STANDING COMMITTEE ON RURAL DEVELOPMENT & PANCHAYATI RAJ

(2021-2022)

SEVENTEENTH LOK SABHA

MINISTRY OF RURAL DEVELOPMENT
(DEPARTMENT OF RURAL DEVELOPMENT)

[Action taken on the recommendations contained in the Sixteenth Report (Seventeenth Lok Sabha) on 'Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) of the Ministry of Rural Development (Department of Rural Development)']

TWENTY-FIRST REPORT

LOK SABHA SECRETARIAT
NEW DELHI
TWENTY-FIRST REPORT

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Presented to Lok Sabha on 16.03.2022

Laid in Rajya Sabha on 16.03.2022

LOK SABHA SECRETARIAT
NEW DELHI

March, 2022/Phalguna, 1943 (Saka)
Price : Rs.
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COMPOSITION OF THE STANDING COMMITTEE ON RURAL DEVELOPMENT &
PANCHAYATI RAJ (2021-2022)

Shri Prataprao Jadhav -- Chairperson

MEMBERS

Lok Sabha

2. Shri Sisir Kumar Adhikari
3. Shri C. N. Annadurai
4. Shri A.K.P Chinraj
5. Shri Rajveer Diler
6. Shri Vijay Kumar Dubey
7. Shri Sukhbir Singh Jaunapuria
8. Dr. Mohammad Jawed
9. Prof. Rita Bahuguna Joshi
10. Shri Nalin Kumar Kateel
11. Shri Narendra Kumar
12. Shri Janardan Mishra
13. Shri B.Y. Raghavendra
14. Shri Talari Rangaiah
15. Smt. Gitaben Vajesingbhai Rathva
16. Smt. Mala Rajya Laxmi Shah
17. Shri Vivek Narayan Shejwalkar
18. Shri Brijbhushan Sharan Singh
19. Shri Kumbakudi Sudhakaran
20. Dr. Alok Kumar Suman
21. Shri Shyam Singh Yadav

Rajya Sabha

22. Shri Dineshchandra Jemalbhai Anavadiya
23. Smt. Shanta Chhetri
24. Shri Shamsher Singh Dullo
25. Shri Iranna Kadadi
26. Dr. Wanweiroy Kharlukhi
27. Shri Naranbhai J. Rathwa
28. Shri Ram Shakal
29. Shri Bashistha Narain Singh
30. Shri Ajay Pratap Singh
31. -vacant-

SECRETARIAT

1. Shri D.R. Shekhar - Joint Secretary
2. Shri A. K. Shah - Director
3. Shri Inam Ahmed - Executive Officer
INTRODUCTION

I, the Chairperson of the Standing Committee on Rural Development & Panchayati Raj (2021-2022) having been authorised by the Committee to present the Report on their behalf, present the 21st Report on the action taken by the Government on the recommendations contained in the Sixteenth Report of the Standing Committee on Rural Development & Panchayati Raj (17th Lok Sabha) on ‘Pradhan Mantri Gramin Awaas Yojana – Gramin (PMAY-G) of the Ministry of Rural Development (Department of Rural Development).

2. The Sixteenth Report was presented to the Lok Sabha on 05.08.2021 and was laid on the Table of Rajya Sabha on the same date. Replies of the Government to all the recommendations contained in the Report were received on 18.01.2022.

3. The Report was considered and adopted by the Committee at their sitting held on 14.03.2022.

4. An analysis of the action taken by the Government on the recommendations contained in the Sixteenth Report (17th Lok Sabha) of the Committee is given in Appendix-II.
CHAPTER I

REPORT

This Report of the Standing Committee on Rural Development & Panchayati Raj (2021-22) deals with the action taken by the Government on the Observations/Recommendations contained in their Sixteenth Report (Seventeenth Lok Sabha) on Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) of the Ministry of Rural Development (Department of Rural Development).

2. The Sixteenth Report was presented to Lok Sabha on 05.08.2021 and was laid on the Table of Rajya Sabha on the same date. The Report contained 19 Observations/Recommendations.

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

(i) Observations/Recommendations which have been accepted by the Government:

Serial Nos. 1, 3, 4, 6, 7, 8, 10, 13, 14, 15, 16, 17, 18, 19

Total: 14

Chapter-II

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

Serial No. NIL

Total: NIL

Chapter-III

(iii) Observations/Recommendations in respect of which replies of the Government have not been accepted by the Committee:

Serial No. 2, 5, 9, 11, 12

Total: 05

Chapter-IV

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

Serial No. NIL

Total: NIL

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

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

I. Selection of Beneficiaries

Recommendation (Serial No. 2)

6. With regard to the selection of beneficiaries, the Committee had recommended as under:-

The contention of the Ministry that PMAY-G aims to realize the vision of ‘Housing for All by 2022’ through a robust delivery and monitoring mechanism for and improved scheme architecture put in place does not stand ground in view of the existing challenges of discrepancies in identification of beneficiary, cumbersome appellate process which is out of the reach of the rural poor. Biased and politically motivated approach in identification of beneficiary cannot be ruled out by the elected body of a Gram Panchayat coupled with the grievance redressal appellate mechanism out of the reach of the economically and socially deprived rural populace culminating into meaningless exercise in the absence of any support mechanism to provide assistance for raising grievance. This view of the Committee is further strengthened when the Secretary, Rural Development during evidence submitted that the “institutions become difficult to manage, if spoiled. Since Members of Parliament head DISHA meetings, they may point out the shortcomings and the Ministry of Rural Development shall take strict action against those found guilty.” However, the Committee are not fully convinced with stance and feel that if the primary concern of proper selection of the beneficiaries is not addressed properly, the whole initiative of bringing improvement in the living conditions of the rural poor may be ineffective. In a scenario where the centrally sponsored scheme is implemented at the District/Panchayat level and monitored at the central level, it becomes utmost important to downsize the role of Gram Sabha and to rope in private organizations and non-government bodies for identification / authentication of the beneficiary list and the responsibility is fixed on the Block Development
Officers by making them accountable for factual verification of the details and progress of PMAY-G unit for fairer results. The Members of Parliament definitely monitor the progress in the DISHA meetings and highlight the anomalies but issues are lost in the tussle of Centre, State jurisdiction. The Committee, therefore, seek the Ministry's intervention to review the methodology by downsizing the role of Sarpanch/Gram Panchayat by incorporation of Block Development Officer (BDO) by fixing accountability and involving NGOs / Private Bodies that may act as pillars of support for the socially 32 and economically poor in raising their issues so that proper identification / authentication of targeted beneficiaries of this scheme is achieved and intention of the present scheme is materialized.

The Committee also observe that PMAY-G at the time of launch in 2016 was mandated to construct 2.95 crore houses to visualize the dream of providing pucca house with basic amenities to the selected beneficiaries by 2021-2022 will now cover 2.49 crore beneficiaries by 2022. The Committee, however, feel that in view of the complaints of biased approach of the Gram Panchayats and anomalies in the SECC-2011 data, a flexible approach should be adopted by devising a new strategy so that no needy houseless or household with kucha roof as defined are left out and the list is updated accordingly.

7. The DoRD in their action taken reply have stated as under:-

As per Framework for Implementation of PMAY-G, the identification of beneficiaries under PMAY-G is based on the housing deprivation parameters and exclusion criteria prescribed under SECC 2011 subject to due verification by Gram Sabha and completion of Appellate process.

The MoRD Commissioned the ‘Awaas+’ survey to identify additional eligible households for assistance under PMAY-G which were not included in the Permanent Wait List (PWL) derived from the SECC-2011 survey data. Under this survey 3.57 Crore households were registered. Targets from the Awaas+ survey being allotted to the States/ UT following the recommendations of the Expert Committee. From the list of 3.57 crore registrations on Awaas+, there was a need for filtration of genuinely deprive households for providing the benefit under the scheme and therefore, Expert Committees were constituted. Out of 3.57 crore registered households, the States and UTs have removed 80.43 lakh ineligible households from the Awaas plus database and 2.77 crore households remain as eligible as on 25th November 2021.
The Union Cabinet had authorized the Minister, Rural Development, in consultation with the Ministry of Finance, for inclusion of additional eligible households from the final Awaas+ list into the Permanent Wait List (PWL) of PMAY-G, with a ceiling of 2.95 crore, for those States / UTs where PWL is exhausted and to allocate target to these States / UTs. The number of such households shall be the difference between 2.95 crore households, as approved in the Cabinet Note for the 1st Phase of PMAY-G, and the beneficiaries left in the Permanent Wait List after verification by Gram Sabhas. Since some of the States, namely West Bengal, Tripura, Assam, Madhya Pradesh, Chhattisgarh were yet to exhaust their existing SECC based PWL of PMAY-G, the Ministry has so far allocated target of 50.99 lakh houses to States/UTs which had exhausted their existing SECC PWL. The targets from Awaas+ list at the State/UT level have been arrived at by using the methodology recommended by the two Expert Committees on Awaas+. In addition, at present, the Ministry is allocating targets till Gram Panchayat Level to the States/UTs and the above-mentioned targeted beneficiaries have been identified and the lists have been conveyed to the States/UTs on AwaasSoft for further processing. The States/UTs are able to generate the GP wise priority lists after following the procedure.

The procedure for identification of the right beneficiary under PMAY-G is in alignment with the Article 243(G) of the Indian Constitution on the Powers authority and responsibilities of Panchayats.

Apart from the process mentioned above for the selection of eligible beneficiaries from the SECC-2011 survey data / Awaas+ survey data, the eligibility of the beneficiaries is also being confirmed at the time of sanctioning the house. Further, the geotagged photographs of the existing houses and the proposed sites are being captured using AwaasApp.

As per FFI, a Grievance redressal mechanism is also set up at Gram Panchayat, Block, District, and the State levels. Contact details of the designated grievance redressal official and the procedure to file the grievance is clearly displayed in each Panchayat. There is also scope for escalation, if the complainant is not satisfied with the disposal of his/her grievance. Complaints received in the MoRD are forwarded to the respective State Government for redressal of the grievance. The designated officers are required to take necessary action and furnish the ATR to the MoRD under intimation to the complainant within one month of receipt of the complaint. Services of the Ombudsman under MGNREGA may also be utilized for redressal of the grievances.
In addition, complaints are received through CPGRAMS wherein there is an inbuilt mechanism for categorization of complaints. Regular follow up is done with States/UTs for speedy disposal of the grievances. In cases of serious irregularities/ allegations, Central Government Teams are also deputed for conducting enquiry.

In cases where the complaint against the Officials/ Panchayat Adhikari/ Pradhan etc. is found to be true during enquiry by Central Government/ State Government team, prompt action is taken against the erring Officials. Following actions are suggested by Ministry to the States for immediate action against the erring Officials:

(i) FIR be filed against the erring Officials immediately
(ii) Action to be taken against the concerned BDO, who is second signatory of the FTOs under PMAY-G and other supervisors who would have certified and inspected the works
(iii) Show cause be served against the Officials and other concerned officials in cases where there is delayed action against the erring Officials
(iv) State/UT to publicise widely the action taken in the matter including on social media

The above grievances redressal mechanism ensures that in cases of selection of ineligible households or other such cases, appropriate action is taken against those responsible for irregularities.

The Union Cabinet has approved extension of the PMAY-G beyond March 2021 till March 2024, owing to non-release of state shares despite in-time release of funds by the Central Govt, in order to enable the States to complete the targets of 2.95 crore houses by March 2024.

8. The Committee noted the existing challenges of discrepancies in identification of beneficiaries under PMAY-G and were concerned at the approach of the Ministry for realizing the vision of ‘Housing for All’ by 2022 in the absence of fool-proof and robust mechanism for the identification of genuine beneficiaries. The Committee, therefore, sought the Ministry's intervention to review the methodology by downsizing the role of Sarpanch/Gram-Panchayat through the incorporation of Block Development Officer (BDO) and involvement of NGOs/Private Bodies alongwith adoption of a flexible approach so that no needy person is left behind.
From the replies submitted by the Ministry, as per Awaas+ survey additional 2.77 crore households remain as eligible as on 25\textsuperscript{th} November, 2021 and that the Ministry have so far allocated target of 50.99 lakh houses to States/UTs which had exhausted their existing SECC Permanent Wait List (PWL). The Committee while recognizing the efforts being taken do not resonate with the view of the Ministry in quoting Article 243(G) of the Indian Constitution and silent response on the issue raised regarding the role of Gram Panchayats in the identification of right beneficiaries. Moreover, the Committee also do not find any cogent reply pertaining to the concern of identifying and including genuine beneficiaries under PMAY-G. It is expected of the Ministry to come up with some stringent mechanism for the resolution of issues afflicting the identification of beneficiaries and appropriate exercise of power by the Gram Panchayats in context of PMAY-G. Therefore, the Committee reiterate their recommendation for the suitable solution to the bottleneck in the implementation of PMAY-G, more so when the deadline has been extended to March, 2024.

