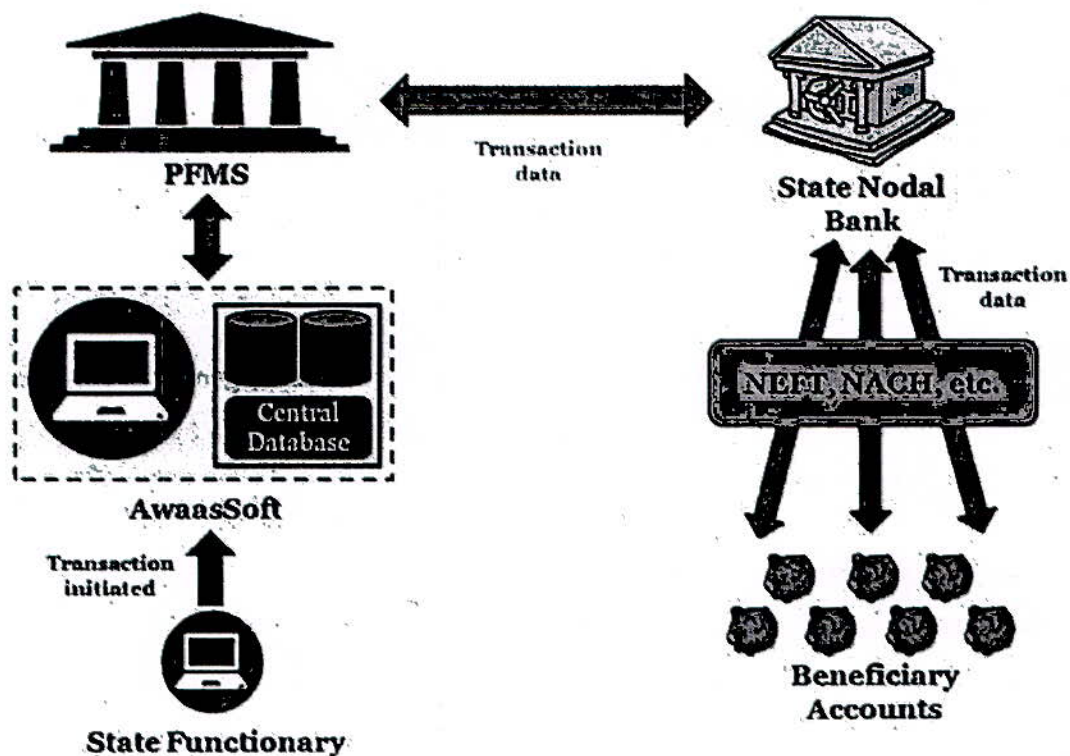
13.2.2 At the state level, state governments have to nominate Nodal Officers who would manage the MIS. The number of instalments in which the fund would be transferred and in what proportion, the district wise targets and allocation need to be entered at the State level. The Nodal Officer would also serve as the

converging point for queries and issues faced by the districts and a single window for communication with NIC in respect of AwaasSoft.

- 13.2.3 The status of usage of AwaasSoft at the district level shall be monitored regularly. The reporting of special projects needs to be made separately under the corresponding provision in AwaasSoft and this should be ensured at the state level. At the district level dedicated staff should be identified in order to manage data entry. They would continuously interact with the state Nodal Officer. The targets and allocation for the Blocks/Gram Panchayats need to be entered by them. The pendency status and exception reports generated from AwaasSoft should form the basis for monitoring. Data entry operations should be planned to ensure timely entry of information. Regarding the uploading of geo reference, time stamped photographs the same may be done using the AwaasApp.

13.3 Process of Data Entry

The process of data entry starts with the registration of the beneficiaries for the year. The profiles need to be complete including information on Bank accounts, MGNREGA Job Card Number, Aadhaar Number (with consent), Mobile number (subject to availability). The list of beneficiaries should be consolidated at the block level. The hiring of the required staff can be charged on the 4% allowed for administrative expenses. It should be ensured that the man power hired is IT trained and are utilized efficiently.



13.4 Fund flow through AwaasSoft

13.4.1 All the payments from the states to the beneficiary shall be electronically done through PFMS. The process flow is given below:

13.4.2 The various preparatory steps that need to be undertaken to migrate to electronic fund transfer are as below:-

(a) Registration of implementing agency and Bank Account

- i. Implementing agency at state level to register itself with PFMS
- ii. There should be only one bank account dedicated to IAYPMAY-G at the state level in which funds of IAYPMAY-G should be kept.
- iii. Agency to ensure that the bank account is registered / integrated with PFMS
- iv. The details of the bank account are to be entered in AwaasSoft from the link given at State Login.
- v. The details of the bank account once finalized, generally cannot be changed for the financial year.
- vi. Ensure that a mobile number and email address is provided for receiving daily financial reconciliation statement through SMS / mail.

(b) Designating Signatory for Fund Transfer Order (FTO)

- i. The level and designation of officer for digitally signing the FTO should be declared.
- ii. The level and designation of officer for verification of first sign and for second digital sign should be declared.
- iii. The State should appoint a MIS Nodal Officer who will have the authority to activate / deactivate Digital Signature Certificates (DSCs).

- iv. The 1st and 2nd signatory can be changed by state login (AwaasSoft) at the start of financial year. Once declared, level and designation cannot be changed at any point of time during financial year.

(c) Registration of Signatory

- i. All 1st and 2nd level signatories to register from their respective MIS logins
- ii. The password would be sent to the registered mobile number of 1st and 2nd signatory, same shall be changed after first successful login

(d) Enrolment of signatory and activation

- i. Registered signatories can login from any login screen of AwaasSoft with the new credentials and enrol their DSCs.
- ii. If the Officer does not have a DSC, the same should be procured
- iii. The State MIS nodal officer can activate/de-activate any DSC from state login.
- iv. Once DSC is activated, signatory can login again to generate/ digitally sign the FTO in future.
- v. Once DSC is activated for an officer, in the event of his/her transfer, it shall be deactivated at former place of posting. Same DSC could be put to use by the officer at his / her new place of posting after due process of registration and activation.

(e) Beneficiary Bank Account

- i. The bank account of IAYPMAY-G Beneficiary should be frozen from the Block Login of AwaasSoft before generating 1st order sheet.
- ii. All frozen beneficiary bank accounts would be verified by PFMS
- iii. Once account is verified by PFMS, it will be re verified by the block

officials who will ascertain that the name of the account holder matches with the name of the beneficiary as entered in AwaasSoft

- iv. The beneficiary bank accounts which have been verified by PFMS and subsequently by the block officials will appear in order sheet for payment
- v. The beneficiary bank accounts rejected by PFMS will again have to be updated and frozen again
- vi. Beneficiaries having Post Office account are also recognized under PFMS and accordingly, the post office accounts of the beneficiaries also to be frozen.

13.5 States may choose to delegate the functions of ordersheet and FTO generation to the District instead of the Block, as per their need.

Monitoring Progress on AwaasSoft

AwaasSoft has the following types of reports available for monitoring progress under PMAY-G

- a) Physical Progress Reports
- b) Financial Progress Reports
- c) Convergence Reports
- d) eFMS Reports
- e) Social Audit Reports
- f) GIS based Reports
- g) Other reports

13.6 Transactions through PFMS

13.6.1 PFMS provides the following two services to the Rural Housing Division of MoRD in relation to transfer of benefit to the end user under the PMAY-G program:-

(a) Medium for validation of beneficiary accounts by banks

- i. PFMS receives details of beneficiaries' accounts entered by executives of the state governments on AwaasSoft.
- ii. PFMS performs a preliminary validation of the account information received, and if all is found to be in order, beneficiaries' account details are sent to the concerned banks for validation.
- iii. Responses received from the beneficiaries' banks are relayed to AwaasSoft.
- iv. The above is true only in the case of banks which are integrated with PFMS. For non-integrated banks, after the preliminary validation by PFMS, if all is found to be in order, PFMS directly sends the appropriate responses to AwaasSoft, with no involvement of the beneficiaries' banks.

(b) As a medium for the payment of FTOs by state nodal banks

- i. PFMS receives the Fund Transfer Orders generated by executives of the state governments on AwaasSoft.
- ii. PFMS performs a preliminary validation of the FTOs received, and if all is found to be in order, PFMS sends an acknowledgment of having accepted the FTO, or else, responds with an FTO rejection.
- iii. Accepted FTOs are then sent to the concerned state nodal banks for payments to beneficiary accounts.
- iv. Responses received from the state nodal banks are relayed to AwaasSoft.

13.6.2 All the beneficiaries that are to receive benefit under the PMAY-G scheme must be registered on AwaasSoft and their bank accounts should be validated through PFMS.

e-Governance in PMAY-G

13.6.3 Payment of all instalments under PMAY-G are to happen through FTOs generated on AwaasSoft, which then are processed by PFMS and forwarded to the State Nodal Banks for fund transfer to beneficiary accounts.

13.7 Mobile Application : AwaasApp

13.7.1 Mobile application "AwaasApp" that captures geo-referenced and time-stamped photographs of the houses during their construction has been developed. The application is designed to facilitate inspections and uploading of photographs. The geo tagged data made that would be available through 'AwaasApp' would be linked to the dashboard that is proposed to be developed in future. Functionality of AwaasApp is to be increased till it is enabled to cover the entire data entry and MIS requirements.

13.7.2 Photo of old house and construction site of new PMAY-G house are to be taken mandatorily using mobile application before sanctioning the house and subsequent inspections at various levels are linked to release of installments. AwaasApp is currently available on Android platform and has both online and offline version to facilitate inspection in connected as well as remote areas.

14

ANNEXURE



14. House Design for West Bengal

Proposed design for seismic zone for 4 & 5 using light building material.

Annexure-I

EXCLUSION PROCESS

Step 1: Exclusion of pucca houses- All households living in houses with pucca roof and/or pucca wall and households living in houses with more than 2 rooms are filtered out.

Step 2: Automatic Exclusion- From the remaining set of households, all households fulfilling any one of the 13 parameters listed below are automatically excluded:-

1. Motorised two/three/four wheeler/ fishing boat
2. Mechanised three/ four wheeler agricultural equipment
3. Kisan Credit Card with credit limit of Rs.50,000 or above
4. Household with any member as a Government employee
5. Households with non-agricultural enterprises registered with the Government
6. Any member of the family earning more than Rs.10,000 per month
7. Paying income tax
8. Paying professional tax
9. Own a refrigerator
10. Own landline phone
11. Own 2.5 acres or more of irrigated land with at least one irrigation equipment

Annexure-I

12. 5 acres or more of irrigated land for two or more crop seasons
13. Owning at least 7.5 acres of land or more with at least one irrigation equipment

CRITERIA FOR AUTOMATIC INCLUSION

1. Households without shelter
2. Destitute / living on alms
3. Manual scavengers
4. Primitive Tribal Groups
5. Legally released bonded labourer

Annexure-II

CHECK LIST FOR RELEASE OF SECOND INSTALLMENT

1. Whether the following conditions have been fulfilled:
 - i. Utilisation of 60% of total available funds on AwaasSoft.
 - ii. Achievement of the physical progress as per the prescribed criteria and indicators as given below :-

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

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

- iii. Any other condition specifically indicated during previous release.
2. Whether the following documents have been submitted along with the proposal:-

Annexure-II

- i. Submission of proposal in the prescribed Performa.
- ii. Utilization Certificate, in the prescribed Performa, for funds received during the current financial year and previous financial year(s).
- iii. Audit Report of the State for the previous financial year(s). In case any irregularities are pointed out in the Audit Report, the action taken on such irregularities should also be reported.
- iv. Uploading of copies of sanction orders releasing the matching state share for the previous and current financial year on AwaasSoft.
- v. Targets of SC/ST/Minorities / Disabled prescribed by MoRD and distributed by the State Governments amongst districts.
- vi. Actual achievement of physical targets planned during the last year in respect of aforesaid categories.
- vii. Compliance status of issues raised in the Minutes of Empowered Committee Meeting.
- viii. Status of compliance of conditions put by MoRD while releasing last instalment.
- ix. Certificate regarding non-diversion and non-embezzlement of funds.
- x. Copies of sanction orders releasing the State Share for the previous and current financial year and documents in the form of bank statement showing actual transmission of funds in State Nodal Account.
- xi. Utilisation Certificate for administrative expenses for the previous and current financial year(s).

- xii. Certificate from the State stating that Administrative Fund had been utilised only on permissible heads
- xiii. Certificate of deposition of penal interest in case there is delay in transfer of central share from State Consolidated Fund to State Nodal Account.

Signature_____

(full name with designation & official seal)

Date_____

3. Documents required with the Proposal

S. No.	Documents	At pages
1.	Submission of proposal in the prescribed Perform:	
2	Utilization Certificate for Housing , in the prescribed Performa, for funds received during the current financial year and previous financial year (s)	
3.	Audit Report for Housing of the State for the previous financial year(s) (in original). in case any irregularities are pointed out in the Audit Report, the action taken on such irregularities should also be reported along with stamp and membership no of Chartered Accountant.	
	Auditors observation	
	Action Taken Report on observations of the Auditor, if any/nil observation.	
	Receipt & Payment statement	
	Balance Sheet	
	Income and Expenditure Statement	
	Bank Reconciliation Statement	

Annexure-II

S.No.	Documents	At pages
4	Utilization Certificate for Administrative Cost , in the prescribed Performa, for funds received during the current financial year and previous financial year (s)	
	Audit Report for Administrative Cost of the State for the previous financial year(s) (in original). in case any irregularities are pointed out in the Audit Report, the action taken on such irregularities should also be reported along with stamp and membership no of Chartered Accountant.	
	Auditors observation	
	Action Taken Report on observations of the Auditor, if any/nil observation.	
	Receipt & Payment statement	
	Income and Expenditure Statement	
	Balance Sheet	
	Bank	
	Reconciliation Statement	
	District wise expenditure statement	
5.	Uploading of copies of sanction orders releasing the matching state share for the previous and current financial year on AwaasSoft.	
6.	Targets of SC/ST/Minoriteis/ Disabled prescribed by MoRD and distributed by the State Governments amongst districts.	
7.	Actual achievement of physical targets planned during the last year in respect of aforesaid categories.	
8.	Compliance status of issues raised in the Minutes of Empowered Committee Meeting.	
9.	Status of compliance of condition put by MoRD while releasing last installment	

Annexure-II

S. No.	Documents	At pages
10.	Certificate regarding non-diversion and non-embezzlement of funds.	
11.	Copies of sanction order releasing the State Share for the previous and current financial year and documents in the form of bank statement showing actual transmission of funds in State Nodal Account.	
12.	Utilisation Certificate for administrative express for the previous and current financial year(s).	
13	Certificate from the State stating that Administrative Fund had been utilized only on permissible heads	
14	Certificate of deposition of penal interest in case there is delay in transfer of central share from State Consolidated Funds to State Nodal Account.	

Signature_____

(full name with designation & official seal)

Date_____

Annexure-III A

Annexure-III A

PRADHAN MANTRI AWAAS YOJANA-GRAMIN (PMAY-G)

PERFORMA FOR RELEASE OF SECOND INSTALMENT (HOUSING)

1. YEAR : _____
2. Name of State : _____
3. Name of the State claiming 2nd Instalment:
 - a) Address : _____
: _____
: _____
 - b) Tele. No. : _____
 - c) Fax No.(if any) : _____
: _____
 - d) E-mail address : _____
4. Central Allocation for the current year :
5. Funds received are as under:

Annexure-III A

(Amount in lakh)

	Releases	Current Year (i.e.)	Previous Year (i.e.....)
A.	Central Release		
B.	State Release		
	TOTAL		

6. Funds available :

Sl.No.	Items	Current Year (i.e.....)	Previous Year (i.e.....)
1.	(a) Carryover funds from the previous year		
2.	Released under PMAY-G received by the State		
	(a) Centre		
	(i) of Current year (i.e.....)		
	(ii) of previous year (i.e.....)		
	(b) State		
	(i) of Current year (i.e.....)		
	(ii) of previous year (i.e.....)		
3.	Interest accrued		
4.	Miscellaneous Receipt, if any.		
5.	Total available funds		
6.	Expenditure as on date		
7.	Percentage (%) of expenditure		

7. Utilization Certificate for the previous year (.....) is enclosed in the prescribed Performa (Form GFR-19A)

Annexure-III A

8. Audit report of the previous year (.....) with the relevant certificates duly recorded by the Auditor is enclosed.
9. It is certified that :
- (i) No major irregularities such as embezzlement, diversion of funds etc., have been noticed in the audit report for the previous year in respect of any implementing agency under Pradhan Mantri Awaas Yojana-Gramin;
 - (ii) Necessary action has already been initiated to rectify the defects pointed out in the Audit Report for the previous year and earlier years and compliance would be sent/ has been sent to the Ministry shortly;
 - (iii) All the funds under the scheme have been kept in the Savings Bank Account (SNA). No fund has been withdrawn from Saving Bank Account and deposited in the Treasury even temporarily.
 - (iv) All conditions laid down in the PMAY-G guidelines are being fulfilled while implementing the scheme.

