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**STANDING COMMITTEE ON HOUSING
AND URBAN AFFAIRS
(2022-23)**

SEVENTEENTH LOK SABHA

MINISTRY OF HOUSING AND URBAN AFFAIRS

**Evaluation of Implementation of Pradhan Mantri Awas Yojana
(Urban)**

SEVENTEENTH REPORT



**LOK SABHA SECRETARIAT
NEW DELHI**

March, 2023/Phalguna, 1944 (Saka)

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**Evaluation of Implementation of Pradhan Mantri Awas Yojana
(Urban)**

Presented to Lok Sabha on 20.03.2023

Laid in Rajya Sabha on 17.03.2023



**LOK SABHA SECRETARIAT
NEW DELHI**

March, 2023/Phalguna, 1944 (Saka)

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COMPOSITION OF THE STANDING COMMITTEE
ON HOUSING AND URBAN AFFAIRS (2022-23)

Shri Rajiv Ranjan Singh alias Lalan Singh - Chairperson

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4. Shri Shrirang Appa Barne
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31. Shri Sanjay Singh

SECRETARIAT

- | | | | |
|----|----------------------|---|------------------|
| 1. | Shri Y. M. Kandpal | - | Joint Secretary |
| 2. | Smt Archana Pathania | - | Director |
| 3. | Ms. Swati Parwal | - | Deputy Secretary |

INTRODUCTION

I, the Chairperson of the Standing Committee on Housing and Urban Affairs (2022-23) having been authorized by the Committee, present the Seventeenth Report (17th Lok Sabha) on 'Evaluation of Implementation of Pradhan Mantri Awas Yojana (Urban)' of the Ministry of Housing and Urban Affairs.

2. The Committee were briefed by the representatives of Ministry of Housing and Urban Affairs and State Government of Maharashtra on 11 February, 2022. The Committee also took oral evidence of the representatives of Ministry of Housing and Urban Affairs on 09 June 2022 and 12 January, 2023.

3. The Committee wish to express their thanks to the officials of the Ministry of Housing and Urban Affairs and others witnesses for appearing before them and furnishing the information that they desired in connection with the examination of the subject.

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

5. The Committee considered and adopted Draft Report at their Sitting held on 14th March, 2023.

6. For facility of reference, the observations/recommendations of the Committee have been printed in bold letters in the body of the Report.

New Delhi
14 March, 2023
23 Phalguna, 1944 (Saka)

Shri Rajiv Ranjan Singh
***Alias* Lalan Singh**
Chairperson
Standing Committee on
Housing and Urban Affairs

REPORT

PART-I

Introductory

India's current development scenario is characterized by rapid urbanization. More than 31 percent of the total population is urban population. Infrastructural challenges in terms of affordable housing, access to clean drinking water, electricity, roads, etc. are the key priorities of the Government. With the objective to address the housing needs of the ever increasing urban population, a comprehensive housing scheme by the name 'Pradhan Mantri Awas Yojna- Urban Housing for All Mission (PMAY-U-HFA)' was launched by the Ministry of Housing and Urban Affairs in 2015.

2. With the total investment of Rs. 8.31 lakh crore, the Mission aims to provide Central Assistance to implementing agencies through States/Union Territories (UTs) for providing all-weather *pucca* houses with basic civic infrastructure such as toilet facilities, water connection, 24*7 electricity supply, cooking gas connection and access to other civic amenities to all eligible urban households. The Scheme focused to cover the entire urban area consisting of all Statutory Towns, Notified Planning Areas and Development Areas under the jurisdiction of Industrial Development Authority/Special Area Development Authority/Urban Development Authority or any such authority entrusted with functions of urban planning and regulations under State Legislation. So far 4,500 cities/towns have been included under PMAY(U). A total of 1.22 crore houses are sanctioned under the four verticals viz., ISSR, CLSS, AHP and BLC of PMAY(U). Further, 183 on-going projects of erstwhile Rajiv Awas Yojna (RAY) have also been subsumed under PMAY-U.

3. The duration of the Mission was initially seven years from FY 2015-16 to FY 2021-22. The Mission has now been extended up to 31 December, 2024 with all verticals except Credit Linked Subsidy Scheme (CLSS) vertical to complete houses sanctioned up to 31 March 2022. The Ministry has also stated that during the extended period, no additional houses will be sanctioned. The Mission period has been extended solely with the purpose of completion of sanctioned houses and no additional houses will now be sanctioned under PMAY(U).

4. With a view to study the performance of the Mission, so far, in terms of addressing the urban housing needs and deliverance under the Scheme, the Committee took up this subject, for

examination and report. In the process, the Committee obtained background materials and post evidence written replies from the Ministry of Housing and Urban Affairs besides taking their oral evidence. Based on the written replies and oral depositions of the Ministry, the Committee have analysed various issues pertaining to the subject matter as enumerated in the succeeding paragraphs followed by the Committee' Observations/Recommendations.

II. COMPONENTS OF PMAY(U)

5. PMAY (U) is being implemented through the following four verticals,

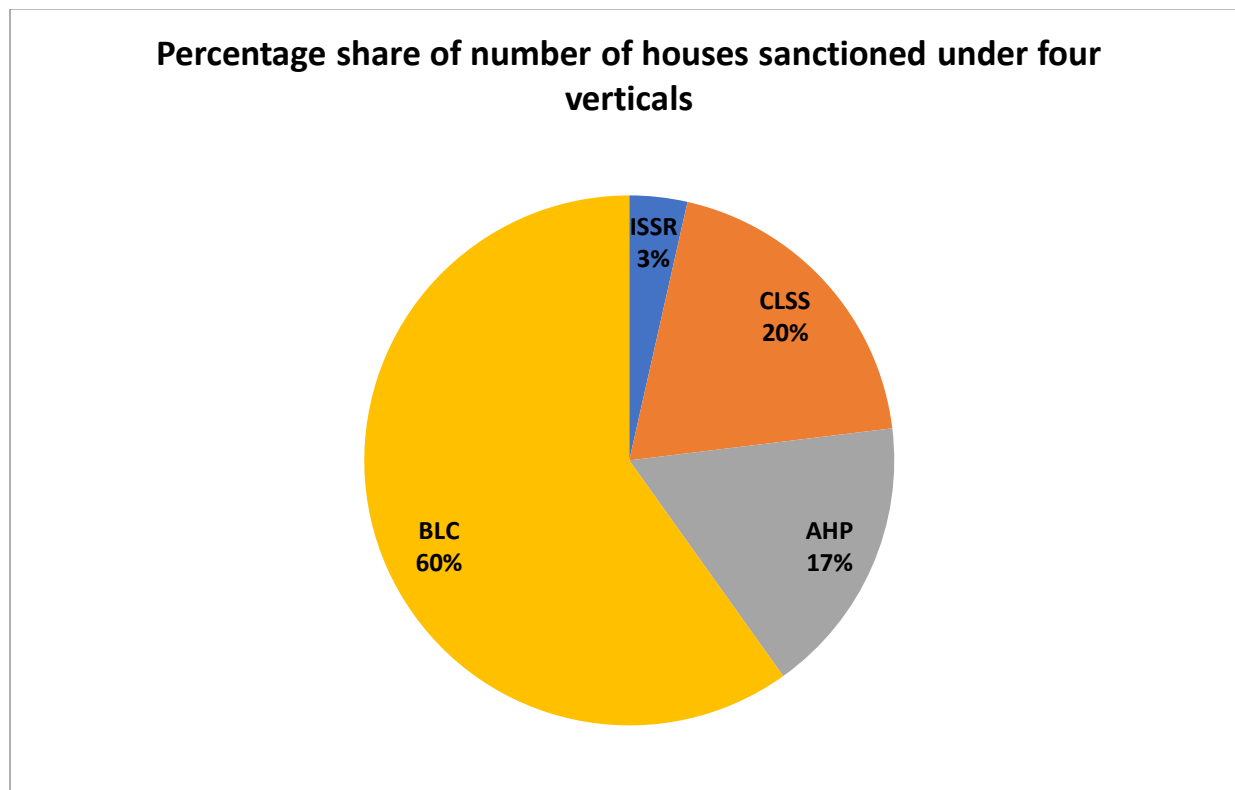
- a) In-Situ Slum Redevelopment (ISSR)
- b) Credit Linked Subsidy Scheme (CLSS)
- c) Affordable Housing in Partnership (AHP)
- d) Beneficiary-led Construction (BLC)

6. A brief overview of the four verticals is given as under:

ISSR	CLSS	AHP	BLC
Slum rehabilitation of Slum Dwellers with participation of private developers using land as are source	Promotion of Affordable Housing through Credit Linked Subsidy	Affordable Housing in Partnership with Public & Private sectors	Subsidy for Beneficiary-Led individual house construction /enhancement
Assistance to eligible families belonging to EWS categories	Assistance to eligible beneficiaries of EWS/LIG and MIG on home loans from banks	Assistance to eligible families belonging to EWS categories who do not have land	Assistance to eligible families belonging to EWS categories
Demand side intervention	Demand side intervention	Supply side intervention	Demand side intervention
Centrally Sponsored Schemes	Central Sector Scheme	Centrally Sponsored Schemes	Centrally Sponsored Schemes
GoI grant- Rs.1 Lakh per house	Benefits upto – Rs.2.67 lakh through interest subsidy of 3-6.5%	GoI grant – Rs.1.5 lakh per house	GoI grant – Rs.1.5 Lakh per house
More than 4.33 lakh beneficiary households	Around 23.97 lakh beneficiary households	More than 20.94 lakh beneficiary households	73.45 lakh BLC Houses

have been sanctioned houses	(including around 6.10 lakh from MIG) have been benefited	have been sanctioned houses	approved
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CLSS for MIG scheme ended on 31st March, 2021.



7. It can be inferred from the pie-chart that maximum number of projects were sanctioned under the BLC vertical (i.e., 60%) and minimum number of projects under ISSR vertical (i.e., 3%).

8. On being asked whether any vertical was in particular emphasized or preferred or promoted by the Ministry at the conception of the Scheme or at later stage, the Ministry replied that all four verticals of the Scheme were open to the States/UTs/Beneficiaries to choose from, based on their suitability, without any emphasis on any particular vertical.

9. However, during an evidence Sitting, the representatives from the Ministry stated the following reason for more popularity of BLC vertical:

“The States also find it more convenient to give houses in smaller cities and to people who have their own land. This is why, we have seen BLC vertical growing up.”

10. During an evidence Sitting on the subject, on the discussion about which vertical is meant for ‘landless poor’ urban segment, representative from the Ministry explained as given:

“In PMAY, the AHP vertical is specially designed for such people who may not have any land where urban local bodies or State Government, through its policies may construct a building directly or through PPP basis and give it to such people who do not have any land per se. The construction is done by ULB or some other body. Then, there is a beneficiary contribution. So, the people not having a land may either apply for AHP or they may take loan for acquiring new houses and take benefit under CLSS vertical. These are the two verticals specifically targeted for them.”

III. DEMAND ASSESSMENT

11. Under PMAY(U), the validated demand for housing was assessed by States/UTs. Demand surveys were conducted through Urban Local Bodies (ULBs), offline, online and free of cost. The PMAY-U adopted a cafeteria approach for housing demand survey, providing option to the prospective beneficiaries to choose from the four verticals of the Scheme based on their preferences. After considering vertical-wise requirement and availability of resources with them, States/UTs proposed projects for approval of Central Sanctioning and Monitoring Committee (CSMC).

12. As per validated demand assessed and reported by States/UTs under PMAY-U, year-wise target to meet the demand of 112.24 lakh houses for eligible beneficiaries by 2022 *vis-à-vis* progress made so far is as under:

Table1: Year-wise data on houses targeted and houses approved

FY	Houses targeted for approval as per assessed demand (in lakh)	Houses approved (in lakh) (as on 31.03.2022)
2015-16	7.31	5.81

2016-17	9.51	7.29
2017-18	26.48	18.61
2018-19	31.00	29.05
2019-20	19.62	20.41
2020-21	14.32	19.62
2021-22	4.00	21.90
Total	112.24	122.69

13. In written replies submitted to the Committee about the housing shortage, MoHUA has stated that the housing shortage estimated by Technical Group (TG)-12 is 1.88 crore over a period 2012-17. It had further submitted that in India, at the slum decadal growth rate of 34%, the slum households are projected to go upto 18 million. Also, 2 million non-slum urban poor households are proposed to be covered under the Mission. Hence, total housing shortage envisaged to be addressed through the new mission is 20 million.

14. However, the total validated demand as assessed by States/UTs stands at 1.23 crore. The state-wise data of urban population, no. of slum HH and total number of migrant population as per Census data 2011 is as under:

Table 2: State-wise data of urban population, no. of slum HH and total number of migrant population

Sl. No.	Name of the State/UT	Total urban Population (In Lakh)	No. of slum Households (In Lakh)	No. of Migrants* (In Lakh)	Total of (d) and (e) (In Lakh)	Demand survey figures the States/UTs to the Ministry. (In Lakh)	No. of houses Sanctioned by the Ministry (In Lakh)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)
1	Andhra Pradesh	282.19	14.27	4.65	18.92	20.50	20.72
2	Bihar	117.58	2.16	0.42	2.58	3.75	3.68
3	Chhattisgarh	59.37	4.14	0.90	5.04	3.00	3.18
4	Goa	9.07	0.05	0.15	0.20	0.05	0.03
5	Gujarat	257.45	3.46	3.64	7.10	7.65	10.55
6	Haryana	88.42	3.33	1.42	4.74	1.50	1.65
7	Himachal Pradesh	6.89	0.14	0.20	0.35	0.13	0.13
8	Jharkhand	79.33	0.73	0.71	1.43	2.20	2.34
9	Karnataka	236.26	7.08	3.66	10.74	7.00	7.01
10	Kerala	159.35	0.45	0.53	0.99	1.30	1.57
11	Madhya Pradesh	200.69	11.18	1.98	13.16	8.50	9.77

12	Maharashtra	508.18	25.00	9.39	34.39	13.50	16.35
13	Orissa	70.04	3.50	0.85	4.35	1.80	2.13
14	Punjab	103.99	2.94	1.19	4.13	1.15	1.24
15	Rajasthan	170.48	3.94	1.31	5.25	2.20	2.67
16	Tamil Nadu	349.17	14.64	4.48	19.12	7.15	6.91
17	Telangana	-	10.04	-	10.04	2.25	2.47
18	Uttar Pradesh	444.95	10.66	2.55	13.22	17.00	17.64
19	Uttarakhand	30.49	0.94	0.45	1.39	0.50	0.66
20	West Bengal	290.93	13.92	1.61	15.53	5.50	6.93
21	Arunachal Pradesh	3.17	0.03	0.10	0.13	0.08	0.09
22	Assam	43.99	0.43	0.44	0.87	1.40	1.61
23	Manipur	8.34	-	0.02	0.02	0.55	0.56
24	Meghalaya	5.95	0.11	0.05	0.15	0.06	0.05
25	Mizoram	5.72	0.16	0.07	0.23	0.40	0.40
26	Nagaland	5.71	0.17	0.10	0.27	0.35	0.32
27	Sikkim	1.54	0.07	0.04	0.11	0.02	0.01
28	Tripura	9.61	0.34	0.07	0.41	0.92	0.94
29	A&N Island (UT)	1.43	0.03	0.04	0.07	0.01	0.01
30	Chandigarh (UT)	10.26	0.22	0.31	0.53	0.01	0.01
31	UT of DNH & DD	3.43	-	0.25	0.25	0.06	0.10
32	Delhi (UT)	163.69	3.68	2.90	6.57	0.79	0.28
33	J&K (UT)	34.33	1.04	0.09	1.12	0.79	0.49
34	Ladakh (UT)	-	-	-	-	0.02	0.01
35	Lakshadweep (UT)	0.50	-	0.01	0.01	-	-
36	Puducherry (UT)	8.53	0.35	0.09	0.44	0.16	0.16
Total		3,771.06	139.20	44.66	183.86	112.24	122.69

Note: (i) * Source: Column (c) to (f): Census 2011- Data.

(ii) Column (g) to (h) are figures of assessed demand and houses sanctioned under PMAY-U and need not correspond to slum population of Census 2011 because majority of beneficiaries are outside the slum areas.

15. Further, as per the 69th Round Report of NSSO (2012), there were 33,510 slums (Notified- 13,761 and Non-notified- 19,749) in the country which were having 88,09,007 households.

16. It can be seen from the above Table 1 that as per Census 2011 data, the total number of slum households stand at 139.20 lakh and the migrant population at 44.66 lakh. Taken together, the housing need for all States and UTs as per 2011 Census data stands at 183.86 lakh. However, only some States, viz., Andhra Pradesh, Bihar, Gujarat, Jharkhand, Kerala, Assam, Manipur, Tripura, A&N Island (UT) have demand assessed more than the total number of slums and no. of migrants taken together. The projected demand by other States is lower than the sum of slum household and migrant population data of 2011 Census. Hence, the demand generated by various States and UTs which was later validated by MoHUA remains short of the actual housing shortage.

17. On being asked whether the Ministry has undertaken any independent study regarding the number of urban poor who are without *pucca* houses/deprived of basic housing facility and amenities across country, MoHUA replied as under:

“No such independent study has been conducted by the Ministry after Technical Group (TG)-12 constituted to estimate the housing shortage over a period 2012-17. After launch of Pradhan Mantri AwasYojana-Urban (PMAY-U) in 2015, States/UTs with their respective Urban Local Bodies- the lowest tier of Government, were entrusted to assess the actual demand in their jurisdiction without imposing any ceiling, so as to achieve the vision of ‘Housing for All’.”