II. **Unit Assistance under PMAY-G and Loan Facility**

**Recommendation (Serial No. 5)**

9. With regard to the Unit Assistance under PMAY-G and Loan Facility, the Committee had recommended as under:-

The Ministry while admitting to no proposal in hand for increase in the unit assistance under PMAY-G owing to factors like land is owned by the beneficiary, minimum plot size is 25 Sq Meters and the unit cost has been substantially increased, have also apprised that 05 States i.e., Karnataka, Tamil Nadu, Haryana, Dadra and Nagar Haveli and Andhra Pradesh provide specific top up schemes for assistance to beneficiaries, in addition to availability of loan facility of 70,000/- from financial institutions. In view of it the Committee feel that there is a need to re-
examine the need for additional finance to meet construction expenses under the scheme. The Committee opine that the Ministry's view of not bringing the unit assistance of PMAY-G at par with PMAY-U does not stand ground from their own admission that economic conditions of the beneficiaries warrant various States Governments to provide top up assistance for construction of PMAY-G house. Secondly, the Ministry stance that the present unit assistance may not be one of the reasons behind non achievement of targets is contradicted by the figures on backlog of Phase-I and non achievement of targets of Phase-II of PMAY-G. Furthermore, 70,000/- loan scheme does not find acceptance among beneficiaries owing to their social and economic conditions making it impossible to render collateral and bear high interests / administrative costs. Also the assertion of substantial increase in the unit cost since April, 2016 is not convincing because the unit-wise plot size has been increased from 20 Sq. mtr. under the previous scheme to 25 Sq meter under PMAY-G and cost escalation during the last 5 years besides increased transportation costs especially in remote, hilly and difficult terrain areas. The Committee, further, observe that the Secretary, MoRD was candid enough to depose the matter and come up with a solution on the issue of higher transportation costs being incurred in transporting building material to the site in Himalayan and hilly regions of the country. Besides, the Secretary, Ministry of Rural Development, in his further deposition stated that as per indication received from Prime Minister’s Office there will be no shortage of funds for this program. In this regard, the Committee are of the view that it becomes necessary for the Ministry to consider some increase in the unit assistance under PMAY-G on the basis of the present day price index and come up with a solution. The Committee, therefore, recommend that since the scheme is in the mid-way and accomplishment of the goal is set for 2022, it would be appropriate, to consider enhancement of assistance cost by Rs. 10,000/- both for plain and hilly areas respectively. The Committee also recommend that additional sources for topping up of unit assistance through convergence with State Schemes so that success of PMAY-G Scheme is achieved in all earnestness throughout the country.

10. The DoRD in their action taken reply have stated as under:-

    “Under PMAY-G, the unit assistance of Rs. 1.20 lakh in plain areas and Rs. 1.30 lakh in difficult areas, IAP districts, Hilly States (including UTs of J&K and Ladakh) is as per the approval of the Union
Cabinet. In addition to the unit assistance, the beneficiaries are facilitated with 90/95 mandays of unskilled labour wages through mandatory convergence with MGNREGS. Support of Rs. 12,000 for construction of toilet is also provided through SBM-G, MGNREGS or any other dedicated source of funding. The total assistance available to a beneficiary for construction of house with toilet works out to Rs. 1.50 lakh in plain areas and Rs. 1.60 lakh in difficult areas.

Para 6.2.4 of the FFI of PMAY-G provides that the States can also source construction material of good quality at reasonable rates for the beneficiaries. This arrangement of material bank can be made at places where the beneficiaries have consented to get the construction material from State Govt instead of purchasing the same from open market. In few Hilly States including NE States of Arunachal Pradesh and Nagaland, the State Government has been providing the beneficiaries with construction material in lieu of financial assistance so that there is no difficulty faced by them in getting construction material at reasonable rates in Hilly areas.

In cases of old/infirm beneficiaries, such houses are also taken up as part of the Rural Mason Training Programme for construction.

Under PMAY-G, as on 27.10.2021, 2.07 crore houses have been sanctioned, out of which 1.61 crore houses have already been completed. Increasing the unit assistance at such a juncture may not be feasible.

Further, the Ministry has already got the continuation of Scheme beyond March, 2021 till March, 2024 appraised by the Department of Expenditure, Ministry of Finance which has also recommended continuation of PMAY-G with existing framework and hence no enhancement in unit assistance can be proposed at present.

There are 4,46,058 landless (no land to construct the house) beneficiaries in the PWL of PMAY-G, out of which 2,05,847 beneficiaries have been provided land or financial assistance for purchasing the land. The States of Assam, Tamil Nadu, Odisha, and Maharashtra have their respective State schemes for providing financial assistance to the landless beneficiaries.

Some of the States/UTs as detailed below provide additional top-up financial support over and above unit assistance to the PMAY-G beneficiaries for the house construction.

<table>
<thead>
<tr>
<th>S.N.</th>
<th>State/ UT</th>
<th>Top-up amount (in INR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Gujarat</td>
<td>To improve the pace of house completion, the State Govt. of Gujarat is giving an incentive of Rs. 20,000 to the beneficiaries who have constructed their houses within 6 months of the release of 1st installment.</td>
</tr>
<tr>
<td>2</td>
<td>Haryana</td>
<td>18,000</td>
</tr>
<tr>
<td>No.</td>
<td>State/Region</td>
<td>Assistance Amount</td>
</tr>
<tr>
<td>-----</td>
<td>--------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>3</td>
<td>Himachal Pradesh</td>
<td>20,000</td>
</tr>
<tr>
<td>4</td>
<td>Kerala</td>
<td>2,80,000</td>
</tr>
<tr>
<td>5</td>
<td>Odisha</td>
<td>To improve the pace of house completion, the State Govt. of Odisha is giving an incentive of Rs. 20,000 to the beneficiaries who have constructed their houses within 4 months of the release of 1st installment and Rs. 10,000 to the beneficiaries who have constructed the house in 6 months from the release of 1st installment.</td>
</tr>
<tr>
<td>6</td>
<td>Sikkim</td>
<td>30 CGI Sheets are being provided to the beneficiary as an additional assistance for the house construction</td>
</tr>
<tr>
<td>7</td>
<td>Tamil Nadu</td>
<td>1,20,000</td>
</tr>
<tr>
<td>8</td>
<td>DD and DNH</td>
<td>1,20,000</td>
</tr>
<tr>
<td>9</td>
<td>Andhra Pradesh</td>
<td>30,000 (Plain areas); 20000 (IAP districts)</td>
</tr>
<tr>
<td>10</td>
<td>Karnataka</td>
<td>30,000 (For SC/ ST beneficiaries only)</td>
</tr>
</tbody>
</table>

11. Considering the need to review the existing financial assistance being provided under the scheme of PMAY-G to the beneficiaries in view of the rising inflationary expenditure associated with the construction and also the impediments faced in availing Rs. 70,000/- loan by the beneficiaries, the Committee had recommended for increase in unit assistance on the basis of the present day price index.

However, the replies submitted by the Department of Rural Development categorically state that “increasing the unit assistance at such a juncture may not be feasible” and also that the “Ministry of Finance has also recommended continuation of PMAY-G with existing framework and hence no enhancement in per unit assistance can be proposed at present”. The Committee find this reply completely unsatisfactory and lacking any empathy towards the beneficiaries who belong to the marginal and deprived sections of the society. With the passage of time and ever increasing cost of raw materials, the Committee feel that the ‘need of the hour’ is to increase the per unit assistance under PMAY-G in a prudent manner with an approach which provides a logical
conclusion to the issue and reiterate their recommendation for suitable review/increase of existing unit assistance under PMAY-G.

III. Loan Scheme of Rs. 70,000/- from Financial Institutions

**Recommendation (Serial No. 6)**

12. With regard to the Loan Scheme of Rs. 70,000/- from financial institutions, the Committee had recommended as under:-

The Committee during examination pointed to the problems being faced in availing loan from financial institutions and observed that most of the beneficiaries under PMAY-G are unable to avail loan facility of Rs. 70,000/- for construction of house as they belong to economically poor strata of the society which neither can bear higher interest nor have any possession / belongings for mortgage or security. The Ministry also pointed to the fact that there are very few takers of loan facility of Rs. 70,000/- from financial institutions because of higher administrative cost, interest rates and collateral etc and stated that they are currently working on developing a loan product, in association with Indian Bank Association (IBA), with minimum collateral requirements and cheaper interest rates. The Committee, therefore, urges the Ministry to expedite their efforts and bring out an attractive loan product with minimum collateral, administrative costs and lower interest rates best which should be widely circulated in their vernacular language among PMAY-G beneficiaries.

13. The DoRD in their action taken reply have stated as under:-

“A meeting under Chairmanship of DDG (RH) was held on 28th July, 2021 with representative of Indian Bank Association (IBA) to discuss out the modalities for development of loan product under PMAY-G. It was felt that there is need to analyze the product keeping in view the latest guidelines of RBI and explore the possibility for providing the facility of the loan product to the beneficiaries whose house is sanctioned exclusively in name of women or in the joint name of husband and wife. Accordingly, Sr. Adviser, IBA was requested to revert to the Ministry with redesigned loan product in consultation with the member banks/PLIs for taking this initiative further.

The matter was also flagged before the Department of Financial Services, Ministry of Finance by the Secretary, Rural Development during the meeting on ‘Enhancing Credit Flow to Rural Areas’ held on 17.11.2021.

The MoRD is going to convene another meeting on 23.12.2021 with the Department of Financial Services, Ministry of Finance, and
Indian Bank’s Association (IBA) in this regard to resolve the matter at the earliest.”

14. Regarding the facility of availing loan of Rs. 70,000/- for construction of house under PMAY-G, the Committee painfully took into account the constraints faced by the beneficiaries in securing loans that include higher interest rates and non-availability of mortgage/security belongings among the poor strata of the society. In this light, the Committee had recommended the Ministry to come out with attractive loan product with minimum collateral, administrative costs and low interest rates. The replies submitted by the Ministry state that a meeting under the Chairmanship of DDG(RM) was held on 28th July, 2021 with representatives of Indian Bank Association (IBA) to discuss out the modalities for development of loan product under PMAY-G wherein it was felt that there was a need to analyze the product keeping in view the latest guidelines of RBI and exploring the possibility for providing the facility of the loan product to the beneficiaries whose house is sanctioned exclusively in name of women or in the joint name of husband and wife and the matter had been also raised before the Department of Financial Services, Ministry of Finance.

The Committee find the above initiatives of the Ministry a step in positive direction in resolving the issue affecting the loan provision but find the reply devoid of the detail of the meeting proposed to be held on 23.12.2021 with the Department of Financial Services, Ministry of Finance and Indian Banks’ Association (IBA) in this regard. The Committee are also of the unanimous view that in light of the extension of the scheme to March, 2024, the issue be resolved at the earliest so that the beneficiaries encouragingly
utilize the option. Hence, the Committee reiterate their recommendation for simplistic loan product as early as possible.

IV. Landlessness

**Recommendation (Serial No. 9)**

15. With regard to the Landlessness, the Committee had recommended as under:-

The Committee appreciate that landlessness is being dealt at the highest level whereby States are being regularly persuaded to assess landlessness among PMAY-G beneficiaries and expedite action to provide land to landless beneficiary from the Government land or any other land including public land (Panchayat common land, community land or land belonging to other local authorities). Three States provide financial assistance for site purchase, namely, Bihar gives Rs. 60,000/-, Maharashtra and Assam provide Rs. 50,000/- each and Odisha pursues Vasudha Scheme entailing allotment of Government Land or purchase of suitable land for allotment in case of non-availability of Government land. The Committee find that despite the efforts undertaken, 2,29,321 (65.26%) out of the total of 4,27,975 landless beneficiaries are yet to be provided land thereby putting a serious question on the full success of the scheme. Maharashtra accounts for 81,193; Odisha - 52,731; Tamilnadu - 43,718; and Assam - 29,591 besides other States constituting the total number of landless beneficiaries as 2,79,321 are yet to be provided land. The above submission, makes it amply clear that scheme for provision of land to landless beneficiaries by the States has to be pursued vigorously by citing examples set forth by the four States/UT along with the AwaasSoft MIS module being developed for capturing the details on PMAY- G beneficiaries in the Permanent Wait List (PWL) with no land to construct the houses for focused monitoring. It is obvious that there are impediments owing to the unavailability of Government land and encroachments which need to be resolved in a time bound manner. Therefore, the Committee recommend that there is need to gear up the existing machinery to get over such obstacles so that the landlessness among the poor can be dealt on priority for providing land for the construction of house.