Signature

(full name with designation & official seal)

Authorized signatory of the State Government

Date: _____

Annexure-III B

PRADHAN MANTRI AWAAS YOJANA-GRAMIN (PMAY-G)

PERFORMA FOR RELEASE OF SECOND INSTALMENT (ADMINISTRATIVE COST)

1. YEAR : _____
2. Name of State : _____
3. Name of the State claiming 2nd Instalment:
 - a) Address : _____
: _____
: _____
 - b) Tele. No. : _____
 - c) Fax No.(if any) : _____
: _____
 - d) E-mail address : _____
4. Central Allocation for the current year :
5. Funds received are as under:

Annexure-III B

(Amount in lakh)

	Releases	Current Year (i.e.)	Previous Year (i.e.....)
A.	Central Release		
B.	State Release		
	TOTAL		

6. Funds available :

Sl.No.	Items	Current Year (i.e.....)	Previous Year (i.e.....)
1.	(a) Carryover funds from the previous year		
2.	Released under PMAY-G received by the State		
	(a) Centre		
	(i) of Current year (i.e.....)		
	(ii) of previous year (i.e.....)		
	(b) State		
	(i) of Current year (i.e.....)		
	(ii) of previous year (i.e.....)		
3.	Interest accrued		
4.	Miscellaneous Receipt, if any.		
5.	Total available funds		
6.	Expenditure as on date		
7.	Percentage (%) of expenditure		

7. Utilization Certificate for the previous year (.....) is enclosed in the prescribed Performa (Form GFR-19A)

8. Audit report of the previous year (.....) with the relevant certificates duly recorded by the Auditor is enclosed.
9. It is certified that :
 - (i) No major irregularities such as embezzlement, diversion of funds etc., have been noticed in the audit report for the previous year in respect of any implementing agency under Pradhan Mantri Awaas Yojana-Gramin;
 - (ii) Necessary action has already been initiated to rectify the defects pointed out in the Audit Report for the previous year and earlier years and compliance would be sent/ has been sent to the Ministry shortly;
 - (iii) All the funds under the scheme have been kept in the Savings Bank Account (SNA). No fund has been withdrawn from Saving Bank Account and deposited in the Treasury even temporarily.
 - (iv) All conditions laid down in the PMAY-G guidelines are being fulfilled while implementing the scheme.

Signature

(full name with designation & official seal)

Authorized signatory of the State Government

Date: _____

Annexure-IV

PRADHAN MANTRI AWAAS YOJANA –(GRAMIN) (CONSOLIDATED UTILIZATION CERTIFICATE) HOUSING UTILIZATION CERTIFICATES FOR THE FINANCIAL YEAR_____

1. Certificate that a sum of Rs. _____ lakh
(rupees _____ only) was received by
_____ (Name of Sates as Grants-in-Aid during the
year _____ as per details given below, from the Centre
_____ lakh and (rupees _____ only)
from the State Government. Further, a sum of Rs. _____
_____ lakh (rupees _____ only)
being the unspent balance of the previous year _____ was
allowed to be brought forward for utilization during the current year. The misc.
receipts of the Agency during the year was Rs. _____ lakhs
(rupee _____ only).
- I. Unspent Balance from Previous Year (.....)
 - i) Funds lying in State Nodal Account (SNA) : Rs. _____

Annexure-IV

II. Funds of the previous year.....received during this year.....
Rs. _____ lakhs.

Letter No./ Date	Central Govt.	State Govt.	Total
Total			

III. Grants received during the year.....Rs.lakhs

Letter No./ Date	Central Govt.	State Govt.	Total
Total			

IV. Misc. receipts of the Agency, if any :

V. Interest receipts :

VI. Total Funds Available :

VII. Total Expenditure incurred :

VIII. Closing balance :

Annexure-IV

2. It is certified that out of the above mentioned total funds of Rs. _____ lakh (rupees _____ only) available with the State, a sum of Rs. _____ lakhs (rupees _____ only) has been utilized by State the year for the purpose for which it was sanctioned. It is further certified that the unspent balance of Rs. _____ lakh (rupees _____ only) remaining at the end of the financial year would be utilized for the programme next year.
3. Certified that I have satisfied myself that the condition on which Grants-in-Aid was sanctioned have been duly fulfilled/are being fulfilled and that I have exercised the following checks to see that the money has been actually utilized for the purpose for which it was sanctioned.
4. The utilization of the aforesaid fund resulted into the following:-
 - a. Outcomes :
 - (i) Target fixed during the year.....
 - (ii) Number of Houses constructed/ Completed.....
 - (iii) Number of Houses under construction.....
 - (iv) Number of Houses yet to be taken up.....

b. Physical outcomes (Number of houses allotted to):

Category	Female	Joint	Male	Total
SC				
ST				
Minority				
PH				
Others				

Kinds of checks exercised

- (i) The Statement of accounts for the year _____ duly audited by the Chartered Accountant have been obtained and sanctioned.
- (ii) The Payment has been made to the beneficiaries to his/her registered bank/ core banking enabled post office accounts through digitally signed FTO.

Encl: copies of sanction order of the State Share issued by the State Government.

Signature _____

(full name with official seal)

Authorized signatory of State Government

Date: _____

Annexure-V

PRADHAN MANTRI AWAAS YOJANA -(GRAMIN) EXPENDITURE STATEMENT FOR THE CURRENT FINANCIAL YEAR_____ (HOUSING)

1. Certificate that a sum of Rs. _____ lakh
(rupees _____ only) was received by
_____ (Name of Sates as Grants-in-Aid during the
year _____ as per details given below, from the Centre
_____ lakh and (rupees _____ only)
from the State Government. Further, a sum of Rs. _____
_____ lakh (rupees _____ only)
being the unspent balance of the previous year _____ was
allowed to be brought forward for utilization during the current year. The misc.
receipts of the Agency during the year was Rs. _____ lakhs
(rupee _____ only).
- I. Unspent Balance from Previous Year (.....)
 - i) Funds lying in State Nodal Account (SNA) : Rs. _____

Annexure-V

II. Funds of the previous year.....received during this year.....
Rs. lakhs.

Letter No./ Date	Central Govt.	State Govt.	Total
Total			

III. Grants received during the year.....Rs. lakhs

Letter No./ Date	Central Govt.	State Govt.	Total
Total			

IV. Misc. receipts of the Agency, if any :

V. Interest receipts :

VI. Total Funds Available :

VII. Total Expenditure incurred :

VIII. Closing balance :

Annexure-V

2. It is certified that out of the above mentioned total funds of Rs. _____ lakh (rupees _____ only) available with the State, a sum of Rs. _____ lakhs (rupees _____ only) has been utilized by State the year for the purpose for which it was sanctioned. It is further certified that the unspent balance of Rs. _____ lakh (rupees _____ only) remaining at the end of the financial year would be utilized for the programme next year.
3. Certified that I have satisfied myself that the condition on which Grants-in-Aid was sanctioned have been duly fulfilled/are being fulfilled and that I have exercised the following checks to see that the money has been actually utilized for the purpose for which it was sanctioned.
4. The utilization of the aforesaid fund resulted into the following:-
 - a. Outcomes :
 - (i) Target fixed during the year.....
 - (ii) Number of Houses constructed/ Completed.....
 - (iii) Number of Houses under construction.....
 - (iv) Number of Houses yet to be taken up.....

b. Physical outcomes (Number of houses allotted to):

Category	Female	Joint	Male	Total
SC				
ST				
Minority				
PH				
Others				

Kinds of checks exercised

- (i) The Statement of accounts for the year _____ duly audited by the Chartered Accountant have been obtained and sanctioned.
- (ii) The Payment has been made to the beneficiaries to his/her registered bank/ core banking enabled post office accounts through digitally signed FTO.

Encl: copies of sanction order of the State Share issued by the State Government.

Signature _____

(full name with official seal)

Authorized signatory of State Government

Date: _____

Annexure-VI

(CONSOLIDATED UTILIZATION CERTIFICATE) - ADMINISTRATIVE EXPENSES

UTILIZATION CERTIFICATES FOR THE FINANCIAL YEAR _____

1. Certificate that a sum of Rs. _____ lakh
(rupees _____ only) was received by
_____ (Name of Sates as Grants-in-Aid during the
year _____ as per details given below, from the Centre and
_____ lakh (rupees _____ only)
from the State Government. Further, a sum of Rs. _____
_____ lakh (rupees _____ only)
being the unspent balance of the previous year _____ was
allowed to be brought forward for utilization during the current year. The misc.
receipts of the Agency during the year was Rs. _____ lakhs
(rupee _____ only).
- a. Unspent Balance from Previous Year (.....)
 - i) Funds lying in State Nodal Account (SNA) : Rs. _____
 - ii) TOTAL : Rs. _____

Annexure-VI

- b. Funds of the previous year.....received during this year.....
Rs. _____ lakhs.

Letter No./ Date	Central Govt.	State Govt.	Total
Total			

- c. Grants received during the year.....Rs.lakhs

Letter No./ Date	Central Govt.	State Govt.	Total
Total			

- d. Misc. receipts of the Agency, if any :

- e. Interest receipts :

- f. Total Funds Available :

- g. Total Expenditure incurred :

- h. Closing balance :

Annexure-VI

2. It is certified that out of the above mentioned total funds of Rs. _____ lakh (rupees _____ only) available with the State, a sum of Rs. _____ lakhs (rupees _____ only) has been utilized by State the year for the purpose for which it was sanctioned. It is further certified that the unspent balance of Rs. _____ lakh (rupees _____ only) remaining at the end of the financial year would be utilized for the programme next year.
3. Certified that I have satisfied myself that the condition on which Grants-in-Aid was sanctioned have been duly fulfilled/are being fulfilled and that I have exercised the following checks to see that the money has been actually utilized for the purpose for which it was sanctioned.

Kinds of checks exercised

- i) The Statement of accounts for the year _____ duly audited by the Chartered Accountant have been obtained and sanctioned.
- ii) The Utilization Certificates and Audit/inspection Reports for the year of the districts have been obtained and duly scrutinized. It has been ensured that the physical and financial performance under PMAY(G) has been according to the requirement as prescribed in the guidelines issued by Government of India/ State Government.

Encl: copies of sanction order of the State Share issued by the State Government.

Signature _____
(full name with official seal)
Authorized signatory of State Government
Date: _____

Annexure-VII

PRADHAN MANTRI AWAAS YOJANA -(GRAMIN)

EXPENDITURE STATEMENT FOR THE CURRENT
FINANCIAL YEAR_____ (ADMINISTRATIVE EXPENSES)

1. Certificate that a sum of Rs. _____ lakh
(rupees _____ only) was received by
_____ (Name of Sates as Grants-in-Aid during the
year _____ as per details given below, from the Centre and
_____ lakh (rupees _____ only)
from the State Government. Further, a sum of Rs. _____
_____ lakh (rupees _____ only)
being the unspent balance of the previous year _____ was
allowed to be brought forward for utilization during the current year. The misc.
receipts of the Agency during the year was Rs. _____ lakhs
(rupee _____ only).
- a. Unspent Balance from Previous Year (.....)
 - i) Funds lying in State Nodal Account (SNA) : Rs. _____
 - ii) TOTAL : Rs. _____

Annexure-VII

- b. Funds of the previous year.....received during this year.....
Rs. _____ lakhs.

Letter No./ Date	Central Govt.	State Govt.	Total
Total			

- c. Grants received during the year.....Rs.lakhs

Letter No./ Date	Central Govt.	State Govt.	Total
Total			

- d. Misc. receipts of the Agency, if any :
e. Interest receipts :
f. Total Funds Available :
g. Total Expenditure incurred :
h. Closing balance :

2. It is certified that out of the above mentioned total funds of Rs. _____ lakh (rupees _____ only) available with the State, a sum of Rs. _____ lakhs (rupees _____ only) has been utilized by State the year for the purpose for which it was sanctioned. It is further certified that the unspent balance of Rs. _____ lakh (rupees _____ only) remaining at the end of the financial year would be utilized for the programme next year.
3. Certified that I have satisfied myself that the condition on which Grants-in-Aid was sanctioned have been duly fulfilled/are being fulfilled and that I have exercised the following checks to see that the money has been actually utilized for the purpose for which it was sanctioned.

Kinds of checks exercised

- i) The Statement of accounts for the year _____ duly audited by the Chartered Accountant have been obtained and sanctioned.
- ii) The Utilization Certificates and Audit/inspection Reports for the year of the districts have been obtained and duly scrutinized. It has been ensured that the physical and financial performance under PMAY(G) has been according to the requirement as prescribed in the guidelines issued by Government of India/ State Government.

Encl: copies of sanction order of the State Share issued by the State Government.

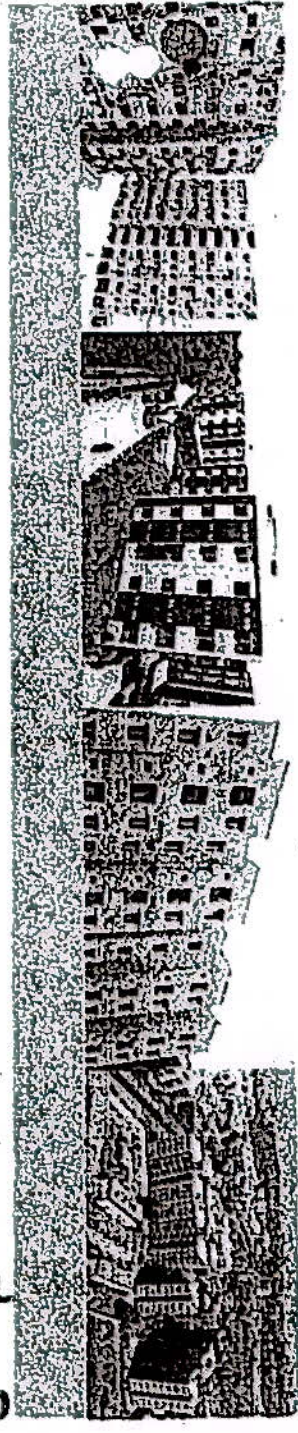
Signature _____
(full name with official seal)

Authorized signatory of State Government

Date: _____

SCHEDULE

S. No.	Item	Unit Assistance	Central and State Share
1.	(i) Plain areas	Rs. 1,20,000	90:10 for NE State and 3 Himalayan State (J&K, H.P., Uttarakhand)
	(ii) NE & Hilly State difficult areas including IAP districts	Rs. 1,30,000	100:00 for UTs 60:40 in other cases
2.	Administrative Expenses	4% of funds released	As in (1) above



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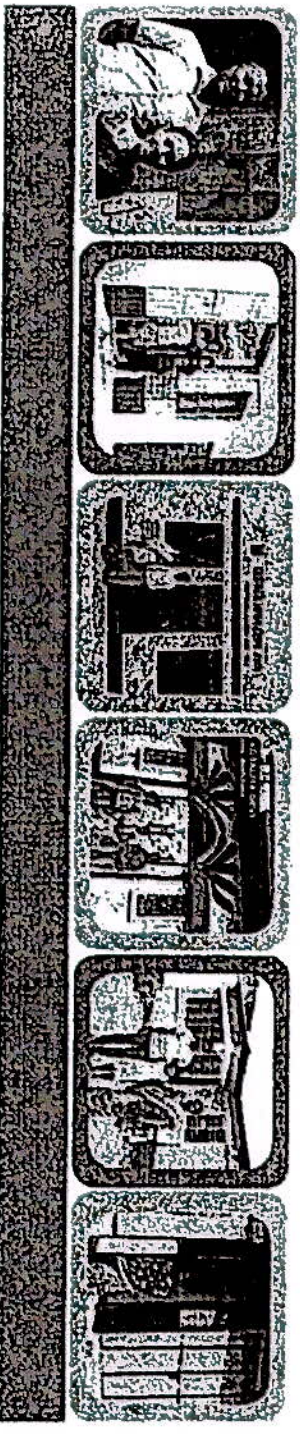
Pradhan Mantri Awas Yojana (Urban)

Housing for All Mission Scheme Guidelines

January, 2021



Ministry of Housing & Urban Affairs
Government of India



Pradhan Mantri Awas Yojana (Urban)

Housing for All Mission

Scheme Guidelines

January, 2021



Ministry of Housing & Urban Affairs
Government of India



Preface

Hon'ble President of India, in his address to the Joint Session of Parliament on 9th June, 2014 had announced "By the time the Nation completes 75 years of its Independence, every family will have a pucca house with water connection, toilet facilities, 24x7 electricity supply and access."