18. As per Ministry’s submission the actual demand for affordable houses by urban poor stands at around 2 crores but the number of houses sanctioned under PMAY(U) stands at 1.23 crore so there is a gap of 67 lakh houses. When asked to explain how far the Scheme has achieved/intends to achieve the vision of ‘Housing for All by 2022’, the Ministry replied as given:

“The housing shortage as per the study conducted by TG-12 was based on estimation whereas PMAY-U adopted a demand driven approach. The actual demand of houses were assessed by States/UTs as per the scheme guidelines. As per demand survey conducted by States/UTs with the vision of ‘Housing for All’, a demand of 1.12 crore houses was assessed initially. However, during the course of implementation of scheme, more people became eligible and approved accordingly.”

19. To the query whether there is any future mission/plan/scheme to bridge the housing gap which still persists despite the implementation of PMAY (U), the Ministry clarified that out of 122.69 lakh sanction houses, 105.32 lakh houses have been grounded for construction; of which 64.33 lakh houses have been completed. The focus of scheme is now to ground and complete all remaining houses within the extended period to achieve the objective of the scheme. As such, no new housing scheme is envisaged as of now.

IV. CURTAILMENT OF HOUSES

20. The Committee were briefed that in some cases, States/UTs bring the issue of curtailment of houses, already approved by Central Sanctioning and Monitoring Committee (CSMC), on account of unavoidable circumstances. The CSMC considers the proposal of States/UTs and provide approval of the same and consequent financial adjustments.

21. In this context, when the Ministry were requested to provide the number and details of houses (State-wise) that were curtailed on account of unavoidable circumstances, the Ministry deposited as under:

“The CSMC considers the proposal of States/UTs and provide approval of curtailment due to various reasons. In this context, a total of 20.45 lakh houses were curtailed in phases and new houses were sanctioned. State/UT wise details of curtailed houses are as under:

Table 3: Details of houses curtailed under various component under PMAY-U

Sr. No.	Name of the State/UT	ISSR	AHP	BLC	Total
1	Andhra Pradesh	-	4,33,479	7,13,173	11,46,652
2	Bihar	-	-	61,120	61,120
3	Chhattisgarh	6,671	25,267	33,555	58,822
4	Goa	-	-	-	0
5	Gujarat	8,155	83,759	8,829	92,588
6	Haryana	-	1,30,879	-	1,30,879
7	Himachal Pradesh	-	-	4,068	4,068
8	Jharkhand	15,817	12,965	21,139	34,104
9	Karnataka	-	51,773	52,712	1,04,485
10	Kerala	-	-	34,914	34,914
11	Madhya Pradesh	2,172	93,271	1,06,461	1,99,732
12	Maharashtra	78,419	2,54,073	12,560	2,66,633
13	Odisha	8,184	16,204	33,091	49,295
14	Punjab	255	-	12,126	12,126
15	Rajasthan	-	12,819	80,900	93,719
16	Tamil Nadu	-	43,419	2,69,766	3,13,185
17	Telangana	-	48,408	924	49,332
18	Uttar Pradesh	-	11,147	3,67,160	3,78,307
19	Uttarakhand	-	7,460	4,480	11,940
20	West Bengal	-	876	1,30,142	1,31,018
21	Arunachal Pradesh	-	-	864	864
22	Assam	-	-	25,994	25,994
23	Manipur	-	-	4,323	4,323
24	Meghalaya	-	-	-	0
25	Mizoram	-	-	834	834
26	Nagaland	-	-	3,854	3,854
27	Sikkim	-	-	-	0
28	Tripura	-	-	20,218	20,218
29	A&N Island (UT)	-	797	13	810
30	Chandigarh (UT)*	-	-	-	0
31	Delhi (UT)*	-	-	-	0
32	Jammu & Kashmir	-	-	20,209	20,209

33	Ladakh (UT)	-	-	404	404
34	Lakshadweep (UT)**	-	-	-	0
35	Puducherry (UT)	-	-	2,120	2,120
36	UT of DHN & DD	-	429	184	613
Total		1,19,673	7,93,546	12,51,844	20,45,390

22. On being asked the reasons for curtailment of these houses for each vertical separately, the Ministry replied as given:

“As mentioned in the State Level Sanctioning and Monitoring Committee (SLSMC) minutes of respective States/UTs, the following reasons have been advanced for curtailment of Projects/ Houses under different verticals of PMAY-U:

AHP/ ISSR

- The beneficiary has already taken benefit in other vertical of the Scheme
- Pending Court Matters
- Identified land under encroachment
- Non-Suitable/ Disputed Land/ Pending NOC from other departments like forest department, etc.
- Permanent migration of beneficiaries
- Beneficiary not willing for relocation
- Maintenance issues and inability of certain sections of people like weavers, etc., to keep their work sheds
- Non-acceptance of multi-storey building (G+3)

BLC

- Land disputes
- Beneficiaries permanently migrated
- Beneficiary already started/ completed construction before release of 1st instalment
- Erroneously attached to the earlier projects
- Court cases after issue of pattas
- Site and family disputes
- Beneficiaries not willing to dismantle the existing house
- Already received benefits under other housing schemes of State Govt.
- Beneficiaries are not coming forward to construct houses probably due their financial positions
- Death of single household beneficiary
- Non-availability of valid land ownership document

Attachment of duplicate beneficiaries in DPRs.”

23. Further, at the Sitting held on 09.06.2022, the representatives of the Ministry clarified before the Committee that post 31.03.2022, only replacement for curtailed projects within the already sanctioned limit shall be given.

“We are not sanctioning additional houses after 31st March, 2022. But if there is any project which has been curtailed because there is no beneficiary demand and there is no land availability, in lieu of that curtailed houses, any State can go up to that level which was the number as on 31st March, 2002.”

24. As regards the sanctioning of new houses against the curtailed houses, vertical-wise information is as under:

“State-wise details of houses sanctioned under BLC vertical in FY 2022-23 against curtailment of houses previously sanctioned under AHP/ISSR/BLC verticals of PMAY-U is as under:

Table 4: Houses sanctioned in FY 2022-23 (BLC)

Sr. No.	State	No of Houses Sanctioned
1	Andhra Pradesh	1,14,850
2	Chhattisgarh	27,228
3	Himachal Pradesh	876
4	Kerala	12,313
5	Madhya Pradesh	24,431
6	Punjab	17,732
7	Rajasthan	54,665
8	Tamil Nadu	14,474
9	Tripura	6,523
10	Uttar Pradesh	76,396
11	Uttarakhand	8,319
Grand Total		3,57,807

25. The request for curtailment of houses by the State after they have been sanctioned by the Ministry indicates that there may be some lacunas in the procedure developed by the Ministry for assessing demand and forwarding proposal to MoHUA by States/UTs under various heads to the Ministry. To this, the Ministry explained their position as:

“The PMAY-U scheme is implemented by States/UTs through their implementing agencies. Under PMAY-U, States/UTs/ULBs undertake demand survey for assessing the actual demand of housing based on the eligibility criteria. The assessed demand is then validated by respective States/UTs/ULBs. Subsequently, Detailed Project Reports (DPRs) are prepared and appraised by State Level Appraisal Committee (SLAC) and approved by the State Level Sanctioning & Monitoring Committee (SLSMC) headed by Chief Secretary. Based on the proposals received from States/UTs, the Central Sanctioning & Monitoring Committee (CSMC) sanctions the admissible Central Assistance for the projects. The implementation methodology and procedure are clearly stipulated in the Scheme Guidelines which have been adopted by the States/UTs. However, due to some unavoidable circumstances, as explained in reply to point No. 2, States/UTs proposes for curtailment in sanctioned projects.”

V. AVERAGE COST OF AN ECONOMICALLY WEAKER SECTION (EWS) HOUSE

26. The Ministry has submitted that the cost of EWS houses being constructed under the scheme comes to around ₹ 6.5 lakh on an average, which is shared by Central Government, State Governments, Urban Local Bodies (ULBs) and beneficiaries. The Central Assistance under the scheme is fixed on per housing unit basis whereas States and ULBs are expected to contribute their shares in such a way that housing units constructed under the scheme remain affordable to the EWS category.

27. On being asked the average cost of an EWS house in metropolitan, non-metropolitan city, hilly terrain, Northeast States, the Ministry have submitted that that the cost of construction varies across States/UTs and also within a State/UT. Further, Central Assistance is provided for EWS houses across all verticals. The estimated average cost of an EWS house under PMAY-U in metropolitan city, non-metropolitan city, hilly terrain and North-Eastern States are as under:

Table 5: Average Cost of construction of EWS Houses under PMAY-U

Sl. No.	Area	EWS*
1	Metropolitan	₹13.34 lakh
2	Non-metropolitan	₹10.34 lakh
3	Hilly terrain	₹8.98 lakh
4	Northeast States	₹8.55 lakh

**Cost of EWS houses is based on houses sanctioned under all verticals.*

28. As regards, the total government assistance that a beneficiary receives under PMAY(U) from all the sources, the Committee are apprised that Central Assistance of ₹1.5 lakh per beneficiary in case of BLC/AHP and ₹1.0 lakh under ISSR vertical is being provided. Under CLSS verticals, Central Assistance is provided upto ₹2.67 lakh per beneficiary. As per scheme guideline, there is no prescribed limit of state share/ULB contribution. Scheme guideline provides flexibility to States/UTs to fix state contribution to beneficiaries depending upon availability of financial resources. Accordingly, States/UTs are providing State contribution varying from ₹16,000 to ₹3.00 lakh. Some states such as Nagaland, Manipur, Mizoram, Meghalaya and Rajasthan are not providing any state contribution under the scheme. Further, some States have differential state contribution for the beneficiaries belonging to Scheduled Caste, Scheduled Tribe and other sections of the society. The details of average financial assistance extended to a beneficiary under different verticals of PMAY-U are as under:

Table 6: Average financial assistance extended to a beneficiary under different verticals.

Sl. No.	Average per house	ISSR	CLSS	AHP	BLC
1.	Central Assistance (in ₹)	1 lakh	2.31 lakh	1.5 lakh	1.5 lakh
2.	State Assistance (in ₹)	1.0 lakh	-	2.17 lakh	0.81 lakh
3.	ULB contribution, if any (in ₹)	0.51 lakh	-	0.82 lakh	0.06 lakh
Total		2.51 lakh	2.31 lakh	4.49 Lakh	2.37 lakh

29. It can be seen from the above table that average financial assistance extended to a beneficiary is maximum under AHP vertical, however, considering the fact that Central Assistance is fixed under each vertical, the State Assistance, which differs from State to State and also within State, becomes the important variable in determining the total actual government assistance that a beneficiary would receive under PMAY-U.

30. Further, for an EWS houses constructed under AHP vertical, 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. Regarding this, the Ministry was asked to provide the 'sale price' in four metropolitan cities. They replied as under:

“The sale price of AHP houses differs based on location of the project. Based on DPR received from States/UTs in various CSMC meetings and GOs issued by States/UTs the range of sale price sought for various metropolitan is as under:

Table 7: City-wise average sale price of EWS houses under PMAY(U) AHP vertical and the contribution of various stakeholders

S. No.	Name of City	Average Sale Price fixed by the State Govt. for EWS Houses under PMAY (U) AHP Vertical (₹ in lakh)	Central Assistance for AHP (₹ in lakh)	State assistance for AHP (₹ in lakh)	Beneficiary Contribution (₹ in lakh)	Remarks
01	Chennai	1.0 to 6.50	1.5 per unit	7.0 per unit	1.00 to 6.50	As per G.O Provided by State
02	Delhi	AHP under PMAY-U is not being implemented in Delhi				
03	Mumbai	18.76	1.5	1.0	18.76	As per DPR and G.O of State Government
04	Kolkata	0.42 -3.82	1.5	2.79	0.42-3.82	As per DPR
05	Bangaluru	7.10 (SC/ST)	1.50	2.0(SC/ST)	7.10 lakh (SC/ST)	As per input received from State
		7.90(others)		1.20 (General)	7.90(others)	

31. To the query whether any State/UT has requested for additional or increased Central Assistance or for upward revision of funds, the Ministry replied as given,

“Government of India is sanctioning the proposals based on the DPRs along with project cost prepared by the implementing agencies of States/UTs. Government of India is providing its fixed share as Central Assistance of ₹1.0 lakh under In-Situ Slum Redevelopment (ISSR), ₹1.5 lakh for Affordable Housing in Partnership (AHP) and Beneficiary Led Individual Construction or Enhancement (BLC) verticals of PMAY-U. Under Credit Linked Subsidy Scheme (CLSS) vertical of PMAY-U, an interest subsidy at the rate of 6.5% which amounts upto ₹ 2.67 lakh per house is provided for beneficiaries of Economically Weaker Sections (EWS) and Lower Income Group (LIG) category. The remaining cost of the house as per DPR is shared by States/UTs/ULBs/Beneficiaries. However, Arunachal Pradesh, Chhattisgarh, Karnataka and UT of Jammu & Kashmir have requested for increase in the Central Assistance per unit house.”

32. During the visit of the Committee to the Light House Project in Agartala, the State government made a submission before the Committee that being a small State, there is problem in arranging the huge state and beneficiary share for this project. Therefore, they requested the Ministry through the Committee to provide additional sanction of ₹50.00 crore (₹.5 lakh per unit) as additional central assistance for timely completion of this project. On this, the Ministry's position is stated as given:

“As per the operational guidelines for implementation of Light House Projects (LHPs) under Global Housing Challenge -India (GHHC-India), initially for all six LHPs, MoHUA had provisioned for Technology Innovation Grant (TIG) of ₹2.00 lakh per Dwelling Unit (DU) or 20% of the estimated cost per DU, whichever is less. The TIG is in addition to the existing funding of ₹1.5 lakh per DU under PMAY-U. However, as per the requests received from various LHP States to enhance the TIG share so that the burden on EWS beneficiaries can be substantially reduced and projects are implemented successfully, MoHUA has taken a conscious decision to enhance the TIG share. As a result, for LHP Chennai (Tamil Nadu), Ranchi (Jharkhand), Indore (Madhya Pradesh), Rajkot (Gujarat) and Lucknow (Uttar Pradesh), the TIG has been increased to ₹4.00 lakh per DU or 40% of the tendered cost per DU whichever is less; and TIG of ₹5.00 lakh per DU or 40% of the tendered cost per DU whichever is less, is being provided for LHP Agartala (Tripura). As per the operational guidelines of LHPs, the request of Government of Tripura for additional sanction of ₹50.00 crore (₹ 5 lakh per unit) is not feasible.”

VI. FUNDING MECHANISM

33. Initially an investment of Rs.6.95 lakh crore was estimated to meet the validated demand of 1.12 crore houses. Later, with the increase in validated demand of houses by 11 lakh, the estimated investment for 1.23 crore houses has been revised to Rs.8.31 lakh crore.

34. The total investment of Rs. 8.31 lakh crore under PMAY-U will be shared among different stakeholders as per details below:

Table 8: Contribution of various stakeholders in absolute terms and in percentage

Sl. No.	Contributors	Share Contribution in Rs. lakh crore	Percentage share of each stakeholder
01.	Centre Government	2.03	24.4%

02.	State & ULB	1.33	16%
03	Beneficiary	4.95	59.6%
	Total	8.31	100%

35. It can be seen from the above table that the Mission involves public expenditure worth Rs.3.36 Lakh Crore (40%) and private investment including beneficiary contribution worth Rs. 4.95 Crore (60%) in overall expenditure of Rs.8.31 Lakh Crore for construction of 1.23 crore houses. It is noted that expenditure against Central Assistance is limited to 24%, i.e., Rs.2.03 Lakh Crore only, in overall expenditure.

36. As regard to Central assistance, Rs.1.18 lakh crore has been released through Gross Budgetary Support (Table 2) and Extra Budgetary Resources (EBR of Rs.53,000 crore) (Table 3).

Table 9: Year-wise Gross Budgetary Support (GBS)- - Rs. in Crores under PMAY-U

Year	Budget Estimates	Revised Estimates	Actual Release
2015-16	5,088.31	1,662.73	1,486.15
2016-17	5,075.00	4,963.10	4,872.92
2017-18	6,042.81	8,642.01	8,591.35
2018-19	6,505.00	6,505.00	6,143.79
2019-20	6,853.26	6,853.26	6,851.09
2020-21	8,000.00	21,000.00	20,983.16
2021-22	7,000.00	27,023.97	26,963.04
2022-23		28,000.00	10,930.16 <i>(as on 31.10.2022)</i>

Table 10: Year-wise Extra Budgetary Resources (EBR) –Rs. in Cores under PMAY-U

Year	EBR provisioned	EBR raised	Actual Release
2017-18	8,000.00	8,000.00	8,000.00

2018-19	25,000.00	20,000.00	20,000.00
2019-20	20,000.00	15,000.00	15,000.00
2020-21	7,000.00	10,000.00	10,000.00
Total	60,000.00	53,000.00	53,000.00

Note: Rs.33,000.00 crore provided additionally from GBS in FY 2021-22 for re-payment of EBR loan taken from NSSF.

37. Of the Rs.53,000 crore EBR raised, Rs.20,000 crore has been raised by Housing and Urban Development Corporation (HUDCO) by issuing fully serviced GoI Bonds and remaining Rs.33,000 crore has been extended from NSSF, MoF. These loans have been raised in tranches with bullet payment of principal after a period of 10 years. The year-wise details of lending agency from whom the individual tranche of EBR was raised, are as under:

Table 11: Year-wise details of lending agency from whom individual tranche of EBR was raised

FY	Lending Agency	Amount (₹in crore)	Date of withdrawal
2017-18	NSSF	8000.00	20.03.2018
	Sub Total	8000.00	
2018-19	HUDCO	3000.00	12.11.2018
	HUDCO	2050.00	28.11.2018
	HUDCO	2066.90	30.1.2019
	HUDCO	2563.10	14.2.2019
	HUDCO	5320.00	15.3.2019
	HUDCO	5000.00	25.3.2019
	Sub Total	20000.00	
2019-20	NSSF	5000.00	23.9.2019
	NSSF	5000.00	12.12.2019
	NSSF	5000.00	5.2.2020
	Sub Total	15000.00	
2020-21	NSSF	5000.00	13.8.2020
	NSSF	5000.00	8.12.2020
	Sub Total	10000.00	
	Total EBR raised	53,000.00	

38. The Ministry has apprised the Committee that repayment of EBR loan and interest thereupon are being made from the Budgetary provisions under PMAY-U. The EBR loan raised from NSSF amounting to Rs.33,000.00 crore has been repaid on 31.03.2022. So, as on date, repayment of EBR raised through HUDCO (Rs.20,000.00 crore) is outstanding.