16. The DoRD in their action taken reply have stated as under:-
“The Ministry has already requested the States/UTs to resolve the issue time and again and provide land to all the landless beneficiaries on priority basis. The States/UTs were also requested to constitute a Committee under the Chief Secretary, comprising the Secretary (Revenue) and Secretary dealing with PMAY-G, so that land is allotted to landless beneficiaries under PMAY-G in a time bound manner. This matter has also been taken up at the level of Minister (RD) with the Chief Ministers of the States with highest number of landless beneficiaries under PMAY-G awaiting allotment of land to them.

Further, a landless module has also been made live on AwaasSoft thus moving forward towards adoption of better monitoring mechanism and timely provision of land to landless beneficiaries under PMAY-G.

Important communications regarding availing land to landless beneficiaries are detailed below -

i. The Hon'ble Minister of Rural Development & Panchayati Raj in his letters (D.O.No.13011/05/ 2013-LRD dated 5th September 2018 and D.O.No. J-11014/01/2016-RH dated 30th April 2021) requested Hon'ble Chief Ministers / Administrators of the States/ UTs were requested to assess landless status in the States/ UTs and constitute task force committee to expedite availing land to the landless beneficiaries.

ii. The Joint Secretary Rural Housing, in his letter (D. O. No. J- 11060/07/2018-RH (M&T) dated 4th January 2019), requested concerned States/ UTs to take necessary steps in time bound manner for availing land to landless beneficiaries in the time bound manner.

iii. The Hon'ble Minister of State for Rural Development in her letter (No. J-11060/07/2018-RH(M&T) dated 16th September 2019) shared details of the Bihar state’s scheme for assistance to the landless.

iv. The Hon’ble Minister of Rural Development and Panchayati Raj in his letter (No. M-12018/2/2016-RH(M&T) dated 10.08.2020) to the Hon’ble Minister of the Ministry of Tribal Affairs (MoTA) requesting financial assistance for availing land to the most deserving landless PMAY-G beneficiaries belong to the Schedule Tribe (ST) category under any of the suitable scheme of the MoTA.

v. The Hon’ble Minister of Rural Development and Panchayati Raj in his letter (No. M-12018/2/2016-RH(M&T) dated 10.08.2020) to the
The Hon'ble Minister of the Ministry of Social Justice and Empowerment (MoSJE) requested for financial assistance for availing land to the most deserving landless PMAY-G beneficiaries belong to the Schedule Cast (SC) category under any of the suitable scheme of the MoSJE.

vi. The Secretary Rural Development in his letter (No. J-11014/01/2016-RH dated 9th April 2021) requested States/UTs to constitute task force under the chairmanship of Chief Secretary of the State comprising of State RD Secretary and State Revenue Secretary as members to expedite provisioning of land to the landless beneficiaries.

17. The Committee are constrained to note that the issue of landlessness among States is coming in the way of proper implementation of PMAY-G, as a result the needy beneficiaries always remained in queue for search of shelter and vision of ‘Housing for All’ is also belied. Viewing this issue with utmost seriousness, the Committee had recommended the Ministry to gear up their machinery and pursue vigorously with the States for tackling the matter of landlessness on war footing for early resolution of the issue.

In this context, the Committee find the reply of the Ministry routine in nature, devoid of any concrete measures which could yield desired results in a short span of time. Details of various written communication with the States since 2018 have been given which in itself proves that such practice has not borne the required solution and it is high time that a modified and novel approach be created for the speedier allocation of land to the landless beneficiaries across the country. Lingering the process for long will not at all serve the cause, hence the Committee strongly reiterate their recommendation for the provision/allocation of lands to the landless beneficiaries of PMAY-G expeditiously.
V. Direct Benefit Transfer (DBT)

Recommendation (Serial No. 11)

18. With regard to the Direct Benefit Transfer (DBT), the Committee had recommended as under:-

The Committee during examination and field visits came across with the irregularities in collusion with the Bank officials and Gram Sabha functionaries challenging direct benefit transfer of money to the beneficiaries, the Ministry had stated that DBT transfer had been adopted to overcome such challenges. The Committee desire that in order to know the ground reality, the Ministry is required to collect views of the State Governments and PMAY-G beneficiaries over the issue. The Committee further, recommend that the Ministry should devise a fool proof mechanism for seamless transfer of money to the beneficiary with some accountability for transfer of money/instalments of the various stages of completion of house under PMAY-G devoid of irregularities.

19. The DoRD in their action taken reply have stated as under:-

“For better implementation for DBT for release of PMAY-G funds to the actual beneficiaries in States/UTs, the Ministry has recently sent a communication via D.O. no. J-11060/21/2021-RH dated 15th September 2021 to implement the Aadhaar enabled payment system (AEPS) PMAYG from 1st November 2021 onwards.

The MoRD came across the issues regarding the payment to PMAYG beneficiaries through overriding by BDOs/ Block level officers due to mismatch in the name etc. of a PMAY-G beneficiary between SECC record and bank details while generating FTOs in the name of beneficiaries concerned. In this regard, the Ministry of Rural Development has requested States/UTs to go far 100% verification of the beneficiaries who got the benefit of PMAY-G by overriding (by BDOs). So far against the 1,03,02,534 mismatch cases, so far 14,19,299 cases have been verified. Further, the disciplinary action is being taken up by the government for the cases wherein the irregularities were observed. Also, the beneficiaries/ functionaries are being sensitized on the issue.

The senior officials from the Rural Housing division of the Ministry have interacted with the PMAY-G beneficiaries from the States of Madhya Pradesh, Uttar Pradesh, Jharkhand, Gujarat and Maharashtra on 6th December 2021. During this discussion the beneficiaries provided their feedback on receipt of the financial assistance for house construction through DBT under PMAY-G. All the beneficiaries have reported that they are getting their instalments in their bank account directly.”
20. Direct Benefit Transfer (DBT) had been started by the Ministry to obviate the challenges associated with the irregularities in money transfer to the beneficiaries. However, the Committee, through their experience of field visits and interactions were made aware of various issues in DBT adversely affecting the genuine beneficiaries. Thus, the Committee had recommended the Ministry to collect views of the State Governments and PMAY-G beneficiaries in this regard and come up with a fool-proof mechanism for seamless transfer of money to the beneficiaries. The written replies of the Ministry in this connection state that for better implementation of DBT, communication had been sent to the State Governments to implement the Aadhar Enabled Payment System (AEPS) from 01st November, 2021 onwards. It has been further elaborated that the Ministry of Rural Development found the payment to PMAY-G beneficiaries through overriding by BDOs/Block Level Officers due to mismatch in the name and details of PMAY-G beneficiaries between SECC record and bank details while generating Fund Transfer Orders (FTOs) in the name of beneficiaries. Therefore, the Ministry of Rural Development had requested States/UTs for 100% verification of the beneficiaries who got the benefit of PMAY-G by overriding (by BDOs). It has also been submitted that so far against 1.03 crore (approx) mismatch cases, only 14.19 lakh (approx) cases had been verified and disciplinary action against the erring officials were being taken where irregularities had been found.

The Committee, from the replies, find their view of alleged irregularities in DBT being endorsed, however, are still of the opinion
that the pace of verification and eradication of malaise should be carried speedily alongwith stringent disciplinary actions so as to set the record straight. Therefore, the Committee reiterate their recommendation for weeding out the wrong practices associated with the DBT for the redressal of genuine beneficiaries' concerns.

VI. Construction of toilets under convergence with Swachh Bharat Mission (SBM)

Recommendation (Serial No. 12)

21. With regard to the construction of toilets under convergence with Swachh Bharat Mission (SBM), the Committee had recommended as under:-

The Committee note that toilets are being constructed under the scheme with the provision of a plastic tank, however, are perturbed at the abysmal response of the Ministry that construction of toilet is under the Department of Drinking Water and Sanitation, Ministry of Jal Shakti. The Committee desired that there must be coordination between the Ministry in order to make the toilet properly functional. The Committee further raised the issue of delayed payment of Rs. 12,000/- after construction of toilet in PMAY-G Unit through convergence with Swachh Bharat Mission Scheme (SBM) and desired that the issue be resolved in coordination with the concerned Ministry. The Secretary, MoRD admitted that structural problem persisting in Swachh Bharat Mission, Gramin lead to delayed payments after construction of toilet and agreed to resolve the matter in coordination with them. The Committee opine that since, PMAY-G under the administrative control of the Ministry of Rural Development has specifically been launched to incorporate the basic amenities under convergence with other government schemes after noticing the shortcomings in the (C&AG) Performance Audit Report, 2014, of the previous rural housing scheme pointedly referring to lack of convergence, it becomes the responsibility to the MoRD to see that the Scheme achieves its motive in convergence with other schemes by removing the gaps and shortcomings by establishing close coordination with the concerned Ministries instead of shifting the responsibility by intimating that the subject in question is dealt by the Department of Drinking Water and Sanitation. The Committee, therefore, recommend that the
shortcomings/challenges noticed be resolved in coordination with the Ministries responsible for convergence to achieve fruitful results for the welfare of the PMAY-G beneficiaries by ensuring that toilets are made functional by provision of water connection and timely payment is ensured. The Committee, further desire that an update with regard to the number of PMAY-G Units being provided with water connections may be incorporated in the AwaasApp for quick updates/results.

22. The DoRD in their action taken reply have stated as under:-

“The Ministry has already constituted a Committee on analysis of the degree of convergence and coordination with the line Ministries with whom the PMAY-G has been converged to provide benefits of electricity connection, LPG connection, Drinking water, toilet construction, etc. Study to assess the impact of convergence is already planned by the Ministry to be conducted through NIRD&PR. The Ministry is in consultation with the line Ministries for data transfer among MIS of the Schemes with which PMAY-G has been converged, including D/o DWS, so that the convergence benefits provided to the PMAY-G beneficiaries are available on AwaasSoft MIS. It is stated that a committee under the Chairpersonship of Additional Secretary, Department of Rural Development has been constituted comprising the members from the line Ministries to monitor and provide suggestions for effective convergence with the concerned schemes of the Central Government and State Govts.

Status of the convergence as captured in the AwaasSoft as of 23.11.2021 is given below -

<table>
<thead>
<tr>
<th>Total Completed</th>
<th>Total no. of Houses for which Convergence data has been seeded</th>
<th>Toilet Constructed</th>
<th>Electricity Connection</th>
<th>LPG Connection</th>
<th>Water Connection</th>
</tr>
</thead>
<tbody>
<tr>
<td>16433787</td>
<td>6935328</td>
<td>6495745</td>
<td>6503424</td>
<td>6122399</td>
<td>3886495</td>
</tr>
</tbody>
</table>

23. The Committee noted the provision of construction of toilets in the houses under PMAY-G through convergence with SBM(G) for which Rs. 12,000/- assistance is also provided. However, to the utter dismay of the Committee, it was noticed that there was pertinent issue of delayed payment of Rs. 12,000/- after construction of toilets in PMAY-G which was hampering the interest of the beneficiaries alongwith the actual realization of the vision of the PMAY-G. In this regard, the Committee had recommended the Ministry for
carrying out effective coordination with the concerned Ministry of Jal Shakti (Department of Drinking Water & Sanitisation) for timely release of assistance amount of toilet construction to the beneficiaries alongwith water connection.

The Ministry in their reply have submitted that a Committee had already been constituted to analyse the degree of convergence and coordination with the Ministries with whom the PMAY-G had been converged. It is also seen from the reply that as on 23.11.2021 out of 1.64 crore (approx) houses, toilets have been constructed in 64.95 lakh (approx) houses and water connection only in 38.86 lakh (approx) houses. The data amply demonstrates the concern being raised by the Committee. Looking at such poor figures, the Committee reiterate their recommendation for faster consultation processes with concerned Ministries for mitigating the delay in assistance component to the beneficiaries and ensuring that the benefits of convergence reach the needy on time.
CHAPTER II
RECOMMENDATIONS WHICH HAVE BEEN ACCEPTED BY
THE GOVERNMENT

Recommendation (Serial No. 1)

The Committee note that Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) has been carved out of Indira Awaas Yojana (IAY), the erstwhile housing scheme, by addressing the shortcomings and lacuna therein as pointed out in the Performance Audit Report of Comptroller and Auditor General, 2014 and therefore PMAY-G was launched on 01 April, 2016 aiming to provide "Housing for All" by 2022, through provision of pucca house with basic amenities to all houseless households and households with kucha and dilapidated houses in rural areas. The PMAY-G primarily focuses on quality house construction through Rural Mason Training (RMT), House Design typologies, House Quality Review app etc. Another positive step being taken in the scheme is introduction of convergence with other programs for basic amenities such as Saubhagya for electricity, Pradhan Mantri Ujjwala Yojana (PMUY) for LPG connection and Swachh Bharat Mission(SBM)/ Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) for toilet construction. The amount given under the scheme is Rs. 1.20 lakh given to the beneficiaries in plain areas and Rs. 1.30 lakhs in hilly areas. Further, the provision for availing loan of upto Rs. 70,000/- from financial institutions is a welcome step only if it finds support among the beneficiaries. The Committee feel that the steps initiated by the Government through PMAY-G for ameliorating the social and financial conditions of the poor rural populace are steps taken in the right direction and need to pursued in the right earnestness. The Committee also appreciates the efforts made for housing shortage estimation on the basis of reports of Working Group on Rural Housing for 12th Five Year Plan (2012-17), Census 2011 and SECC 2011.