Hon'ble Prime Minister envisioned Housing for All by 2022 when the Nation completes 75 years of its Independence. In order to achieve this objective, Central Government has launched a comprehensive Mission "Pradhan Mantri Awas Yojana (Urban) – Housing for All Mission".

The Mission seeks to address the affordable housing requirement in urban areas through following programme verticals:

- Slum rehabilitation of Slum Dwellers with participation of private developers using land as a resource
- Promotion of Affordable Housing through Credit Linked Subsidy
- Affordable Housing in Partnership with Public & Private sectors
- Subsidy for Beneficiary-Led individual house construction /enhancement.

After the launch of Mission in June 2015, various amendments have been made in the Scheme Guidelines from time to time as per the requirement of the Mission. All such amendments have been incorporated in the present edition of the Guidelines. The Guidelines should be read in conjunction with other operational directions and norms issued under the Mission from time to time.

* All the amendments incorporated has been linked with footnotes in respective pages.



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<p>EMS House</p> <p>An all-weather single unit or a unit in a multi-storied super structure having carpet area of upto 30 sq.m. with adequate basic civic services and infrastructure services like toilet, water, electricity etc. States/UTs can determine the area of EMS as per their local needs with information to the Ministry.</p>	<p>"Floor Area Ratio" (FAR)/FS</p> <p>The quotient obtained by dividing the total covered area (plinth area) on all the floors by the area of the plot</p> $FAR = \frac{\text{Total covered area on all the floors} \times 100}{\text{Plot area}}$ <p>If States/Cities have some variations in the definition, State/City definitions will be accepted under the Mission.</p>	<p>Implementing Agencies (IAs)</p> <p>Implementing Agencies are agencies such as Urban Local Bodies, Development Authorities, Housing Boards etc. which are selected by State Government/State Level Sanctioning and Monitoring Committee (SLSMC) for implementing Pradhan Mantri Awas Yojana (Urban) - Housing for All Mission.</p>	<p>Low Income Group (UG)</p> <p>UG households are defined as households having an annual income from Rs.3,00,001 (Rupees Three Lakhs One) up to Rs.6,00,000 (Rupees Six Lakhs). States/UTs shall have the flexibility to redefine the annual income criteria as per local conditions in consultation with MoHUA.</p>	<p>Middle Income Group (MIG)</p> <p>Middle Income Group -</p> <p>MIG - I households are defined as households having an annual income from Rs.6,00,001 (Rupees Six Lakhs One) up to Rs.12,00,000 (Rupees Twelve Lakhs).</p> <p>MIG - II households are defined as households having an annual income from Rs.12,00,001 (Rupees Twelve Lakhs One) up to Rs.18,00,000 (Rupees Eighteen Lakhs).</p>	<p>Primary Lending Institutions (PLIs)</p> <p>Scheduled Commercial Banks, Housing Finance Companies, Regional Rural Banks (RRBs), State Cooperative Banks, Urban Cooperative Banks (Small Financial Banks, Non-Banking Financial Company- Micro Finance Institutions' (NBFC-MFIs)) or any other institutions as may be identified by the Ministry.</p>	<p>Sham</p> <p>A compact area of at least 300 population or about 60-70 households of poorly built congested tenements, in unhygienic environment usually with inadequate infrastructure and lacking in proper sanitary and drinking water facilities.</p>	<p>State Level Model Agencies (SLNAs)</p> <p>Model Agency designated by the State/UT Governments for implementing the Mission</p>	<p>Transfer of Development Rights (TDR)</p> <p>TDR means making available certain amount of additional built up area in lieu of the area relinquished or surrendered by the owner of the land so that he can use extra built up area himself in some other land.</p>
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As per Operational Guidelines-Credit Linked Subsidy Scheme for Middle Income Group (CLSS for MIG-I and MIG-II) w.e.f. 01.01.2017 upto 31.03.2021
Amended vide No. F.11016/15/2016-HFA-4 (office no. 3017120) dated 11.03.2017

Definitions for the purpose of the Mission

Affordable Housing Project	Housing projects where 35% of the houses are constructed for EWS category
Beneficiary	<p>A beneficiary family will comprise husband, wife and unmarried (sons and/ or unmarried daughters.)</p> <p>The beneficiary family should not own a pucca house (an all weather dwelling unit) either in his/her name or in the name of any member of his/her family in any part of India.</p> <p>[An adult earning member (irrespective of marital status) can be treated as a separate household; Provided that he/she does not own a pucca house (an all weather dwelling unit) in his/her name in any part of India. Provided also that in the case of a married couple, either of the spouses or both together in joint ownership will be eligible for a single house, subject to income eligibility of the household under the Scheme.]¹</p> <p>[Further, such person with pucca house having built-up area less than 21 sq.m may be included for enhancement of existing dwelling units upto 30 sq.m. However, if enhancement is not possible on account of lack of availability of land/ space or any other reason, she/ he may get a house under PMAY(U) elsewhere.]²</p>
Carpet Area	<p>[The net usable floor area of an apartment, excluding the area covered by the external walls, areas under services shafts, exclusive balcony or verandah area and exclusive open terrace area, but includes the area covered by the internal partition walls of the apartment.</p> <p>Explanation - For the purpose of this definition, the expression "exclusive balcony or verandah area" means the area of the balcony or verandah, as the case may be, which is appurtenant to the net usable floor area of an apartment, meant for the exclusive use of the allottee; and "exclusive open terrace area" means the area of open terrace which is appurtenant to the net usable floor area of an apartment, meant for the exclusive use of the allottee.]¹</p>
CLSS Awas Portal (CLAP)	CLSS Awas Portal (CLAP) is a web-based platform designed, developed and implemented by the Mission. CLAP software works in tandem on real time basis with UIDAI for Aadhaar validation. CLAP also communicates with the PMAY(U) MIS System to provide advance information on a potential beneficiary being processed by PMAY(U). Dashboard and report have also been introduced in CLAP software in order to monitor the progress of CLSS vertical by various stakeholders.
Central Nodal Agencies (CNAs)	Nodal Agencies identified by Ministry for the purposes of implementation of Credit Linked Subsidy component of the Mission.
Economically Weaker Section (EWS)	EWS households are defined as households having an annual income up to Rs. 3,00,000 (Rupees Three Lakh). States/UTs shall have the flexibility to redefine the annual income criteria as per local conditions in consultation with the Ministry.

¹ Amended vide No. N-11027/19/2015-HFA-I/FTS-12985 dated 27.06.2017

Amendment in definition of beneficiary family in all verticals of the Mission w.e.f 01.01.2017 vide No. N-11011/28/2017-HFA-IV-UD/E-9034371 dated 15.03.2018

² Amended vide No. 11011/478/2017-HFA-IV/E-9021400 dated 05.01.2019

Abbreviations

A&OE	Administrative and Other Expenses	LIG	Low Income Group
AHP	Affordable Housing in Partnership	MD	Mission Directorate
AIP	Annual Implementation Plan	MIG	Middle Income Group
AMRUT	Atal Mission for Rejuvenation and Urban Transformation (AMRUT)	MoA	Memorandum of Agreement
BMTPC	Building Materials & Technology Promotion Council	MoHUA	Ministry of Housing and Urban Affairs
CDP	City Development Plan	MoU	Memorandum of Understanding
CLSS	Credit Linked Subsidy Scheme	NA	Non Agricultural (NA)
CLAP	CLSS Awas Portal	NBC	National Building Code
CNA	Central Nodal Agencies	NHB	National Housing Bank
CPHEEO	Central Public Health and Environmental Engineering Organisation	NOC	No Objection Certificate
CSMC	Central Sanctioning and Monitoring Committee	NPV	Net Present Value
DIPP	Department of Industrial Policy and Promotion	PLI	Primary Lending Institution
DPR	Detailed Project Report	PMAY(G)	Pradhan Mantri Awas Yojana (Gramin)
EMI	Equated Monthly Instalment	PMAY(U) - HFA	Pradhan Mantri Awas Yojana (Urban) - Housing for All
EWS	Economically Weaker Section	RWA	Resident Welfare Association
FAR	Floor Area Ratio	SBM	Swachh Bharat Mission
FSI	Floor Space Index	SBI	State Bank of India
HFA	Housing for All	SECC	Socio Economic and Caste Census
HFCs	Housing Finance Companies	SFCPoA	Slum Free City Plan of Action
HFAPoA	Housing for All Plan of Action	SLAC	State Level Appraisal Committee
HUA	Housing and Urban Affairs	SLNA	State Level Nodal Agency
HUDCO	Housing and Urban Development Corporation	SLSMC	State Level Sanctioning and Monitoring Committee
IEC	Information Education & Communication	TDR	Transfer of Development Rights
IFD	Integrated Finance Division	TPQMA	Third Party Quality Monitoring Agency
IIT	Indian Institute of Technology	TSM	Technology Sub-Mission
IS	Indian Standard	ULB	Urban Local Body
		UT	Union Territory

1. Scope and Duration

- 1.1 "Pradhan Mantri Awas Yojana (Urban)- Housing for All" Mission for urban area will be implemented during 2015-2022 and this Mission will provide Central Assistance to implementing agencies through States and UTs for providing houses to all eligible families/ beneficiaries by 2022.
- 1.2 The Mission will be implemented as Centrally Sponsored Scheme (CSS) except for the component of Credit Linked Subsidy which will be implemented as a Central Sector Scheme.
- 1.3 A beneficiary family will comprise of husband, wife, unmarried sons and/or unmarried daughters. The beneficiary family should not own a pucca house [(an all-weather dwelling unit)] either in his/ her name or in the name of any member of his/her family in any part of India. [...]

[An adult earning member (irrespective of marital status) can be treated as a separate household; Provided that he /she does not own a pucca (an all-weather dwelling unit) house in his / her name in any part of India.
 Provided also that in the case of a married couple, either of the spouses or both together in joint ownership will be eligible for a single house, subject to income eligibility of the household under the Scheme.]¹

[Further, such person with pucca house having built-up area less than 21 sq.m may be included for enhancement of existing dwelling units upto 30 sq.m. However, if enhancement is not possible on account of lack of availability of land/ space or any other reason, she/ he may get a house under PMAY(U) elsewhere.]²
- 1.4 States/UTs, at their discretion, may decide a cut-off date on which beneficiaries need to be a resident of that urban area for being eligible to take benefits under the scheme.
- 1.5 The Mission with all its components has become effective from the date 17.06.2015 and will be implemented upto 31.03.2022.
- 1.6 The scope of Credit Linked Subsidy Scheme (CLSS) for EWS/LIG component was extended to provide housing subsidy to MIG category. CLSS for Middle Income Group (CLSS for MIG-I and MIG-II) has been launched and made operational w.e.f. 01.01.2017. The scheme approved, initially, for one year in 2017, has been extended upto [31.03.2021]³.

2. Coverage

- 2.1 All the statutory towns as per Census 2011 and towns notified subsequently [including Notified Planning/ Development Areas shall be eligible for coverage in the Mission.]⁴

[Areas falling within Notified Planning/ Development area under the jurisdiction of an Industrial Development Authority/ Special Area Development Authority/ Urban Development Authority or any such Authority under State legislation which is entrusted with the functions of urban planning and regulations shall also be included for the coverage under PMAY(U).

¹ Amended vide No. N-11027/19/2015-HFA-I/FTS-12985 dated 27.06.2017
² Amended vide No. 11011/478/2017-HFA-IV/E-9021400 dated 05.01.2019
³ Amended vide No. N-11016/15/2016-HFA-4(PL)/E-9029212 dated 15.05.2020
⁴ Amended vide No. N-11011/28/2017-HFA-IV/E-9034371 dated 12.01.2018 and 15.03.2018

Note 1: The MIS linkage between Department of Rural Development for PMAY(G) and Ministry of Housing and Urban Affairs for PMAY(U) would be done to avoid duplication of beneficiaries.

Note 2: The beneficiaries in the permanent wait list of PMAY (G) will have the flexibility for opting for a house under PMAY(G) or PMAY(U).

Note 3: The benefits of all existing and future rural schemes will not be denied to a beneficiary covered by the above definition solely on the grounds that she/he has availed a house under PMAY(U).¹

- 2.2 The Mission will support construction of houses upto 30 square meter carpet area with basic civic infrastructure. States/UTs will have flexibility in terms of determining the size of house and other facilities at the State/UT level in consultation with the Ministry but without any enhanced financial assistance from Central Government. Slum redevelopment projects and Affordable Housing projects in partnership should have basic civic infrastructure like water, sanitation, sewerage, road, electricity etc. ULBs should ensure that individual houses under Credit Linked Subsidy and Beneficiary Led Construction should have provision for these basic civic services.

States/UTs shall endeavor to make suitable provision in the DPRs of AHP and ISSR Projects for the following:-

- (i) Provision of ramp and other facilities for barrier free access to ensure the accessibility of persons with disability (Divyangjan) as necessary under the provisions of Rights of Persons with Disabilities Act, 2016.
- (ii) Construction of Anganwadi Centres at the site of AHP and ISSR Projects, wherever required;
- (iii) Provision of Rain Water Harvesting system; and
- (iv) Solar Energy system, especially to meet the requirement of common facilities.

- 2.3 The minimum size of houses constructed under the Mission under each component should conform to the standards provided in National Building Code (NBC). If available area of land, however, does not permit building of such minimum size of houses as per NBC and if beneficiary consent is available for reduced size of house, a suitable decision on area may be taken by States/UTs with the approval of SLSMC. All houses built or expanded under the Mission should essentially have toilet facility.
- 2.4 The houses under the Mission should be designed and constructed to meet the requirements of structural safety against earthquake, flood, cyclone, landslides etc. conforming to the NBC and other relevant Bureau of Indian Standards (BIS) codes.
- 2.5 The houses constructed/ acquired with Central Assistance under the Mission should be in the name of the female head of the household or in the joint name of the male head of the household and his wife, and only in cases when there is no adult female member in the family, the house can be in the name of male member of the household.

The inclusion of name of female head of household shall be ensured by valid registered title/ ownership document(s).

¹ Amended vide No. N-11011/28/2017-HFA-IV/E-9034371 dated 12.01.2018 and 15.03.2018

All eligible beneficiaries under all components of the scheme should have an Aadhaar/ Aadhaar Virtual ID which should be integrated with the details of beneficiaries. In case, any eligible beneficiary does not have an Aadhaar card/ Aadhaar Virtual ID, States/UTs should ensure that Aadhaar/ Aadhaar Virtual ID enrolment of such beneficiary is done on priority. For any exception in this regard due to unavoidable circumstances, the concerned State/UT may bring the same to the notice of MoHUA for consideration.

