

**DETAILED AGENDA NOTE FOR MEETING OF PMAY (G) COORDINATING  
OFFICERS TO BE HELD ON 03.05.2016**

- 1) **Salient features of PMAY(G)**- The Cabinet in its decision on 23<sup>rd</sup> March, 2016 has approved the proposal for 'Revamping of Indira Awaas Yojana' into 'Pradhan Mantri Awaas Yojana (Gramin)' to realize the government's vision of providing 'Housing For All by 2022'. The salient features of the revamped scheme are placed at Annex 'A'.
- 2) **Use of SECC for beneficiary identification under PMAY (G)** - The procedure for the use of SECC data in PMAY (G) is placed at 'Annex-B'. Session objectives:-
  - a. Orienting State Nodal officials on the use of SECC by providing a brief overview of the procedure.
  - b. Reviewing the progress of States with respect to the instructions issued by MoRD regarding the following:-
    - i. Downloading priority lists from AwaasSoft
    - ii. Generation of separate lists for Minorities
    - iii. Verification of lists by Gram Sabha
    - iv. Recording of reasons for removal or change in priority by Gram Sabha
    - v. Uploading of verified lists on AwaasSoft
    - vi. Mechanism for raising and settling objections.
  - c. Fixing deadlines for finalisation of priority lists under PMAY (G).
- 3) **Mason Training**- Status of mason training and proposed milestones in 2016-17 is placed at 'Annex -C'. Session objectives:-
  - a. Experience sharing by States who have led the pilot training initiative viz; Jharkhand, Chhattisgarh and Maharashtra.
  - b. Sensitizing officials to various aspects of mason training; role of training providers, screening of participants, procedure for assessment and certification, availability of training aids, mechanism to track trained masons and map them to PMAY (G) beneficiaries.
  - c. Guiding officials through standardized template developed by the Ministry for furnishing proposal for conducting mason training based on QP.
- 1) **Status of transfer of funds into State Nodal Account (SNA)**- Reviewing progress made by states in the following activities:-

- a. Transfer of scheme funds lying unutilised at various levels of administration into the SNA
  - b. Entering details of all instalments paid to beneficiaries prior to 2015-16 on AwaasSoft
  - c. Furnishing statement on fund transfer from district/block/GP accounts to the SNA to enable modification of opening balance on AwaasSoft.
- 2) **Status of house completion under IAY-** Reviewing whether states have furnished information on house completion as per format placed in 'Annex-D'.
- 3) **Revised guidelines under PMAY (G)-** Proposed changes in guidelines pertaining to various aspects of implementation of PMAY (G), placed at 'Annex-E', is to be circulated among States for feedback and comments.

**PRADHAN MANTRI AWAAS YOJANA (GRAMIN)**

The Cabinet in its decision on 23<sup>rd</sup> March, 2016 has approved the proposal for 'Revamping of Indira Awaas Yojana' into Pradhan Mantri Awaas Yojana (Gramin) to realize the government's vision of providing 'Housing For All by 2022'.

The salient features and implementation strategy envisaged in the Cabinet note are as follows:-

- a) Implementing the rural housing scheme of Pradhan Mantri Awaas Yojana - Gramin.
- b) Providing assistance for construction of 1.00 crore houses in rural areas over the period of 3 years from 2016-17 to 2018-19.
- c) Enhancement of unit assistance from Rs. 70,000 to Rs. 1.20 lakh in plains and from Rs 75,000 to Rs.1.30 lakh in hilly states, difficult areas and IAP districts.
- d) Meeting the additional financial requirement of Rs 21,975 crore (Rs.60,000 crore from budgetary sources) by borrowing through National Bank for Agriculture and Rural Development (NABARD) to be amortised through budgetary allocations after 2022.
- e) Using SECC-2011 data for identification of beneficiaries.
- f) Setting up of National Technical Support Agency at national level to provide technical support in achieving the target set under the project.

**Implementation strategy**

- a) Implementation of the scheme on a Mission Mode.
- b) Allocation of resources and determination of eligibility for assistance to be done using information from Socio Economic and Caste Census (SECC).
- c) Implementation at the State Level will be by the State Mission
- d) At the District level there will be a District Mission responsible for finalizing identified list of beneficiaries, conducting capacity building programme etc.
- e) Below district level, there will be Block Level Committee on Housing responsible for awareness building of beneficiaries, overseeing implementation at fixed stages, implementation of annual plan etc.