Reply of the Government

The Ministry of Rural Development is in the process of finalization of the draft Cabinet Note for continuation of PMAY-G beyond March, 2021 till March, 2024 as per the recommendations of the Expenditure Finance Committee (EFC) in its meeting held on 26th August 2021, for completion of overall target of 2.95 crore
houses. The Ministry is also in process of finalizing the EFC Note for the revamping of the Rural Housing Interest Subsidy Scheme (RHISS) Scheme.


Recommendation (Serial No. 3)

The Committee note that migration and death have been stated to be one of the reasons behind rejection of 1.36 crore households out of a universe of 4.04 crore rejected by Gram Sabhas. The Committee is of the view that temporary shifting to urban areas in the search of livelihood cannot be construed as migration and rejections on grounds of migration and deaths cannot be supported because the person who temporarily migrates to the cities in search of job / livelihood is bound to return to his village and transfer of ownership can be resorted to in the event of death of a PMAY-G beneficiary instead of considering the rejection from the list of beneficiaries. The Secretary, Ministry of Rural Development while clarifying over SECC-2011 data, admitted to the fact that of the total 4.3 crore persons earmarked, only 2.95 crore persons were considered to be eligible for house after thorough verification of Gram Sabhas which has subsequently come down to 2.32 crore persons making the role Gram Sabhas questionable. The Committee feel that if such decisions of rejection are not objective and fair, it becomes difficult for a scheme to function properly and therefore could jeopardise the scheme of pucca housing for all by 2022. As such, the Committee, desire that the Ministry should immediately undertake an exercise to counter the anomalies by cross checking through independent agencies and introducing the role of Block Development Officers in addition/rejection of a beneficiary, by fixing accountability.

Reply of the Government

The Ministry has already released SOP for dealing with cases of unwilling beneficiaries under PMAY-G (vide letter dated 13th Dec, 2019) and SOP for dealing with cases of temporary and permanent migration under PMAY-G (vide letter dated 25th Feb, 2020).

In cases of temporary migration, the States/UTs are required to identify the GPs where such cases exist and organise the Gram Sabha of the respective GP for reverification of the PWL prepared. The Gram Sabha during the meeting may review such cases and re-prioritize such households and place them at the end of PWL so that allotment of houses to such beneficiaries can be made at later date. Gram
Sabha Resolution re-prioritizing the PWL is the uploaded on AwaasSoft and priority of PWL changed accordingly.

The Ministry has already released SOP (vide letter dated 10\textsuperscript{th} Feb, 2020) for dealing with cases of the death of the beneficiaries under PMAY-G wherein all cases have been covered relating to minor family members; family members not reflected in the beneficiaries’ SECC details, etc. The States/UTs are requested to follow the same so that the dependents/family members of the Head of Household are able to receive assistance and construct house under PMAY-G.

It may be pertinent to mention here that in above cases, role of BDOs have also been defined and the process for deletion of names of households due to valid reasons is initiated at the level of BDO/Block level Officers designated by States/UTs and approved at level of District Magistrate/District Level Officers designated by the States/UTs.

In regard to the Awaas+ survey data, to analyze and filter out the eligible households, an Expert Committee was constituted. Subsequently, in accordance with the recommendations of the Committee, the Ministry had directed the States/UTs to upload Aadhaar details of Awaas+ households and their family members above the age of 15 years. Further, the States / UT were requested to direct the field functionaries to carry out physical verification of details of households uploaded on Awaas+ database and remove the names of the erroneously included ineligible households from the Awaas+ database. The predefined parameters were shared for consideration while deleting the names of such ineligible households. The States/UTs have registered details of 3.57 crore households under the Awaas+ Survey and 2.75 crore are reported as eligible as on 20.12.2021.

The desk verification, Physical verification, Gram Sabha vetting are being followed for finalization of the list of eligible beneficiaries under PMAY-G. Even though in case of any irregularity the aggrieved party can submit his/her complaint directly to the Competent Authority. The Competent Authority enquires into the complaints, prepare a report, and submit the same in a time-bound manner, to an Appellate Committee who reviews the matter and takes necessary action.


Recommendation (Serial No. 4)

The Committee, further, while examining came across instances of incomplete and erroneous data namely details of family members were missing; names of genuine beneficiaries were not there; names of ineligible persons’ were found in the list of beneficiaries of PMAY-G. The Committee, therefore, take a serious note of it and recommend that the Ministry should take urgent steps to rectify the wrong listing of the beneficiaries under the PMAY-G list. The Ministry should also
direct the States to rectify the errors in the list at the earliest so that the benefits could reach to the actual poor and needy persons targeted under the scheme.

**Reply of the Government**

There is already a provision for rectifying the 'missing details' of beneficiaries under AwaasSoft from SECC 2011 database at Block/District level.

Further, the Gram Sabha/ Village Sabha or the lowest unit of local self-government as recognized by the respective State/ UT Panchayat Act, will verify the facts in the the category wise system generated priority lists availed to them, based on which the household are identified as eligible.

Post verification the list is widely publicized and entered on AwaasSoft. A three-member appellate committee is constituted at the district level headed by District Magistrate/ Collector or his nominee. The appellate committee considers the complaints related to the deletion or change in ranking and resolve the same in time bound manner. In case of in case of irregularities, suitable action is being taken against the erring officials by the respective State.


**Recommendation (Serial No. 6)**

The Committee during examination pointed to the problems being faced in availing loan from financial institutions and observed that most of the beneficiaries under PMAY-G are unable to avail loan facility of Rs. 70,000/- for construction of house as they belong to economically poor strata of the society which neither can bear higher interest nor have any possession / belongings for mortgage or security. The Ministry also pointed to the fact that there are very few takers of loan facility of Rs. 70,000/- from financial institutions because of higher administrative cost, interest rates and collateral etc and stated that they are currently working on developing a loan product, in association with Indian Bank Association (IBA), with minimum collateral requirements and cheaper interest rates. The Committee, therefore, urges the Ministry to expedite their efforts and bring out an attractive loan product with minimum collateral, administrative costs and lower interest rates best which should be widely circulated in their vernacular language among PMAY-G beneficiaries.

**Reply of the Government**

A meeting under Chairmanship of DDG (RH) was held on 28th July, 2021 with representative of Indian Bank Association (IBA) to discuss out the modalities for development of loan product under PMAY-G. It was felt that there is need to analyze
the product keeping in view the latest guidelines of RBI and explore the possibility for providing the facility of the loan product to the beneficiaries whose house is sanctioned exclusively in name of women or in the joint name of husband and wife. Accordingly, Sr. Adviser, IBA was requested to revert to the Ministry with redesigned loan product in consultation with the member banks/PLIs for taking this initiative further.

The matter was also flagged before the Department of Financial Services, Ministry of Finance by the Secretary, Rural Development during the meeting on ‘Enhancing Credit Flow to Rural Areas’ held on 17.11.2021.

The MoRD is going to convene another meeting on 23.12.021 with the Department of Financial Services, Ministry of Finance, and Indian Bank’s Association (IBA) in this regard to resolve the matter at the earliest.


Comments of the Committee

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

Recommendation (Serial No. 7)

The Committee during the course of examination raised the issue with regard to clarity on shifting of targets to other communities in the event of saturation among SCs/STs. The Secretary, Rural Development, during evidence, while explaining that the State Governments were competent to shift the targets consequent on saturation after concurrence of the Central Government admitted that the slow progress under PMAY-G being witnessed could be attributed to failure of the State Governments to take timely decision on shifting of targets prompting the Ministry to issue instructions on the subject. The Committee, therefore, recommend that Ministry should immediately resolve the confusion on the subject and issue fresh instructions to the States clearly outlining the procedure to be adopted for shifting of targets consequent upon saturation along with an Standard Operating Procedure (SOP) to be followed by the State functionaries.

Reply of the Government

Para 3.4.1 of the FFI of PMAY-G provides that in cases all eligible SC/ST households from PWL of PMAY-G are covered, the State would be allowed to allocate/shift the targets to Other category households. The Ministry has already allocated target from the existing PWL of PMAY-G to all the States/UTs under PMAY-G for saturation of their existing PWL. In case all eligible SC and ST households are saturated in the entire PWL of the States/UTs, the SC/ST targets would be shifted to 'Other' categories with the approval of the Empowered
Committee chaired by secretary, Department of Rural Development, Ministry of Rural Development.

This information on shifting of targets has already been disseminated to the States/UTs during various meetings/discussion and all the States/UTs are aware of the same. We will again sensitize the state governments, even though the shifting of the target within the categories is an internal administrative matter of the State. It may not require a fresh SOP in this regard.

The Ministry at present is allocating targets from finalized Awaas+ lists, wherein as per recommendations of the Expert Committee, the targets till GP level including Category wise targets are being allocated at the Ministry’s level (ensuring minimum 60% allocation to SC/ST).


Recommendation (Serial No. 8)

The Committee considering ownership of a house as a sign of social and economic stability, appreciate the Government initiative that allotment of house shall be made jointly in the name of husband and wife except in the case of a widow/unmarried /separated person allowing the States to also choose to allot it solely in the name of the woman. The Committee, however, observe delays in transfer of ownership during field visits, hamper the performance of the Scheme. The Committee, therefore, recommend that the Ministry should include this aspect in the agenda of the meetings for review of progress under the Scheme with State Functionaries and reiterate immediate transfer of ownership consequent upon death of a PMAY-G beneficiary. The Committee, thus, also desire the Ministry of Rural Development to give instructions to the State Governments to resolve all ownership issues so that the performance of the Scheme is not affected and the rural poor are not faced with hardships on the event of death of the owner of the PMAY-G constructed house.

Reply of the Government

The Ministry has already released SOP (vide letter dated 10th Feb, 2020) for dealing with cases of the death of the beneficiaries under PMAY-G wherein all cases have been covered relating to minor family members; family members not reflecting in the beneficiaries’ SECC details, etc. The States/UTs are requested to follow the same, so that the dependents/ family members of the Head of Household are able to receive assistance and construct house under PMAY-G.

Recommendation (Serial No. 10)

The Committee note that the ‘AwaasApp’ empower officials and citizens to capture and upload geo-tagged, time stamped photographs of the house at various stages of construction thereby reducing time lags in verification. The App also enables monitoring end to end execution of the scheme from the selection of beneficiaries, disbursal of assistance to beneficiaries, verification of progress in construction, release of funds etc through mobile application. The Committee, however find that in order to have optimum utilization of the app among the rural populace, there is an imperative need to educate people about the operation through imparting training programmes at Panchayat levels at regular intervals and create help groups to facilitate the rural populace in accessing the benefit accruing thereto.

Reply of the Government

The Ministry has time and again provided training to the State/UT Officials and also provided hands on training on the Applications- AwaasApp and Awaas Plus App and the website- AwaasSoft. The Ministry had also uploaded the user manual for AwaasSoft and AwaasApp on the website of PMAY-G under head – documents-on https://rhreporting.nic.in/netiay/Newreport.aspx.

There are also video manuals explaining usage of various modules of AwaasApp available on website of PMAY-G which may be accessed by the State/UT Officials. The same has also been intimated to the States/UTs during various meetings/ seminars organised by MoRD.

The Social Media platforms - Twitter, Koo, Facebook, Instagram are also being used for the dissemination of the information and knowledge under PMAY-G.

States/ UTs have been advised to impart training to the field functionaries at the block level and Gram Panchayat level on the different modules in the AwaasApp and AwaasSoft. The Ministry has also developed 5 modules and uploaded on iGOT platform for the use of the stakeholders.