39. Under Pradhan Mantri Awas Yojana (Urban) the budgetary allocation for FY2022-23 has been increased by 250% as compared to budgetary allocation of BE2021-22. Budgetary allocation for Revenue Expenditure has increased from ₹28,822crore in 2021-22 to ₹49,208 crore in 2022-23. Major increase is under PMAY(U).

VII. FINANCIAL PROGRESS

40. The details of year-wise financial progress under the scheme is below at Table 12.

Table 12: Financial Progress under PMAY-U

Financial Year	Central Assistance Sanctioned (₹ in Crore)	Central Assistance Released (₹ in Crore)
2015-16	10,069	3,223
2016-17	10,936	4,598
2017-18	28,606	16,531
2018-19	45,776	25,071
2019-20	34,774	25,071
2020-21	33,525	26,619
2021-22	39,740	22,223
2022-23	--	432
Total	2,03,427	1,18,020

41. Central Assistance under the scheme of PMAY (U) is being released in 3 installments in ratio of 40:40:20. Releases are made upon fulfillment of various compliances required from States/UTs in respect of sanctioned projects. State-wise details of investment involved in sanctioned projects as well as central assistance sanctioned and released as on 31.12.2022 is given at **Annexure III**.

42. The details of vertical-wise financial progress under PMAY (U) is given below for houses sanctioned as on 31.03.2022 as submitted by the Ministry is as under:

Table 13: Vertical-wise financial progress of central assistance (as on 31.03.2022)

Verticals	Houses sanctioned	Financial Progress (Rs. in crore)			
		Investment	Central Assistance		
			Sanctioned	Released	Due for Release

ISSR	4.33 lakh	16,786	6,520.82	2,603.17	3,917.65
CLSS	23.97 lakh	3,51,498	55,095.00	48,095.00	7,000.00
AHP	20.94 lakh	1,89,521	31,675.17	12,541.37	19,133.80
BLC	73.45 lakh	2,73,562	1,10,135.85	63,651.68	46,484.17
Total	1.23 crore	8,31,367	2,03,427	1,26,891	76,536

43. Further, MoHUA has also submitted that the scheme has been extended upto 31 December 2024 and during extended period, non-starter AHP/ISSR houses may be replaced by BLC houses.

44. It can be inferred from the above Table that so far only 38.84%, 15.68%, 16.72% and 59.74% of total proposed investment has been sanctioned under ISSR, CLSS, AHP and BLC verticals respectively. Also against the sanctioned financial assistance, only 39.92%, 39.59% and 57.79% released for ISSR, AHP and BLC verticals.

VIII. PHYSICAL PROGRESS

45. The physical progress of the Mission has been seen from two aspects:

- (i) Vertical-wise physical progress of the Mission;
- (ii) State-wise physical progress of the Mission.

This is so because both vertical-wise and State-wise, the issues accelerating or hampering the physical progress of the Mission differs.

(i) Vertical-wise physical progress of the Mission

46. The vertical-wise physical progress under PMAY-U is as under:

Table 14: Vertical-wise physical progress under PMAY (U) as on 31.12.2022

Verticals		Demand received in terms of no. of Houses (lakh)	Physical Progress of houses (Nos.) as on 31.12.2022 (No. in lakh)					
			Sanctioned (As on 31.3.2022)	Grounded	Completed	Delivered to		No. of non-starter Houses#
						Implementing Agencies	Beneficiaries	
(a)		(b)	(c)	(d)	(e)	(f)	(g)	(h)
ISSR	PMAY (U)	14.35	4.33	2.4	1.49	0.50	0.99	1.08
	JnNURM*	--	--	4.01	3.41			--
	CLSS	19.0	23.97	22.98	22.48	0	22.48	--
								0.99

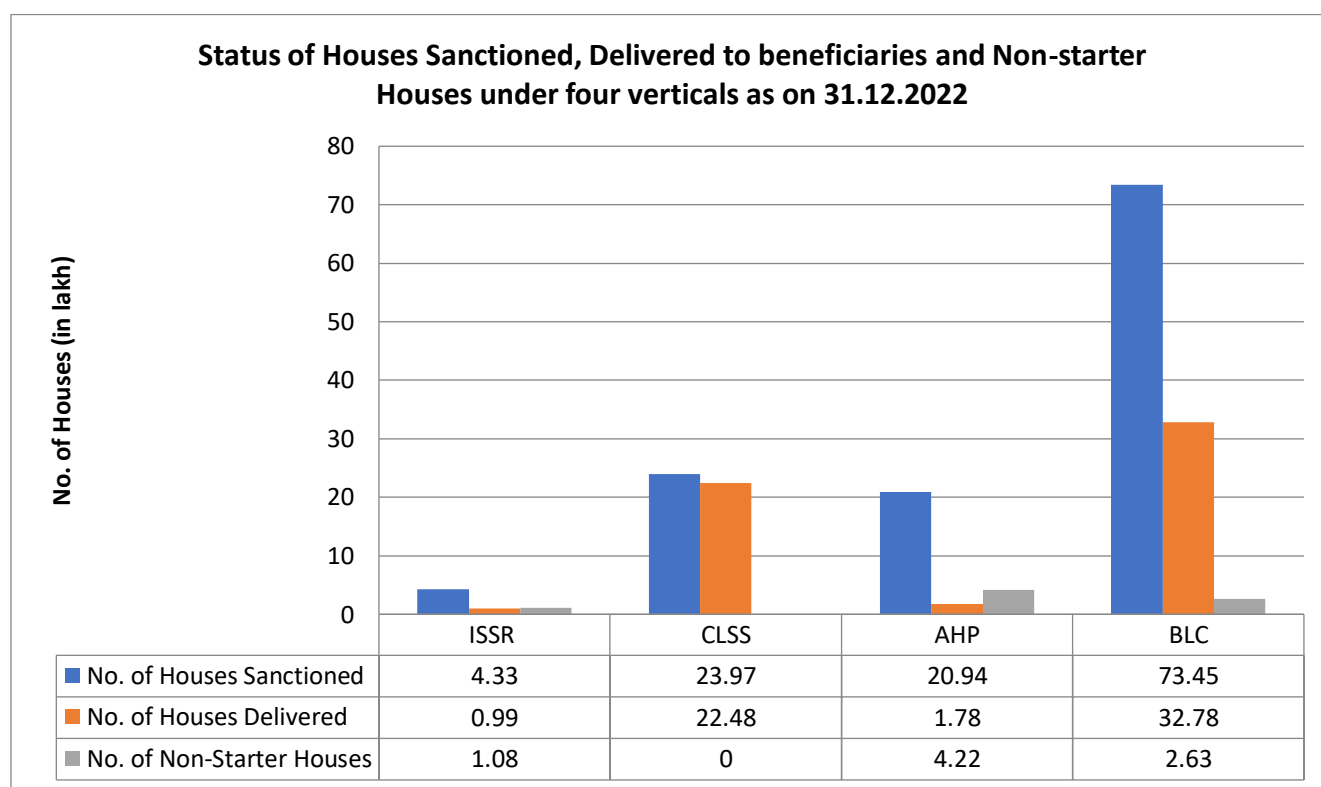
AHP	33.82	20.94	13.65	6.93	5.14	1.78	4.22	3.07
BLC	45.06	73.45	64.26	32.78	0	32.78	2.63	6.56
Total	1.12	122.69	107.3	67.1	5.64	61.45	7.93	11.47

**Houses sanctioned till 31.03.2012 under JNNURM (prior to PMAY- U mission) but taken up for completion and allotted to beneficiaries during PAMY-U mission period.*

#The houses sanctioned before 31.03.2021 and yet to be grounded are treated as non-starter houses. States/UTs have been advised to review non-starter houses and get them curtailed, if necessary, with replacement of new BLC houses.

\$ The houses likely to be grounded hence not considered “Non-Starter”.

Graph: Status of Houses sanctioned, delivered to beneficiaries and non-starter houses under the four verticals of PMAY (U) as on 31.12.2022.



Physical progress under ISSR vertical

47. Under the In-Situ Slum Redevelopment (ISSR) vertical, the lowest number of houses have been sanctioned, i.e., 4.33 lakh, against the demand received of 14.35 lakh houses. Out of this, the number of houses completed stands at 1.49 as on 31.10.2022. And a total of 1.08 lakh houses are non-starter houses. These are the houses which are yet to be grounded and Ministry has submitted that the States/UTs have been advised to review non-starter houses and get them curtailed, if necessary, with replacement of new BLC houses.

48. About the challenges faced under ISSR vertical, Ministry submitted as under:

“Land being a scarce resource, availability of land within the municipal limits pose a challenge for AHP/ISSR projects. Before grounding of construction of houses, various statutory clearances are to be obtained in respect of AHP and ISSR projects. Tendering/retendering process, clearing the slums for redevelopment, arrangement of transit accommodation etc. also takes a long time. Unwillingness of slum dwellers is also a challenge under ISSR vertical.”

Physical progress under CLSS vertical

49. It can be seen from the table above that since the beneficiary is directly getting benefit under the scheme in the form of loan subsidy, therefore, the physical progress under this head is good. The Mission has been continued up to 31 December, 2024 with all verticals except Credit Linked Subsidy Scheme (CLSS) vertical to complete houses sanctioned up to 31 March 2022.

50. Under CLSS vertical, out of 23.97 lakh sanctioned houses, there are 22.98 lakh houses ‘grounded’ and the no. of non-starter houses is ‘nil’, therefore, there are 0.99 lakh houses that are neither ‘grounded’ nor ‘non-starter houses’. About the status of these 0.99 lakh houses, Ministry submitted as given:

“0.99 lakh houses are sanctioned for such beneficiaries to whom home loans have been disbursed for acquisition/purchase/construction of houses and thus, these beneficiaries are eligible for interest subsidy under CLSS, subject to due diligence by PLIs. In such cases, claims for interest subsidy are required to be forwarded by PLIs to Central Nodal Agencies (CNAs) and status would be known once interest subsidy is approved by CNAs. PMAY-U scheme period has been extended up to 31st December, 2024, except Credit Linked Subsidy Scheme (CLSS) vertical. Liability towards CLSS for EWS/LIG till 31 March 2022 has also been approved and funds are being released (including 0.99 lakh houses) during current financial year, i.e., 2022-23.”

51. About the impediments faced under this vertical, the answer received from the Ministry is as under:

“Under CLSS, beneficiaries can avail housing loan which are eligible for subsidy under the scheme only on fulfilment of due diligence exercised by PLIs/HFCs etc.

...Further, in some cases grounding and completion of projects/houses is affected by climate related hazards such as floods/land slide/water logging/incessant rain/extreme cold or hot weather conditions.”

Physical progress under AHP vertical

52. Out of 6.93 completed houses, 5.14 lakh houses are pending with delivering agencies and only 1.78 houses have been handed over to the beneficiaries. In fact, the number of non-starter houses is also highest under this vertical, i.e., 4.22 lakh.

53. On seeking the details state-wise as to how long the completed houses are lying with the implementing agencies and which are these implementing agencies and as to why these houses are lying with implementing agencies and not yet handed over to the beneficiaries, the Ministry explained that these houses are un-occupied. The occupancy of these houses is based on the completion of the whole project in all respect such as availability of water, sewerage, electricity and other social amenities along with issuance of Completion Certificate by the ULB.

54. On seeking the reasons that under AHP vertical regarding the performance not being at par with other verticals.

“After approval of projects/houses by CSMC, preparatory activities such as obtaining Statutory approval/clearances, tendering process for AHP projects, mobilization of resources like funds, labour, construction material etc. usually take time before starting the construction of projects/houses.

Issues such as difficult terrain/ regional topography, shortage of building/construction materials and availability of labour have impact on the progress of projects/houses.”

55. As regard the question whether AHP projects have proper public transport for the beneficiaries, the Ministry replied as given,

“Yes. Public transport for the beneficiaries of AHP projects are being arranged by the respective implementing agencies (ULBs/Parastatals) as per the requirement.”

56. On asking whether the beneficiaries are shying away from moving therein for want of rapid transport, the Ministry submitted,

“No such issue has been brought to notice of the Ministry. At the time of sanctioning of projects, States/UTs are advised to take all necessary measures to provide connectivity before allotting the houses to the beneficiaries so that their livelihood is not affected.”

Physical progress under BLC vertical

57. Beneficiary Led Construction (BLC) vertical has generated the maximum demand amongst the four verticals. The reason for the same as forwarded by the Ministry is as under:

“The beneficiaries owning land in the urban area preferred BLC vertical to have an independent house rather than multi-storied apartments. The flexibility of design, colour and quality based on their preferences made this vertical more popular. Since houses are constructed by the beneficiaries themselves, they could complete their houses in lesser time than other verticals. Further, there is option of vertical expansion of house based on future requirements. Moreover, State governments also find this vertical easier to implement where government land is not required for providing houses.”

58. About the challenges faced under BLC vertical, the Ministry submitted as given:

“In case of BLC, validation of beneficiary, verification of their land title, arrangement of beneficiary contribution, linking of bank account etc. are done before work orders for grounding of houses are given.”

(ii) State/UT-wise physical progress under PMAY-U

59. The State/UT-wise physical progress of houses under the four verticals in terms of number of houses sanctioned, completed and non-starter is given at **Annexure-I**.

60. A gist of progress made by State/UTs under three verticals except for CLSS wherein all States/UTs have almost achieved their targets, is given below:

Table 15: Performance of States/UTs under ISSR vertical as on 31.10.2022

	Houses completed <i>vis-à-vis</i> houses sanctioned			
Sl.no.	States/UTs which have achieved their targets	States/UTs which have made ‘nil’ progress so far	States/UTs: Progress more than 50%	States/UTs: Progress less than 50%
	(i)	(ii)	(iii)	(iv)
01.	Chhattisgarh (100%)	Himachal	Jharkhand	Andhra Pradesh

		Pradesh (0%)	(73.31%)	(5.07%)
02.	Mizoram (100%)	Punjab (0%)	Karnataka (90.70%)	Bihar (36.99%)
03.	Tripura* (99.83%)	Arunachal Pradesh (0%)	Madhya Pradesh (77.98%)	Gujrat (35.62%)
04.	Tamil Nadu* (97.74%)	Assam (0%)	Rajasthan (58.61%)	Haryana (39.43%)
05.			Uttar Pradesh (64.66%)	Kerala (34.23%)
06.			Nagaland (66.60%)	Maharashtra (20.72%)
07.				Odisha (28.08%)
08.				Telangana (21.36%)
09.				Uttarakhand (46.26%)
10.				West Bengal (40.67%)
11.				Ladakh (16.80%)

*Targets almost achieved.

Table 16: Performance of States/UTs under AHP vertical as on 31.10.2022

	Houses completed <i>vis-à-vis</i> houses sanctioned			
Sl. no.	States/UTs which have achieved their targets	States/UTs which have made 'nil' progress so far	States/UTs: Progress more than 50%	States/UTs: Progress less than 50%
	(i)	(ii)	(iii)	(iv)
01.	---	Assam (0%)	Andhra Pradesh (80.67%)	Chhattisgarh (27.57%)
02.		Tripura (0%)	Telangana (81.88%)	Gujrat (42.87%)

03.		A&N Island (0%)		Jharkhand (4.44%)
04.		J&K (0%)		Karnataka (13.42%)
05.				Maharashtra (8.65%)
06.				Kerala (29.69%)
07.				Madhya Pradesh (31.68%)
08.				Odisha (1.33%)
09.				Rajasthan (21.58%)
10.				Tamil Nadu (43.48%)
11.				Uttar Pradesh (14.74%)
12.				Uttarakhand (1.60%)
13.				West Bengal (0.90%)
14.				UT of DNH & DD (4.69%)

*Targets almost achieved.

61. AHP vertical is the particular vertical wherein States have not progressed well. Overall, out of 20,94,030 houses only 6,70,869 houses have been completed, i.e. 32% only. There is also a total of 4,66,548 non-starter houses which is 20% of the sanctioned houses. We have also seen that out of 6.93 lakh completed houses, only 1.78 lakh houses actually delivered to beneficiary and 5.14 lakh houses, i.e., 74% of the completed houses are lying with the implementing agencies.

Table 17: Performance of States/UTs under BLC vertical as on 31.10.2022

	Houses completed <i>vis-à-vis</i> houses sanctioned			
Sl. no.	States/UTs which have achieved their targets	States/UTs which have made 'nil' progress so far	States/UTs: Progress more than 50%	States/UTs: Progress less than 50%

	(i)	(ii)	(iii)	(iv)
01.	A&N Island* (88%)	----	Gujarat (60.22%)	Andhra Pradesh (20.25%)
02.			Himachal Pradesh (61.27%)	Bihar (22.61%)
03.			Jharkhand (53.51%)	Chhattisgarh (49.56%)
04.			Karnataka (50.99%)	Goa (5%)
05.			Kerala (61.04%)	Haryana (20.34%)
06.			Madhya Pradesh (52.62%)	Maharashtra (16.92%)
07.			Odisha (60.36%)	Punjab (23.85%)
08.			Tamil Nadu (73.87%)	Rajasthan (1.13%)
09.			Uttar Pradesh (69.33%)	Uttarakhand (43.10%)
10.			Tripura (65.15%)	West Bengal (37.14%)
11.			Ladakh (55.67%)	Arunachal Pradesh (49.53%)
12.				Assam (36.87%)
13.				Manipur (16.06%)
14.				Meghalaya (19.72%)
15.				Mizoram (9.47%)
16.				Nagaland (31.36%)
17.				Sikkim (3.88%)
18.				UT of DNH &DD (31.67%)
19.				J&K (28.96%)
20.				Puducherry (40.29%)

*Targets almost achieved.