- f) At the level of Gram Panchayats, a Special Functional Committee on Housing in each Village Panchayat will be set up to steer the programme
- g) Selection of beneficiary through participatory process by the Gram Sabha.
- h) Intensive capacity building exercise for all the stake holders.
- i) The beneficiary would be facilitated to avail loan of up to Rs.70,000/- for construction of the house which is optional.
- j) Support will be provided at district and block levels for technical facilitation and addressing quality issues in house construction.
- k) Setting up of National Technical Support Agency to provide technical support to the Centre and States enabling to achieve the target set under the project.
- l) Undertaking of training rural masons to address the issue of availability of skilled masons and construction of quality houses
- m) Monitoring through traditional administrative methods to be complemented with the intelligent use of technology to put in place an effective monitoring system including use of mobile phone based geo-reference time stamped photographs and real time electronic fund transfer through PFMS.

Annex - B



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ग्रामीण विकास मंत्रालय  
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Deptt. of Rural Development  
Government of India  
Krishi Bhavan, New Delhi-110114

No.J-11014/1/2014-RH

Date : 13<sup>th</sup> April, 2016

Dear

As you are aware Government have approved the Pradhan Mantri Awaas Yojana (Gramin) (PMAY-G) for implementation from 2016-17. Since the target is to complete one crore house in three years it is important that the beneficiaries of PMAY(G) are identified at the earliest. SECC data is to be used to identify beneficiaries. In view of the shortage of time the list of eligible beneficiaries derived from the data will be uploaded Gram Panchayat-wise on the IAY website. These are to be downloaded and printed copies made available to the Gram Sabhas that are being organised as part of the 'Gram Uday Se Bharat Uday Tak' programme this month.

2. It is possible that there may not be a one to one correspondence between the Gram Panchayats and Enumeration Blocks (EBs) based on which the data has been organised. Therefore the block level officials have to check the data and prepare copies of the list of eligible beneficiaries appropriate to the Gram Panchayat boundaries that exists currently. For instance the data for one Gram Panchayat may be in more than one EB. Then the data for that Gram Panchayat may have to be abstracted from both the EBs.

3. One of the conditions for approval of PMAY(G) was that there would be a grievance redressal mechanism for beneficiaries to appeal to after the Gram Sabha has finalised the select list. Therefore you are requested to constitute a 3 member Appellate Committee consisting of a nominee of the District Collector/Magistrate, another government official and a non-government person. The applications are to be collected at a block office, enquiry conducted and a report furnished to the district level committee. The Committee should dispose of their applications before the end of May and publish the finalised list.

3. I have attached the list of activities to be carried out in the Gram Sabha. Since time is very limited I request you to ensure that this work is completed during the meeting of the Gram Sabha this month itself and the rest of the activities are completed by the end of May.

With regards,

Yours sincerely,

(Rajeev Sadanandan)

Encl. As above.

Pr. Secretaries / Secretaries,  
Department of Rural Development,  
All States / UTs

## Procedure to present and process SECC data for Pradhan Mantri Awaas Yojana- (Gramin) in the Gram Sabha

### I. The list of eligible beneficiaries

A list which has been drawn up from SECC data as per procedure laid down by Ministry will be made available to every Gram Sabha by the state government. This list has been prepared in the following fashion.

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

**Step 2: Automatic Exclusion-** From the remaining set of households, all households fulfilling any one of the 13 parameters listed in the Annexure have been automatically excluded.

**Step 3: All House less households and households living in zero/one/two room houses with kutcha roof and kutcha walls, subject to the exclusion process, will form the universe of eligible beneficiaries.** Separate list of eligible households for SC, ST, Minority and Others will be prepared at the Gram Panchayat (GP) level. If households fall within both ST and minority category they will be counted as ST.

### Prioritization process

**Step 4:- Preparing priority lists:** The GP and category wise list of eligible households will be prioritized based on the following deprivations:

1. **Housing deprivation-** Households will be **first** prioritized based on houselessness followed by the number of rooms; zero, one and two rooms, in that order. Within these groups, households that fulfill the criteria of **automatic inclusion** will be further prioritized.
2. **Socio economic deprivation- Inter se priority** within the two sub groups viz. households which are automatically included and otherwise, will be determined based on their cumulative deprivation score calculated from the parameters given below with each having equal weight.
  - i. Households with no adult member between age 16 to 59
  - ii. Female headed households with no adult male member between age 16 to 59
  - iii. Households with no literate adult above 25 years
  - iv. Households with any disabled member and no able bodied adult member
  - v. Landless Households deriving the major part of their income from manual casual labour

Higher the deprivation score, higher will be the ranking of the household within the sub group.