Recommendation (Serial No. 13)

The Committee while evaluating the Scheme have found that the mandatory wage component provision and payment with regard to unskilled labour for 90 person-days (95 person-days in hilly States, difficult areas and Integrated Action Plan (IAP) districts at the current rates under convergence with MGNREGA is not being scrupulously followed despite real time web link with NREGASoft to allow
creation of a NREGA work against each PMAY-G house sanctioned. This is evident from the State/UT wise details of number of PMAY-G households who have availed unskilled wages under of PMAY-G since the start of FY 2016-17. Though 94.86 % of work has been created against the total houses sanctioned, the number of man-days generated for wages is on 69.41% depicting a clear shortfall of more than 30%. The shortfall in number of the works created and the number of man-days generated cannot even suffice by the Rs. 20 hike in the financial assistance towards construction of houses, consequent on wage revision wages with effect from 1st April 2020. The Committee, therefore, recommend that since PMAY-G incorporates a mandatory provision of 90/95 work days depending upon the terrain, creation of equal number of man-days should be made compulsory for each house sanctioned and the provision scrupulously followed by educating the beneficiaries that unwillingness to opt for MGNREGA works could be considered as a case for rejection from the beneficiary list and receipt of future works/payment under MGNREGA. The Committee also desire that the effective monitoring of the updates on the AwaasApp may be undertaken by constant persuasion to States to abide by the provision scrupulously and overcome shortfalls, if any, besides incorporating essential provision for timely payment of the wages to help early completion of the PMAY-G Units.

Reply of the Government

Based on requests of the various States/ UTs regarding the difficulties faced by them in providing the persondays to PMAY-G beneficiaries, the matter was examined in consultation with RE Division in the MoRD and following decisions were taken and communicated to the States/ UT in the MoRD’s communication DO No. M-13011/01/2016RH-Part (3) dated 16th September 2021:

i. Generation of Master rolls under MGNREGA stands de-linking from the release of installments of funds under PMAY-G.

ii. Muster rolls shall not be generated for the houses which have already been completed under PMAY-G.

iii. Muster rolls for 90/95 persondays under MGNREGA for PMAY-G would be generated in two stages as per details given below –

a. Demonstration of the 90/95 person-days between the first stage and the second one would be made by the State/ UT as per specific conditions of the State/ UT.

b. First stage MR would be generated for any specified number of days between the date of sanction and plinth/ Windowsill/ Lintel, as decided by the State/ UT.
c. Second Stage MR would be generated for any specified number of days between the period of plinth/ windowsill/ Lintel till the time of completion of houses.

Accordingly necessary provisions have been made in the MIS of PMAYG and MGNREGA to avoid any difficulty in generation of muster rolls.


Recommendation (Serial No. 14)

The Committee appreciate various steps initiated for benefitting the PMAYG beneficiaries through convergence with other schemes i.e., Pradhan Mantri Ujjwala Yojana (PMUY) for free LPG connection, Pradhan Mantri Sahaj Bijli Har Ghar Yojana (SAUBHAGYA) for free electricity connection. Safe drinking water through convergence with National Rural Drinking Water Programme (NRDWP) besides provision of Solar Lanterns, Solar Home Lighting Systems, Solar Street lighting systems and the National Bio-Mass Cookstoves Programme (NBCP) and bio-gas schemes being implemented by Ministry of New and Renewable Energy. However, to their displeasure, the Committee found that among the 1,13,79,121 (One Crore Thirteen Lakh Seventy Nine Thousand One hundred and Twenty One) houses completed under PMAY-G as on 31.08.2020 and only 32,79,914 houses of the 1,10,68,379 above lintel level are stated to have been provided LPG connection.

Such, a small number of PMAY-G beneficiaries getting LPG connection proves that the vision of the Government under PMUY in convergence with PMAY-G is not being followed scrupulously. Furthermore, the figures of PMAY-G Units getting electricity under Saubhagaya convergence are not readily available with the Ministry owing to the fact that Awaassoft is yet to be integrated with the scheme. Similar integration is needed for convergence with other schemes on access to safe drinking water, solid and liquid waste management, and production of building materials. The Committees are unhappy to note that the convergence of other schemes with PMAY-G in the absence of real time data owing to their non-integration on Awaas App till date.

The Committee in view of the above findings, a serious lapse on the part of the Ministry, direct them to gear up their machinery to remove the shortfalls and shortcomings in the convergence of various schemes so that the benefits thereto percolate to the PMAY-G beneficiaries and take expeditious steps for integrating all these data on to the AwaasApp in coordination with the concerned Ministries.
Reply of the Government

The Ministry has already constituted a Committee on analysis of the degree of convergence and coordination with the line Ministries with whom the PMAY-G has been converged to provide benefits of electricity connection, LPG connection, Drinking water, toilet construction, etc. Study to assess the impact of convergence is already planned by the Ministry to be conducted through NIRD&PR. The Ministry is in consultation with the line Ministries for data transfer among MIS of the schemes with which PMAY-G has been converged, including D/o DWS so that the convergence benefits provided to the PMAY-G beneficiaries are available on AwaasSoft MIS. The Ministry of P&NG vide SRD D.O letter dated 14th June 2021 was requested to continue their scheme "PMUY" beyond 31st March 2022 in convergence with the PMAY-G of MoRD and to integrate the MIS of both the said schemes so that the information on progress of convergence is available on real time basis. Accordingly, Secretary, M/o PNG vide his D.O letter dated 29th June 2021 reverted that as per the budget announcements 2021-22, additional 1 crore LPG connections are to be provided under the PMUY, modalities for which have been circulated to Oil Marketing Companies (OMCs). Further, for integration of MIS of PMAY-G and PMUY, NIC (DoRD) was also directed to share the relevant details with OMCs PMIS, so that confirmation may be sent by OMCs on provision of LPG connections provided against AHL TIN of PMAY-G beneficiaries as per SECC data. The reply given in para no. 2.14 may be also be referred for more details.

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Recommendation (Serial No. 15)

The Committee note that since PMAY-G focuses on quality construction of houses, it becomes necessary that construction is undertaken by trained masons. As such, training for skill development of rural masons has been introduced for ensuring construction of houses under trained hands as also creating livelihood opportunities. To its dismay, the Committee’s examination has revealed a huge shortfall in the Rural Mason Training (RMT) being primarily imparted onsite wherein only 76,193 masons out of the total of 1,49,842 enrolled have been certified creating skilled labour demand and supply gap. The Committee, therefore, seriously view the shortfall in the number of persons imparted training in view of the 2.32 crore houses to be constructed under PMAYG and the issue of non-availability of real-time figures on Rural Mason Training (RMT) as it is yet to be integrated on AwaasApp. The Committee, therefore, recommend that the Ministry spruce up their efforts to enroll
and train more and more persons for RMT for viability of PMAY-G and speed up the process of integrating the programme on the AwaasApp.

**Reply of the Government**

The Ministry of Rural Development (MoRD) implements Rural Mason Training (RMT) programme under Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) to address the issue of less availability of skilled masons in the rural areas, so as to ensure quality house construction under PMAY-G. As on 26.10.2021, under RMT, 2,14,363 candidates have enrolled out of which 1,80,525 candidates have been assessed and 1,32,451 have been passed and certified.

The workers, who have required experience in construction sector, are trained in Recognition of Prior Learning (RPL) mode under the RMT program of the PMAY-G, to facilitate them for formal career progression.

Further, the process of integration of RMT data from Skill India Portal is under process. As far as the technical teams of Division (DoRD) and NSDC are in constant touch for the integration.


**Recommendation (Serial No. 16)**

The examination of the material provided has revealed that the objective of PMAY-G for construction of durable, disaster resilient house has been lost due to unawareness of the beneficiary about PAHAL Compendium. Availability of the information on the website of PMAY-G, pmayg.nic.in., does prove awareness of the beneficiary considering socio-economic condition and background. Furthermore, the Committee are disappointed to find that only Tripura, Sikkim and Maharashtra have constructed Demonstration houses despite request to the States implying that they have not been persuaded enough on the subject. The Committee are also astonished to note that the advisory for States/ UTs to develop simpler version of the relevant portion from the ‘PAHAL’ in the local language, on need basis totally diminishes the spirit of the scheme despite the fact that though the scheme is implemented at the State level, monitoring responsibility including the effectiveness and success remains the prime job of the Centre. The Committee, therefore, desire that the Ministry take up serious efforts in the direction by guiding States on creation of the simplified version of PAHAL and creating awareness among the beneficiaries through programmes in local languages, pamphlets and signboards besides setting up awareness camps and involvement of Self Help Groups (SHGs) and Non-Government Organization (NGOs) may be explored.
Reply of the Government

MoRD has issued guidelines for construction of demo houses dated 3rd September, 2020, so that beneficiaries can opt for appropriate design based on their local material and can use the readily available material within their vicinity for construction of house at low cost.

At the time of sanction, the beneficiaries are being provided a booklet of options of house designs according to the local conditions using appropriate technology suitable to the region of their residence. Further, the workshop on alternative construction technologies and 5 regional workshops on best practices are proposed to be held in the next calendar year.

MoRD with the help of IIT-Delhi, United Nations Development Programme (UNDP) and CSIR-Central Building Research Institute (CSIR-CBRI) undertook state-specific studies in 18 states for the development of house design typologies appropriate to local geo-climatic and cultural context with the disaster-resilient features. As an outcome of the study, MoRD published a compendium of region-specific house designs with the name 'Pahal (Volume-I & II)' which includes 108 house designs for 62 housing zones in 15 States in the country.

The beneficiaries are also being assisted in house construction with a booklet in local language of house design typologies inclusive of disaster resilient features that are suitable to their local geo-climatic conditions. SHGs are being involved in awareness building under PMAY-G.


Recommendation (Serial No. 17)

The Committee's examination of the figures on the budget estimates (BE), revised estimates (RE) and the actual expenditure incurred under PMAY-G reveal that finance for the scheme is sourced from Gross Budgetary Resources (GBS) and Extra Budgetary Resources (EBR). The study reveals that the actual expenditure incurred for the years 2017-18, 2018-19 and 2019-20 is over and above the BE and RE. For Phase – I of PMAY-G, the Union Cabinet approved an EBR of Rs. 21,975 crore., of which an amount of Rs. 18,008.23 crore was sourced from National Bank for Agriculture and Rural Development (NABARD) and under Phase II for the year 2019-20, Ministry of Finance approved EBR of Rs 20,000 crore of which Rs. 10,811.02 crore which again has been sourced from NABARD. The central share for construction of 70 lakh houses for the current fiscal, 2020-21 is Rs. 57,330 crore. Out of which Rs. 19,500 crore has been provided as the GBS and the balance is to be met through EBR. The steps taken by the Ministry on 43 availability of funds for the Scheme has obtained positive response from the Government ensuring availability of funds for the program. The evaluation depict that the scheme gathered
momentum from 2017-18 onwards warranting increased expenditure and the efforts initiated for availability of financial resources for the scheme establishes true commitment of the Government towards the cause for providing 'housing for all' by 2022.

The Committee, however, on examining the details of released/held Central/State share under the Pradhan Mantri Awaas Yojana (PMAY-G) for the last three years found instances of non-release of Central share to some of States/UTs owing to non receipt of utilisation certificates, under utilisation of funds, non issue of the 2nd installment of the previous year or non receipt of proposals from the State Governments along with requests for surrender of targets under the Scheme by the State Government establishing lack of coordination between the Centre and the States for early resolutions. The lackadaisical approach of the Ministry on the ongoing scheme targeted to accomplish the goal set by 2022, is remotely possible. The Committee, therefore, urge them to modify their methodology for establishing better coordination among the implementing an the monitoring agencies so that shortcomings noticed are immediately addressed enabling timely release of Centre/States share and submission of utilization certificates to accomplish execution of the scheme by 2022.

Reply of the Government

To achieve the target of “Housing for All” by the year 2022 in rural areas, 2.95 crore houses are to be completed under PMAY-G. As on 28.10.2021, under PMAY-G, 2.07 crore houses have been sanctioned, 1st installment released for 1.97 crore beneficiaries and 1.61 crore houses have been completed. Regular follow up with States/UTs is being done at the Ministry level for review of the Scheme of PMAY-G periodically. Daily monitoring of the progress on various parameters such as sanction, completions, pendency in release of Central/State Share from State treasury into SNA, Awaas+ remand, etc. is being done.