62. In the BLC vertical which has attracted maximum number of beneficiaries as land is available with them, only 43% of sanctioned houses have been completed so far.

63. Further, a detailed breakup of State/UT wise physical progress of houses in terms of houses sanctioned, grounded, delivered (implementing agencies or beneficiaries) and number of non-starter houses is given at **Annexure II**.

ISSUES AND CHALLENGES IN IMPLEMENTATION OF SCHEME OF PMAY(U)

(i) Delay in achieving physical targets

64. The reasons for delay in achieving the physical targets by various States/UTs under various verticals as given by the Ministry are given below:

“The projects under PMAY-U have been progressively (year-on-year) submitted by States/UTs to the Ministry for consideration of Central Assistance. Further, the completion time of the houses generally takes 12 to 18 months for BLC houses and 24 to 36 months in case of AHP/ISSR verticals of the Scheme. About 37.45 lakh houses have been approved during last 2 years which requires some time to be completed. Due to the pandemic situation, the fiscal situation of States/UTs as well as beneficiaries has been under stress which also affected the pace of completion of the projects/houses under the scheme. Moreover, delay in grounding of houses under BLC vertical occurs on account of arrangement of funds with beneficiaries to start the construction. Statutory approvals / clearances such as building plan/layout approval, environmental/Defence/ airport authority/costal clearances, infrastructure layout, Real Estate Regulation Act (RERA) etc. are required for grounding of AHP/ISSR projects which generally takes considerable time. Issues such as difficult terrain/regional topography, availability of building/construction materials, labour etc. also have impact on grounding and completion of projects/houses. Further, in some cases, grounding and completion are affected due to climate related hazards such as floods/landslides / water logging / incessant rain etc.”

65. To the query whether the Ministry has set any target date for delivering the sanctioned 1.23 crore sanctioned houses to the intended beneficiaries, the Ministry replied as given:

“Against the validated demand of 1.12 crore houses, based on the project proposals submitted by States/UTs 122.69 lakh houses were sanctioned by the Ministry as on 31.03.2022. Out of which, over 1.07 crore have been grounded and more than 67 lakh have been completed/delivered to the beneficiaries as on 31.12.2022. The Scheme has been extended till December 2024, to complete the already sanctioned houses under the scheme.”

66. While addressing the issue of delay in completion of projects, the representatives of the Ministry during the Sitting of the Committee held on June, 2022 submitted as under:

“सर, काफी घर जनवरी से मार्च में सैंक्शन हुए हैं। ...लगभग 22 लाख घर केवल वर्ष 2021-22 में सैंक्शन हुए हैं और वर्ष 2020-21 में 19.62 लाख घर सैंक्शन हुए, दोनों मिला कर पिछले दो सालों में 40 लाख से अधिक घर सैंक्शन हुए हैं। ये घर अभी कम्पलीट होने की स्टेज पर ही नहीं आ सकते हैं। इसलिए वह परसेंटेज कम दिखता है। मैंने उदाहरण दिया है कि आंध्र प्रदेश तो बेटर परफॉर्मिंग स्टेट है, क्योंकि आंध्र प्रदेश के अधिकतम घर, लगभग 70 प्रतिशत घर वर्ष 2019-20 के बाद सैंक्शन हुए हैं। इसलिए उनकी कम्पलीशन रेट कम है, लेकिन परफॉर्मेंस बेटर है। ऐसा हरियाणा के केस में नहीं है। हरियाणा के केस में परफॉर्मेंस वास्तव में खराब है और हरियाणा की जो भी परफॉर्मेंस की आई है, वह मोस्टली सीएलएसएस वर्टिकल में है।...दूसरा कारण यह है कि स्टेट गवर्नमेंट की परफॉर्मेंस, बेनिफिशरीज शेयर्स, कहां घर कब सैंक्शन हुए हैं, ये भी फैक्टर्स हैं। किन स्टेट गवर्नमेंट्स ने लैंड टाइटल के इश्यूज को कितना शॉर्ट आउट किया है, यह भी एक इश्यू है।

67. To the question as to how the time taken under different components be brought down as it is seen that private builders in cities like Delhi are constructing houses much faster, the Ministry replied,

“In order to reduce time taken for completion of houses, MoHUA is promoting alternate construction technologies. Identification of fast track, green and resource efficient alternate, innovative and sustainable construction technologies has been done by Ministry by conducting Global Housing Technology Challenge. A set of 6 technologies are also being implemented for construction of houses as Light House Projects (LHP) in six States to further propagate the technology. Around 15 lakh houses under PMAY(U) are being constructed with the use of innovative alternate technologies.”

(ii) Slow construction rate in North East States

68. The completion percentage of houses under PMAY(U) in the North East States as on 31.10.2022 is as under:

Table 18: Percentage of houses completed in the North Eastern States

Sl.No.	States/UTs	Houses sanctioned	Houses completed	% of houses completed
1.	Arunachal Pradesh	8,929	3,662	41.01%
2.	Assam	1,57,656	58,043	36.81%
3.	Manipur	55,804	8,962	16.05%
4.	Meghalaya	4,554	898	19.71%
5.	Mizoram	38,520	3,775	9.80%
6.	Nagaland	32,295	10,500	32.51%
7.	Sikkim	515	20	3.88%
8.	Tripura	91,305	60,041	65.75%

69. It is amply clear from the Table above that except for the State of Tripura, the completion rate is very poor in the North Eastern States. On the issue of slow construction rate in the North Eastern States at the Sitting of the Committee held on 09.06.2022, the representative from the Ministry submitted as under:

“Sir, I agree that particularly in the North Eastern States the completion rate has been low. There are various geographical reasons as well as economic reasons. One of the most important reasons is that our scheme is based on this concept that there is a Central share, State also gives some State share, and there is a beneficiary share. In most of the North Eastern States, State share is nil or in two States it is very low, something like 16,000 or so.Except Assam and Arunachal Pradesh, in all the North Eastern States the State share is actually zero.... That is one issue, and cost of construction is not low in the North East.

Another thing what we have observed after COVID-19 that financial state of the State Governments is not very good. As you cited, in case of Mizoram, the Central Assistance that was released more than a year ago has still not reached the beneficiaries. So, we are taking up with such States which are lagging behind in financial management that whatever is the Central Assistance should be released to the beneficiaries as soon as possible.”

(iii) Non-starter houses

70. It can be seen from the Table 14 above, there is a total of 7.93 lakh non-starter houses together under ISSR, AHP and BLC verticals. Ministry has submitted that the houses sanctioned before 31.03.2021 and yet to be grounded are treated as non-starter houses. States/UTs have been advised to review non-starter houses and get them curtailed, if necessary, with replacement of new BLC houses. The Ministry has further submitted that even though no additional houses are to be sanctioned beyond 31 March, 2022, States/Union Territories will be sanctioned houses under BLC vertical against curtailment of non-starter houses under BLC, AHP and ISSR verticals within the overall ceiling of 122.69 lakh houses.

71. On being asked the reasons for such a large number of non-starter houses and the specific efforts taken with respect to accelerate such stuck projects, the Ministry replied as under:

“The houses are being approved in phases and accordingly completed progressively under the Scheme. Moreover, there are many reasons such as mobilization of funds with beneficiary to ground the houses, permanent migration, death of single household beneficiary, family disputes, not willing to dismantle the existing house, non-availability of valid land ownership document etc. under BLC vertical. Further, under AHP/ISSR projects the reason for non-starter generally includes land dispute, court cases or unwillingness of beneficiaries to opt for houses at a particular location.

The Ministry regularly reviews the issue of non-grounding of houses with the respective States in identifying the bottlenecks and provide handholding support to the States/UTs for faster implementation of the projects.”

72. The Ministry were asked to explain the reasons for replacing non-starter houses with BLC houses particularly when there are 3,18,1994 non-starter houses under BLC vertical itself (**Annexure I**). The Ministry explained as under:

“The decision to allow replacement against the curtailment of non-starter houses of any vertical under BLC vertical only has been taken to complete the sanctioned houses within the stipulated time of the Mission. It has been observed that the houses sanctioned under BLC vertical takes less time for completion as compared to AHP/ISSR houses. The non-starter houses of BLC vertical are also being curtailed by the States/UTs due to various reasons as explained in reply to point No. 2. These curtailed houses are being replaced with new BLC houses. Moreover, statutory approvals / clearances such as building plan/layout approval,

environmental/Defence/ airport authority/costal clearances, infrastructure layout, Real Estate Regulation Act (RERA) etc. are required for grounding of AHP/ISSR projects which generally takes considerable time. Therefore, it is anticipated that States/UTs may be able to complete newly sanctioned BLC houses within the extended mission period.”

(iv) Unoccupied houses under ISSR and AHP verticals lying with implementing agencies

73. As per information provided by the Ministry, there are total 5.64 lakh houses lying with implementing agencies. 0.5 lakh and 5.14 lakh houses are with implementing agencies under ISSR and AHP vertical respectively. The State-wise details of recently completed houses under AHP/ISSR vertical that are un-occupied are as under:

Table 19: State-wise details of recently completed houses under AHP/ISSR vertical that are un-occupied are as under:

Sr. No.	State	ISSR	AHP	Houses Unoccupied
1	Andhra Pradesh	-	1,75,581	1,75,581
2	Chhattisgarh	-	16,155	16,155
3	Gujarat	5,431	53,251	58,682
4	Jharkhand	84	1,579	1,663
5	Karnataka	1,473	16,190	17,663
6	Kerala	81	316	397
7	Madhya Pradesh	1,508	12,188	13,696
8	Maharashtra	35,327	44,205	79,532
9	Odisha	1,870	280	2,150
10	Punjab	-	176	176
11	Rajasthan	3,398	5,373	8,771
12	Tamil Nadu	-	57,342	57,342
13	Telangana	-	1,26,486	1,26,486
14	UT of DNH & DD	-	870	870
15	Uttar Pradesh	32	3,662	3,694
Total		49,204	5,13,654	5,62,858

74. As regards the reasons as to why these houses are lying with implementing agencies and not yet handed over to the beneficiaries, the Ministry deposed as under:

“Projects sanctioned under PMAY-U are being implemented by Housing/Municipal Administration (MA)/Local Self Governance (LSG) department of State/UT Government through their own or concerned Urban Local Bodies (ULBs) (except projects under PPP model of AHP vertical).

As per standard practices, construction in AHP/ISSR verticals is taken up block by block where each block consists of multiple dwelling units. As soon as the block gets completed, Mission acknowledges the completion of number of houses but, such completed dwelling units are not safe for occupancy due to ongoing on-site construction activities including infrastructure facilities for other remaining blocks. Such blocks/units become habitable only once all the on-site construction activities get over including physical and social infrastructure facility. Further, the completion time of AHP/ISSR houses generally takes 24 to 36 months. Moreover, the occupancy of AHP/ISSR houses is also based on the completion of the whole project in all respect such as availability of water, sewerage, electricity and other social amenities along with issuance of Completion Certificate by the ULB.

75. About the procedure followed and time taken by the Implementing Agencies in handing over the houses to the beneficiaries and whether the Ministry has stipulated any timeline by which a completed house is handed over to the beneficiary, the Ministry responded as given:

“Identification/selection of beneficiaries and on ground implementation of scheme come under purview of State/UT Governments. Land and colonization being State subjects, Ministry has not stipulated any time frame for handing over the completed houses to the beneficiaries. However, Ministry consistently review the occupancy of houses with States through various means.”

76. To the question whether location and accessibility one of the main reasons for ‘non-occupancy’ of houses constructed under AHP vertical and if so, the measures taken by the Ministry to address these concerns/issues, the Ministry furnished the given reply:

“AHP projects are planned according to the requirement of cities’ demand and availability of land. As Land within the municipal boundary and towns are scarce, some projects under AHP are planned in the periphery of towns. However, while approving the projects in CSMC meetings, States/UTs ensures about providing adequate infrastructure including approach roads and other facilities as well as transport facilities for ease of beneficiaries of such projects.

As per standard practices, construction in AHP vertical is taken up block by block where each block consists of multiple dwelling units. As soon as the block gets completed, Mission acknowledges the completion of number of houses but, such completed dwelling units are not safe for occupancy due to ongoing on-site construction activities including infrastructure facilities for other remaining blocks. Such blocks/units become habitable only once all the on-site construction activities get over including physical and social infrastructure facility. Further, the completion time of AHP houses generally takes 24 to 36 months. Moreover, the occupancy of AHP houses is also based on the completion of the whole project in all respect such as availability of water, sewerage, electricity and other social amenities along with issuance of Completion Certificate by the ULB. Location of the projects can be one reason but the major reason for dwellings to be unoccupied.

However, States/ UTs have been advised to accelerate the pace of construction and ensure completion of sanctioned AHP projects within the stipulated timelines as per DPR. To ensure this, the Ministry regularly reviews the issues of non-occupancy of houses with the respective States/UTs in identifying the bottlenecks and provide handholding support to expedite occupancy of houses.”

77. During evidence, the Ministry had stated that ‘occupancy of AHP Houses remains a concern especially in Andhra Pradesh, Telangana, Karnataka, Chhattisgarh.’ On seeking the reasons for the same, the reply forwarded by the Ministry is as under:

“Combination of issues in the States are affecting the occupancy of AHP houses. In Andhra Pradesh, unavailability of physical infrastructure such as water supply, sewerage etc. is the major cause for un-occupancy. In Telangana, identification of beneficiaries and its finalization is pending since long. In Karnataka, situation has improved where out of about 46,000 completed houses about 36,000 have been occupied and remaining are under the process of provision of infrastructure. In Chhattisgarh, as per the State policy, AHP houses were to be given to the slum dwellers only. Therefore, many houses remained unoccupied but later the policy was changed and renters were also included as beneficiaries. Due to this change in policy now, occupancy is improving.”

(v) Procedure of identification of beneficiary in AHP Projects

78. At the time of demand survey, an elaborate form is filled by the applicant with all relevant documents to establish her/his eligibility. The Ministry was asked to state whether the

houses constructed under the PMAY (U) are being strictly handed over to the same set of applicants or to fresh applicants. The reply received as given:

“After demand survey and filling up of the form with necessary documents, a process of validation is conducted by States/UTs to ascertain the eligibility and validity of documents submitted. The list of beneficiaries is entered in the PMAY-U MIS which is a mandatory clause before release of 1st installment under BLC/ISSR projects and 2nd installment under AHP projects. The Allotment of AHP/ISSR houses is done to beneficiaries entered in MIS only and any change requires approval of SLSCMC and CSMC. Under BLC vertical, construction is done by beneficiaries themselves.”

79. To the question whether identification of beneficiary is post construction exercise in AHP vertical, the representatives from the Ministry explained this as under:

“In case of affordable housing in partnership, that is apartment scheme, identification of beneficiary is not a pre-requisite for the first instalment because in case of apartments, many times beneficiaries come later. The construction is done by the State Governments. So, all the mandatory permissions of urban local bodies, environmental clearance, RERA, etc are taken and MAP is approved. That is the first release.”

80. The above procedure of identification of beneficiaries for an AHP vertical house is further elaborated by the representative of the Ministry in case of Bengaluru as under:

“What is happening in Bengaluru? They are assessing before starting the next AHP projects, whether they have beneficiary interest or not. Some houses are completed but beneficiaries do not want to take them. So, before starting the next building, they have to take the fresh applications and take the beneficiaries’ consent that they are interested in those houses. This is the gap. The State has taken sanctioned from us that they want to construct these many houses in Bengaluru. But before starting, they are taking beneficiaries’ consent and other things. This is the actual time which is causing the difference between sanctioned and grounded.”

(vi) Lack of basic amenities in houses constructed under PMAY(U)

81. It is stated in the Annual Report of the Ministry that the Scheme ensures delivery of a pucca house alongwith water connection, toilet facilities, 24*7 electricity supply and access to basic services to all eligible urban households. In this context, the Ministry was

asked whether in all houses constructed under PMAY(U), particularly houses constructed under AHP and ISSR verticals, the provisions for water connection, toilet facilities, 24*7 electricity supply and access to basic services are ensured. The response given by the Ministry is reproduced as given:

“As per Schemes guidelines, all houses constructed under ISSR and AHP verticals are to be provided with basic civic infrastructure like water, sanitation, sewerage, road, electricity etc. Urban Local Bodies (ULBs) should also ensure that individual houses under CLSS and BLC verticals also have access to basic civic services.”

82. Further, on being asked whether at the time of delivery of these houses to the implementing agencies the basic amenities such as toilet facilities, water connection, 24*7 electricity supply, cooking gas connection are made available and if not, then at what level all these amenities are provided for to the occupant, the Ministry submitted,

“As per the PMAY-U Scheme Guidelines, the houses are to be provided with water supply, electricity, toilet and kitchen. Under BLC vertical, houses are constructed by beneficiaries themselves. States/UTs are encouraged to provide benefits of other Government Schemes also to PMAY-U beneficiaries by leveraging convergence.”