This system generated category wise ranked priority list will be made available in the scheme MIS-AwaasSoft. The steps involved in accessing the priority lists on AwaasSoft are enlisted in Annexure 2. The ranked priority lists could either be downloaded directly or generated by executing a query on the list of eligible beneficiaries (unranked) made available on AwaasSoft. Thereon, it will be circulated to the concerned Gram Panchayat and given wide publicity.

From the comprehensive list for Others (General Category) a separate list will be generated for minorities. Gram Sabha or any administrative authority, as entrusted by the State, will identify the names of members belonging to minority communities and prepare a separate list retaining the interse priority in the original list.

## **II. Verification of priority lists**

Once the category wise lists are made available, the Gram Sabha will verify the facts based on which the selection has been done. If the inclusion has been done based on wrong facts, if the household has constructed a pucca house or migrated since the survey or has been allotted a house under any government scheme, the Gram Sabha shall delete the name of such families. The list of such persons deleted, including reasons for deletion, will form part of the minutes of the Gram Sabha resolution.

If the Gram Sabha has sufficient grounds to alter the priority list it may do so after recording their reasons through a resolution. In case there is a tie, priority will be provided to the following groups:

1. Households with widows and next-of-kin of members of defence/paramilitary /police forces killed in action;
2. Households where a member is suffering from leprosy or cancer and People living with HIV (PLHIV).
3. Households with a single girl child.
4. Beneficiary families of the Forest Rights Act.
5. Transgender persons.

At present there is no provision to add names to the list. However the Gram Sabha may record its opinion about names to be added to the list and forward the same along with the resolutions to the BDO or any government functionary as appointed by the State government for the same.

## **III. Grievance Redressal**

It is possible that there could be complaints against the list approved by the Gram Sabha. Such complaints shall be forwarded to the BDO or any other government functionary entrusted by the

State. The functionary should enquire into the complaints, prepare a report and submit the same in a time bound manner to an Appellate Committee that is to be constituted by the State.

The state government shall constitute a three member Appellate Committee at the District level. It may be headed by a Nominee of the District Magistrate/Collector, another official and at least one non –official member. The Appellate Committee will consider the complaints with the report, hear appeals against removal or prioritisation in the list and resolve the same within a fixed period of time.

The District Authorities will then publish the final priority list. The list will be published on the notice board of the Gram Panchayat and advertised widely. The gram panchayat wise priority list will also be posted on the website of PMAY.

#### **IV. Finalisation of Annual Select Lists**

**Step 1: Freezing of category wise targets up to the level of Gram Panchayat-** Once state level targets, including earmarks for various categories, have been communicated by the Ministry, the state government shall distribute category wise targets to respective Gram Panchayats and freeze the same on AwaasSoft. To the extent possible, States should also ensure that 3% of targets are earmarked for persons with disabilities. Earmarking of targets for SCs, STs and Minorities would be reckoned at the national level and distributed on the basis of proportionate population of these categories in the States/UTs as per figures projected the final priority lists aggregated at the national level.

**Step 2: Preparation of Annual Select List:** Selecting beneficiaries according to category wise targets assigned to respective Gram Panchayat will also be done by the Gram Sabha. Selection shall begin with the top households in the approved priority list in each category and be restricted to the target assigned to the Gram Panchayat. Gram Sabha may make alterations based on any new fact that has come up after the finalisation of the priority list. The reasons are to be recorded in writing.

**Step 3: Dissemination of Annual Select List:** The final Annual Select list as approved by the Gram Sabha should be disseminated to the community, including MPs/MLAs and members of the Intermediate panchayat as well as GP soliciting their objections, if any and also displayed in public places, including painting on a wall in the village. The time period for raising objections would be 30 days from the date of publication of the list. The BDO or any government functionary, as entrusted by the State, would be responsible for enquiring into the complaints, preparing and submitting a report to the Appellate Committee.



**Step 4: Consideration of the objections** – All objections registered shall be considered by the Appellate Committee constituted at the district level. The final list will be prepared and approved at the appropriate level as fixed by state government.