The completion of the house in a time bound manner is the responsibility of the State governments. Necessary supports to achieve the same is being provided by the MoRD. The pace of house completion varies from the State-to-state on account of the efficiency in the program implementation by the State/ UT. Further to smoothen the fund release process, the fund release guidelines at Cl. 10.4 of the Framework for Implementation (FFI) of PMAY-G relating to release of assistance of 1st installment under PMAY-G has been amended and circulated with the wide letter no J-11012/01/2019-RH dated 16th November 2021. The revised system of release of funds would help in ensuring sufficient funds in time to the states.
The Financial year-wise release details (including from Budgetary Resources and EBR) till 2020-21 are given below:

(Rs.in crore)

<table>
<thead>
<tr>
<th>Financial Year</th>
<th>Budget Estimate</th>
<th>Revised Estimate</th>
<th>Amount released from GBS</th>
<th>EBR availed/released</th>
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<tr>
<td>2016-17</td>
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<td>16078.60</td>
<td>16074.37</td>
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<tr>
<td>2017-18</td>
<td>23000.00</td>
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<tr>
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<td>2020-21</td>
<td>19500.00</td>
<td>19500.00</td>
<td>19269.14</td>
<td>19999.82</td>
</tr>
</tbody>
</table>

Recommendation (Serial No. 18)

The data submitted to the Committee for examination establish that PMAYG Phase I (2016-17 to 2018-19) target of 99, 94,125 houses, has achieved completion of only 89, 73,139 units (as on 2 September 2020) creating a shortfall of 10% of the target. The Phase-II (2019-20 to 2021-22) target of 1,21,49,942 houses set to accomplished by 2021-2022, has achieved completion of only 24,05,982 Units as on 31.08.2020. This brings to the conclusion that the combined Phase-I & Phase-II target of 2,21,44,067 house, only 1,13,79,121 (51%) houses have been completed under Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) as on 31st August 2020. It has also been found that the data provided on the additional list of points has been collected at different dates depriving the Committee of the real-time figures to make an assessment. The Committee, thus, conclude that besides revealing pendency from Phase-I owing to various reasons, the slow start to the completion under the Phase-II owing to covid pandemic, has immensely impacted the progress of the scheme. The Committee, therefore, desire that the Ministry should spruce up their strategy in the manner that the shortcomings, behind shortfall in targets are resolved and pendency of Phase-I targets is expedited, also the achievements in the Phase-II are geared up in a coordinated manner for cent per cent achievement besides ensuring supply of real-time figures to the Committee for examination.

The Committee also, note that in order to arrest the pendency of targets on account of migration and unwilling beneficiaries, the Ministry has issued guidelines on procedure for dealing with cases of unwilling beneficiaries, death cases and migration of beneficiaries. The Ministry is in the process of releasing the Revised
Framework for Implementation-II for PMAY-G incorporating policy decisions to deal with such difficult cases besides steps initiated to collect State-wise and category-wise data on number of such beneficiaries based on which, resolution by way of writing off, recovery mechanism can be proposed. The Committee, find the initiative undertaken as a progressive step in the right direction and hope that the Ministry expedites collection the required data for arriving at a strategy to deal with cases of migration and unwilling beneficiaries besides ensuring early release of the Revised Framework For Implementation-II for PMAY-G for better and smoother results.

The Committee while examining the percentage of amount to be set for the installments found that, flexibility has been given to the States to set the percentage of money for an installment and the average for the first installment set by States is around 40 thousand rupees. On the issue of better results, the appraisal of Odisha State example wherein timely construction was achieved by attaching a permanent government official as field functionary for every ten PMAYG beneficiaries to monitor construction progress was provided. Over the frequency of DISHA meetings, it was mentioned that States were requested to ensure four meetings in a year. The Committee, on their part having much field exposure of the ground realities desire that the Ministry should firstly device a mechanism for the percentage of installment to be given to a beneficiary on the basis of assessing the state-wise progress results under the scheme on the basis of viability of the installment percentage set by that State and issue a general guideline on the subject. Secondly, the Ministry should propose to the State Governments to adopt the Odisha model for better and timely results and write to States for increase in the number of mandatory DISHA meeting to be held in a year from four to twelve meetings for better monitoring by the elected representatives.

To improve the pace of house completion, the State Government of Odisha is giving an incentive of Rs. 20000 to the beneficiaries who construct the house within 4 months of the release of 1st installment and Rs. 10000 to the beneficiary who has constructed the house in 6 months from the release of 1st installment. The same model was shared during the review meeting with the States/UTs so that other states can also adopt similar models to increase the pace of house construction. The Framework for the implementation of PMAY-G has been developed with the
involvement of the States/UTs. The modalities therein for the release of installments as according to the recommendations from the States.

**Reply of the Government**

Under PMAY-G, as on 28.10.2021, 2.07 crore houses have been sanctioned, out of which 1.61 crore houses have already been completed.

The Ministry has already allocated target of 51 lakh houses from finalised Awaas+ lists to the States/UTs which have exhausted their existing PWL from SECC data base. The Ministry has also allocated target of 7 lakh houses to State of Assam and 1,59,913 houses to State of Tripura from the beneficiaries newly identified on the basis of revised definition of Kutcha houses under PMAY-G.

Against the allocated target from the Awaas+ survey data, the maximum number of sanctions are in the States of Uttar Pradesh, Gujarat, Uttarakhand, Jharkhand and Tamil Nadu. Against the cumulative target allocated to the States/UTs under PMAY-G maximum percentage of houses completed are in the States of Uttar Pradesh, Lakshadweep, West Bengal, Chhattisgarh, and Sikkim.

The Ministry has already released SOP for dealing with cases of unwilling beneficiaries under PMAY-G (vide letter dated 13th December, 2019) and SOP for dealing with cases of temporary and permanent migration under PMAY-G.

The States/UTs have the flexibility to decide on the quantum of instalments under PMAY-G as they are in a better position to assess the requirement of funds/assistance by beneficiaries at various stages of construction. This is subject to the State/UT fixing a minimum of 3 installments under PMAY-G for better monitoring.

The District level DISHA Committees have been formed under the Chairmanship of Members of Parliament by this Ministry since June 2016 in place of erstwhile Vigilance and Monitoring Committees. These committees monitor the implementation of the programme in accordance with prescribed procedures and guidelines and promote synergy and convergence for greater impact of programmes. DISHA Committee meetings provide a platform where discussion on development programmes can be held in detail and further course of action may be decided in the meeting taking valuable views from MPs and MLAs and representative from implementing department.

i. DISHA Guidelines stipulate that the meetings of DISHA Committee should be held at least once in every Quarter. The number of meetings reported across the districts in the country during last four years and the current year is as under:

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of District Level DISHA Meetings</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016-17</td>
<td>853</td>
</tr>
<tr>
<td>2017-18</td>
<td>821</td>
</tr>
<tr>
<td>2018-19</td>
<td>683</td>
</tr>
<tr>
<td>2019-20</td>
<td>463</td>
</tr>
<tr>
<td>2020-21</td>
<td>693</td>
</tr>
</tbody>
</table>
ii. Ministry has dedicated website for uploading of minutes of DISHA Committee meetings. Uploading of minutes are essential to track the decision taken in DISHA Committee and follow up action taken thereon. The districts need to be more active on the uploading of meeting proceedings in the dedicated portal.

iii. State Level DISHA Committee has been constituted to resolve matter of urgent nature requiring intervention at apex level. As per the provision of DISHA Guidelines, the meetings of State Level DISHA Committee should be held at least in every six months.


**Recommendation (Serial No. 19)**

The Committee find that the parameters set for monitoring quality and timely construction under PMAY-G cannot be visualised until and unless the robust monitoring mechanism is engineered to achieve all the aspects of the scheme by suitable upgradation of the Awaas Soft platform to include real-time convergence data of all connected schemes. Furthermore, discrepancies in geotagging, transaction/service cost forced upon the beneficiary noticed in the National Institute of Public Finance and Policy (NIPFP) study findings and seconded by the field experiences of the Committee are required to be addressed properly for better results, apart from introducing a mechanism of third party inspection for eliminating corruption and unrealistic figures. The Committee feel that the collective responsibility of the monitoring and the implementing agency to achieve success in monitoring and implementation of the scheme requires steps for development of best coordination among themselves for efficacious desired results. The Committee, therefore, recommend that the MoRD brings in further improvements in their monitoring mechanism by redefining their strategy so that AwaasSoft is suitably upgraded on a result oriented approach to ensure realistic and proper monitoring for unhindered implementation at the grass root level. The Committee also observed that on completion of the PMAY-G houses, the beneficiaries use the house one or two years and then sell the house made under the scheme. The Committee therefore, feel that a 'tracking system' should be developed by the Ministry to track whether the beneficiaries are living in the same house or someone has bought it and using it. The Committee also desire that some kind of provisions on time bound concept (to live in house for minimum number of years) should be made to discourage this kind of
practice as it ultimately defeats the purpose of having a proper and pucca house for poor and needy through 'Housing for All' by 2022.

The Committee while deliberating on effective monitoring through DISHA meetings at regular intervals stressed on the need for a proper and effective mechanism. The Committee opine that until and unless proper mechanism to oversee the action taken on the points that emerge during the deliberations in DISHA meetings is devised, the exercise may not bear the desired results. The Committee, therefore recommend that besides uploading the minutes of the meeting of DISHA, proper action taken mechanism on the points emerging there from may be devised apart from increasing the frequency of these meetings. The Committee further desire that since the meetings are conducted at State level, the controlling officers i.e. District Magistrates/Commissioners/District Collectors should be made accountable for the number of the meetings held and action taken thereon by devising necessary and appropriate measures.

**Reply of the Government**

The Ministry of Rural Development emphasizes on regular monitoring and evaluation of the programmes being implemented in rural areas under its ambit. In order to enhance the efficiency and efficacy of its programmes, the Ministry has evolved a comprehensive system of monitoring and evaluation of the implementation of its programmes. The purpose of National Level Monitors (NLMs) system is to strengthen all the rural development programmes and ensure effectiveness, transparency and accountability in the implementation of the programmes. The findings are reviewed and shared with the States to discuss and suggest improvements in the implementation processes at the grass roots levels.

The PMAYG dashboard being developed will provide end-to-end insights to cater the analytical and strategic business intelligence needs to cater the physical and financial progress of PMAY-G scheme at a Glance. The dashboard will be able to provide the actionable insights that include the single screen visualization of entire physical and financial progress and state level reports drillable to block level, analyzing the gap/delays in release of instalments, speed of house construction, age-wise, category-wise data analysis in order to find out anomalies, outliers. Also, dashboard will be able to illustrate the trend analysis for sanction and completion progress using dynamic and customizable data visualization in close coordination with stakeholders.

NLM undertake periodic visits to the States/UTs for review in respect of all schemes/programmes of the Department of Rural Development including PMAY-G.
In addition, Central Teams are also deputed for undertaking review of houses constructed under the Scheme.

DISHA (District Development Coordination and Monitoring Committee) is a monitoring mechanism to ensure that Schemes are implemented in accordance with the Programme Guidelines. The meetings of DISHA Committee provides a platform in which implementation of development schemes in a District can be discussed and taking the valuable inputs from the elected representative including Members of Parliament, strategy for greater impact of the Programmes may be formulated. This Committee is chaired by Hon'ble Member of Parliament. The Ministry vide D.O. letter dated 26th October, 2021 from the Secretary (RD) addressed to the Additional Chief Secretaries/ Principal Secretaries/ Secretaries dealing with PMAY-G of All States/UTs have re-iterated the role of the Hon'ble Members of Parliament in implementation and monitoring of PMAY-G.

CHAPTER III

RECOMMENDATIONS WHICH THE COMMITTEE DO NOT DESIRE TO PURSUE

IN VIEW OF REPLIES OF THE GOVERNMENT

NIL

RECOMMENDATIONS IN RESPECT OF WHICH REPLIES OF THE GOVERNMENT HAVE NOT BEEN ACCEPTED BY THE COMMITTEE

Recommendation (Serial No. 2)

The contention of the Ministry that PMAY-G aims to realize the vision of ‘Housing for All by 2022’ through a robust delivery and monitoring mechanism for and improved scheme architecture put in place does not stand ground in view of the existing challenges of discrepancies in identification of beneficiary, cumbersome appellate process which is out of the reach of the rural poor. Biased and politically motivated approach in identification of beneficiary cannot be ruled out by the elected body of a Gram Panchayat coupled with the grievance redressal appellate mechanism out of the reach of the economically and socially deprived rural populace culminating into meaningless exercise in the absence of any support mechanism to provide assistance for raising grievance. This view of the Committee is further strengthened when the Secretary, Rural Development during evidence submitted that the “institutions become difficult to manage, if spoiled. Since Members of Parliament head DISHA meetings, they may point out the shortcomings and the Ministry of Rural Development shall take strict action against those found guilty.” However, the Committee are not fully convinced with stance and feel that if the primary concern of proper selection of the beneficiaries is not addressed properly, the whole initiative of bringing improvement in the living conditions of the rural poor may be ineffective. In a scenario where the centrally sponsored scheme is implemented at the District/Panchayat level and monitored at the central level, it becomes utmost important to downsize the role of Gram Sabha and to rope in private organizations and non-government bodies for identification / authentication of the beneficiary list and the responsibility is fixed on the Block Development Officers by making them accountable for factual verification of the details and progress of PMAY-G unit for fairer results. The Members of Parliament definitely monitor the progress in the DISHA meetings and highlight the anomalies but issues are lost in the tussle of Centre, State jurisdiction. The Committee, therefore, seek the Ministry's intervention to review the methodology by downsizing the role of Sarpanch/Gram Panchayat by incorporation of Block Development Officer (BDO) by fixing accountability and involving NGOs / Private Bodies that may act as pillars of
support for the socially 32 and economically poor in raising their issues so that proper identification / authentication of targeted beneficiaries of this scheme is achieved and intention of the present scheme is materialized.