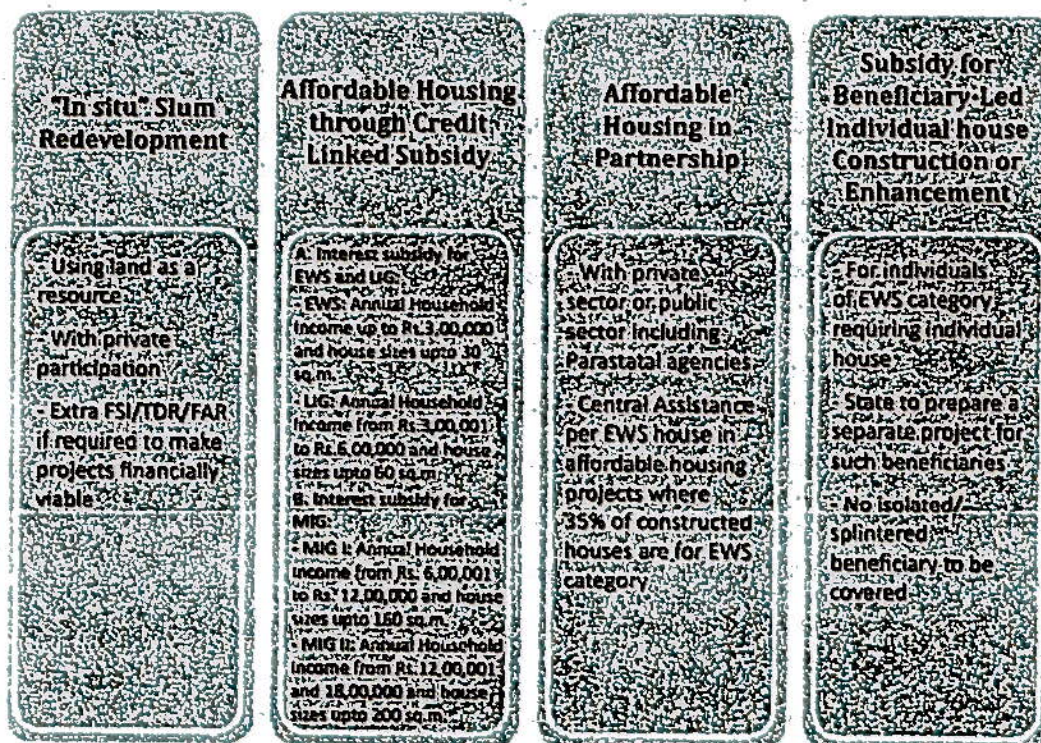
2.5.1 To enable the applicant to avail benefits of PMAY (U), the inclusion of name of female member of the family in registered title deed/sale deed of the house acquired/purchased during the Mission period, should also be allowed at a later stage and State/UT should make provision for exemption of additional stamp duty and/or registration charges for such cases.

2.5.2 State/UT should either exempt or make suitable provision for nominal charges towards stamp duty and/or registration charges of title deed of EWS/LIG households under PMAY(U).

2.6 State/UT Governments and Implementing Agencies should encourage the promoters of ISSR and AHP projects to enable the formation of associations of beneficiary residents like Resident Welfare Association (RWA), to take care of facilities and maintenance of houses being built under the mission, in line with the provisions of "Real Estate Regulation and Development Act (RERA), 2016" and other applicable State laws.

3. Implementation Methodology

The Mission will be implemented through four verticals giving option to beneficiaries, ULBs and State/UT Governments. These four verticals are as below:

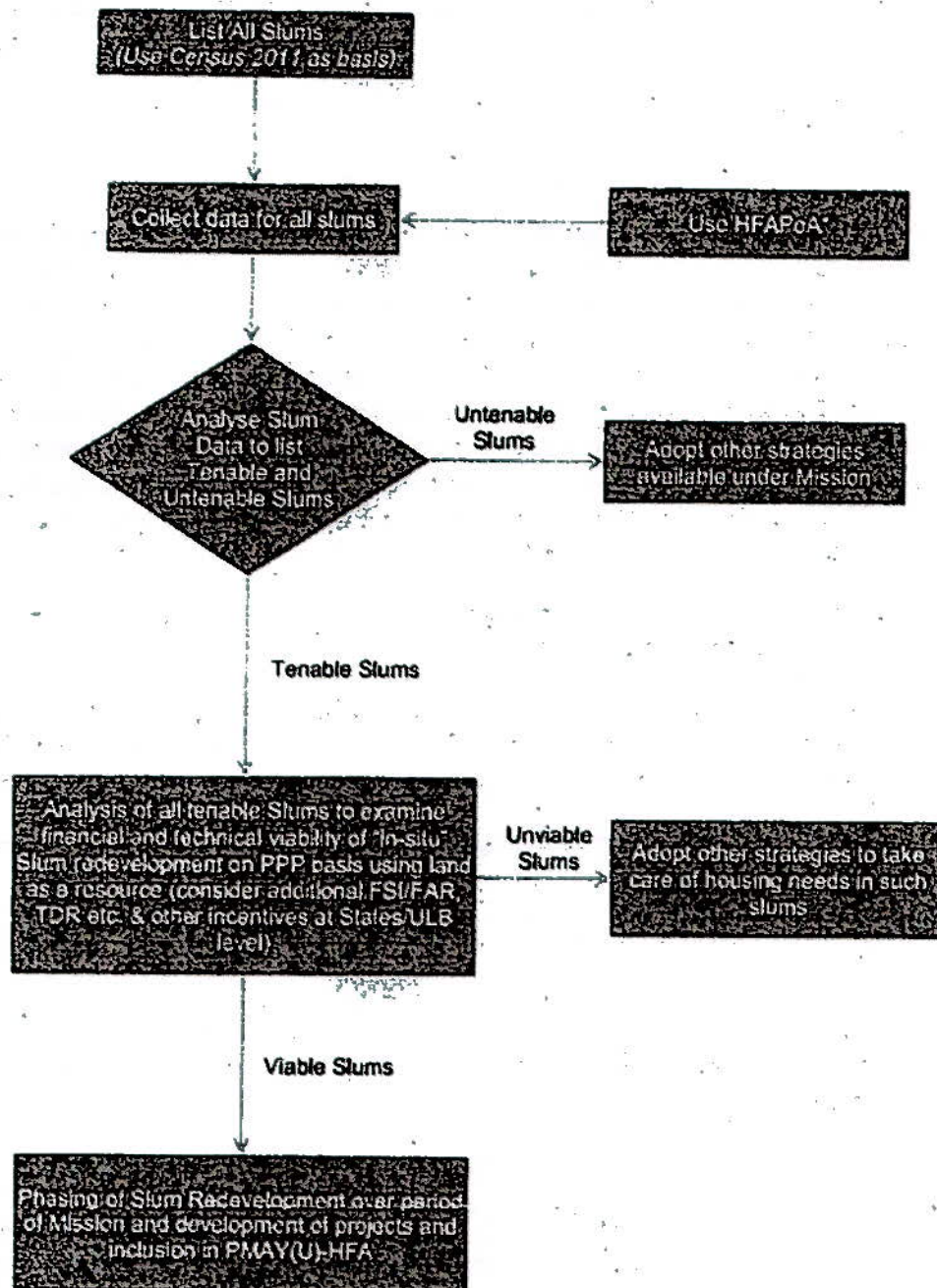


4. "In-situ" Slum Redevelopment using land as Resource

"In-situ" slum rehabilitation using land as a resource with private participation for providing houses to eligible slum dwellers is an important component of the Pradhan Mantri Awas Yojana (Urban) - Housing for All Mission. This approach aims to leverage the locked potential of the land under slums to provide houses to the eligible slum dwellers bringing them into the formal urban settlement.

- 4.1 Slums, whether on Central Government land/State Government land/ULB land, private land, should be taken up for "In-situ" redevelopment for providing houses to all eligible slum dwellers. Slums so redeveloped should compulsorily be de-notified.
- 4.2 Private partner for Slum Redevelopment would be selected through open transparent bidding process. State Governments/UTs and cities would, if required, provide additional Floor Area Ratio (FAR)/Floor Space Index (FSI)/Transferable Development Rights (TDR) for making slum redevelopment projects financially viable. Slum rehabilitation grant of Rs. one lakh per house, on an average, would be admissible for all houses built for eligible slum dwellers in all such projects. States/UTs will have the flexibility to deploy this Central Assistance for other slums being redeveloped for providing houses to eligible slum dwellers with private participation, except slums on private land. It means that States/UTs can utilise more than Rs. one lakh per house in some projects and less in other projects but within overall average of Rs. one lakh per house calculated across the State/UT.
- 4.3 The per house upper ceiling of Central Assistance, if any, for such slum redevelopment projects would be decided by the Ministry.
- 4.4 "In-situ" redevelopment of slums on private owned lands for providing houses to eligible slum dwellers can be incentivised by State Governments/UTs or ULBs by giving additional FSI/FAR or TDR to land owner as per its policy. Central Assistance cannot be used in such cases.
- 4.5 Beneficiary contribution in slum redevelopment project, if any, shall be decided and fixed by the State/ UT Governments.
- 4.6 Eligibility of the slum dwellers like cut-off date etc. will be decided by States/ UTs preferably through legislation.
- 4.7 States/ UTs may decide whether the houses constructed will be allotted on ownership rights or on renewable, mortgageable and inheritable leasehold rights. States/ UTs may impose suitable restrictions on transfer of houses constructed under this component.
- 4.8 Approach for slum rehabilitation with private partnership is outlined as below:
 - 4.8.1 As a first step, all tenable slums as identified in Housing for All Plan of Action (HFAPoA) of the city should be analysed with respect to their location, number of eligible slum dwellers in that slum (refer 4.6), area of the slum land, market potential of the land (land value as per ready reckoner can be used), FAR/ FSI available and density norms applicable to that piece of land etc.

Strategy for Slum Redevelopment using Land as a Resource
(Ref. Para 4 of the guidelines)



* Where HFAPoA is not approved, use existing SFCPoA prepared under RAY.

- 4.8.2 On the basis of analysis of slums, the implementing authorities should decide whether a particular slum can be redeveloped with private participation or not using land as a resource and to provide houses to eligible slums dwellers. For making projects financially viable, in some cases, states and cities might have to provide additional FAR/ FSI or TDR and relax density and other planning norms. States/ UTs may also allow commercial usage for part of the land/ FAR as mixed usage of the land.
- 4.8.3 States/ UTs/ ULBs can also consider clubbing of nearby slums in clusters for in-situ redevelopment to make them financially and technically viable. Such cluster of slums can be considered as a single project.
- 4.8.4 A viable rehabilitation project would have two components i.e. "slum rehabilitation component" which provides housing along with basic civic infrastructure to eligible slum dwellers and a "free sale component" which will be available to developers for selling in the market so as to cross subsidize the project.
- 4.8.5 While formulating the project, the project planning and implementing authorities should also decide the area of slum land which should be given to the private developers. In some cases, the area of slum may be more than what is required for rehabilitating all eligible slum dwellers plus free sale component for cross subsidizing the project. In such cases, project planning authorities should give only the required slum land to private developers and remaining slum land should be utilised for rehabilitating slums dwellers living in other slums or for housing for other urban poor.
- 4.8.6 Slum dwellers through their association or other suitable means should be consulted while formulating redevelopment projects especially for the purpose of designing of slum rehabilitation component.
- 4.8.7 The private developers who will execute the slum redevelopment project should be selected through an open transparent bidding process. The eligibility criteria for prospective developers can be decided by States/ UTs and ULBs. The scope of work of the prospective developers should be to conceive and to execute the project as mandated by the implementing agency using its financial and technical resources. The project developers would also be responsible for providing transit accommodation to the eligible slum dwellers during the construction period.
- 4.8.8 All financial and non-financial incentives and concessions, if any, should be integrated in the project and declared 'a priori' in the bid document. These incentives and concessions should also include contribution from beneficiaries/slum dwellers, if any.
- 4.8.9 Sale of "free sale component" of project should be linked to the completion and transfer of slum rehabilitation component to the implementing agency/state.

Such stipulation should be clearly provided in the bid document to avoid any complications.

- 4.8.10 Slum rehabilitation projects should be handed over to implementing agency to make allotments to eligible slum dwellers through a transparent process. While making the allotment, families with physically handicapped persons and senior citizens should be given priority for allotment on ground floor or lower floors.
- 4.8.11 Open and transparent bidding for the slum redevelopment project may result either into a positive premium or negative premium. In case of positive premium, the developer who offers the highest positive premium while satisfying all other conditions should be selected. In case of negative premium, the implementing authority/ agency may select the bidder proposing lowest negative premium. Funds required to make the project viable can be made available either from slum rehabilitation grant of Central Government or own fund of States and ULBs as well as positive premium received from other projects. Any private participation, that demands substantial grants from Government, may not be encouraged. Slums can either be taken up later for development or Kutchia/ unserviceable houses in such slums can be taken up under other components of the Mission.
- 4.8.12 State Project planning and implementing authorities, ULBs should have a single project account for slum redevelopment project where positive premium, slum rehabilitation grant from Central Government, funds from State Government or any other source is to be credited and used for financing all slum redevelopment projects with negative premium. Such accounts can be opened city-wise.
- 4.8.13 Slum rehabilitation projects would require various approvals from different agencies as per prevailing rules and procedures in the concerned States/ UTs. Project development may also require changes in various development control rules. To facilitate such changes and for faster formulation and approval of projects, it is suggested that a single authority should be constituted with the responsibility to change planning and other norms and also for according approval to projects.

5. Credit-Linked Subsidy Scheme (CLSS)

The Mission, in order to expand institutional credit flow to the affordable housing sector will implement Credit Linked Subsidy component as a demand driven intervention. Credit linked Subsidy will be provided on home loans taken by eligible beneficiaries of Economically Weaker Section (EWS)/Low-Income Group (LIG) and Middle-Income Group (MIG) for acquisition of houses by purchase/ re-purchase/ construction of houses. This benefit will also be available to EWS/LIG for incremental housing. CLSS for MIG was made operational w.e.f. 01.01.2017, initially for one year and has been extended upto 31.03.2021.

- 5.1 Beneficiaries of EWS/LIG, MIG -I & MIG-II seeking housing loans for acquisition of houses from PLIs (Banks, HFCs, Non-Banking Financial Companies (NBFCs) and other such institutions)

would be eligible for an interest subsidy at the rate of 6.5%, 4% and 3% respectively for a tenure of 20 years* or during tenure of loan, whichever is lower. The Net Present Value (NPV) of the interest subsidy will be calculated at a discount rate of 9%. The CLSS scheme details are summarized in the Table below:

Table: CLSS Scheme Details

Particulars	EWS	LIG	MIG-I	MIG-II
Scheme Duration	17.06.15 to 31.03.22		01.01.17 to 31.03.21	
Household Income (Rs. p.a.)	Upto 3,00,000/-	3,00,001/- to 6,00,000/-	6,00,001/- to 12,00,000/-	12,00,001/- to 18,00,000/-
Interest Subsidy (% p.a.)	6.5%		4.0%	3.0%
Maximum loan tenure (in years)	20 Years			
Eligible Housing Loan Amount for Interest Subsidy (Rs.)	6,00,000/-		9,00,000/-	12,00,000/-
Dwelling Unit Carpet Area	Upto 30* Sq.m	Upto 60* Sq.m	Upto 160 sq.m	Upto 200 sq.m
Discount Rate for Net Present Value (NPV) calculation of interest subsidy (%)	9%			

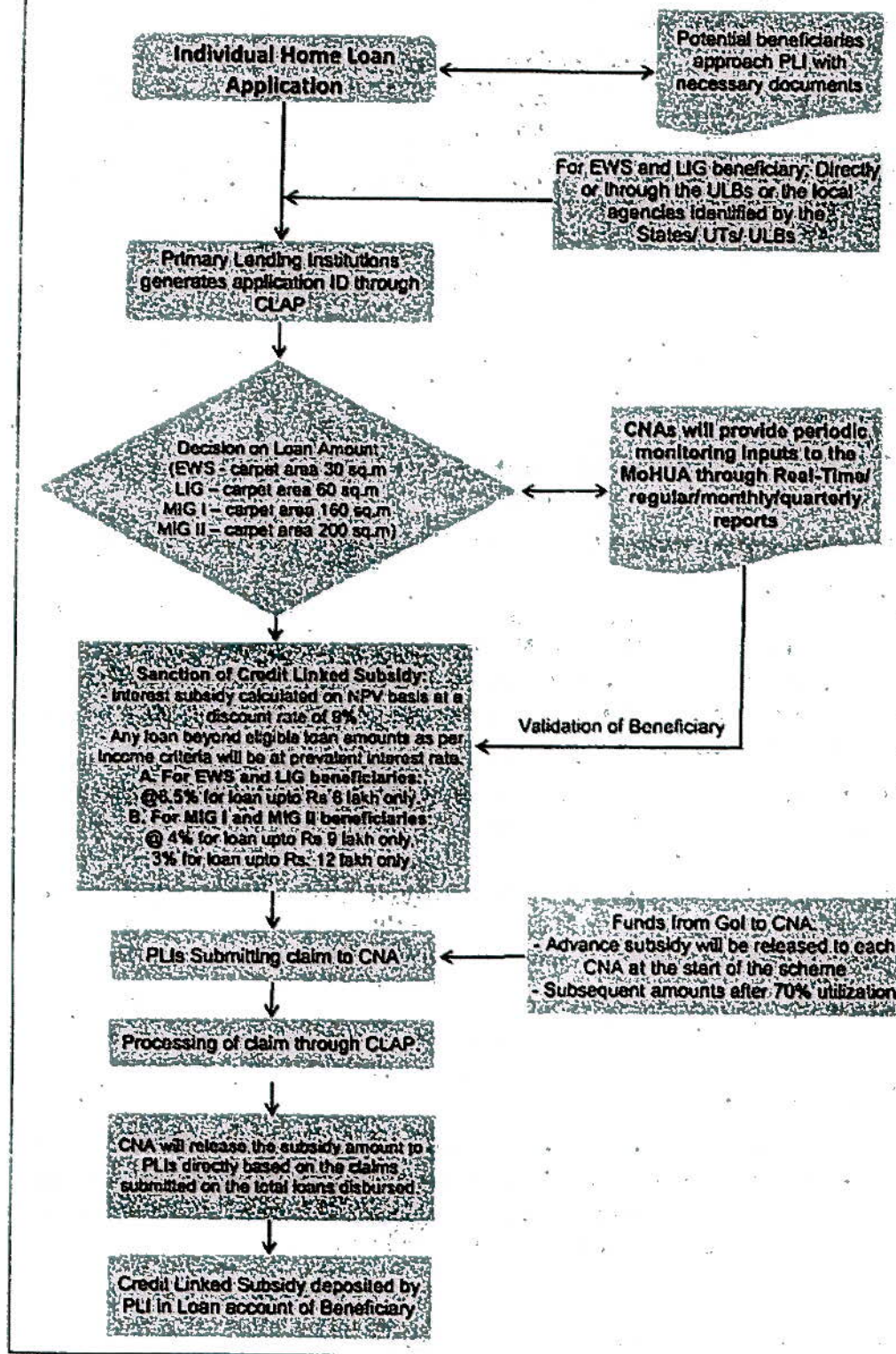
The beneficiary, at his/her discretion, can build a house of larger area but interest subvention would be limited to first Rs.6.00 lakh only.