83. In further pursuance to Ministry’s submission, it was asked to submit the progress made in the direction of converging PMAY(U) with other Urban Mission and to state the extent to which the above convergence has helped PMAY(U) to ensure basic amenities to house constructed under the scheme with specific illustrations, if any. The Ministry submitted the following reply:

“Under PMAY-U, Central Assistance is released for construction of houses only. However, States/UTs through various Central or State schemes, are providing necessary infrastructure and other civic amenities for the houses constructed under the scheme. Thus, converging the PMAY-U mission with other ongoing Central and State sponsored schemes has been an integral part of the process. Accordingly, it is observed that there has been convergence with Atal Mission for Rejuvenation and Urban Transformation (AMRUT) for water supply, Swachh Bharat Mission- Urban (SBM-U) for toilet construction, Pradhan Mantri Jan Arogya Yojana (PM-JAY) for health benefits, Pradhan Mantri Ujjawala Yojana for cooking gas connection, Deendayal Antyodaya Yojana- National Urban

Livelihood Mission (DAY-NULM) for skill upgradation and livelihood in most of the States/UTs.”

(vii) Absence of timelines in completion of projects

84. The Ministry were asked to provide the standard time – line vertical-wise, if any set by them with respect to housing projects under PMAY(U). In response, the Ministry has submitted as given:

“Ministry has neither set any standard time-line vertical-wise as per broad format given above nor in the PMAY-U guideline. The timeline for the completion of houses under the Scheme varies from State to State and it is as per the Detailed Project Report (DPRs) submitted by the States/UTs. In addition, pre-construction activities such as technical sanction, administrative sanction, issue of NIT and award of Contract and thereupon completion of construction activities varies from 24 to 36 months in case of AHP/ISSR projects whereas 12 to 18 months in case BLC house.”

85. As regards the grounding of houses approved against curtailed projects post 31.03.2022, the representative from MoHUA committed as under:

“If the ground work does not take place by 15th August of this year, we will have to take a call at some point. We cannot allow this. If they start too late, they will not be able to complete the work.”

(viii) Inability of beneficiary to pay her/his share

86. On being asked in case a beneficiary is not in a position to pay his share, if applicable, then in that situation which kind of assistance is rendered to him by the ULB or the State and the outcome of such projects/houses where beneficiary is unable to pay his share of contribution, the Ministry submitted as given:

“In order to assist beneficiaries to pay their share many State Governments are playing active role in facilitating housing loan from the Banks and Housing Finance Companies. Few States also facilitate credit to the beneficiary by signing tripartite agreement between Bank, Beneficiary and the State as a guarantor. However, Banks has largely been reluctant to approve the loan to such beneficiaries who do not have sustained income or proof of income.”

(ix) Diversion of land allotted under PMAY(U) projects to other projects/purposes

87. It has been brought before the Committee that there are instances where land allotted under PMAY(U) project by the States/UTs have been subsequently diverted for other projects/purposes. When asked whether the Ministry was aware about any such projects, the following reply was furnished:

“Identification/selection of encroachment free land for PMAY-U projects comes under the purview of State/UT Governments. While approving the projects in CSMC meetings, States/UTs ensures about encumbrance free land and availability of adequate infrastructure facilities for ease of beneficiaries of such projects. Moreover, only the projects with availability of encroachment free land are considered for sanctioning of central assistance by the CSMC. The Ministry has not received any complaint regarding diverting the PMAY-U land for other projects/purposes. In case, if situation of land change arises for a particular project due to a valid reason, States/UTs should obtain approval of CSMC with revised proposal.”

OTHER ISSUES IMPACTING THE IMPLEMENTATION OF PMAY (U)

(i) Notable low sanction under ISSR vertical

88. As per the 2011 Census data, approximately 1.37 crore households, or 17.4% of urban Indian households live in a slum. To address the housing requirement of slum dwellers, ISSR vertical was introduced. However, out of the four verticals, ISSR vertical has the lowest target in terms of number of sanctioned houses, i.e., 4.33 lakh. The reasons for low demand of houses under this head given by the Ministry are as under:

“As per the PMAY (U) Scheme guidelines, State/UT Governments conducted demand survey and identified beneficiaries under 4 verticals of the Scheme. Based on demand, State/UT Governments prepared Detailed Project Reports (DPR) and after appraisal and approval of these projects at the State level, forwards to the Ministry for consideration of release of Central Assistance, under each vertical of the Scheme including ISSR. Though Ministry has advised States/UTs to bring more projects under ISSR but so far 4.33 lakh houses were sanctioned as per proposal received from the States. Due to unavoidable circumstances, various projects have been curtailed by the State/UT departments and the number has now reduced to 3.52 lakh. Moreover, beneficiaries from

slums have also taken benefits of the Scheme in other verticals of the Scheme i.e. BLC, AHP and CLSS.”

89. Explaining low demand generation under ISSR vertical, the representative from the Ministry during a Sitting of the Committee stated as given:

“There is a lot of social dimensions when it comes to taking all the people living in slum areas along for slum re-development. So, the projects come from the State Government. Our observation has been that the overall demands from the States under ISSR vertical is less, compared to other verticals. This is true. They are also most time-taking projects to complete because many a times, more than 2-3 years go just to convince the people living there that such and such re-development project is taking place, and you will be given a house because some part of it will be re-developed. Yes, that is the most complicated vertical, so to say, and there is less demand from the States.

The ISSR projects are mostly located in the most valuable lands also. In fact, this is the reason how the ISSR projects capitalised on converting land value for re-development, and most of the projects that have taken place and that have been successful have a positive premium...”

(ii) De-notification of Slums

90. To the query regarding the number of slums de-notified or to be de-notified under ISSR vertical, the Ministry submitted as given:

“Land and colonization being the State subjects, all data pertaining to notification and de-notification is maintained by the respective State Governments. At the Central Government level only slum population and number of slums are maintained by Census of India and National Sample Survey Organization (NSSO).”

(iii) Slum beneficiaries getting covered under other vertical

91. Under ISSR, land is to be used as a resource with private participation. However, several slums could not be taken up for redevelopment. However, those slums can be beneficiary under BLC. In this regard, the Ministry was asked to provide State/UT-wise the number of slum beneficiaries covered under BLC vertical. Their reply is as given:

“As per information provided by States/UTs in project proposals, State/ UT-wise details of Slum beneficiaries covered under BLC vertical of PMAY-U are as under:

Table 20: State UT wise details of Slum beneficiaries covered under BLC

Sr. No.	State/UT	Slum Beneficiaries
1	Andhra Pradesh	3,45,848
2	Assam	4,191
3	Bihar	10,159
4	Chhattisgarh	71,129
5	DNH & DD (UT)	48
6	Gujarat	1,691
7	Haryana	2,968
8	Jharkhand	2,766
9	Karnataka	6,540
10	Madhya Pradesh	46,553
11	Maharashtra	2,975
12	Meghalaya	278
13	Odisha	56,219
14	Tamil Nadu	33,339
15	Uttarakhand	915
16	West Bengal	2,01,335
Grand Total		7,86,954

Furthermore, beneficiaries from slums can also take benefit of CLSS. The number of such beneficiaries is over and above the figures given in the above table.”

92. Under circumstance where the ‘in situ’ slum redevelopment using land as a resource could not be achieved. Still the issue of slum can be addressed through AHP vertical as the slums can be relocated to housing projects constructed under AHP. To the question whether slum beneficiaries were covered under the AHP vertical too, the Ministry submitted the following reply,

“ISSR and AHP are different verticals of PMAY-U. The ISSR is implemented in slums only. On the other hand, AHP can be implemented in slums as well as non-slum areas. The details of AHP houses provided to slum beneficiaries are provided below:

Table 21: State /UT-wise details of Slum beneficiaries covered under AHP

Sr. No.	State/UT	Slum Beneficiaries
1	Andhra Pradesh	1,26,396
2	Chhattisgarh	46,051
3	Gujarat	4,216
4	Karnataka	2,72,313
5	Madhya Pradesh	40,253
6	Maharashtra	1,449
7	Odisha	18,777
8	Tamil Nadu	90,746
9	Telangana	37,320
10	Uttarakhand	1,872
11	West Bengal	64
Total		6,39,457

93. Since a slum household can avail benefit of other verticals as well, the Ministry was asked to state whether construction of houses in other verticals has led to reduction in the number of slum households and whether the Ministry has carried out any study in this regard. In response, they have stated,

“No such study has been carried out by MoHUA, however, it is estimated that around 20 lakh slum beneficiaries have availed benefits under various verticals of PMAY-U.”

94. Vertical-wise details of slum beneficiaries availed the benefit of PMAY-U is as under:

Table 22: Vertical-wise data on number of slum beneficiaries

Verticals	Scheme	No of Slum Beneficiaries
BLC	PMAY-U	7,86,954
AHP	PMAY-U	6,39,457
ISSR	PMAY-U	3,52,862
	JnNURM*	3,41,144
Total		21,20,417

** Houses were sanctioned prior to PMAY-U mission period (sanctioned till 31.03.2012) but taken up for completion and allotted to beneficiaries during PMAY-U mission period.*

(iv) In-situ slum development by other land owning central government agencies

95. Regarding slums on Central Government Land, the Scheme states that Central Government land owning agencies should also undertake “in-situ” slum redevelopment on their lands occupied by slums using it as a resource for providing houses to slum dwellers. In this context, the Ministry was requested to provide the list of Central Government agencies, such as Airport Authority of India, Railways, Mumbai Port, etc. which are on board for “in-situ” development of slums as per PMAY(U) guidelines with project details.

“Land and Colonization are State subjects. The States/UTs are expected to formulate projects for slum re-development including coordination with various Central Government Agencies to provide houses on their land. However, ISSR component of PMAY-U supplements the efforts of State/UT Governments by providing Central assistance of ₹1.0 lakh per house as per the proposals submitted by them.”

96. The Ministry has informed earlier that they have written to all State/UT Government and Central Government land owning Ministries/Departments to explore the possibilities of rehabilitation of slums on their land and seek central assistance from them under PMAY(U). As regards the progress on the same, the Ministry responded as given:

“Based on proposals submitted by the State/UT Governments, 315 projects with 3.52 lakh houses have been approved under ISSR. So far, Ministry has not received any ISSR project from any State where Central Government agency land is involved.”

(v) Involvement of MPs/MLAs in housing projects

97. On being asked as to how the participation of local MPs and MLAs is ensured while discussing Housing for All Plan of Actions (HFAPoAs) and Annual Implementation Plan (AIP), the Ministry replied as given:

“PMAY(U) scheme has provisioned to conduct demand survey and prepare HFAPoAs with involvement of elected representatives including Hon’ble

MPs/MLAs of respective areas. Urban Local Bodies (ULBs) are required to ensure that Hon'ble MPs/MLAs are consulted and their views are taken into account while finalizing the HFAPoAs and AIPs and include households of all sections of the society without any prejudice with equal opportunity to all. Since this Mission envisages a vision of Housing for All, it covers all households who satisfies the eligibility criteria envisaged in the guidelines of PMAY(U). The views of local MP/MLAs are sought by ULBs and inclusion of eligible beneficiaries are done on their request.

MoHUA has also issued directions to the States/UTs to constitute District Level Advisory and Monitoring Committee (DLAMC) for Urban Development under the chairpersonship of an elected representative. The DLAMC is responsible to oversee, review and monitor the urban missions viz a) Swachh Bharat Mission (Urban) b) Atal Mission for Rejuvenation and Urban Transformation (AMRUT) c) Heritage City Development and Augmentation Yojana (HRIDAY) d) Pradhan Mantri Awas Yojana (PMAY)- (Urban) e) Deendayal Antyodaya Yojana- National Urban Livelihood Mission (NULM).”

(viii) Affordable Rental Housing Complex (ARHC)

98. The Ministry has initiated Affordable Rental Housing Complexes (ARHCs), a sub-scheme under Pradhan Mantri Awas Yojana - Urban (PMAY-U). This will provide ease of living to urban migrants/ poor in Industrial Sector as well as in non-formal urban economy to get access to dignified affordable rental housing close to their workplace and prevent them from staying in slums, informal settlements and peri-urban areas. This was launched on 31.07.2020 and will implement up to 31.03.2022.

99. As regards the targets set and achievements so far under Model-1 and Model-2 of the scheme, the Ministry submitted as given:

“The Model-1 of the Scheme has target of converting 75,000 existing government funded vacant houses constructed under JnNURM/RAY into ARHCs and under Model-2, 2,20,000 new ARHC units by Public/Private Entities. The progress of ARHCs Scheme is as under:

Model -1: So far, 5,648 units have been converted into ARHCs. Further, proposal for converting 7,413 existing Government funded vacant houses into ARHC units has been processed in the States of Gujarat, Himachal Pradesh, Haryana, Madhya Pradesh and Rajasthan.

Model -2: So far, MoHUA has approved proposals of 82,273 new ARHC units in 7 States with a Technology Innovation Grant (TIG) of ₹173.89 crore on receipts of approved Detailed Project Reports (DRs) from concerned States/ UTs. Work for construction of new ARHCs comprising of 29,265 units have been started at

Sriperumbudur (3,969 units), Chennai (18,720 units) and Hosur (6,576) in Tamil Nadu. First instalments of 50% of TIG of ₹83.26 crore for 09 proposals have been released.”

100. Through Model-1, approximately 75,000 existing Government funded vacant housing complexes in various cities are targeted to be converted into AHRCs. So the Ministry was asked to furnish a State and city-wise list of projects under taken under Model-1 of this Scheme. The details of State/UTs and city-wise list of ARHCs operationalized under Model-1 is as under:

Table 23: State/UT and City wise data on number of vacant houses converted into ARHCs

S. No.	State/UT	City	No. of vacant houses converted into ARHCs
1	Chandigarh	Chandigarh	2,195
2	Gujarat	Surat	393
3	Gujarat	Ahmedabad	1,376
4	Gujarat	Rajkot	698
5	Rajasthan	Chittorgarh	480
6	UT of J&K	Jammu	336
7	Uttarakhand	Lalkuan	100
8	Uttarakhand	Dehradun	70
Total			5,648

101. To the query whether houses constructed by Delhi Development Authority (DDA) which so far remain unoccupied are covered under AHRC scheme, the Ministry replied as under:

“In Delhi, no vacant houses constructed by DDA under JnNURM are currently unoccupied for converting into ARHCs. ARHCs scheme is being implemented by States/UTs after signing Memorandum of Agreement (MoA) with MoHUA as per ARHC scheme guidelines. However, State Government of NCT of Delhi has not yet signed MoA so far.”

(ix) Third Party Quality Monitoring (TPQM)

102. About the mechanism for ‘Third Party Quality Monitoring (TPQM)’ under the Scheme, the Ministry has submitted that as per Para 12.9 of Scheme guidelines under PMAY (U) and Reference Guide for Third Party Quality Monitoring 2017 (available at the link:https://pmay-urban.gov.in/TPQMA_Guidelines.pdf), the States/UTs engage TPQMA to ensure quality of construction under various components of the Mission. States/ UTs draw their quality monitoring

and assurance plans involving third-party agencies. Such plan includes 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 take both preventive and curative measures to ensure that standard quality houses, and infrastructure are constructed under the mission.

103. As regards the stages at which ‘quality assessment or monitoring’ is being done, the Ministry has submitted that it provides Central Assistance to implement third party quality monitoring mechanism by sharing basis to States/UTs for a maximum of three visits by TPQMA to each project. The monitoring of projects for ascertaining quality of construction is conducted in various stages of construction generally at the beginning, i.e., 10-15% of progress, mid of construction, i.e., 50-60% of progress and completion, i.e., 85-100% of progress. Action Taken Report (ATRs) on the observations of TPQMA duly approved by State Level Sanctioning and Monitoring Committee (SLSMC) is mandatory for release of 2nd/3rd installment of Central Assistance.

104. To the query whether all the States/UTs have commissioned Third Party assessment of the quality and adherence to compliance norms. The Ministry furnished the following reply,

“All State/UTs (except Delhi, Goa, Sikkim and A&N) have commissioned TPQMA being one of the mandatory requirements for release of 2nd and 3rd installments of the projects under PMAY-U. Delhi does not have any project under AHP/ISSR/BLC. Further, Goa, Sikkim and A&N island have got sanctioned 60, 515 and 354 houses respectively under the scheme and it may not be feasible to engage an agency for such a small number of houses.”

(x) Social Audit

105. As regards the mechanism for conducting ‘social audit’ under this Scheme and the agencies that are involved in ‘social audit’, the Ministry provided the following information:

“As per Para 12.5 of Scheme guidelines under PMAY (U) and Social Audit Guidelines 2017 (available at the link: https://pmay-urban.gov.in/Social_Audit_Guidelines.pdf), Social Audit of 5-10% of the sanctioned PMAY(U) projects under BLC, AHP and ISSR verticals is to be done using random sampling technique through agencies selected by States/UTs through a competitive bidding process. Conducting Social Audit is mandatory for States/UTs for release of third installment of Central Assistance for all PMAY-U

projects under BLC, AHP and ISSR verticals. MoHUA provides 100% financial assistance to States/UTs for undertaking social audit based on the Social Audit Plan submitted by the States/UTs.”

106. States/UTs wise details as to whether they have conducted Social Audit is given as under:

“So far, 21 States/UTs namely Andhra Pradesh, Arunachal Pradesh, Assam, Bihar, Chhattisgarh, Gujarat, Jharkhand, Kerala, Karnataka, Madhya Pradesh, Mizoram, Manipur, Meghalaya, Nagaland, Odisha, Puducherry, Tamil Nadu, Tripura, Uttar Pradesh, Uttarakhand and West Bengal are carrying out Social Audit as per the scheme guidelines. The remaining States/UTs are in the process of conducting Social Audit.