The Committee also observe that PMAY-G at the time of launch in 2016 was mandated to construct 2.95 crore houses to visualize the dream of providing pucca house with basic amenities to the selected beneficiaries by 2021-2022 will now cover 2.49 crore beneficiaries by 2022. The Committee, however, feel that in view of the complaints of biased approach of the Gram Panchayats and anomalies in the SECC-2011 data, a flexible approach should be adopted by devising a new strategy so that no needy houseless or household with kucha roof as defined are left out and the list is updated accordingly.

Reply of the Government

“As per Framework for Implementation of PMAY-G, the identification of beneficiaries under PMAY-G is based on the housing deprivation parameters and exclusion criteria prescribed under SECC 2011 subject to due verification by Gram Sabha and completion of Appellate process.

The MoRD Commissioned the ‘Awaas+’ survey to identify additional eligible households for assistance under PMAY-G which were not included in the Permanent Wait List (PWL) derived from the SECC-2011 survey data. Under this survey 3.57 Crore households were registered. Targets from the Awaas+ survey being allotted to the States/ UT following the recommendations of the Expert Committee. From the list of 3.57 crore registrations on Awaas+, there was a need for filtration of genuinely deprive households for providing the benefit under the scheme and therefore, Expert Committees were constituted. Out of 3.57 crore registered households, the States and UTs have removed 80.43 lakh ineligible households from the Awaas plus database and 2.77 crore households remain as eligible as on 25th November 2021.

The Union Cabinet had authorized the Minister, Rural Development, in consultation with the Ministry of Finance, for inclusion of additional eligible households from the final Awaas+ list into the Permanent Wait List (PWL) of PMAY-G, with a ceiling of 2.95 crore, for those States / UTs where PWL is exhausted and to allocate target to these States / UTs. The number of such households shall be the difference between 2.95 crore households, as approved in the Cabinet Note for the 1st Phase of PMAY-G, and the beneficiaries left in the Permanent Wait List after verification by Gram Sabhas. Since some of the States, namely West Bengal, Tripura, Assam, Madhya Pradesh, Chhattisgarh were yet to exhaust their existing SECC based PWL of PMAY-G, the Ministry has so far allocated target of 50.99 lakh
houses to States/UTs which had exhausted their existing SECC PWL. The targets from Awaas+ list at the State/UT level have been arrived at by using the methodology recommended by the two Expert Committees on Awaas+. In addition, at present, the Ministry is allocating targets till Gram Panchayat Level to the States/UTs and the above-mentioned targeted beneficiaries have been identified and the lists have been conveyed to the States/UTs on AwaasSoft for further processing. The States/UTs are able to generate the GP wise priority lists after following the procedure.

The procedure for identification of the right beneficiary under PMAY-G is in alignment with the Article 243(G) of the Indian Constitution on the Powers authority and responsibilities of Panchayats.

Apart from the process mentioned above for the selection of eligible beneficiaries from the SECC-2011 survey data / Awaas+ survey data, the eligibility of the beneficiaries is also being confirmed at the time of sanctioning the house. Further, the geotagged photographs of the existing houses and the proposed sites are being captured using AwaasApp.

As per FFI, a Grievance redressal mechanism is also set up at Gram Panchayat, Block, District, and the State levels. Contact details of the designated grievance redressal official and the procedure to file the grievance is clearly displayed in each Panchayat. There is also scope for escalation, if the complainant is not satisfied with the disposal of his/ her grievance. Complaints received in the MoRD are forwarded to the respective State Government for redressal of the grievance. The designated officers are required to take necessary action and furnish the ATR to the MoRD under intimation to the complainant within one month of receipt of the complaint. Services of the Ombudsman under MGNREGA may also be utilized for redressal of the grievances.

In addition, complaints are received through CPGRAMS wherein there is an inbuilt mechanism for categorization of complaints. Regular follow up is done with States/UTs for speedy disposal of the grievances. In cases of serious irregularities/ allegations, Central Government Teams are also deputed for conducting enquiry.

In cases where the complaint against the Officials/ Panchayat Adhikari/ Pradhan etc. is found to be true during enquiry by Central Government/ State Government team, prompt action is taken against the erring Officials. Following actions are suggested by Ministry to the States for immediate action against the erring Officials:

(i) FIR be filed against the erring Officials immediately
(ii) Action to be taken against the concerned BDO, who is second signatory of the FTOs under PMAY-G and other supervisors who would have certified and inspected the works
(iii) Show cause be served against the Officials and other concerned officials in cases where there is delayed action against the erring Officials
(iv) State/UT to publicise widely the action taken in the matter including on social media

The above grievances redressal mechanism ensures that in cases of selection of ineligible households or other such cases, appropriate action is taken against those responsible for irregularities.

The Union Cabinet has approved extension of the PMAY-G beyond March 2021 till March 2024, owing to non-release of state shares despite in-time release of funds by the Central Govt, in order to enable the States to complete the targets of 2.95 crore houses by March 2024


Comments of the Committee

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

Recommendation (Serial No. 5)

The Ministry while admitting to no proposal in hand for increase in the unit assistance under PMAY-G owing to factors like land is owned by the beneficiary, minimum plot size is 25 Sq Meters and the unit cost has been substantially increased, have also apprised that 05 States i.e., Karnataka, Tamil Nadu, Haryana, Dadra and Nagar Haveli and Andhra Pradesh provide specific top up schemes for assistance to beneficiaries, in addition to availability of loan facility of 70,000/- from financial institutions. In view of it the Committee feel that there is a need to re-examine the need for additional finance to meet construction expenses under the scheme. The Committee opine that the Ministry’s view of not bringing the unit assistance of PMAY-G at par with PMAY-U does not stand ground from their own admission that economic conditions of the beneficiaries warrant various States Governments to provide top up assistance for construction of PMAY-G house. Secondly, the Ministry stance that the present unit assistance may not be one of the reasons behind non achievement of targets is contradicted by the figures on backlog of Phase-I and non achievement of targets of Phase-II of PMAY-G. Furthermore,
70,000/- loan scheme does not find acceptance among beneficiaries owing to their social and economic conditions making it impossible to render collateral and bear high interests / administrative costs. Also the assertion of substantial increase in the unit cost since April, 2016 is not convincing because the unit-wise plot size has been increased from 20 Sqmtr under the previous scheme to 25 Sq meter under PMAY-G and cost escalation during the last 5 years besides increased transportation costs especially in remote, hilly and difficult terrain areas. The Committee, further, observe that the Secretary, MoRD was candid enough to depose the matter and come up with a solution on the issue of higher transportation costs being incurred in transporting building material to the site in Himalayan and hilly regions of the country. Besides, the Secretary, Ministry of Rural Development, in his further deposition stated that as per indication received from Prime Minister’s Office there will be no shortage of funds for this program. In this regard, the Committee are of the view that it becomes necessary for the Ministry to consider some increase in the unit assistance under PMAY-G on the basis of the present day price index and come up with a solution. The Committee, therefore, recommend that since the scheme is in the mid-way and accomplishment of the goal is set for 2022, it would be appropriate, to consider enhancement of assistance cost by Rs. 10,000/- both for plain and hilly areas respectively. The Committee also recommend that additional sources for topping up of unit assistance through convergence with State Schemes so that success of PMAY-G Scheme is achieved in all earnestness throughout the country.

Reply of the Government

“Under PMAY-G, the unit assistance of Rs. 1.20 lakh in plain areas and Rs. 1.30 lakh in difficult areas, IAP districts, Hilly States (including UTs of J&K and Ladakh) is as per the approval of the Union Cabinet. In addition to the unit assistance, the beneficiaries are facilitated with 90/95 mandays of unskilled labour wages through mandatory convergence with MGNREGS. Support of Rs. 12,000 for construction of toilet is also provided through SBM-G, MGNREGS or any other dedicated source of funding. The total assistance available to a beneficiary for construction of house with toilet works out to Rs. 1.50 lakh in plain areas and Rs. 1.60 lakh in difficult areas.

Para 6.2.4 of the FFI of PMAY-G provides that the States can also source construction material of good quality at reasonable rates for the beneficiaries. This arrangement of material bank can be made at places where the beneficiaries have consented to get the construction material from State Govt instead of purchasing the same from open market. In few Hilly
States including NE States of Arunachal Pradesh and Nagaland, the State Government has been providing the beneficiaries with construction material in lieu of financial assistance so that there is no difficulty faced by them in getting construction material at reasonable rates in Hilly areas.

In cases of old/infirm beneficiaries, such houses are also taken up as part of the Rural Mason Training Programme for construction.

Under PMAY-G, as on 27.10.2021, 2.07 crore houses have been sanctioned, out of which 1.61 crore houses have already been completed. Increasing the unit assistance at such a juncture may not be feasible.

Further, the Ministry has already got the continuation of Scheme beyond March, 2021 till March, 2024 appraised by the Department of Expenditure, Ministry of Finance which has also recommended continuation of PMAY-G with existing framework and hence no enhancement in unit assistance can be proposed at present.

There are 4,46,058 landless (no land to construct the house) beneficiaries in the PWL of PMAY-G, out of which 2,05,847 beneficiaries have been provided land or financial assistance for purchasing the land. The States of Assam, Tamil Nadu, Odisha, and Maharashtra have their respective State schemes for providing financial assistance to the landless beneficiaries.

Some of the States/UTs as detailed below provide additional top-up financial support over and above unit assistance to the PMAY-G beneficiaries for the house construction.

<table>
<thead>
<tr>
<th>S.N.</th>
<th>State/ UT</th>
<th>Top-up amount (in INR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Gujarat</td>
<td>To improve the pace of house completion, the State Govt. of Gujarat is giving an incentive of Rs. 20,000 to the beneficiaries who have constructed their houses within 6 months of the release of 1st installment.</td>
</tr>
<tr>
<td>2</td>
<td>Haryana</td>
<td>18,000</td>
</tr>
<tr>
<td>3</td>
<td>Himachal Pradesh</td>
<td>20,000</td>
</tr>
<tr>
<td>4</td>
<td>Kerala</td>
<td>2,80,000</td>
</tr>
<tr>
<td>5</td>
<td>Odisha</td>
<td>To improve the pace of house completion, the State Govt. of Odisha is giving an incentive of Rs. 20,000 to the beneficiaries who have constructed their houses within 4 months of the release of 1st installment and Rs. 10,000 to the beneficiaries who have constructed the house in 6 months from the release of 1st installment.</td>
</tr>
<tr>
<td>6</td>
<td>Sikkim</td>
<td>30 CGI Sheets are being provided to the beneficiary as an additional assistance for the house construction</td>
</tr>
<tr>
<td>7</td>
<td>Tamil Nadu</td>
<td>1,20,000</td>
</tr>
<tr>
<td>8</td>
<td>DD and DNH</td>
<td>1,20,000</td>
</tr>
<tr>
<td>9</td>
<td>Andhra Pradesh</td>
<td>30,000 (Plain areas); 20000 (IAP districts)</td>
</tr>
<tr>
<td>10</td>
<td>Karnataka</td>
<td>30,000 (For SC/ ST beneficiaries only)</td>
</tr>
</tbody>
</table>
Comments of the Committee
(Please see Paragraph No. 11 of Chapter I of the Report)

Recommendation (Serial No. 9)

The Committee appreciate that landlessness is being dealt at the highest level whereby States are being regularly persuaded to assess landlessness among PMAY-G beneficiaries and expedite action to provide land to landless beneficiary from the Government land or any other land including public land (Panchayat common land, community land or land belonging to other local authorities). Three States provide financial assistance for site purchase, namely, Bihar gives Rs. 60,000/-, Maharashtra and Assam provide Rs. 50,000/- each and Odisha pursues Vasudha Scheme entailing allotment of Government Land or purchase of suitable land for allotment in case of non-availability of Government land. The Committee find that despite the efforts undertaken, 2,29,321 (65.26%) out of the total of 4,27,975 landless beneficiaries are yet to be provided land thereby putting a serious question on the full success of the scheme. Maharashtra accounts for 81,193; Odisha - 52,731; Tamilnadu - 43,718; and Assam - 29,591 besides other States constituting the total number of landless beneficiaries as 2,79,321 are yet to be provided land. The above submission, makes it amply clear that scheme for provision of land to landless beneficiaries by the States has to be pursued vigorously by citing examples set forth by the four States/UT along with the AwaasSoft MIS module being developed for capturing the details on PMAY- G beneficiaries in the Permanent Wait List (PWL) with no land to construct the houses for focused monitoring. It is obvious that there are impediments owing to the unavailability of Government land and encroachments which need to be resolved in a time bound manner. Therefore, the Committee recommend that there is need to gear up the existing machinery to get over such obstacles so that the landlessness among the poor can be dealt on priority for providing land for the construction of house.