The handbook on Operational Guidelines for CLSS for EWS/ LIG and CLSS for MIG are available separately.

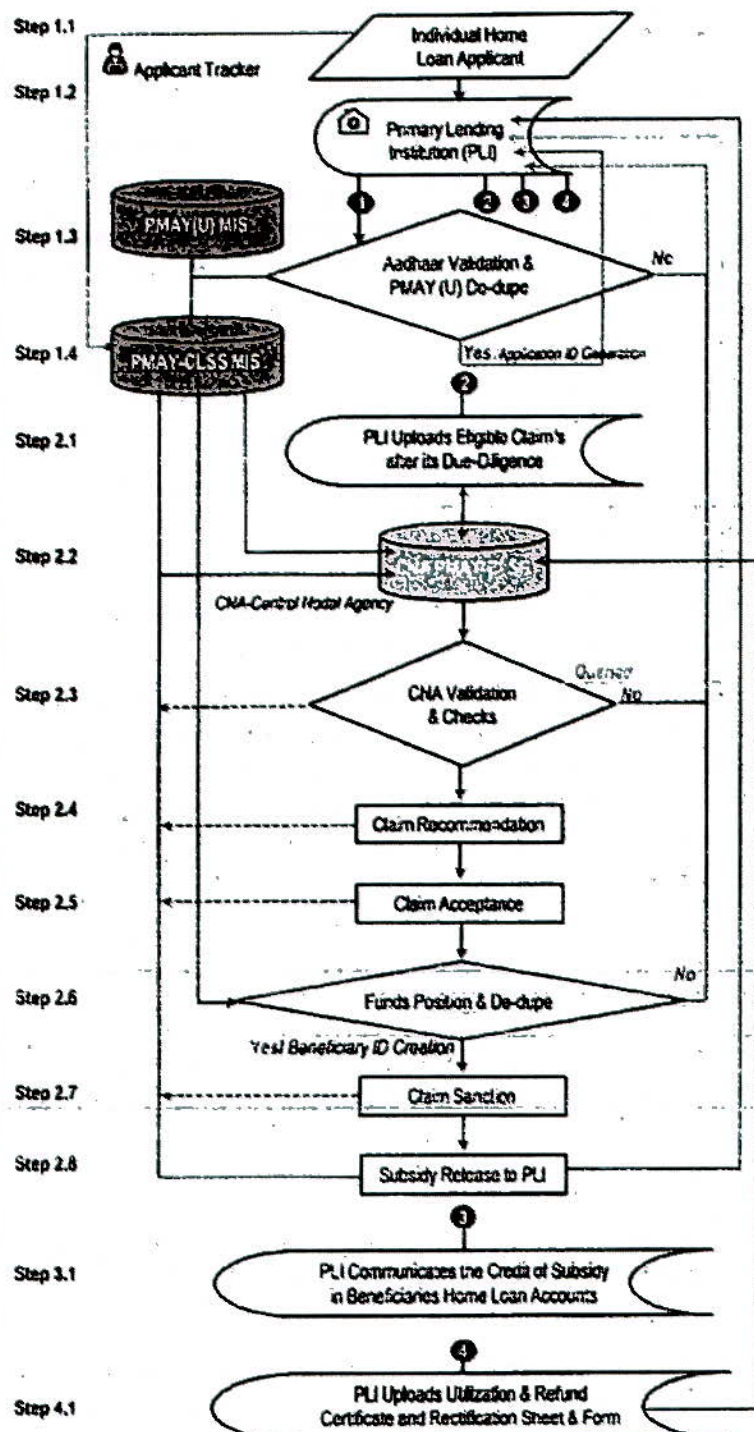
- 5.2 Credit Linked Subsidy will be available only for loan amount upto Rs.6 Lakh for EWS/LIG, Rs.9 Lakh for MIG-I and Rs.12 Lakh for MIG-II and additional loans beyond these limits, if any, will be at non-subsidized rate. Interest subsidy will be credited upfront to the loan account of beneficiaries through lending institutions resulting in reduced effective housing loan and Equated Monthly Instalment (EMI).
- 5.3 Credit Linked Subsidy would be available for housing loans availed for acquisition/new construction and addition of rooms, kitchen, toilet, etc.to existing dwellings as incremental housing. The carpet area of houses being constructed or enhanced under this component of the mission should be upto 30 sq.mt. and 60 sq.mt. for EWS and LIG respectively; in order to avail of this Credit Linked Subsidy. The EWS/LIG beneficiary, at his/ her discretion, can build a house of larger areas but interest subvention would be limited to first Rs. 6 lakh only.

CLSS for MIG will support acquisition/ construction of houses (including re-purchase) of 160 sq.mt. and 200 sq.mt. carpet area as per income eligibility under MIG-I and MIG-II respectively. The houses should have access to basic civic infrastructure facilities like water, toilet, sanitation, sewage, road, electricity etc.
- 5.4 Housing and Urban Development Corporation (HUDCO), National Housing Bank (NHB) and State Bank of India (SBI) have been identified as Central Nodal Agencies (CNAs) to channelize this subsidy to the lending institutions and for monitoring the progress of this component. Ministry may notify other institutions also as CNA in future.

Steps in Credit Linked Subsidy Scheme (Ref. Para 5 of guidelines)



Steps in the PMAY-CLSS Flow Chart (Ref. Para 5.12 of Guidelines)



Process 1

- ✓ Receipt of Home Loan Application by PLI
- ✓ PLI Uploading Home Loan Application (HLA) Data to GOI (PMAY-CLSS MIS)
- ✓ GOI Validating & De-duping HLA Data
- ✓ GOI Generating and Communicating 'Application ID' to Applicant and PLI
- ✓ Applicant can track the progress through Application ID

Process 2

- ✓ PLI Uploads PMAY-CLSS Eligible Claims Data (APIXL) on CNA's Portal (CNA PMAY-CLSS)
 - ✓ CNA Undertakes Data Consistency Check
 - ✓ CNA Validates Application ID and De-dupe with: GOI (PMAY-CLSS MIS)
 - ✓ CNA Claims Scrutiny
 - ✓ CNA Recommends Eligible Claims
 - ✓ CNA Accepts the Claims, based on PLI Compliances (Utilization & Refunds Confirmation, CNA's Observations, etc.)
 - ✓ CNA Refers the Claims to GOI for De-dupe Check
 - ✓ 'Beneficiary ID' Generation by PMAY (U) MIS
 - ✓ CNA Claims Sanction
 - ✓ CNA Releases Subsidy to PLI
- CNA follows 'First-in First-out' Method for Subsidy Release, subject to PLI's Compliances and Funds Availability from GOI

Process 3

- ✓ PLI Communicates to Beneficiary about Subsidy Credit to the Home Loan Account

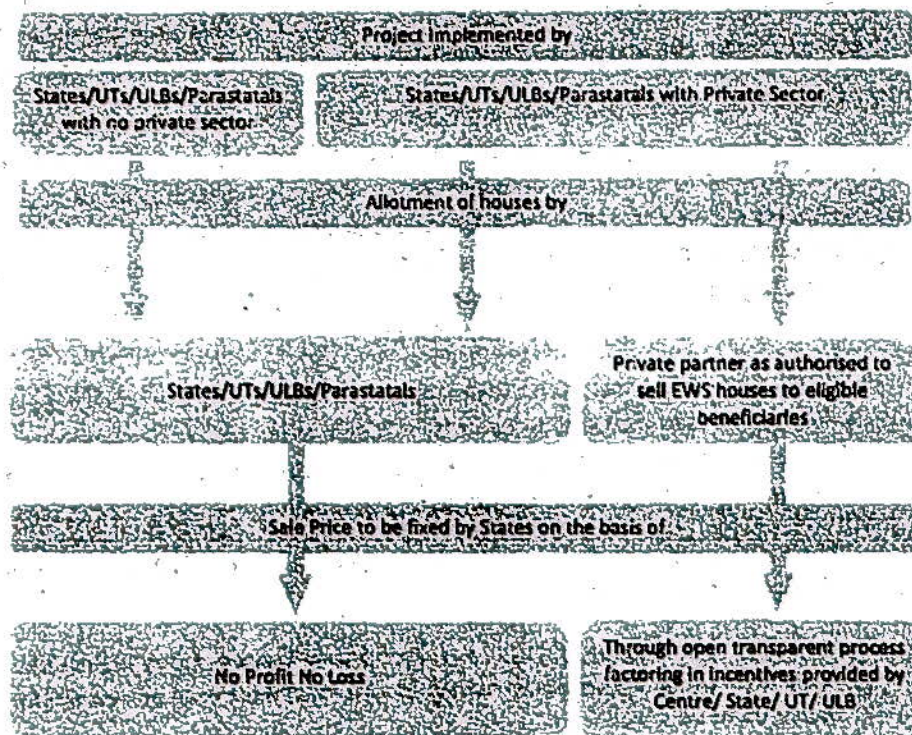
Process 4

- ✓ PLI Scheme-wise Settlement to CNA on Earlier Subsidy Receipts within a Fortnight

- 5.5 Primary Lending Institutions (PLIs) can register only with one CNA by signing MOU as provided in Annexure 1 and/or Annexure 1A.
- 5.6 CNAs will be responsible for ensuring proper implementation and monitoring of the scheme and will put in place appropriate mechanisms for the purpose. CNAs will provide periodic monitoring inputs to MoHUA through real-time, regular monthly and quarterly reports as per Annexure-2 and any other information as may be required.
- 5.7 PLIs shall link beneficiary identification to Aadhaar/ Aadhaar Virtual ID to avoid duplication.
- 5.8 Preference under the Scheme, subject to beneficiaries being from EWS/ LIG/ MIG segments, should be given to Manual Scavengers, Women (with overriding preference to widows, single women), persons belonging to Scheduled Castes/Scheduled Tribes/Other Backward Classes, Minorities, Persons with disabilities and Transgender.
- 5.9 State Level Nodal Agency (SLNA) identified by State/UT for implementing the mission will facilitate the identified eligible beneficiaries in getting approvals and documents, etc. to avail Credit Linked Subsidy.
- 5.10 For identification as an EWS or LIG beneficiary under the scheme, an individual loan applicant will submit self-certificate/affidavit as proof of income.
- 5.11 In case a borrower has taken a housing loan from one PLI and availed interest subvention under the scheme but later on switches to another PLI for balance transfer, such beneficiary will not be eligible to claim the benefit of interest subvention again.
- 5.12 Under the Mission, beneficiaries can take benefit under one component only. Since other three components are to be implemented by State/UT Government through Urban Local Bodies/ Authorities etc. and this component is to be implemented by PLIs, therefore, in order to ensure that beneficiaries do not take advantage of more than one component, PLIs should use CLSS Awas Portal (CLAP) to upload data on the CLAP portal to check duplication and to facilitate tracking of application status by beneficiaries.
Concerned States/ UTs will have access to the details of CLSS beneficiaries through CLAP, while deciding beneficiaries under other three verticals of the Mission, so that no beneficiary is granted more than one benefit under the Mission.
- 5.13 [Primary Lending Institutions, in the home loan applications, shall disclose transparently the Scheme eligibility and ascertain willingness and eligibility of applicants under CLSS for EWS/ LIG.]
6. **Affordable Housing in Partnership (AHP)**
The third component of the Mission is Affordable Housing in Partnership. This is a supply side intervention. The Mission will provide financial assistance to EWS houses being built with different partnerships by States/UTs/Cities.
- 6.1 To increase availability of houses for EWS category at an affordable rate, States/UTs, either through its agencies or in partnership with private sector including industries, can plan affordable housing projects. Central Assistance at the rate of Rs.1.5 Lakh per EWS house would be

available for all EWS houses in such projects.

- 6.2 The States/UTs would decide on an upper ceiling on the sale price of EWS houses in rupees per square meter of carpet area in such projects with an objective to make them affordable and accessible to the intended beneficiaries. For that purpose, State and cities may extend other concessions such as their State subsidy, land at affordable cost, stamp duty exemption etc.
- 6.3 The sale prices may be fixed either on the project basis or city basis using following principles:



- 6.4 An affordable housing project can be a mix of houses for different categories but it will be eligible for Central Assistance, if at least 35% of the houses in the project are for EWS category and a single project has at least 250 houses. CSLMC, however, can reduce the requirement of minimum number of houses in one project on the request of State Government.
- 6.5 Allotment of houses to identified eligible beneficiaries in AHP projects should be made following a transparent procedure as approved by SLSCM and beneficiaries selected should be part of HFAPoA. Preference in allotment may be given to physically handicapped persons, senior citizens, Scheduled Castes, Scheduled Tribes, Other Backward Classes, minority, single women, transgenders and other weaker and vulnerable sections of the society. While making the allotment, the families with person with disability and senior citizens may be allotted house preferably on the ground floor or lower floors.
- 6.6 Detailed Project Report of such projects prepared by concerned implementing agencies should be approved by SLSCM.

7. Beneficiary-Led Individual House Construction or Enhancement

The fourth component of the mission is assistance to individual eligible families belonging to EWS categories to either construct new houses or enhance existing houses on their own to cover the beneficiaries, who are not able to take benefits of other components of the mission. Such families may avail Central Assistance of Rs. 1.50 lakhs for construction of new houses or for enhancement of existing houses under the Mission.

7.1 Beneficiaries desirous of availing this assistance shall approach the ULBs with adequate documentation regarding availability of land owned by them. Such beneficiaries may be residing either in slums or outside the slums. Beneficiaries in slums which are not being redeveloped can be covered under this component if beneficiaries have a Kutchha [or Semi-Pucca]¹ house.

7.2.1 The Urban Local Bodies shall validate the information given by the beneficiary and building plan for the house submitted by beneficiary so that ownership of land and other details of beneficiary like economic status and eligibility can be ascertained. In addition, the condition of the houses e.g. kutchha, semi-kutchha etc. of the prospective beneficiary should be checked with SECC data to ensure beneficiary's consequent eligibility for construction of new house. SECC data regarding number of rooms, details of family members etc. should also be checked to ensure beneficiary's eligibility for enhancement.

[7.2.2 If the beneficiary has a pucca house with carpet area up to 21 sq. mt. area or a semi-pucca house, lacking in one of the facilities- i.e. room, kitchen, toilet, bath or a combination of these, it may be taken up for enhancement subject to ULB/State ensuring structural safety of the house and adherence to following conditions:

- i. The total carpet area after enhancement must not be less than 21 sq. mt and must not be more than 30 sq. mt.
- ii. Enhancement shall mean addition of minimum carpet area of 9.0 sq. mt into the existing house with pucca construction of at least one habitable room or room with kitchen and/or bathroom and/or toilet conforming to NBC norms.
- iii. The details of the enhancement proposals under BLC vertical shall be submitted in proposed Annexure 7D of the PMAY(U) guidelines.²

7.3 On the basis of these applications, ULBs will prepare an integrated city wide housing project for such individual beneficiaries in accordance with the City Development Plan (CDP) or other such plans of the city to ensure construction of proposed houses are as per planning norms of the city and scheme is implemented in an integrated manner. Individual applicants for assistance shall not be considered.