(xi) Technology Sub-Mission

107. Under PMAY(U), modern technologies are being employed for faster completion of houses. In this context, the State/UT wise details of houses being constructed by using new and speedy construction technologies, as on 31.10.2022, is given below:

Table 24: The State/UT wise details of houses being constructed using New and Speedy Construction Technologies in all over India, as on 31.10.2022 is provided below:

Sr. No.	State	Sanctioned	Grounded	Completed
1	A&N Island (UT)	-	-	-
2	Andhra Pradesh	7,04,045	5,05,101	2,19,481
3	Arunachal Pradesh	-	-	-
4	Assam	-	-	-
5	Bihar	36	36	36
6	Chandigarh (UT)	-	-	-
7	Chhattisgarh	17,993	10,094	4,672
8	DNH & DD (UT)	-	-	-
9	Delhi (UT)	90,908	72,415	72,415
10	Goa	-	-	-
11	Gujarat	55,703	46,223	42,506
12	Haryana	25,450	23,200	23,200
13	Himachal Pradesh	249	72	72
14	Jammu & Kashmir	-	-	-
15	Jharkhand	42,423	2,423	750
16	Karnataka	43,282	34,135	20,670
17	Kerala	-	-	-

18	Ladakh (UT)	-	-	-
19	Lakshadweep (UT)	-	-	-
20	Madhya Pradesh	1,024	1,024	-
21	Maharashtra	4,10,440	1,64,051	1,24,223
22	Manipur	-	-	-
23	Meghalaya	-	-	-
24	Mizoram	-	-	-
25	Nagaland	-	-	-
26	Orissa	7,794	7,794	280
27	Puducherry (UT)	1,136	-	-
28	Punjab	-	-	-
29	Rajasthan	-	-	-
30	Sikkim	-	-	-
31	Tamil Nadu	25,624	24,472	19,752
32	Telangana	21,087	14,802	14,655
33	Tripura	1,000	1,000	-
34	Uttar Pradesh	75,434	40,930	39,890
35	Uttarakhand	2,187	1,108	-
36	West Bengal	12,659	12,659	12,659
Total		15,38,474	9,61,539	5,95,261

(xii) Light House Projects

108. Under the Scheme, six Light House Projects (LHPs) and nine Demonstration Housing Projects (DHPs) in various States to show case field level application of new technologies and propagate technologies have been approved. The progress of these projects, as submitted by the Ministry is as given,

“So far, Light House Projects (LHPs) at Chennai, Tamil Nadu with 1152 houses has already been completed and was inaugurated by Hon’ble Prime Minister on 26th May, 2022 and handed over to the beneficiaries. The LHP at Rajkot for 1,144 houses has also been completed and inaugurated by the Hon’ble Prime Minister on 19.10.2022. Remaining LHPs at Lucknow, Indore, Ranchi and Agartala are at advance stage of completion.

Table 25: The progress of Demonstration Housing Projects, as on 31.10.2022, is as under:

Sl. No.	Location of DHP	Status
1.	Nellore, Andhra Pradesh	• Completed

2.	Bhubaneswar, Odisha	<ul style="list-style-type: none"> Completed
3.	Lucknow, Uttar Pradesh	<ul style="list-style-type: none"> Completed
4.	Biharsharif, Bihar	<ul style="list-style-type: none"> Completed
5.	Hyderabad, Telangana	<ul style="list-style-type: none"> Completed
6.	Panchkula, Haryana	<ul style="list-style-type: none"> Completed.
7.	Agartala, Tripura	<ul style="list-style-type: none"> Completed
8.	Ahmedabad, Gujarat	<ul style="list-style-type: none"> Finishing work is in progress
9.	Bhopal, MP	<ul style="list-style-type: none"> Finishing work is in progress
10.	Guwahati, Assam	<ul style="list-style-type: none"> Construction of Boundary wall completed. The foundation work is in progress in both buildings
11.	Tiruppur, Tamil Nadu	<ul style="list-style-type: none"> Architectural & Structural drawings are under approval from local authority
12.	Ayodhya, Uttar Pradesh	<ul style="list-style-type: none"> Construction of Boundary wall completed. The foundation work is in progress in both buildings
13.	Dimapur, Nagaland	<ul style="list-style-type: none"> The foundation work is in progress in both buildings
14.	Bhalwal, Jammu & Kashmir	<ul style="list-style-type: none"> Construction of Boundary wall completed. The foundation work is in progress in building

109. About the technologies used and reasons for delay in completion of 'Light House Projects', Secretary, MoHUA explained as given:

सर, ये नई टेक्नोलॉजीज हैं। मैं दो-तीन फैक्टर्स एक्सप्लेन करता हूं। लखनऊ, इंदौर और अगरतला के जो प्रोजेक्ट्स हैं, ये स्टील स्ट्रक्चर पर बेस्ड हैं।ये जो तीन प्रोजेक्ट्स हैं, वे स्टील के कॉलम्स पर बेस्ड हैं। पिछले एक साल में स्टील की कीमत बहुत बढ़ गई है। ऑलमोस्ट 60-70 परसेंट तो ऑफिशियल डाटा है। पार्टिकुलर टाइप की स्टील भी डबल हो गई है।

सर, स्टील की बढ़ी हुई कीमत ने प्रोजेक्ट्स की वायबिलिटी को अफेक्ट किया है। दूसरी बात यह है कि लखनऊ और इंदौर में पीवीसी पैनल्स के बीच में कंक्रीट करके दीवार लगा रहे हैं। यह टेक्नोलॉजी अच्छी और नई है, लेकिन इसमें कुछ फिलिंग मैटेरियल चाइना से आता है। अभी चाइना में लॉकडाउन चल रहा है। उससे पहले भी चाइना से इंपोर्ट में काफी समस्याएं आ रही थी। ...इन दो कारणों से स्टील के प्राइस और चाइना से जो नई टेक्नोलॉजी का मैटेरियल आ रहा है, उससे इन दोनों में स्लो प्रोग्रेस हुई है।

सर, हमने कुछ मेजर्स लिए हैं, ताकि यह काम ठीक से हो जाएं। हमने पेमेंट सिस्टम फास्टर कर दिया है। ...उसके बाद से लखनऊ और इंदौर में थोड़ी प्रगति हुई है। अभी राजकोट का काम खत्म हो जाएगा। रांची में काम बहुत लेट शुरू हुआ था, क्योंकि लैंड नहीं मिली थी। ...

सर, अगरतला में भी शुरुआत में काफी समस्याएं थीं। पहले जो लैंड दी थी, वह मिल नहीं पाई थी। उसके बाद उन्होंने लो लाइंग एरिया दिया। उस लो लाइंग एरिया में जो पाइल फाउंडेशन थी, नीचे क्ले सॉइल थी तो पाइल फाउंडेशन जितनी इनविसेज थी, उससे 10 मीटर नीचे और चली गई। उस एरिया में बारिश ज्यादा आती है तो वहां काफी प्रॉब्लम आई। उसके बाद अगरतला में कुछ लोकल प्रॉब्लम आ रही थी। ... अगरतला में अब इफैक्टिवली काम चल रहा है और कम्प्लीट हो जाएगा।“

PART-II

RECOMMENDATIONS/OBSERVATIONS

Gap in housing demand assessment

1. Pradhan Mantri AwasYojna (U) [PMAY(U)] Mission was introduced with the objective “Housing for all”. The total housing shortage initially envisaged to be addressed through the four verticals of the Scheme viz. In-situ Slum Rehabilitation(ISSR), Beneficiary Linked Construction(BLC), Credit Linked Subsidy Scheme(CLSS) and Affordable Housing Project(AHP) was 2 crore. It was proposed that 1.8 crore slum households and 20 lakh non-slum poor will be covered under the Mission. However, the actual validated demand for housing under PMAY(U) stands at 1.23 crore, less than what was envisaged by the Mission itself. In their response, the Ministry deposed before the Committee that the housing shortage was based on estimation whereas PMAY-U adopted a demand driven approach by letting the States and Union Territories to assess the housing needs under four verticals of PMAY(U).

The Ministry has accepted that they had not conducted any independent urban housing need assessment study. The Committee feel that being a demand-driven scheme, there are chances that some homeless people who did not fulfil the eligibility conditions for the scheme or due to other impediments like maximum contribution from individuals, requirement of land etc., could not avail the benefit. The Committee, therefore, recommend that the Ministry could conduct an impact assessment study of the scheme to find out the ground realities i.e. its benefits, gaps and shortcomings. The Ministry, may thereafter, explore the feasibility of either extending the existing scheme with modifications based on impact assessment study or to formulate another such scheme to benefit the urban poor at large so as to achieve the Government of India's objective of “Housing for All”.

Issue of Curtailment of Houses and over emphasis on BLC Vertical

2. Out of total 122.69 lakh houses sanctioned under the four verticals of PMAY(U), 73.45 lakh (around 60%) houses have been sanctioned under BLC vertical itself. The Committee feel that the majority of urban ‘homeless’ are also ‘landless’ and purchasing a piece of land in urban area is more challenging than constructing a house on it. The Committee are of the view that over-emphasis on BLC vertical diluted the objective of reducing the total number of urban homeless and providing housing to all urban homeless. The Committee are dismayed to note that though BLC Vertical is the most preferred

vertical but out of the 20,45,390 houses so far curtailed on account of unavoidable circumstances, 12.51 lakh houses were under the BLC vertical itself where availability of land is not a problem.

The common reasons for curtailment of projects/houses across verticals put forth by the Ministry include land clearance/disputes, permanent migration of beneficiaries etc. Moreover, as per data given by the Ministry, the number of non-starter houses across verticals as on 31.10.2022 stands at 7.93 lakh and it is in BLC vertical that the Ministry is suggesting to divert the non-starter houses because statutory approvals/clearances required for grounding of AHP/ISSR projects generally takes considerable time and houses under BLC are constructed by the beneficiaries themselves in lesser time than other verticals. The Committee opine that such issues should have been looked into at proposal stage and the estimation should have been objective and accurate. The curtailment of houses reflects failure both on the part of the Ministry and State Government. The Committee therefore recommend the following:

- (i) The Ministry should ponder on the observation of the Committee so as to avoid such issues at the time of implementation of any such scheme.
- (ii) There should not be any delay in sanctioning houses against these curtailed/non-starter houses and the houses should be sanctioned in all verticals evenly and not just BLC vertical to cover the population which can not avail it under BLC vertical.

Low sanctioning of houses under ISSR vertical and In-situ slum development by other land owning central government agencies

3. The Committee believe that ISSR vertical ought to be the most important vertical of PMAY (U) because the real challenge of 'decent housing' is for 'landless' urban slum. It is due to absence of *pucca* house with all basic amenities to migrants that slums grow. However, the Committee are dismayed to note that against the demand received of 14.35 lakh, only 4.33 lakh houses were sanctioned under In-Situ Slum Redevelopment (ISSR) vertical. Further, the progress as on 31.12.2022 remains tardy as only 99,000 houses delivered to beneficiaries (about 23%) and 1.08 lakh houses are non-starter houses under this vertical. The Ministry has submitted before the Committee that the availability of land, seeking various statutory clearances, clearing the slums for redevelopment, arrangement of

transit accommodation etc. along with the unwillingness of slum dweller are the challenges under ISSR vertical.

The Committee have learnt that there is a provision in the Scheme under which Government land owning agencies should also undertake "in-situ" slum redevelopment on their lands occupied by slum and the Ministry have written to all State/UT Governments and Central Government land owning Ministries/Departments to explore the possibilities of rehabilitation of slums on their land and seek central assistance from MoHUA under PMAY(U). Knowing that 'availability of land' is a challenge in Urban areas, particularly metro cities, the Committee fail to understand as to why this particular provision of ISSR vertical was not persuaded and implemented by the Ministry. Considering that as on 31.12.2022, there are more than 1 lakh non-starter houses under ISSR vertical which are to be reviewed, the Committee suggest that the Ministry should

- (i) seek report from States/UTs where ISSR projects are halted as to why these issues/hiccups not foreseen/addressed at the time of submission of the proposal to the Centre;
- (ii) direct the States/UTs to provide details of slum settlements on Central Government agencies' land and the communications made for redevelopment of those slums with the land owning agencies, if any;
- (iii) based on the information so received, the Ministry should intervene and initiate trilateral talks involving Central Government agencies and States/UTs to implement the ISSR vertical on the Central Government agencies' land as envisaged in the Mission guidelines.
- (iv) direct the State Governments to review the non-starter houses under this vertical and if decided to be curtailed then replaced under ISSR vertical itself.

More Central Assistance to address the issue of Affordability of houses

4. The Committee have been informed that the cost of an EWS house constructed under the Scheme comes to around Rs. 6.5 lakh on an average, which is shared by Central Government, State Government, Urban Local Bodies (ULBs) and beneficiaries. The Ministry has further submitted that the estimated average cost of an EWS house under PMAY-U in metropolitan city, non-metropolitan city, hilly terrain and North-Eastern States comes to Rs.13.34 lakh, Rs. 10.34 lakh, Rs. 8.98 lakh and Rs. 8.55 lakh, respectively.

Central Assistance and average financial assistance for all the four verticals under this Mission are as given below:

Sl. No.	Vertical	Central Assistance (in lakh)	Average financial Assistance (Central, State/UT, ULB contribution) (Rs. In lakh)
1	In-situ slum redevelopment(ISSR)	1	2.51
2	Beneficiary Led Construction (BLC)	1.5	2.37
3	Affordable Housing Project(AHP)	1.5	4.49
4	Credit Linked Subsidy Scheme(CLSS)	2.31	2.31

As per scheme guideline, there is no prescribed limit of state share/ULB contribution, and States/UTs are providing State contribution varying from ₹16,000 to ₹3.00 lakh. Some States such as Nagaland, Manipur, Mizoram, Meghalaya and Rajasthan are not providing any state contribution under the scheme. The construction cost, sale price and individual contribution of an EWS house varies from State to State and within a State/city also, from location to location.

The Committee have observed that due to less/nil State assistance and fixed Central assistance, beneficiary contribution rises and thereby making EWS houses non-affordable among the targeted group. From the data furnished by the Ministry the Committee have inferred that the average individual contribution under this scheme comes to around 60%. The Committee have observed that in some cases the beneficiaries are not in position to fully pay their share due to low income. The Ministry in this regard has stated that in order to assist beneficiaries to pay their share many State Governments are playing active role in facilitating housing loan from the Banks and Housing Finance Companies. However, Banks has largely been reluctant to approve the loan to such beneficiaries who do not have sustained income or proof of income. Nonetheless, the Committee recommend that the Ministry should consider suggesting the State Governments:

- (i) to ensure that beneficiaries are not left out because of lack of financial capacity to pay one's share and employ all means to extend financial assistance to such beneficiaries;
- (ii) to explore the viability of exempting projects under AHP/BLC vertical of PMAY(U) from GST so that construction cost is reduced and thereby making it affordable for intended beneficiaries.
- (iii) if, after completion, a second phase of the PMAY(U) Mission is contemplated then the Ministry may do away with uniform and fixed central assistance across country. Central assistance should vary depending upon the cost of construction which in turns depends upon the topography and other factors. This is more so required because several States have resource crunch to fill the gap and thereby, bringing the sale price within the affordable range of the targeted beneficiary.

Setting up time-line for grounding and completion of pending projects

5. According to the data furnished to the Committee, out of total 122.69 lakh houses sanctioned under the Mission, 107.3 lakh houses are grounded till 31.12.2022, and out of these, only 61.45 lakh houses delivered to the beneficiary. In terms of vertical-wise progress, out of these 61.45 lakh houses delivered, 22.48 lakh are under CLSS vertical and 32.78 lakh under BLC vertical where States are free from the responsibility of providing land to beneficiaries. Whereas under ISSR and AHP verticals taken together only 2.77 lakh houses delivered to beneficiaries till 31.12.2022 even. Further, as on 31.12.2022, 11 lakh houses are still yet to be grounded and 7.93 lakh non-starter houses. It has also been observed that by 31.10.2022, the percentage of houses completed in North Eastern States except Tripura is less than 50% due to various geographical and economic reasons.

The Ministry has submitted that States/UTs have been advised to review non-starter houses and get them curtailed, if necessary, with replacement of new BLC houses within the overall ceiling of 122.69 lakh houses. The Committee are of the view that the Ministry must examine the reasons for non-initiation of these projects and take steps to get these houses either grounded or replaced at the earliest. The Committee also recommend that in order to achieve the completion target by 31st December, 2024, Ministry may ensure that strict timelines are set for grounding and completion of projects, particularly for North Eastern States and address issues impacting the pace of construction of projects.

Setting of timelines for Technology Sub-Mission Projects

6. The Committee have been informed that under PMAY(U) modern technologies are being employed for faster completion of houses. Accordingly, across States and UTs, a total of 15,38,474 houses were sanctioned to be constructed by using new and speedy construction technologies, however, as on 31.10.2022, only 5,95,261, i.e., 38.69% houses have been completed. The Committee believe that such delay in construction of projects where the focus is precisely on promotion of modern, rapid, resource efficient, disaster resilient construction technologies, is unacceptable. Accordingly, the Ministry is advised to closely monitor the progress of these projects and technologies, in particular and set timelines for their completion. The Ministry must also look into the reasons for delay in these projects and submit a report to this Committee with regard to the best technologies so discovered in terms of speed and resource efficiency.

Ensuring basic amenities in houses constructed under ISSR and AHP verticals

7. As per Schemes guidelines, all houses constructed under ISSR and AHP verticals are to be provided with basic civic infrastructure like water, sanitation, sewerage, road, electricity etc. Urban Local Bodies (ULBs) should also ensure that individual houses under CLSS and BLC verticals also have access to basic civic services.