Reply of the Government
The Ministry has already requested the States/UTs to resolve the issue time and again and provide land to all the landless beneficiaries on priority basis. The States/UTs were also requested to constitute a Committee under the Chief Secretary, comprising the Secretary (Revenue) and Secretary dealing with PMAY-G, so that land is allotted to landless beneficiaries under PMAY-G in a time bound manner. This matter has also been taken up at the level of Minister (RD) with the Chief Ministers of the States with highest number of landless beneficiaries under PMAY-G awaiting allotment of land to them.

Further, a landless module has also been made live on AwaasSoft thus moving forward towards adoption of better monitoring mechanism and timely provision of land to landless beneficiaries under PMAY-G.

Important communications regarding availing land to landless beneficiaries are detailed below -

i. The Hon'ble Minister of Rural Development & Panchayati Raj in his letters (D.O.No.13011/05/ 2013-LRD dated 5th September 2018 and D.O.No. J-11014/01/2016-RH dated 30th April 2021) requested Hon'ble Chief Ministers / Administrators of the States/ UTs were requested to assess landless status in the States/ UTs and constitute task force committee to expedite availing land to the landless beneficiaries.

ii. The Joint Secretary Rural Housing, in his letter (D. O. No. J- 11 060/07/2018-RH (M&T) dated 4th January 2019), requested concerned States/ UTs to take necessary steps in time bound manner for availing land to landless beneficiaries in the time bound manner.

iii. The Hon'ble Minister of State for Rural Development in her letter (No. J-11060/07/2018-RH(M&T) dated 16th September 2019) shared details of the Bihar state’s scheme for assistance to the landless.

iv. The Hon’ble Minister of Rural Development and Panchayati Raj in his letter (No. M-12018/2/2016-RH(M&T) dated 10.08.2020) to the Hon’ble Minister of the Ministry of Tribal Affairs (MoTA) requesting financial assistance for availing land to the most deserving landless PMAY-G beneficiaries belong to the Schedule Tribe (ST) category under any of the suitable scheme of the MoTA.

v. The Hon’ble Minister of Rural Development and Panchayati Raj in his letter (No. M-12018/2/2016-RH(M&T) dated 10.08.2020) to the Hon’ble Minister of the Ministry of Social Justice and Empowerment (MoSJE) requested for financial assistance for availing land to the most deserving landless PMAY-G beneficiaries belong to the Schedule Cast (SC) category under any of the suitable scheme of the MoSJE.

vi. The Secretary Rural Development in his letter (No. J-11014/01/2016-RH dated 9th April 2021) requested States/ UTs to constitute task force under the chairmanship of Chief Secretary of the State comprising of State RD Secretary and State Revenue Secretary as members to expedite provisioning of land to the landless beneficiaries.


Comments of the Committee

(Please see Paragraph No. 17 of Chapter I of the Report)
Recommendation (Serial No. 11)

The Committee during examination and field visits came across with the irregularities in collusion with the Bank officials and Gram Sabha functionaries challenging direct benefit transfer of money to the beneficiaries, the Ministry had stated that DBT transfer had been adopted to overcome such challenges. The Committee desire that in order to know the ground reality, the Ministry is required to collect views of the State Governments and PMAY-G beneficiaries over the issue. The Committee further, recommend that the Ministry should devise a fool proof mechanism for seamless transfer of money to the beneficiary with some accountability for transfer of money/installments of the various stages of completion of house under PMAY-G devoid of irregularities.

Reply of the Government

For better implementation for DBT for release of PMAY-G funds to the actual beneficiaries in States/UTs, the Ministry has recently sent a communication via D.O. no. J-11060/21/2021-RH dated 15th September 2021 to implement the Aadhaar enabled payment system (AEPS) PMAYG from 1st November 2021 onwards.

The MoRD came across the issues regarding the payment to PMAYG beneficiaries through overriding by BDOs/ Block level officers due to mismatch in the name etc. of a PMAY-G beneficiary between SECC record and bank details while generating FTOs in the name of beneficiaries concerned. In this regard, the Ministry of Rural Development has requested States/UTs to go far 100% verification of the beneficiaries who got the benefit of PMAY-G by overriding (by BDOs). So far against the 1,03,02,534 mismatch cases, so far 14,19,299 cases have been verified. Further, the disciplinary action is being taken up by the government for the cases wherein the irregularities were observed. Also, the beneficiaries/ functionaries are being sensitized on the issue.

The senior officials from the Rural Housing division of the Ministry have interacted with the PMAY-G beneficiaries from the States of Madhya Pradesh, Uttar Pradesh, Jharkhand, Gujarat and Maharashtra on 6th December 2021. During this discussion the beneficiaries provided their feedback on receipt of the financial assistance for house construction through DBT under PMAY-G. All the beneficiaries have reported that they are getting their instalments in their bank account directly.


Comments of the Committee

(Please see Paragraph No. 20 of Chapter I of the Report)
Recommendation (Serial No. 12)

The Committee note that toilets are being constructed under the scheme with the provision of a plastic tank, however, are perturbed at the abysmal response of the Ministry that construction of toilet is under the Department of Drinking Water and Sanitation, Ministry of Jal Shakti. The Committee desired that there must be coordination between the Ministry in order to make the toilet properly functional. The Committee further raised the issue of delayed payment of Rs. 12,000/- after construction of toilet in PMAY-G Unit through convergence with Swachh Bharat Mission Scheme (SBM) and desired that the issue be resolved in coordination with the concerned Ministry. The Secretary, MoRD admitted that structural problem persisting in Swachh Bharat Mission, Gramin lead to delayed payments after construction of toilet and agreed to resolve the matter in coordination with them. The Committee opine that since, PMAY-G under the administrative control of the Ministry of Rural Development has specifically been launched to incorporate the basic amenities under convergence with other government schemes after noticing the shortcomings in the (C&AG) Performance Audit Report, 2014, of the previous rural housing scheme pointedly referring to lack of convergence, it becomes the responsibility to the MoRD to see that the Scheme achieves its motive in convergence with other schemes by removing the gaps and shortcomings by establishing close coordination with the concerned Ministries instead of shifting the responsibility by intimating that the subject in question is dealt by the Department of Drinking Water and Sanitation. The Committee, therefore, recommend that the shortcomings/challenges noticed be resolved in coordination with the Ministries responsible for convergence to achieve fruitful results for the welfare of the PMAY-G beneficiaries by ensuring that toilets are made functional by provision of water connection and timely payment is ensured. The Committee, further desire that an update with regard to the number of PMAY-G Units being provided with water connections may be incorporated in the AwaasApp for quick updates/results.

Reply of the Government

The Ministry has already constituted a Committee on analysis of the degree of convergence and coordination with the line Ministries with whom the PMAY-G has been converged to provide benefits of electricity connection, LPG connection, Drinking water, toilet construction, etc. Study to assess the impact of convergence is already planned by the Ministry to be conducted through NIRD&PR. The Ministry is
in consultation with the line Ministries for data transfer among MIS of the Schemes with which PMAY-G has been converged, including D/o DWS, so that the convergence benefits provided to the PMAY-G beneficiaries are available on AwaasSoft MIS. It is stated that a committee under the Chairpersonship of Additional Secretary, Department of Rural Development has been constituted comprising the members from the line Ministries to monitor and provide suggestions for effective convergence with the concerned schemes of the Central Government and State Govts.

Status of the convergence as captured in the AwaasSoft as of 23.11.2021 is given below:

<table>
<thead>
<tr>
<th>Total Completed</th>
<th>Total no. of Houses for which Convergence data has been seeded</th>
<th>Toilet Constructed</th>
<th>Electricity Connection</th>
<th>LPG Connection</th>
<th>Water Connection</th>
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<tbody>
<tr>
<td>16433787</td>
<td>6935328</td>
<td>6495745</td>
<td>6503424</td>
<td>6122399</td>
<td>3886495</td>
</tr>
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</table>


Comments of the Committee

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

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

NIL

NEWDELHI;
14 March, 2022
23 Phalguna, 1943 (Saka)

PRATAPRAO JADHAV
Chairperson,
Standing Committee on Rural Development & Panchayati Raj
ANNEXURE I

STANDING COMMITTEE ON RURAL DEVELOPMENT & PANCHAYATI RAJ (2021-2022)

MINUTES OF THE EIGHTH SITTING OF THE COMMITTEE HELD ON MONDAY, THE 14 MARCH, 2022

The Committee sat from 1500 hrs. to 1600 hrs. in New Committee Room No.'2', Parliament House Annexe Extension Building, Block - 'A' (PHA-Ext. 'A'), New Delhi.

PRESENT

Shri Prataprao Jadhav -- Chairperson

MEMBERS

LOK SABHA

22. Shri A.K.P. Chinraj
23. Shri Vijay Kumar Dubey
24. Shri Sukhbir Singh Jaunapuria
25. Dr. Mohammad Jawed
26. Shri Nalin Kumar Kateel
27. Shri Narendra Kumar
28. Shri Janardan Mishra
29. Smt. Gitaben Vajesingbhai Rathva
30. Smt. Mala Rajya Laxmi Shah
31. Shri Vivek Narayan Shejwalkar
32. Dr. Alok Kumar Suman
33. Shri Shyam Singh Yadav

RAJYA SABHA

34. Shri Dineshchandra Jemalbhai Anavadiya
35. Shri Shamsher Singh Dullo
36. Shri Iranna Kadadi
37. Shri Rathwa Naranbhai Jemlabhai
38. Shri Ram Shakal
39. Shri Ajay Pratap Singh

SECRETARIAT

1. Shri D. R. Shekhar - Joint Secretary
2. Shri A. K. Shah - Director
3. Shri Nishant Mehra - Deputy Secretary
2. At the outset, the Chairperson welcomed the Members to the sitting of the Committee convened for consideration of three Draft Reports of the Committee on XXX XXX XXX in respect of XXX XXX XXX, XXX XXX XXX and XXX XXX XXX and XXX XXX XXX XXX on Action Taken on the recommendations contained in the Sixteenth Report on Pradhan Mantri Awaas Yojana - Gramin (PMAY-G) pertaining to the Department of Rural Development (Ministry of Rural Development).

3. The Committee then took up for consideration of following four Draft Reports of the Committee:-

   (i) XXX XXX XXX XXX;
   (ii) XXX XXX XXX XXX;
   (iii) XXX XXX XXX XXX; and
   (iv) Action Taken on the recommendations contained in the Sixteenth Report on Pradhan Mantri Awaas Yojana - Gramin (PMAY-G) pertaining to the Department of Rural Development (Ministry of Rural Development).

4. Draft Reports were taken up for consideration one-by-one and after discussion, the Committee adopted the above Draft Report without any modifications. The Committee then authorized the Chairperson to finalize the aforesaid Draft Reports and present the same to the Parliament.

   The Committee then adjourned.

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XXX Not related to the Draft Report
## ANNEXURE II

[Vide para 4 of Introduction of Report]

**ANALYSIS OF THE ACTION TAKEN BY THE GOVERNMENT ON THE RECOMMENDATIONS CONTAINED IN THE SIXTEENTH REPORT (17TH LOK SABHA) OF THE STANDING COMMITTEE ON RURAL DEVELOPMENT & PANCHAYATI RAJ**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>I.</strong> Total number of recommendations:</td>
<td>19</td>
</tr>
<tr>
<td><strong>II.</strong> Observations/Recommendations which have been accepted by the Government:</td>
<td></td>
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<tr>
<td>Serial Nos. 1, 3, 4, 6, 7, 8, 10, 13, 14, 15, 16, 17, 18, 19</td>
<td></td>
</tr>
<tr>
<td>Total:</td>
<td>14</td>
</tr>
<tr>
<td>Percentage:</td>
<td>73.7%</td>
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<tr>
<td><strong>III.</strong> Observations/Recommendations which the Committee do not desire to pursue in view of replies of the Government:</td>
<td></td>
</tr>
<tr>
<td>Serial No. NIL</td>
<td></td>
</tr>
<tr>
<td>Total:</td>
<td>NIL</td>
</tr>
<tr>
<td>Percentage:</td>
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<tr>
<td><strong>IV.</strong> Observations/Recommendations in respect of which replies of the Government have not been accepted by the Committee:</td>
<td></td>
</tr>
<tr>
<td>Serial No. 2, 5, 9, 11, 12</td>
<td></td>
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<tr>
<td>Total:</td>
<td>05</td>
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<td>Percentage:</td>
<td>26.3%</td>
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<td><strong>V.</strong> Observations/Recommendations in respect of which final replies of the Government are still awaited:</td>
<td></td>
</tr>
<tr>
<td>Serial No. NIL</td>
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<td>Total:</td>
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