7.4 Such Projects would be approved by States in SLSMC.

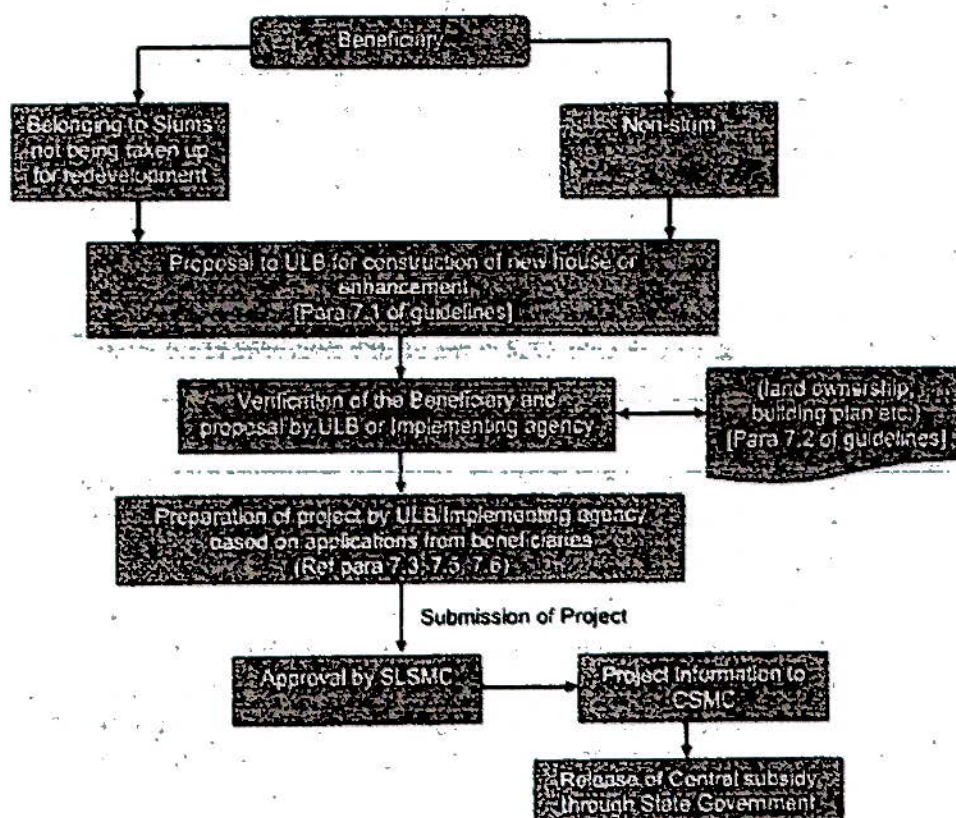
7.5 While approving project for individual house construction, Urban Local Bodies and States/ UTs should ensure that required finance for constructing the planned house is available to the beneficiary from different sources including his own contribution, Govt assistance, State

¹ Amended vide No. N-11027/19/2015-HFA-1(FTS-12985) dated 22.09.2015

² Amended vide No. N-11027/19/2015-HFA-1/Vol-2(FTS-13988) dated 25.05.2016

Government assistance etc. In no case, Gol assistance will be released for house where balance cost of construction is not tied up, as otherwise release of Gol assistance may result into half constructed houses.

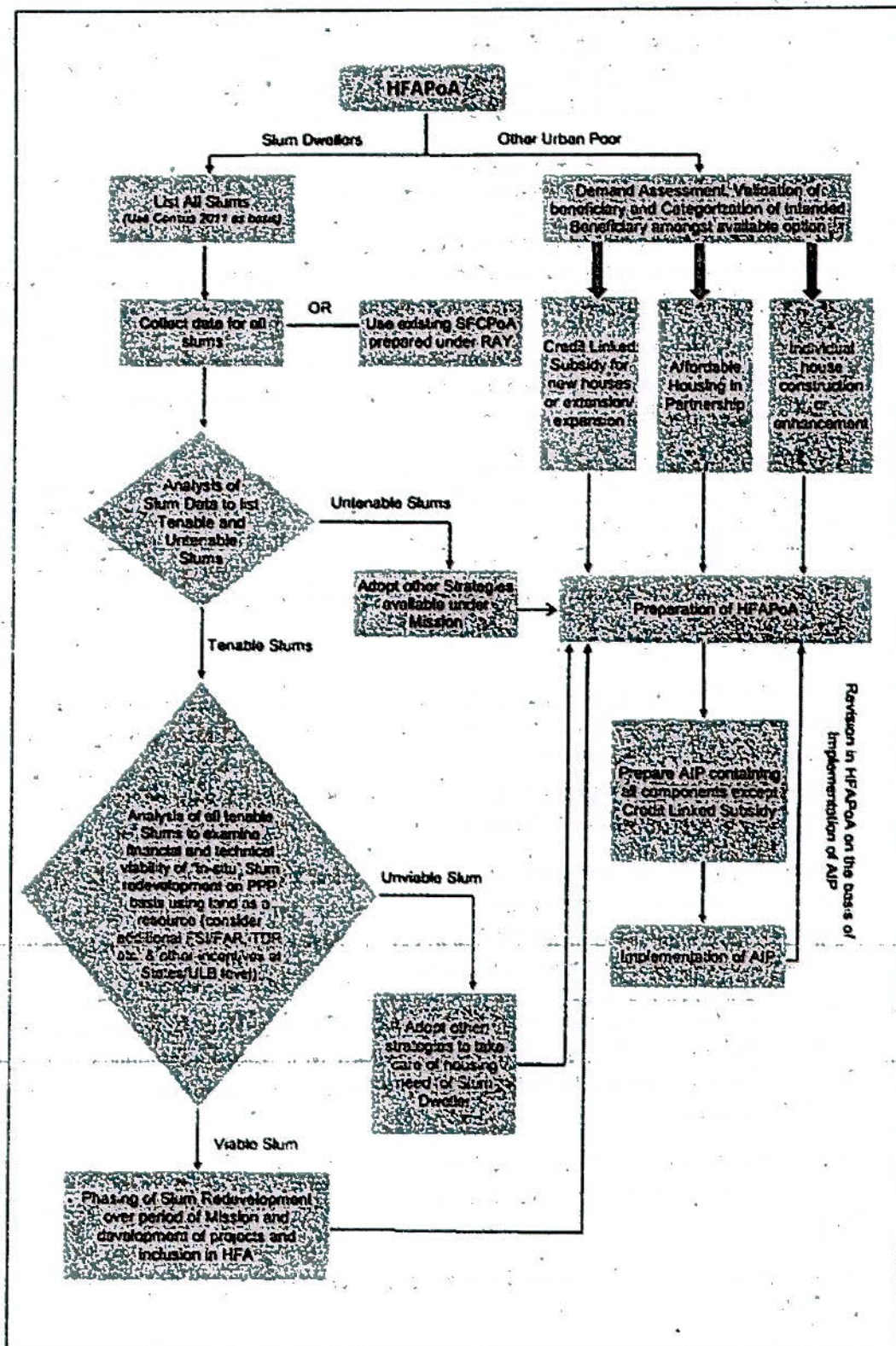
- 7.6 States/ UTs or cities may also contribute financially for such individual house construction. Central Assistance will be released to the bank accounts of beneficiaries identified in projects through States/UTs as per their recommendations.
- 7.7 Though the funds from Central Government to State Governments would be released in lump-sum including assistance for this component, State Government should release financial assistance to the beneficiaries in 3-4 instalments depending on progress of construction of the house. Beneficiary may start the construction using his own funds or any other fund and Gol assistance will be released in proportion to the construction by individual beneficiary. The last instalment of Rs. 30,000/- of Gol assistance should be released only after completion of the house.
- 7.8 The Mission has also issued Geo-tagging Operational Guidelines. The progress of such individual houses should be tracked through geo-tagging norms so that each house can be monitored effectively. States will be required to develop a system for tracking progress of such houses through geo-tagging norms. Flow chart showing steps in Beneficiary-Led Construction or Enhancement component of the Mission is as under:





8. Implementation Process

- 8.1 As a first step, States/ UTs will sign a Memorandum of Agreement (MoA) to participate in the Mission by agreeing to mandatory conditions and other modalities. A copy of the MoA to be signed between State/UT and Centre is placed at Annexure 3.
- 8.2 States/ UTs will send proposals to the Ministry for inclusion of cities in the Mission along with broad assessment of housing and resources requirement. Ministry will approve inclusion of these cities considering availability of resources. The Credit Linked Subsidy component of the Mission will, however, be implemented in all statutory cities/towns across the country right from the launch of the Mission.
- 8.3 States/ Cities will undertake a demand survey through suitable means for assessing the actual demand of housing. While validating demand survey, States/Cities should consider possible temporary migration from rural areas to cities just to take advantage of housing scheme and exclude such migrants from list of beneficiaries. On the basis of demand survey and other available data, cities will prepare Housing for All Plan of Action (HFAPoA). HFAPoA should contain the demand of housing by eligible beneficiaries in the city along with the interventions selected out of four verticals mentioned in para 3 of the guidelines. The information regarding beneficiaries should be collected by States/UTs in suitable formats but must contain the information as in Annexure 4. While preparing HFAPoA, State/UT and Implementing Agencies should also consider the affordable housing stock already available in the city as Census data suggests that large number of houses are vacant.
- 8.4 Jan Dhan Yojana/other bank account number and Aadhaar number/ Aadhaar Virtual ID /Voter ID card/any other unique identification details of intended beneficiaries or a certificate of house ownership from Revenue Authority of Beneficiary's native district will be integrated in the data base of HFAPoA for avoiding duplication of benefit to one individual family. Beneficiaries will be validated by States/UTs and ULBs thereby ensuring their eligibility at the time of preparation of the projects and approval of projects.
- 8.5 On the basis of HFAPoA, States/Cities will subsequently prepare the Annual Implementation Plans (AIPs) dividing the task upto 2022 in view of the availability of resources and priority. For larger cities, HFAPoA and AIPs can be prepared at sub-city (ward/zone etc.) level with the approval of concerned State/UT Government.
- 8.6 The result of demand survey, draft HFAPoA and draft AIP should be discussed with the local representatives including MLAs and MPs of that area so that their views are adequately factored in while finalising the plans and beneficiary list.
- 8.7 Cities which have already prepared Slum Free City Plan of Action (SFCPoA) or any other housing plan with data on housing, should utilise the existing plan and data for preparing "Housing for All Plan of Action" (HFAPoA). Houses constructed under various schemes should be accounted for while preparing HFAPoA & AIP. Flow Chart for preparing HFAPoA is placed below. The formats for the HFAPoA and AIP are kept at Annexure 5 & 6 respectively.



- 8.8 The HFAPoA and AIPs should be submitted to the Ministry after approval of State level Sanctioning and Monitoring Committee (SLSMC) for assessment of the overall plan and required central financial assistance. In view of availability of finance and upon assessment of plan, CSMC may issue directions for change in HFAPoA and AIPs.
- 8.9 HFAPoA should be reviewed on a yearly basis to make changes in view of implementation of Annual Implementation Plan (AIP) in the preceding years.
- 8.10 Based on HFAPoA and availability of resources, each city will prepare Detailed Project Reports (DPRs) under each component of the Mission [except CLSS].¹⁰ All DPRs should be approved by State Level Sanctioning and Monitoring Committee (SLSMC).
- 8.11 Urban Local Bodies should take into account the provisions of the City Development Plan, City Sanitation Plan etc. in preparing HFAPoA for achieving synergy with other ongoing programmes of both Central and State Governments.
- 8.12 A Beneficiary will be eligible for availing only a single benefit under any of the existing options i.e. Slum Redevelopment with private partner, Credit Linked Subsidy, direct subsidy to individual beneficiary and Affordable Housing in Partnership. It will be the responsibility of State/UT Government to ensure that the beneficiary is not given benefit under more than one component of the Mission and all assisted families are part of HFAPoA.
9. Technology Sub-Mission
- 9.1 A Technology Sub-Mission (TSM) under the Mission would be set up to facilitate adoption of modern, innovative and green technologies and building material for faster and quality construction of houses. Technology Sub-Mission will also facilitate preparation and adoption of layout designs and building plans suitable for various geo-climatic zones. It will also assist States/ Cities in deploying disaster resistant and environment friendly technologies.
- 9.2 The Sub-Mission will coordinate with various regulatory and administrative bodies for mainstreaming and up scaling the deployment of modern construction technologies and material in place of conventional construction. Technology Sub-Mission will also coordinate with other agencies working in green and energy efficient technologies, climate changes etc.
- 9.3 The Sub-Mission will work on following aspects: i) Design & Planning ii) Innovative technologies & materials iii) Green buildings using natural resources and iv) Earthquake and other disaster resistant technologies and designs. Simple concept of designs ensuring adequate sunlight and air should be adopted.
- 9.4 Centre and State would also partner with willing IITs, NITs and Planning & Architecture institutes for developing technical solutions, capacity building and handholding of States and Cities.
- 9.5 State or region specific needs of technologies and designs would also be supported under this Sub-Mission.

¹⁰ Amended vide No. N-11027/19/2015-HFA-1(FTS-12985) dated 22.09.2015

10. Slums on Central Government Land

- 10.1 Central Government land owning agencies should also undertake "in-situ" slum redevelopment on their lands occupied by slums by using it as a resource for providing houses to slum dwellers. In case of relocation, a land should either be provided by the agency itself or the agency may collaborate with the States/UTs for obtaining land from State/UT/City. Central Government agencies should not charge land costs for the land used for the purpose of housing the eligible slum dwellers.
- 10.2 Central Govt. agencies undertaking slum development in partnership with private developers would be eligible for slum rehabilitation grant of Rs. 1 lakh per house on an average for all slums on their land being taken up for redevelopment with private partners.

11. Mandatory Conditions

Availability of urban land is the biggest constraint in providing housing to all including weaker sections. Therefore, to ease administrative and regulatory bottlenecks, a set of Mandatory Conditions has been included in the Mission to facilitate growth of housing sector including affordable housing. For participating in the Mission and to avail of financial assistance from Central Government, States/UTs should agree to fulfill following Mandatory Conditions:-

- 11.1 States/ UTs to make suitable changes in the procedure and rules for obviating the need for separate Non Agricultural (NA) Permission if land already falls in the residential zone earmarked in Master Plan of city or area.
- 11.2 States/ UTs shall prepare/amend their Master Plans earmarking land for Affordable Housing.
- 11.3 A System should be put in place to ensure single-window, time bound clearance for layout approval and building permissions at ULB level.
- 11.4 States/ UTs shall adopt the approach of deemed building permission and layout approval on the basis of pre-approved lay outs and building plans for EWS/LIG housing or exempt approval for houses below certain built up area or plot area.
- 11.5 States/ UTs would either legislate or amend existing rental laws on the lines of Model Tenancy Act being prepared by the Ministry.
- 11.6 States/ UTs shall provide additional FAR /FSI/ TDR and relaxed density norms for slum redevelopment and low cost housing, if required.

12. Capacity Building Activities

5% of the allocation under the scheme is earmarked for capacity building, Information Education & Communication (IEC) and Administrative & Other Expenses (A&OE). Allocation available under this head will be utilised for carrying out various activities required for effective implementation of the mission. Illustrative activities under this component are as below.