Under PMAY-U, Central Assistance is released for construction of houses only. The Committee appreciates that States/UTs through various Central or State schemes, are providing necessary infrastructure and other civic amenities for the houses constructed under the scheme. Thus, converging the PMAY-U mission with other ongoing Central and State sponsored schemes has been an integral part of the process. Accordingly, it is observed that there has been convergence with Atal Mission for Rejuvenation and Urban Transformation (AMRUT) for water supply, Swachh Bharat Mission- Urban (SBM-U) for toilet construction, Pradhan Mantri Jan Arogya Yojana (PM-JAY) for health benefits, Pradhan Mantri Ujjawala Yojana for cooking gas connection, Deendayal Antyodaya Yojana- National Urban Livelihood Mission (DAY-NULM) for skill upgradation and livelihood in most of the States/UTs.

The Committee have observed that in-spite of convergence of various schemes with PMAY-U mission to provide houses with basic infrastructure, as on 31.12.2022, 5,62,858 number of houses could not be delivered to the beneficiaries due to lack of basic civic services. The Committee therefore, implored upon the Ministry the need to pursue with

State/UTs to ensure the availability of basic infrastructure in the ISSR/AHP verticals to achieve the very objective of the scheme.

Shifting of focus on ‘outcome’ rather than ‘output’

8. The Committee have been apprised that there are a total of 5,13,654 ‘unoccupied’ houses under AHP vertical of PMAY (U). The Ministry has explained that as per standard practices, construction in AHP vertical is taken up block by block where each block consists of multiple dwelling units. The Ministry has accepted that as soon as the block gets completed, Mission acknowledges the completion of number of houses but, such completed dwelling units are unsafe for occupancy due to ongoing on-site construction activities including infrastructure facilities for other remaining blocks. Such blocks/units become habitable only once all the on-site construction activities get over including physical and social infrastructure facility. Further, the completion time of AHP houses generally takes 24 months to 36 months. Moreover, the occupancy of AHP houses is also based on the completion of the whole project in all respect such as availability of water, sewerage, electricity and other social amenities along with issuance of Completion Certificate by the ULB. Location of the projects can be one reason but the major reason for dwellings to be unoccupied.

The Committee are given to understand that the physical completion of houses, pending completion of the entire project and pending availability of basic amenities, is being counted as ‘completed’ houses. The Ministry without ensuring the livability and occupancy of the houses which is the actual target of the Mission is focusing on merely ‘output’. The Committee strongly feel that this approach of the Ministry is misleading. The Ministry being the nodal agency should show the result in terms of outcome, that is, the number of houses actually occupied by beneficiaries and not merely output in term of houses completed.

Identification of beneficiaries under AHP vertical

9. About the identification process of beneficiaries, the Committee have been informed that the list of beneficiaries is entered in the PMAY-U MIS which is a mandatory clause before release of 1st installment under BLC/ISSR projects and 2nd installment under AHP projects. The Allotment of AHP/ISSR houses is done to beneficiaries entered in MIS only

and any change requires approval of SLSMC and CSMC. Irrespective of the set procedure, in case of AHP vertical, the Ministry has deposed before the Committee that identification of beneficiary is not a pre-requisite for the first instalment because in case of apartments, many times beneficiaries come later. Under AHP the beneficiaries have also declined house offer subsequently and the houses are lying ‘unoccupied’. Here, the Committee are of the opinion that houses under PMAY(U) are not being constructed for the sake of construction, therefore, the beneficiaries should not be roped in later once the house is constructed and all investments done. Rather, AHP or ISSR verticals should be executed as joint venture between the beneficiaries and other stakeholders (Central, State, ULB and Private investor, if any). Identification of beneficiaries for whom the houses are constructed should be a prior construction exercise and from the initiation of the project the beneficiary should be involved as any other stakeholder and his concerns or feedback about the project should be acknowledged and acted upon throughout to avoid later ‘un-occupancy’.

Data on de-notification of slums

10. The PMAY (U) document mentions that “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 AwasYojana (Urban) – Housing for All” mission. This approach aims to leverage the locked potential of land under slums to provide houses to the eligible slum dwellers bringing them into the formal urban settlement. Slums so redeveloped should compulsorily be de-notified. However, the Ministry has informed the Committee that land and colonization being the State subjects, all data pertaining to notification and de-notification is maintained by the respective State Governments. At the Central Government level only slum population and number of slums are maintained by Census of India and National Sample Survey Organization (NSSO). Further, the Ministry has, so far, not conducted any study to assess whether construction of houses in other verticals has led to reduction in the number of slum households. Nevertheless, they have estimated that around 20 lakh slum beneficiaries have availed benefits under BLC and AHP verticals of PMAY-U.

The Committee understand that information on de-notification of slums is maintained at the State level but the very guidelines of the Mission says that slums redeveloped under ISSR should compulsorily be de-notified. The Committee are of the view that the Ministry is duty bound to maintain the data pertaining to outcome of its

Mission and schemes. The Committee are keen on knowing the number of slums de-notified since implementation of ISSR vertical of PMAY(U). The Ministry is, therefore, directed to approach the States and collate data on the impact of ISSR vertical in terms of de-notification of slums by States and place the same before the Committee.

Ensuring involvement of MPs/MLAs in housing projects

11. The Committee have learnt that PMAY(U) scheme has provisioned to conduct demand survey and prepare HFAPoAs with involvement of elected representatives including Hon'ble MPs/MLAs of respective areas. Urban Local Bodies (ULBs) are required to ensure that Hon'ble MPs/MLAs are consulted and their views are taken into account while finalizing the HFAPoAs and AIPs and include households of all sections of the society without any prejudice with equal opportunity to all. The Committee have been apprised that the views of local MP/MLAs are sought by ULBs and inclusion of eligible beneficiaries are done on their request. The Ministry has issued directions to the States/UTs to constitute District Level Advisory and Monitoring Committee (DLAMC) for Urban Development under the chairpersonship of an elected representative. The DLAMC is responsible to oversee, review and monitor the urban missions viz. a) Swachh Bharat Mission (Urban) b) Atal Mission for Rejuvenation and Urban Transformation (AMRUT) c) Heritage City Development and Augmentation Yojana (HRIDAY) d) Pradhan Mantri Awas Yojana (PMAY)- (Urban) e) Deendayal Antyodaya Yojana-National Urban Livelihood Mission (NULM).

However, despite above written provisions, the Committee have observed that the elected representatives are neither involved at the ground level nor their views taken into account while formulation of policy or its implementation. The Committee, therefore, exhort the Ministry to seek compliance report from the State and UT governments regarding regular involvement of local MPs/MLAs in all the meetings held at ULB or State level on PMAY (U) and furnish the same to this Committee.

Extending ARHC scheme to meet the target shortfall

12. The Affordable Rental Housing Complexes (ARHCs), a sub-scheme under Pradhan Mantri Awas Yojana - Urban (PMAY-U) was launched on 31.07.2020 and will be implemented up to 31.03.2022 with the aim to provide ease of living to urban migrants/poor in Industrial Sector as well as in non-formal urban economy to get access to dignified affordable rental housing close to their workplace and prevent them from staying in slums,

informal settlements and peri-urban areas. It has two Models. The Model-1 of the Scheme has target of converting 75,000 existing government funded vacant houses constructed under JnNURM/RAY into ARHCs and under Model-2, 2,20,000 new ARHC units by Public/Private Entities. The Committee are dismayed to note that under Model 1, so far only 5,648 units have been converted into ARHCs and proposal for converting 7,413 existing Government funded vacant houses into ARHC units has been processed. The Ministry has also informed the Committee that under Model -2, so far, 82,273 new ARHC have been approved.

The Committee are of the view that urban migration is continuous feature and so complete eradication of urban homeless is not possible unless affordable rentals are made available to them. In this direction, the Committee consider ARHC as a promising step and accordingly recommend that

- (i) Since no new construction is involved in Model 1 and the focus is on converting already existing 75000 government funded, the Ministry should ensure the execution of the same at the earliest so as to provide ease of living to at least 75000 urban migrants/poor households.
- (ii) The Ministry should ensure that the targets set under both the Models are achieved with specific focus on metro cities where migration and rentals, both are considerably high.

Need for more robust Third Party Monitoring

13. The Committee have noted that under the Scheme guidelines an elaborate quality assessment and monitoring mechanism has been stated and the third Party Monitoring is linked to release of installments. States/UTs draw their quality monitoring and assurance plans involving third-party agencies. Such plan includes visits by third party agencies to the project site and to advise State/ UT and Urban Local Bodies on quality related issues. The Ministry provides Central Assistance to implement third party quality monitoring mechanism by sharing basis to States/UTs for a maximum of three visits by TPQMA to each project. However, the Committee have received reports on unsatisfactory quality of houses constructed under the Mission. The Committee think that leaving the quality assessment entirely to State/UT governments is not the best policy. Since States and ULBs are executing the projects, the monitoring should be ideally by another authority to be just and independent. The Committee, hence, recommend that the Ministry should ascertain the quality of construction at all the projects by a Third Party Quality Assessment team

either constituted by State Government in consultation with Central Government or by Central Government.

Speedy completion of Light House Projects

14. Under the Scheme, six Light House Projects (LHPs) and nine Demonstration Housing Projects (DHPs) in various States to show case field level application of new technologies and propagate technologies have been approved. As regards the progress of these projects the Committee have been informed that so far, Light House Projects (LHPs) at Chennai, Tamil Nadu with 1152 houses has already been completed. The LHP at Rajkot for 1,144 houses has also been completed and inaugurated by the Hon'ble Prime Minister on 19.10.2022. Remaining LHPs at Lucknow, Indore, Ranchi and Agartala are at advance stage of completion. However, during the visit of the Committee to the Light House Project in Agartala, the State government made a submission before the Committee that being a small State, there is problem in arranging the huge state and beneficiary share for this project. Therefore, they requested the Ministry through the Committee to provide sanction of ₹50.00 crore (₹.5 lakh per unit) as additional central assistance for timely completion of this project. The above request of the State government was rejected by the Ministry stating that as per the operational guidelines of LHPs, the request of Government of Tripura for additional sanction of ₹50.00 crore (₹ 5 lakh per unit) is not feasible.

The Committee here want to stress the fact that the very name of this initiative 'Light House Projects' suggests that these projects are the guiding light for other PMAY(U) projects, hence, despite all the hindrances and challenges, the Committee recommend

- (i) the Ministry to ensure time bound completion of these projects and submit a report in this regard to the Committee within three months;
- (ii) the Ministry to consider relaxations in the guidelines to the extent that genuine demands for further moderate assistance can be admitted as in case of the State of Tripura.

Social Audit

15. The Committee have been informed that Social Audit of 5-10% of the sanctioned PMAY(U) projects under BLC, AHP and ISSR verticals is to be done using random sampling technique through agencies selected by States/UTs through a competitive bidding process. Conducting Social Audit is mandatory for States/UTs for release of third

installment of Central Assistance for all PMAY-U projects under BLC, AHP and ISSR verticals. MoHUA provides 100% financial assistance to States/UTs for undertaking social audit based on the Social Audit Plan submitted by the States/UTs.”

The Committee have noted that so far 21 States/UTs namely Andhra Pradesh, Arunachal Pradesh, Assam, Bihar, Chhattisgarh, Gujarat, Jharkhand, Kerala, Karnataka, Madhya Pradesh, Mizoram, Manipur, Meghalaya, Nagaland, Odisha, Puducherry, Tamil Nadu, Tripura, Uttar Pradesh, Uttarakhand and West Bengal are carrying out Social Audit as per the scheme guidelines. The remaining States/UTs are in the process of conducting Social Audit. The Committee feel that as social audit is a pre-requisite for release of final installment of Central Assistance for PMAY-U Projects, the Ministry should impress upon the State Governments/UT administrations the need to complete the requirement at the earliest and inform the Committee the latest status of fulfillment of Social Audit stipulation by States/UTs within a period of 3 months of presentation of the Report.

New Delhi
14 March, 2023
23 Phalguna, 1944 (Saka)

Shri Rajiv Ranjan Singh
Alias Lalan Singh
Chairperson
Standing Committee on
Housing and Urban Affairs

State/UT-wise physical progress of houses under each vertical (As on 31.10.2022)

Sr. No.	Name of State/UT	Physical Progress of Houses (Nos)											
		ISSR			CLSS			AHP			BLC		
		Sanctioned	Completed	Non-starter*	Sanctioned	Completed	Non-starter	Sanctioned	Completed	Non-starter*	Sanctioned	Completed	Non-starter*
1	Andhra Pradesh	1,617	82	-	63,063	59,213	-	2,68,002	2,16,221	-	17,39,094	3,52,205	26,838
2	Bihar	11,276	4,171	3,932	19,655	18,283	-	-	-	-	3,37,290	76,258	10,359
3	Chhattisgarh	300	300	-	35,054	30,864	-	74,738	20,611	11,296	2,08,348	1,03,260	8,848
4	Goa	-	-	-	3,037	2,862	-	-	-	-	60	3	-
5	Gujarat	89,502	31,884	25,418	6,17,045	5,11,985	-	2,09,629	89,883	21,545	1,38,614	83,474	2,033
6	Haryana	3,593	1,417	1,467	44,185	40,023	-	50,000	-	50,000	67,649	13,759	21,090
7	Himachal Pradesh	300	-	196	2,344	2,112	-	-	-	-	10,409	6,378	-
8	Jharkhand	3,931	2,882	945	14,941	14,277	-	32,701	1,454	13,360	1,82,541	97,669	954
9	Karnataka	23,125	20,975	272	1,01,812	95,424	-	3,47,453	46,632	73,572	2,28,188	1,16,349	16,591
10	Kerala	2,118	725	930	31,073	28,715	-	970	288	-	1,23,269	75,243	5,459
11	Madhya Pradesh	8,123	6,335	-	1,62,818	1,35,649	-	72,037	22,822	-	7,33,569	3,86,026	7,613
12	Maharashtra	2,24,618	46,552	59,482	6,00,679	5,10,334	-	4,86,167	42,076	1,84,970	3,23,089	54,655	1,05,857
13	Odisha	17,595	4,942	3,754	11,949	11,290	-	20,920	280	500	1,62,486	98,080	4,367
14	Punjab	1,025	-	1,025	46,197	39,714	-	570	176	-	76,230	18,183	3,807
15	Rajasthan	21,908	12,841	5,209	1,40,005	1,16,839	-	33,580	7,248	7,740	71,199	803	4,447
16	Tamil Nadu	4,880	4,770	9	1,13,813	1,02,801	-	1,66,499	72,396	11,814	4,06,044	2,99,959	2,237
17	Telangana	1,198	256	942	86,509	80,992	-	1,59,372	1,30,503	3,933	-	-	-
18	Uttar Pradesh	8,409	5,438	2,914	1,51,111	1,37,395	-	1,33,533	19,686	81,687	14,70,847	10,19,676	26,231
19	Uttarakhand	3,130	1,448	893	19,190	17,152	-	29,900	480	2,384	14,253	6,143	626
20	West Bengal	472	192	30	81,823	73,182	-	3,542	32	2,416	6,07,599	2,25,637	53,387
21	Arunachal Prd.	1,536	-	-	70	65	-	-	-	-	7,393	3,662	52
22	Assam	108	-	44	3,652	3,466	-	128	-	128	1,57,421	58,043	3,824
23	Manipur	-	-	-	225	212	-	-	-	-	55,804	8,962	6,459
24	Meghalaya	-	-	-	198	196	-	-	-	-	4,554	898	997
25	Mizoram	142	142	-	1,932	1,923	-	-	-	-	38,378	3,633	2,927
26	Nagaland	1,054	702	-	40	39	-	-	-	-	31,241	9,798	235
27	Sikkim	-	-	-	186	159	-	-	-	-	515	20	112
28	Tripura	3,005	3,000	-	2,733	2,537	-	1,000	-	-	87,551	57,041	2,632
29	A&N Island (UT)	-	-	-	24	23	-	555	-	-	25	22	-
30	Chandigarh (UT)	-	-	-	1,194	1,129	-	-	-	-	-	-	-
31	UT of DNH & DD	-	-	-	6,861	5,911	-	1,726	81	195	1,424	451	77
32	Delhi (NCR)	-	-	-	28,449	27,288	-	-	-	-	-	-	-
33	J&K (UT)	-	-	-	3,123	3,096	-	1,008	-	1,008	44,701	12,947	62
34	Ladakh (UT)	369	62	292	51	51	-	-	-	-	943	525	-
35	Lakshadweep (UT)	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry (UT)	-	-	-	1,823	1,663	-	-	-	-	14,216	5,727	73
Total		4,33,334	1,49,116	1,07,754	23,96,864	20,76,864	-	20,94,030	6,70,869	4,66,548	73,44,944	31,95,489	3,18,194

* The houses sanctioned before 31.3.2021 but not yet grounded have been considered as non-starter

ANNEXURE-II

State/UT-wise Physical Progress (As on 31.10.2022)

Sr. No.	State/UT	No of Projects	Houses Sanctioned	Houses Grounded	Houses Completed/ Delivered	Implementing	Beneficiaries	Non-starter*
1	Andhra Pradesh	1,290	20,08,657	18,40,496	5,68,508	1,75,485	3,93,023	26,838
2	Bihar	520	3,06,891	2,90,156	80,429	-	80,429	14,291
3	Chhattisgarh	1,796	2,60,546	2,22,331	1,24,171	16,155	1,08,016	20,144
4	Goa	10	5	5	3	-	3	-
5	Gujarat	1,707	4,00,025	3,28,061	2,05,241	52,689	1,52,552	48,996
6	Haryana	457	1,21,242	48,650	15,176	-	15,176	72,557
7	Himachal Pradesh	364	10,705	9,880	6,378	-	6,378	196
8	Jharkhand	453	2,19,173	1,99,161	1,02,005	1,258	1,00,747	15,259
9	Karnataka	2,760	5,98,766	4,96,893	1,83,956	15,491	1,68,465	90,435
10	Kerala	699	1,26,357	1,02,736	76,256	369	75,887	6,389
11	Madhya Pradesh	1,910	7,91,383	7,34,054	4,15,183	13,096	4,02,087	7,613
12	Maharashtra	1,536	8,81,797	3,97,385	1,43,283	75,121	68,162	3,50,309
13	Odisha	976	2,01,001	1,52,850	1,03,302	2,150	1,01,152	8,621
14	Punjab	871	65,699	60,867	18,359	176	18,183	4,832
15	Rajasthan	673	1,26,687	53,741	20,892	8,233	12,659	17,396
16	Tamil Nadu	4,798	5,66,405	5,17,805	3,77,125	54,627	3,22,498	14,060
17	Telangana	303	1,60,570	1,54,421	1,30,759	1,25,950	4,809	4,875
18	Uttar Pradesh	4,611	15,47,182	13,65,452	10,44,800	1,270	10,43,530	1,10,832
19	Uttarakhand	261	42,609	22,535	8,071	16	8,055	3,903
20	West Bengal	656	6,11,613	4,25,108	2,25,861	-	2,25,861	55,833
21	Arunachal Pradesh	61	8,929	8,406	3,662	-	3,662	52
22	Assam	441	1,57,656	1,52,349	58,043	-	58,043	3,996
23	Manipur	45	55,804	46,544	8,962	-	8,962	6,459
24	Meghalaya	36	4,554	3,557	898	-	898	997
25	Mizoram	52	38,520	35,593	3,775	-	3,775	2,927
26	Nagaland	75	32,295	32,060	10,500	32	10,468	235
27	Sikkim	11	515	403	20	-	20	112
28	Tripura	126	91,305	78,675	60,041	1,144	58,897	2,632
29	A&N Island (UT)	2	354	354	22	-	22	-
30	Chandigarh (UT)	-	-	-	-	-	-	-
31	UT of DNH & DD	9	3,150	2,878	532	8	524	272
32	Delhi (NCR)	-	-	-	-	-	-	-
33	J&K (UT)	403	45,709	43,783	12,947	-	12,947	1,070
34	Ladakh (UT)	8	1,312	1,020	587	-	587	292
35	Lakshadweep (UT)	-	-	-	-	-	-	-
36	Puducherry (UT)	45	14,216	14,093	5,727	-	5,727	73
Total		27,965	95,01,632	78,42,302	40,15,474	5,43,270	34,72,204	8,92,496

* The houses sanctioned before 31.3.2021 but not yet grounded have been considered as non-starter.