- 12.1 Capacity building activities under the Mission include Establishment of SLTC / CLTC, preparation of HFAPoA, Trainings/ Workshops/ Study/ Exposure Visits, IEC, Social Audit, Third Party Quality Monitoring (TPQM), Geo-tagging, Administrative & Other Expenses (A&OE), and Research/ Documentation etc. The Mission has also issued Capacity Building Activities Norms.
- 12.2 Financial and other norms for various activities under capacity building will be as per the Capacity Building norms approved by the CSMC and issued under the Mission.
- 12.3 States/ UTs are required to submit an Annual Capacity Building plan as per the Capacity Building Norms along with the approval of SLSMC and the same will be approved by Competent Authority.
- 12.4 Under IEC, Mission will undertake activities for developing and dissemination of advocacy material aimed at various stakeholders with the approval of competent authority. Some of the IEC activities permitted include display of hoardings, standees, banners, posters, leaflets, stone plates along with PMAY(U) logo outside beneficiary houses, making photographs/ audio-visuals of success stories, performance/ street play by local artists, and any other innovative IEC activities approved by the SLSMC. Allocation of funds for IEC activities will be based on the urban population of respective States/UTs and fully funded by Ministry.
- 12.5 **Social Audit:** Mission, at its discretion, will also assist State/UT Governments in undertaking Social Audit of the projects being implemented under the mission. Such Social Audit would be carried out by State/UT Government and ULBs through credible institutions including technical institutions (IITs, NITs etc.) and architectural and design institutes and through students of such institutions. Mission will provide 100% financial assistance for social audit with the approval of CSMC. The Mission has also issued Social Audit Guidelines.
- 12.6 **Administrative and Other Expenses** of Mission would also be borne out of these earmarked funds. Allocation of funds for A&OE of States/ UTs will be based on the urban population of respective States/ UTs and fully funded by the Ministry. The Ministry will create a Technical Cell, Project Management Cell etc. as required for the Mission for effective implementation of the scheme including hiring of the services of manpower on contract basis for short and longer duration.

Central Assistance sanctioned under A&OE should not be used either to buy any fixed assets or to add value to any existing fixed asset, for any purpose.
- 12.7 The Ministry has engaged appraising agencies like BMTPC and HUDCO to assist the Ministry in appraising HFAPoA and Annual Implementation Plans (AIPs). Services of these appraisal agencies will also be required for checking projects randomly. The expenditure on such activities will also be met from these funds. CSMC will decide the financial norms for such activities.
- 12.8 A Technology Sub-Mission has been formed under the Mission. The activities of sub-mission will be financed under capacity building allocation of the Mission.
- 12.9 **Third Party Quality Monitoring Agencies (TPQMA):** It is envisaged that the States/UTs would engage TPQMA to ensure quality of construction under various components of the Mission. States/

UTs should draw up their quality monitoring and assurance plans involving third-party agencies. Such plan will include visits by third party agencies to the project site and to advise State/ UT and Urban Local Bodies on quality related issues. On the basis of quality assurance report by such agencies and also reports of their own technical staff, States and ULBs should take both preventive and curative measures to ensure that standard quality houses, and infrastructure (including Anganwadi Centres, rain water harvesting systems, solar energy system, ramps and other facilities for persons with disability, in ISSR and AHP projects) are constructed under the mission. Ministry will provide central assistance to implement third party quality monitoring mechanism by sharing the cost on 75:25 basis; and in case of NE and special category states on 90:10 basis. Ministry will share expenses for a maximum of three visits by TPQMA to each project. Annual Quality Monitoring Plans should be submitted by States/ UTs to Mission for the approval of CSMC after taking approval of SLSMC. The Mission has also issued Third Party Quality Monitoring Guidelines.

- 12.10 **Preparation of HFAPoA and Technical Cells in State & Cities:** Preparation of HFAPoA requires number of activities by States and cities. Mission will assist States/ cities in carrying out these activities for preparation of HFAPoA under capacity building and A&OE funds. Many cities have already been given assistance under RAY for preparation of Slum Free City Plan of Action (SFCPoA). States and cities should utilise that amount for preparation of HFAPoA and claim next instalment when 70% of the released funds have been utilised.
- 12.11 The activities required for preparation of HFAPoA will be funded by Ministry in the ratio of 75:25 and in case of North Eastern and special category States in the ratio of 90:10. The unit cost/ financial norms have been prescribed by the Mission in the Capacity Building norms.
- 12.12 **Establishment of Technical cells:** For implementing "Pradhan Mantri Awas Yojana (Urban)-Housing for All" states and cities will require different competencies like planning, engineering, social mobilisation, financial planning etc. Ministry will provide assistance to the states and city government for enhancing capacity of their employees/ officers in these operational areas. Ministry will also assist city and state government in constitution of Technical and Project Management Cell at state and city level. A State Level Technical Cell (SLTC) with 5-10 professionals will be supported with the approval of CSMC which can increase the size of such cell on the requirement of State/UT.
- 12.13 **City Level Technical Cell (CLTC)** with 2-4 professionals, depending on the size of the city and quantum of work will also be supported by the Mission with the approval of CSMC. In case of big cities like metropolitan cities the number of professionals in CLTC can be more than 4 with the approval of CSMC.
- 12.14 The Ministry support for CLTC and SLTC will be in the ratio of 75:25 and in case of North Eastern and special categories states it will be in the ratio of 90:10. The financial norms for such Cells have been prescribed by the Mission in the Capacity Building Norms.
- 12.15 Any other activities which are required for building the capacity for implementing the Mission or in general for augmenting the capacity of Centre, States and ULBs in this sector can be taken up with the approval of CSMC.

13. **Convergence with other Schemes**
- 13.1 Industries, through Department of Industrial Policy and Promotion (DIPP), would be requested to plan and make provision for housing facilities for all its employees whether contractual or permanent. Housing for its employee should be an integral part of industrial set up by Industry and planning by State Governments.
- 13.2 Ministry of Railways and other land owning Central Government agencies would be requested to undertake "in-situ" redevelopment of slums existing on its land providing houses to eligible slum dwellers.
- 13.3 The Atal Mission for Rejuvenation and Urban Transformation (AMRUT) of 500 cities Mission under MoHUA to converge civic amenities and infrastructure development in outer areas of the cities so that more land with civic facilities can become available and part of which can be used by cities for housing for weaker section. Smart Cities Mission to make provisions for housing for weaker section.
- 13.4 The Construction Workers Welfare Fund is set up by States/ UTs under the central law of Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996. States/ UTs collect cess on construction projects and transfer the amount to the Welfare Fund for Construction Workers. Ministry of Labour will be requested to ask States/ UTs for creating rental housing stocks to workers as welfare measure.
- 13.5 Schemes such as Swachh Bharat Mission (U), National Urban Livelihood Mission, National Health Mission, Sarv Siksha Abhiyan, Solar Mission etc. target the urban poor. States/ UTs to ensure convergence with relevant schemes in housing projects to be undertaken under this Mission.
14. **Mechanism for Release of Central Assistance except Credit Linked Subsidy**
- 14.1 Indicative State/ UT wise allocation will be made based on urban population and estimated slum population or other criteria as may be decided by MoHUA. The allocation will be made separately for each component. Ministry can change the inter-se allocation between different components with the approval of competent authority. However, Ministry may decide allocation and disbursement of Central Assistance to States/ UTs based on project proposals and its implementation status.
- 14.2 Central Assistance under different components will be released to the States/ UTs after the approval of CSMC and with concurrence of the Integrated Finance Division (IFD) of the Ministry. Central share would be released in 3 instalments of 40%, 40% and 20%.
- 14.2.1 The Central assistance along with the committed State share should be released (preferably within 15 days from the date of receipt of Central assistance) in the SLNA account for release to implementing agencies. Implementing agencies in turn wherever applicable, shall release the funds to eligible beneficiaries within 15 days from the receipt of the funds.
- 14.3 Mission, with the approval of CSMC, will release initial fund for taking up preparatory activities for formulating HFAPoA after taking into consideration of number of cities covered under Mission. States/UTs shall submit HFAPoA for the selected cities as soon as possible, preferably within 6



months of selection of city. On the basis of HFAPoA, the requirements of financial assistance from Govt would be projected.

- 14.4 States/ UTs will submit Annual Implementation Plan (AIP) each year for the next year in prescribed format given at Annexure 6 so that Ministry can assess budgetary requirement. AIP should be submitted each year.
- 14.5 After approval of Annual Implementation Plan (AIP), State/UT will be required to submit details of the projects approved by SLSMC under different components of the Mission in prescribed format kept at Annexure 7. CSMC would consider the project-wise information for releasing first instalment of 40% of admissible Central share for each component. For considering the release of first instalment, CSMC may scrutinize the selected DPRs with the help of technical/other institutions. For year 2015-16 i.e. for the first year of Mission, AIP will not be necessary. State/UT may seek Central assistance on the basis of projects approved by SLSMC as per scheme guidelines by quarterly sending details of approved projects in the prescribed format given at Annexure 7. Criteria for release of 1st instalment are mentioned in Annexure 9A.
- 14.6 Second instalment of 40% would be released based on at least 70% utilization of earlier central release along with corresponding State/ UT releases, and commensurate physical progress. Before releasing 2nd instalment, CSMC may check quality of the houses being constructed on random basis or houses of specific project through technical institutions along with reports of Third-Party Quality Agencies selected by States/UTs for quality monitoring purpose. The format of utilization certificate to be submitted is kept at Annexure 8. Criteria for release of 2nd instalment are mentioned in Annexure 9A.
- 14.7 States/ UTs will further release the Central Assistance to cities and/or other implementing agencies. In order to provide flexibility, States/ UTs are allowed to release funds on the basis of actual progress of the projects, implying that for a project being implemented faster, States/UTs can release more funds.
- 14.8 The final instalment of 20% of central assistance will be released subject to at least 70% utilization of earlier central releases along with corresponding State's releases and completion of projects including construction of houses and infrastructure, as may be applicable, in each project. The 3rd & final instalment of 20% of central assistance would also be contingent of achieving mandatory reforms. States/UTs will be required to submit project completion reports for all approved projects as per Annexure 9. Criteria for release of 3rd & final instalment are mentioned in Annexure 9A.
- In case, all houses in a BLC project are not completed due to unavoidable circumstances, 3rd & final instalment for the project will be released upon furnishing the completion certificate of at least 90% of the houses in that project. The release at this stage will be restricted to maximum admissible central assistance for these completed houses after reconciliation/ adjustment of earlier releases. The States/ UTs may ensure completion of remaining houses by using the provisions of para 14.7 of the scheme guidelines, at the earliest but not later than the end of Mission period and accordingly claim for central assistance for final settlement as a one-time measure upon submission of completion certificate.
- 14.9 Under the component of Subsidy for Beneficiary-Led Individual house Construction or Enhancement,

central assistance transferred to States/ UTs shall be transferred electronically to the beneficiary bank accounts through PFMS/DBT/Aadhaar based payment. States/ UTs shall prepare an electronic list of eligible beneficiaries with Aadhaar/ Virtual Aadhaar ID and valid Bank account numbers before sanctioning projects for individual construction or enhancement.

- 14.10 All eligible beneficiaries under all components of the scheme should have an Aadhaar/ Aadhaar Virtual ID which should be integrated with the details of beneficiary. In case, any eligible beneficiary does not have an Aadhaar card/ Aadhaar Virtual ID, States/UTs and Cities should ensure that Aadhaar/ Aadhaar Virtual ID enrolment of such beneficiaries is done on priority.
- 14.11 Funds released to the city or any other implementing agency by State should be kept in a separate account opened for this Mission for utilization towards implementation of the scheme and shall not form part of their general financial operations. Any interest accrued on the Central fund is to be used for the Mission purpose only after approval of the Ministry.
15. Release of Central Assistance for Credit Linked Subsidy Component of the Mission
- 15.1 An advance subsidy will be released to each CNA at the start of the scheme. Subsequent amounts of credit linked subsidy will be released to the CNAs after 70% utilization of earlier amounts, on quarterly basis, and based on claims raised by CNAs, as per prescribed format Annexure 10.
- 15.2 Based on the loan disbursed by a PLI to EWS, LIG and MIG beneficiaries, the CNA will release the subsidy amount to PLIs directly based on the claims submitted on the total loans disbursed. Subsidy will be released to the PLI by the CNA in maximum of four instalments.
- 15.3 0.1% of total fund disbursement by the CNAs to the PLIs will be paid to the CNAs for their administrative expenses.
- 15.4 Subsidy will be credited by the PLI to the borrower's account upfront by deducting it from the principal loan amount of the borrower. The borrower will pay EMI as per lending rates on the remainder of the principal loan amount.
- 15.5 In lieu of the processing fee for housing loan for the borrower under the scheme, PLIs will be given a lump sum amount of [Rs. 3000 (Rupees Three Thousand only) for EWS/ LIG beneficiaries]¹¹ and Rs. 2000 (Rupees Two Thousand only) for MIG beneficiaries¹² per sanctioned application. PLIs will not take any processing charge from the beneficiary [for housing loans upto the eligible loan amount as per income criteria under the Scheme. For additional loan amounts beyond the eligible loan amounts, PLIs can charge the normal processing fee.]^{11&12}
- 15.6 EWS/ LIG beneficiary can apply for a housing loan directly or through the ULBs or the local agencies identified by the States/ UTs/ ULBs for facilitating the applications from intended beneficiaries. In order to incentivize the designated staff of ULBs or NGOs a sum of Rs.250 per sanctioned application would be paid out of CLSS funds payable through State Governments.

¹¹ Amended vide No. I-11016/15/2016-HFA-4 (office no. 3017120) dated 11.03.2017 w.e.f. 01.01.2017, earlier the amount was Rs.1000 till 31.12.2016.

¹² The provision for MIG as per Operational Guidelines - CLSS for MIG.

16. Administration and Implementation Structure

The Programme will have a three-tier implementation structure.

- 16.1 An inter-ministerial committee viz. Central Sanctioning and Monitoring Committee (CSMC) is constituted under the Chairpersonship of Secretary (MoHUA) for implementation of the Mission, approvals there under and monitoring. The constitution and Indicative functions of CSMC is at Annexure 11.
- 16.2 A Committee of Secretary (MoHUA) and Secretary (DFS) in Government of India is also constituted for monitoring the Credit Linked Subsidy component of the Mission, giving targets to PLIs etc. The Committee can co-opt other members as is felt necessary by it.
- 16.3 A Mission Directorate (MD) is also formed under the Ministry to implement the Mission. It is headed by Joint Secretary (Mission).
- 16.4 States/ UTs are required to constitute an inter-departmental State Level Sanctioning & Monitoring Committee (SLSMC) for approval of Action Plans and projects under various components of the Mission. The Committee should be headed by Chief Secretary and suggested composition of the Committee along with its indicative functions is at Annexure 12.
- 16.5 Each State/ UT will identify a State Level Nodal Agency (SLNA) under the Mission wherein a State Level Mission Directorate will be set up for coordination of the scheme and reform-related activities.
- 16.6 State Level Appraisal Committee (SLAC) [will]¹¹ be constituted by the State /UT for techno-economic appraisal of DPRs submitted by ULBs/Implementing Agencies. SLAC will submit their appraisal reports with their comments and recommendations to the SLNA for taking approval of SLSMC.
- 16.7 State may nominate a separate State Level Nodal Agency (SLNA) under the Credit Linked Subsidy component of the Mission to identify, motivate and organize beneficiaries to seek housing loans.
- 16.8 A city level Mission for selected cities should be set up under the chairpersonship of the Mayor or Chairman of the ULB as the case may be.
- 16.9 Suitable grievance redressal system should be set up at both State and City level to address the grievances in implementing the Mission from various stakeholders.

17. Monitoring & Evaluation

Mission will be monitored at all three levels: City, State and Central Government. CSMC will monitor formulation of HFAPoA, Annual Implementation Plans (AIPs) and project implementation. Suitable monitoring mechanisms will be developed by the Mission. States and cities will also be required to develop monitoring mechanism for monitoring the progress of mission and its different components.

¹¹ Amended vide No. N-11027/19/2015-HFA.1/Vol-2(FTS-13988) dated 21.06.2017

18. Affordable Rental Housing Complexes

18.1 COVID-19 pandemic has resulted in reverse migration of workers/ poor in the country. Urban migrants/ poor consisting of workers in manufacturing industries, domestic/ commercial establishments, health sector, service providers, hospitality industry, construction or other such sectors play an important role in urban economy. They come from rural areas or small towns for seeking better employment opportunities in urban areas. In order to maximize savings, they often compromise with living conditions to send remittances to families left behind at their native places. Usually, they live in shums, informal/ unauthorized colonies or peri-urban areas to save on high rental charges.

18.2 Government of India aims to promote economic activities through the vision of "AatmaNirbhar Bharat". In line with the vision of Self-reliant India, Ministry of Housing and Urban Affairs (MoHUA) after consultation with concerned Central Ministries/Departments, States/UTs and other stakeholders from Private/ Public Sector has launched Affordable Rental Housing Complexes (ARHCs) scheme for urban migrants/ poor as a sub-scheme under PMAY (U). ARHCs aim at creating vibrant, sustainable and inclusive affordable rental housing avenues for urban migrants/ poor by 'aggregation of their demand at a given site'. These ARHCs will provide them dignified living with all civic amenities in proximity to their workplace by:

- i. Utilizing existing Government funded vacant houses in cities by converting them into ARHCs under Public Private Partnership (PPP) mode or by Public agencies as a Centrally Sponsored Scheme.
- ii. Construction, Operation and Maintenance of Affordable Rental Housing Complexes by Public/ Private Entities on their own vacant land as a Central Sector Scheme.

18.3 Principles and Objectives of ARHCs:

- i. To address the vision of 'AatmaNirbhar Bharat Abhiyan' significantly by creating a sustainable ecosystem of affordable rental housing solutions for urban migrants/ poor.
- ii. To achieve overall objective of "Housing for All" encompassing the need of affordable rental housing for urban migrants/ poor. ARHCs will provide them dignified living with necessary civic amenities near their place of work.
- iii. To create a conducive environment by incentivizing Public/ Private Entities to leverage investment for creating affordable rental housing stock to take care of their own requirements for workforce and also cater to neighboring areas, if they have available vacant land.

18.4 Coverage and Duration of ARHCs:

- i. ARHCs will be implemented in all Statutory Towns as per Census 2011 and Towns notified subsequently, Notified Planning Areas and areas of Development/ Special Area Development/ Industrial Development Authorities. States/UTs may consider any project as ARHCs in any other areas after due notification.



- ii. Projects under ARHCs will be applicable for consideration and funding till PMAY (U) Mission period i.e. March 2022.
- iii. Projects approved during the Mission period will continue for another 18 months to enable fund release and completion of projects.

18.5 Target Beneficiaries:

- i. Beneficiaries for ARHCs will be from Economically Weaker Section (EWS)/ Low Income Group (LIG) who are urban migrants/poor. They include labour, urban poor (street vendors, rickshaw pullers, other service providers etc.), industrial workers, and migrants working with market / trade associations, educational / health institutions, hospitality sector, long term tourists / visitors, students or any other persons of such category.
 - ii. Preference under the Scheme shall be given to persons belonging to Scheduled Castes/ Scheduled Tribes/Other Backward Classes, Widows and working Women, Divyang, Minorities, subject to beneficiaries being from EWS/LIG segments as provisioned by the Government.
- 18.6 A separate Operational Guidelines for implementation of Affordable Rental Housing Complexes (ARHCs) has already been issued.

PMAY (U)-AHP projects

Sl.No	District Name	No of Projects	Project cost (Rs. in crore)	Approved Dus	Foundation	Lintel	Roof	Completed	Financial Progress (in Cr)
1	Bagalkot .	12	280.54	4579	17	165	755	295	45.72
2	Bangalore .	2	9.49	137	0	0	0	7	485.74
3	Bangalore Rural .	5	91.30	1451	36	24	405	0	10.20
4	BBMP .	38	7726.39	128421	9314	541	2505	5016	0.00
5	Belgaum .	20	1147.56	18048	583	69	248	1510	45.94
6	Bellary .	21	1467.35	24346	2685	90	976	2707	103.74
7	Bidar .	12	802.53	14242	181	43	414	1196	33.85
8	Bijapur .	17	669.58	11089	60	145	1507	1857	79.25
9	Chamarajanagar .	5	64.71	1265	42	61	291	177	15.80
10	Chikkaballapura .	11	143.97	2429	16	0	50	962	14.20
11	Chikmagalur .	7	207.55	3495	97	16	112	275	11.67
12	Chitradurga .	15	716.57	10824	319	142	369	340	24.00
13	Dakshina Kannada .	6	183.82	2854	276	0	4	32	19.76
14	Davanagere .	10	390.28	5716	30	99	230	1296	16.90
15	Dharwad .	13	594.23	9063	2287	103	718	206	45.22
16	Gadag .	8	410.33	7036	694	1915	1311	721	123.18
17	Gulbarga .	21	1093.62	17529	256	359	541	1617	48.46
18	Hassan .	9	310.58	5633	681	392	769	75	38.16
19	Haveri .	9	253.14	5145	80	0	32	1463	37.33
20	Kolar .	9	218.40	3853	123	114	412	1644	35.06
21	Koppal .	6	229.18	3683	2	0	0	335	11.00
22	Mandya .	5	80.15	1588	239	482	554	30	18.34
23	Mysore .	23	992.98	17423	289	188	370	1201	118.28
24	Raichur .	7	287.65	5070	48	53	232	1751	33.20
25	Ramanagara .	14	575.36	10586	439	709	1557	1536	104.29
26	Shimoga .	10	735.38	13261	219	114	473	866	85.28
27	Tumkur .	14	467.72	7863	894	80	524	1240	40.71
28	Udupi .	1	28.07	500	220	48	192	40	5.60
29	Uttara Kannada .	20	506.85	7880	424	9	1006	677	37.42
30	Yadagiri .	6	76.55	1402	0	35	136	802	14.29
31	AHP- Total	356	20761.82	346411	20551	5996	16693	29874	1702.58

PMAY (U)-BLC projects

Sl.No	District Name	No of Projects	Project cost (Rs. In crore)	Approved	Foundation	Lintel	Roof	Houses Completed	Financial Progress (in Cr)
1	Bagalkot .	161	512.53	13559	1224	1718	2118	4759	161.07
2	Bangalore .	41	46.61	1115	80	60	125	313	10.33
3	Bangalore Rural .	41	128.50	3608	287	197	496	1364	46.32
4	BBMP .	8	12.49	323	28	8	22	51	0.00
5	Belgaum .	278	837.58	22326	1620	1265	1661	8401	230.72
6	Bellary .	141	784.88	20889	1213	1100	1423	6479	151.93
7	Bidar .	35	317.13	9587	687	508	469	949	34.23
8	Bijapur .	101	724.77	19869	1943	2049	2061	6421	144.75
9	Chamarajanagar .	35	157.91	4131	273	260	384	2051	70.43
10	Chikkaballapura .	52	126.89	3210	497	201	358	1134	35.31
11	Chikmagalur .	43	59.33	1520	159	71	171	482	12.57
12	Chitradurga .	41	226.79	6078	328	443	425	1882	58.43
13	Dakshina Kannada .	88	122.17	3246	365	300	372	1329	36.50
14	Davanagere .	57	210.62	5381	890	696	866	1414	44.57
15	Dharwad .	74	374.21	9844	891	475	1040	1321	54.27
16	Gadag .	68	774.58	17708	875	976	791	2159	66.42
17	Gulbarga .	73	473.80	12016	791	620	533	2198	84.84
18	Hassan .	51	127.17	3119	365	148	165	1117	27.37
19	Haveri .	88	244.94	6473	570	497	560	2054	70.40
20	Kodagu .	28	33.27	818	51	41	53	211	7.15
21	Kolar .	46	116.97	3058	433	206	269	801	30.63
22	Koppal .	83	328.59	8258	689	660	749	2638	111.17
23	Mandya .	55	76.62	2038	182	79	243	617	18.83
24	Mysore .	80	551.62	14648	3770	580	568	3655	72.48
25	Raichur .	78	433.61	11410	629	504	732	3260	64.43
26	Ramanagara .	40	174.74	4589	247	147	226	1195	27.81
27	Shimoga .	70	191.50	5015	662	383	505	1531	44.59
28	Tumkur .	63	191.41	4478	706	290	445	1431	29.19
29	Udupi .	44	69.08	1855	139	119	143	530	14.99
30	Uttara Kannada .	105	148.04	3702	377	250	329	998	30.15
31	Yadagiri .	54	364.66	9636	1411	970	838	1784	71.68
32	BLC Total	2222	8942.99	233507	22382	15821	19140	64529	1863.56
33	Grand . (AHP+BLC)	2578	29704.81	579918	42933	21817	35833	94403	

Pradhana Manthri Awas Yojan (Grameen)

Sl No.	District	Selection	complete	Physical Progress					Blocked	Financial Progress (Rs. in Lakhs)
				Found	LIntel	Roof	Total	Unst.		
1	Bagalkot	3860	1862	412	289	354	1055	935	8	2776.42
2	Ballari	7319	3762	823	500	738	2061	1478	18	6149.29
3	Belagavi	24218	12605	1969	1274	2215	5458	6117	38	17291.51
4	Bengaluru Rural	833	501	87	28	19	134	120	78	721.66
5	Bengaluru Urban	173	74	11	4	7	22	148	29	101.76
6	Bidar	2648	1846	205	160	283	648	149	5	2838.16
7	Chamarajanagar	12677	6806	1309	519	783	2611	3124	136	10513.79
8	Chikkaballapur	4999	2445	708	247	671	1626	900	28	3940.09
9	Chikkamagaluru	601	219	72	22	34	128	246	8	321.85
10	Chitradurga	13854	6317	1425	635	817	2877	4499	161	10009.45
11	DakshinaKannada	276	111	26	4	5	35	126	4	150.78
12	Davanagere	2614	1181	235	89	206	530	881	22	1834.71
13	Dharwad	5576	2496	718	285	428	1431	1622	27	3403.36
14	Gadag	7783	3049	1200	479	581	2260	2459	15	4345.73
15	Hassan	3281	1053	516	116	198	830	1378	20	1577.41
16	Haveri	8911	4094	959	438	574	1971	2735	111	5835.13
17	Kalaburagi	6328	3110	784	355	423	1562	1640	16	4489.95
18	Kodagu	168	49	3	1	5	9	9	1	65.90
19	Kolar	3816	2173	559	144	268	971	650	22	3414.66
20	Koppal	6591	2720	1318	473	499	2290	1549	32	4170.25
21	Mandya	4603	1286	552	106	251	909	2190	218	1690.89
22	Mysuru	13074	6173	1410	520	1502	3432	3357	112	9848.72
23	Raichur	22576	13961	2079	1437	1788	5304	2995	316	21201.89
24	Ramanagara	2482	1447	181	38	199	418	601	16	1821.23
25	Shivamogga	1595	685	208	113	115	436	470	4	1044.58
26	Tumakuru	8948	5089	1012	340	458	1810	1998	51	7595.68
27	Udupi	226	98	6	0	8	14	12	2	123.68
28	UttaraKannada	1168	467	172	63	75	310	385	6	645.70
29	Vijayapura	3662	1791	383	383	379	1145	677	49	2553.12
30	Yadgiri	12872	8977	791	626	859	2276	1491	128	13082.78
	Grand	187432	96447	20133	9688	14742	44563	44741	1681	143560.13

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Annexure 4

PMAY (U)-AHP projects

Sl.No	District Name	No of Projects	Project cost (Rs. In crore)	Project Cost (Rs. In lakh)	Approved Dus	Foundatio n	Lintel	Roof	Completed	Financial Progress (Rs. In Lakhs)
1	Bagalkot .	12	280.54	28054.37	4579	17	165	755	295	4571.52
2	Bangalore Urban	40	7735.888794	773588.8794	128558	9314	541	2505	5023	70467.69
3	Bangalore Rural .	5	91.30	9129.58	1451	36	24	405	0	1020.00
4	Belgaum .	20	1147.56	114755.56	18048	583	69	248	1510	5294.69
5	Bellary .	21	1467.35	146734.51	24346	2685	90	976	2707	12562.81
6	Bidar .	12	802.53	80252.53	14242	181	43	414	1196	3360.77
7	Bijapur .	17	669.58	66958.31	11089	60	145	1507	1857	7925.16
8	Chamarajanagar .	5	64.71	6471.15	1265	42	61	291	177	1581.48
9	Chikkaballapura .	11	143.97	14396.90	2429	16	0	50	962	1429.92
10	Chikmagalur .	7	207.55	20754.90	3495	97	16	112	275	1166.88
11	Chitradurga .	15	716.57	71656.79	10824	319	142	369	340	2296.20
12	Dakshina Kannada .	6	183.82	18382.13	2854	276	0	4	32	961.68
13	Davanagere .	10	390.28	39027.58	5716	30	99	230	1296	1689.73
14	Dharwad .	13	594.23	59422.91	9063	2287	103	718	206	4522.43
15	Gadag .	8	410.33	41032.95	7036	694	1915	1311	721	10315.16
16	Gulbarga .	21	1093.62	109362.07	17529	256	359	541	1617	4063.20
17	Hassan .	9	310.58	31058.13	5633	681	392	769	75	4316.36
18	Haveri .	9	253.14	25314.12	5145	80	0	32	1463	2298.84
19	Kolar .	9	218.40	21839.61	3853	123	114	412	1644	3505.56
20	Koppal .	6	229.18	22918.39	3683	2	0	0	335	591.68
21	Mandya .	5	80.15	8015.00	1588	239	482	554	30	1886.64
22	Mysore .	23	992.98	99297.72	17423	289	188	370	1201	9978.28
23	Raichur .	7	287.65	28764.55	5070	48	53	232	1751	3320.40
24	Ramanagara .	14	575.36	57536.21	10586	439	709	1557	1536	10429.09
25	Shimoga .	10	735.38	73538.10	13261	219	114	473	866	8574.95
26	Tumkur .	14	467.72	46772.41	7863	894	80	524	1240	4070.63
27	Udupi .	1	28.07	2806.57	500	220	48	192	40	559.92
28	Uttara Kannada .	20	506.85	50685.04	7880	424	9	1006	677	3265.56
29	Yadagiri .	6	76.55	7655.03	1402	0	35	136	802	1428.60
31	AHP- Total	356	20761.82	2076182.01	346411	20551	5996	16693	29874	187455.84

PMAY (U)-BLC projects

Sl.No	District Name	No of Projects	Project cost (Rs. in crore)	Project Cost (Rs. In lakh)	Approved	Foundati on	Lintel	Roof	Houses Complete d	Financial Progress (Rs. In Lakhs)
1	Bagalkot .	161	512.53	51252.90	13559	1224	1718	2118	4759	6738.53
2	Bangalore Urban	49	59.095	5909.5	1438	108	68	147	364	504.525
3	Bangalore Rural .	41	128.50	12849.70	3608	287	197	496	1364	2222.03
4	Belgaum .	278	837.58	83757.50	22326	1620	1265	1661	8401	9419.03
5	Bellary .	141	784.88	78488.30	20889	1213	1100	1423	6479	9345.68
6	Bidar .	35	317.13	31712.85	9587	687	508	469	949	1389.30
7	Bijapur .	101	724.77	72476.80	19869	1943	2049	2061	6421	6262.50
8	Chamarajanagar .	35	157.91	15791.40	4131	273	260	384	2051	3045.00
9	Chikkaballapura .	52	126.89	12688.70	3210	497	201	358	1134	1699.05
10	Chikmagalur .	43	59.33	5933.10	1520	159	71	171	482	415.88
11	Chitradurga .	41	226.79	22679.10	6078	328	443	425	1882	3282.53
12	Dakshina Kannada .	88	122.17	12216.90	3246	365	300	372	1329	1779.83
13	Davanagere .	57	210.62	21062.20	5381	890	696	866	1414	2323.58
14	Dharwad .	74	374.21	37421.00	9844	891	475	1040	1321	1347.90
15	Gadag .	68	774.58	77457.61	17708	875	976	791	2159	3185.10
16	Gulbarga .	73	473.80	47380.28	12016	791	620	533	2198	3718.05
17	Hassan .	51	127.17	12716.90	3119	365	148	165	1117	1089.60
18	Haveri .	88	244.94	24494.30	6473	570	497	560	2054	3024.83
19	Kodagu .	28	33.27	3326.70	818	51	41	53	211	331.50
20	Kolar .	46	116.97	11697.20	3058	433	206	269	801	1370.33
21	Koppal .	83	328.59	32858.80	8258	689	660	749	2638	2988.08
22	Mandya .	55	76.62	7661.60	2038	182	79	243	617	765.83
23	Mysore .	80	551.62	55161.70	14648	3770	580	568	3655	4848.38
24	Raichur .	78	433.61	43360.80	11410	629	504	732	3260	3056.48
25	Ramanagara .	40	174.74	17473.70	4589	247	147	226	1195	1204.50
26	Shimoga .	70	191.50	19150.00	5015	662	383	505	1531	1969.80
27	Tumkur .	63	191.41	19141.00	4478	706	290	445	1431	1116.98
28	Udupi .	44	69.08	6908.10	1855	139	119	143	530	616.50
29	Uttara Kannada .	105	148.04	14803.50	3702	377	250	329	998	1347.53
30	Yadagiri .	54	364.66	36466.48	9636	1411	970	838	1784	3134.55
31	BLC Total	2222	8942.99	894298.62	233507	22382	15821	19140	64529	83543.35
32	Grand . (AHP+BLC)	2578	29704.81	2970480.63	579918	42933	21817	35833	94403	270999.19