State wise financial progress details of under PMAY-U (As on 31.12.2022)

Sr. No.	State/UTs	Projects Proposal considered	Financial Progress (₹ in Cr.)		
			Investment	Central Assistance Involved	Central Assistance Released
1	A&N Island (UT)	2	156.06	9.26	1.99
2	Andhra Pradesh	1,323	88,685.56	31,555.35	17,790.39
3	Arunachal Pradesh	61	510.70	189.84	146.16
4	Assam	441	4,884.85	2,441.23	1,313.25
5	Bihar	520	20,544.78	5,790.73	2,567.03
6	Chandigarh (UT)	-	253.29	27.13	27.29
7	Chhattisgarh	1,953	14,074.29	5,005.61	3,487.78
8	Delhi (UT)	-	5,444.16	653.44	656.76
9	Goa	4	657.98	72.21	70.23
10	Gujarat	1,707	1,06,172.84	21,060.84	16,821.67
11	Haryana	457	15,510.32	2,944.68	1,418.08
12	Himachal Pradesh	364	863.33	235.81	178.33
13	J&K (UT)	403	2,666.48	750.03	369.19
14	Jharkhand	453	11,546.35	3,682.33	2,532.99
15	Karnataka	2,760	51,193.35	11,493.56	6,224.09
16	Kerala	762	8,270.76	2,611.60	1,925.78
17	Ladakh (UT)	8	67.73	31.05	22.21
18	Madhya Pradesh	1,927	53,895.99	15,986.42	12,794.20
19	Maharashtra	1,536	1,90,648.19	28,620.19	16,141.51
20	Manipur	45	1,445.21	841.11	435.50
21	Meghalaya	36	185.29	72.08	29.67
22	Mizoram	52	917.31	618.81	206.09
23	Nagaland	75	1,050.01	511.02	306.99
24	Odisha	976	9,727.56	3,350.97	2,089.37
25	Puducherry (UT)	45	901.61	252.43	171.56
26	Punjab	987	8,387.28	2,164.98	1,524.87
27	Rajasthan	673	21,857.38	5,039.92	3,679.12
28	Sikkim	11	34.26	11.88	7.09
29	Tamil Nadu	4,869	48,598.21	11,257.92	8,832.89
30	Telangana	303	30,099.27	4,396.03	3,128.14
31	Tripura	126	2,948.44	1,512.97	1,145.99
32	UT of DNH & DD	9	848.33	210.26	189.94
33	Uttar Pradesh	4,639	85,530.43	27,727.02	20,978.63
34	Uttarakhand	292	5,289.01	1,209.46	727.09
35	West Bengal	656	37,500.52	11,070.19	6,605.48
Total		28,475	8,31,367	2,03,408	1,34,547

Note: Table includes Central Assistance released to CNAs for CLSS beneficiaries.

Standing Committee on Housing & Urban Affairs (2021-2022)

Minutes of the Fifth Sitting of the Committee on Housing & Urban Affairs held on Friday, 11 February, 2022

The Committee sat from 1500 hours to 1600 hours in Main Committee Room, Ground Floor, Parliament House Annexe, New Delhi.

PRESENT

Shri Jagdambika Pal - *Chairperson*

Members

Lok Sabha

2. Shri Benny Behanan
3. Shri Ramcharan Bohra
4. Shri Hibi Eden
5. Shri Rahul Ramesh Shewale
6. Shri Sunil Kumar Soni
7. Shri Shankar Lalwani
8. Shri Sanjay Kumar Bandi
9. Shri Sudhakar Tukaram Shrangare
10. Shri Hasnain Masoodi
11. Shri Syed Imtiaz Jaleel
12. Adv. A.M. Ariff
13. Shri Ramesh Chander Kaushik

Rajya Sabha

14. Shri Kumar Ketkar
15. Shri Digvijaya Singh
16. Dr. Narendra Jadhav

Secretariat

- | | | |
|----|---------------------------|------------------|
| 1. | Shri Vinod Kumar Tripathi | Joint Secretary |
| 2. | Shri Srinivasulu Gunda | Director |
| 3. | Ms. Swati Parwal | Deputy Secretary |

Ministry of Housing & Urban Affairs

- | | | |
|----|---------------------|--|
| 1. | Shri Manoj Joshi | Secretary |
| 2. | Shri Kuldip Narayan | Joint Secretary & Mission Director (HFA) |

State Government Of Maharashtra

- | | | |
|----|------------------------|---|
| 1. | Sh Milind Mhaikar | Principal Secretary, Housing |
| 2. | Sh Mahesh Pathak | Principal Secretary (UD-2), Urban Development |
| | Sh Sunil Chavan | Collector, Aurangabad |
| 4. | Sh Asthik Kumar Pandey | Municipal Commissioner, Aurangabad |

2. At the outset, the Chairperson welcomed Shri Ramesh Chander Kaushik, MP, Sonapat who has recently been nominated as a member of this Committee along with other Members to the sitting of the Committee convened for briefing by the representatives of Ministries of Housing and Urban Affairs and taking oral evidence of the representatives of the State Government of Maharashtra on the subject 'Pradhan Mantri Awas Yojana (Urban): Housing for All by 2022 and related issues'.

(Thereafter the witnesses were called in.)

3. The Chairperson welcomed the witnesses and noted that in order to facilitate the vision of Housing for All by 2022 in urban areas, MoHUA has been implementing Pradhan Mantri Awas Yojana - Urban (PMAY-U) - Housing for All Mission since June, 2015 to provide Central Assistance to implementing agencies through States/Union Territories (UTs) for providing all weather pucca houses with basic civic infrastructure to all eligible urban households. However, various members of this esteemed Committee find the implementation of the Scheme at ground level lacking and hence would like to be briefed about the progress and the corresponding issues regarding the implementation of the Scheme in their respective constituencies and States.

4. The representatives of the State Government of Maharashtra gave a briefing on the status of implementation of PMAY(U) in their state *inter-alia* providing data regarding the number of houses sanctioned, grounded and completed, performance of individual verticals

of PMAY(U), reasons for slow progress of certain verticals/components of PMAY(U), availability of land for construction of houses in heavily populated areas like Mumbai, slum rehabilitation, challenges being encountered during implementation of PMAY(U), etc. Thereafter, they replied to various queries raised by the Members. Further, the representatives from the Aurangabad administration and Municipal Commissioner, Aurangabad submitted before the Committee that due to the positive intervention of the Committee, 19 acres of land has been allotted for PMAY(U) scheme in Aurangabad within 3 days after the issue of non-allocation of land was raised by one of the Members of the Committee through a written representation. On the same issue, the representatives of Maharashtra Government also assured the Committee that within 15 days remaining about 80 acres land too will be allotted for PMAY(U) scheme in Aurangabad.

5. The representatives of MoHUA also replied to various queries raised by the members and clarified that in the current budget funds under PMAY(U) would be allotted only if land is available with the implementing agencies by 31st March, 2022.

6. The representatives of MoHUA and the State Government of Maharashtra were requested to furnish the replies in writing to various issues / question raised by the members for which replies are not readily available during the course of the briefing.

The Committee then adjourned.

(Verbatim proceeding of this Sitting of the Committee has been kept for record.)

Standing Committee on Housing & Urban Affairs (2021-2022)

Minutes of the Twelfth Sitting of the Committee on Housing & Urban Affairs held on Thursday, 09 June, 2022

The Committee sat from 1100 hours to 1330 hours in Main Committee Room, Ground Floor, Parliament House Annexe, New Delhi.

PRESENT

Shri Jagdambika Pal - *Chairperson*

Members

Lok Sabha

2. Shri Benny Behanan
3. Shri Hibi Eden
4. Shri Shankar Lalwani
5. Shri P.C. Mohan
6. Smt. Aparajita Sarangi
7. Shri Rahul Ramesh Shewale
8. Shri Ramesh Chander Kaushik
9. Shri Sudhakar Tukaram Shrangre
10. Shri Sunil Kumar Soni

Rajya Sabha

11. Shri Ram Chander Jangra
12. Smt. Jebi Mather Hisham
13. Shri Sanjay Singh

Secretariat

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| 1. | Shri Vinod Kumar Tripathi | Joint Secretary |
| 2. | Ms. Swati Parwal | Deputy Secretary |

Ministry of Housing & Urban Affairs

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| 1. | Shri Manoj Joshi | Secretary |
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2. Shri Kuldip Narayan Joint Secretary

2. At the outset, the Chairperson congratulated Jebi Mather Hisham, MP, for her election to the Rajya Sabha from the State of Kerala and also welcomed her to this Committee. Subsequently, the Chairperson also welcomed the Members to the sitting of the Committee convened for oral evidence of the representatives of Ministry of Housing and Urban Affairs (MoHUA) on the subject 'Pradhan Mantri Awas Yojana (Urban): Housing For All by 2022 and Related Issues'.

3. The Joint Secretary of the Committee Branch gave a brief presentation on the various aspects of the Scheme illuminating the issues taken up by the Committee previously on the subject and the issues to be taken up during the current Sitting on the Subject.

(Thereafter the witnesses were called in)

4. The Chairperson welcomed the witnesses and noted the effort taken by the Ministry to launch a PMAY(U) dashboard which will have State/UT wise information related to sanctioned, completed, occupied houses, Utilization pending, etc. The Committee also appreciated that the Ministry has created Login Credentials for Hon'ble Members of this Committee for enabling them day-to-day monitoring of status of execution of projects in districts falling in their constituencies under PMAY(U). However, during the Sitting on 11.02.2022, it had come to the notice of the Committee that many States continue to lag behind in the completion rate of houses under PMAY(U). In Aurangabad, even the land needed for construction of houses for 52,000 beneficiaries under BLC was not acquired and this could be sorted only due to timely intervention of the Committee. Considering the fact that no fresh proposals would be entertained by the Ministry post 31 March 2022 under PMAY(U), the Committee expressed concern as to whether similar situation as seen in Aurangabad exist in other States/UTs and hence due to lackadaisical approach of State/UT Governments, beneficiaries may lose out the opportunity to benefit from this Scheme.

4. The representatives of MoHUA gave a briefing on the current status of implementation of PMAY(U) inter-alia elaborating on the number of houses sanctioned, grounded and completed construction, reasons for low implementation of the Scheme in states like Andhra Pradesh, Haryana, Bihar, Karnataka etc., the peculiar conditions in the North East leading to the dismal performance of the Scheme. They further assured the members that they will look into specific cases of poor implementation in Bangalore, Bhubaneswar, Sonapat etc. and the reasons for demanding higher cost for Apartments constructed under AHP component on the outskirts of Mumbai than in the heart of the City by private developers.

5. The representatives of MoHUA replied to various queries raised by the members and were requested to furnish written replies to the queries/concerns raised by the Members for which replies were not readily available during the course of the discussion.

The Committee then adjourned.

(Verbatim proceeding of this Sitting of the Committee has been kept for record.)

STANDING COMMITTEE ON HOUSING AND URBAN AFFAIRS (2022-23)

Minutes of the Fifth Sitting of the Standing Committee on Housing and Urban Affairs held on Thursday, 12 January, 2023

The Committee sat from 1100 hours to 1240 hours in Main Committee Room, Ground Floor, Parliament House Annexe, New Delhi.

PRESENT

Sh Rajiv Ranjan Singh *alias* Lalan Singh - Chairperson

Members

Lok Sabha

2. Shri Ramcharan Bohra
3. Shri Hibi Eden
4. Smt Hema Malini
5. Shri Adala Prabhakara Reddy
6. Shri M V V Satyanarayana
7. Shri Sunil Kumar Soni

Rajya Sabha

8. Smt. Jebi Mather Hisham
9. Shri Kumar Ketkar
10. Dr. K. Laxman
11. Dr. Kalpana Saini

Secretariat

1. Ms. Archana Pathania Director
2. Ms. Swati Parwal Deputy Secretary

Ministry of Housing & Urban Affairs

1. Shri Manoj Joshi Secretary
2. Shri Kuldip Narayan Joint Secretary & Mission Director (HFA)

2. At the outset, the Chairperson welcomed the Members and the representatives from the Ministry of Housing and Urban Affairs to the Sitting of the Committee convened for taking oral evidence of the representatives of Ministry of Housing and Urban Affairs on the subject 'Evaluation of Implementation of Pradhan Mantri Awas Yojna (Urban)'.

3. The Chairperson noted that the Mission has been extended up to 31 December, 2024 with all verticals except Credit Linked Subsidy Scheme (CLSS) vertical to complete houses sanctioned up to 31 March 2022 and asked the Ministry about the progress made so far in terms of number of houses grounded and delivered; the number of non-starter houses curtailed, particularly under AHP vertical and the quality of houses delivered and the status of basic civic infrastructure in these projects.

4. The representatives of the Ministry made a brief power-point presentation on the achievements and vertical-wise progress of PMAY(U). Thereafter, various issues and concerns, such as, large number of non-starter houses and their replacement with BLC houses, reasons for curtailment of houses, absence of basic amenities particularly in houses constructed under AHP and ISSR verticals, the position of un-occupied houses, low sanction under ISSR projects, absence of timelines, etc., were raised by the Committee.

5. The representatives of the Ministry answered to the various queries raised by the Members. Further, the Committee gave several suggestions to the Ministry and directed them to resolve all the issues with respect to stalled projects and ensure timely completion of all pending projects.

6. The representatives of the Ministry were requested to furnish the replies in writing to various issues / question raised by the members for which replies are not readily available during the course of the discussion.

The Committee then adjourned.

(Verbatim proceeding of this Sitting of the Committee has been kept for record.)

STANDING COMMITTEE ON HOUSING AND URBAN AFFAIRS

Minutes of the Seventh Sitting of the Standing Committee on Housing and Urban Affairs held on Tuesday, 14 March, 2023

The Committee sat from 1530 hours to 1630 hours in Committee Room '2', Ground Floor, Parliament House Annexe Extension Building, New Delhi.

PRESENT

Shri Rajiv Ranjan Singh *alias* Lalan Singh - Chairperson

Members

Lok Sabha

2. Shri Sanjay Kumar Bandi
3. Shri Shrirang Appa Barne
4. Shri Sunil Kumar Soni
5. Shri Benny Behanan
6. Shri Syed Imtiaz Jaleel
7. Shri Hasnain Masoodi
8. Shri Ramcharan Bohra
9. Shri Shankar Lalwani
10. Shri M.V.V. Satyanarayana
11. Shri Sudhakar Tukaram Shrangre

Rajya Sabha

12. Dr. Kalpana Saini
13. Shri Kumar Ketkar
14. Shri R. Girirajan
15. Smt Jebi Mather Hisham
16. Dr. K. Laxman
17. Shri S. Niranjan Reddy
18. Shri Sanjay Singh
19. Ms. Kavita Patidar

Secretariat

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| 1. | Shri Y.M. Kandpal | Joint Secretary |
| 2. | Ms Archana Pathania | Director |
| 3. | Ms Swati Parwal | Deputy Secretary |

2. At the outset, Hon'ble Chairperson welcomed Members of the Standing Committee on Housing and Urban Affairs to the sitting of the Committee. The Committee thereafter, took up for consideration the Draft Report on 'Evaluation of Implementation of Pradhan Mantri Awas

Yojana (Urban)' and adopted the same with minor editorial modifications and authorized the Chairperson to finalize the Report.

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* Matter not related with the report.

The Committee then adjourned.