**Step 5: Aggregation of Annual select list** - The final approved annual select list should be aggregated at the district and State level and entered in AwaasSoft to begin the process of registration and sanctioning of houses.

**Parameters for exclusion:**

A household fulfilling any of the 13 parameters listed below will be automatically excluded:

1. Motorised two/three/four wheeler/ fishing boat
2. Mechanised three/ four wheeler agricultural equipment
3. Kisan Credit Card with credit limit of Rs.50,000 or above
4. Household with any member as a Government employee
5. Households with non-agricultural enterprises registered with the Government
6. Any member of the family earning more than Rs.10,000 per month
7. Paying income tax
8. Paying professional tax
9. Own a refrigerator
10. Own landline phone
11. Own 2.5 acres or more of irrigated land with at least one irrigation equipment
12. 5 acres or more of irrigated land for two or more crop seasons
13. Owning at least 7.5 acres of land or more with at least one irrigation equipment

**Criteria for automatic inclusion**

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

**Definitions**

- **Houses with kutcha wall** – Houses where the material used for wall is Grass/thatch/bamboo or plastic/polythene or mud/unburnt brick or wood or stone not packed with mortar.
- **Houses with kutcha roof** – Houses where the material used for roof is Grass/thatch/bamboo/wood/mud or plastic/polythene or handmade tiles

Procedure for accessing Priority lists on AwaasSoft

**Step 1:** Users will login from respective Blocks on AwaasSoft.

**Step 2:** Separate tab titled 'Beneficiary Selection under PMAY (G)' will appear at the block login.

**Step 3:** Click on the link 'Generate Priority Lists' provided in the tab.

**Step 4:** Choose District, Tehsil and GP from the dropdown.

Remarks: Only those districts, tehsils and GPs which have been captured in the SECC database will be available for selection in the dropdown. Administrative units which have been created thereafter, i.e. post SECC survey, may not get displayed. In case the user is unable to identify his GP as per SECC data, she could go to the link 'Advance Search for GP' available in the tab mentioned in Step 2. The user will have to enter the name of the village(s) which constitutes the GP as per present administrative records. The system will suggest the name of the GPs to which these villages could possibly belong as per SECC data.

**Step 5:** Choose social category for which priority list is to be generated by clicking on radio buttons for SC, ST or Others.

Remarks: The priority list for 'Others' includes names of members belonging to minority communities that have to be separated into another list while retaining the interse priority in the original list.

**Step 6:** Choose from the following radio buttons:-

1. Auto generated ranked priority list- The option to download pdf version of the same would be available.
2. List of eligible beneficiaries post exclusion (Unranked) - The option to download the excel version of the same would be available.

Remarks: The list of eligible beneficiaries has been arrived at after applying the exclusion process elaborated in Step 1 and 2 of the guidance document describing the procedure to use SECC. The user could download the excel version of the list and execute a query based upon the prioritization process to generate the ranked priority list. The query developed by NIC, Delhi to arrive at the same would be shared with the States on demand basis. The list of excluded beneficiaries, generated using the exclusion process, will be made available on AwaasSoft in due course of time.



## TRAINING AND CERTIFICATION OF RURAL MASONS

The following steps have been taken by Ministry of Rural Development in the direction of training of masons:-

1. Qualification Pack (QP) for 'Rural Masons' has been developed by the Ministry in collaboration with Construction Skill Development Council of India (CSDCI) and has been endorsed by most States. The QP was presented for the consideration and approval of the Qualification Review Committee (QRC) on 23.02.2016. It was put up for public view, comments and objections by the National Skill Development Corporation (NSDC) until 18<sup>th</sup> April 2016. No objections or comments have been reported and the QP is now in the process of being declared as a national standard. The QP would thus provide a benchmark for conducting standardized training on conventional technologies across the country.
2. Further, to cater to the requirement of the North East and other states where conventional technologies are not prevalent, the Ministry is also considering development of optional National Occupational Standards and customizing the QP accordingly. Similarly, optional Standards are being considered for the alternate technologies being promoted through the state specific typology development exercise.
3. Based on feedback from the states in two separate workshops during October and November 2015, the key strategy for training of masons includes a focus on localized and on-the-job training of semi-skilled masons on IAY / PMAY-G houses of some of the most deserving beneficiaries of government assistance. It is expected that such a strategy would help in retention of trainees as well as effective access to housing by these ultra-deprived beneficiaries. While the materials required for training are to be provided by the beneficiaries, the labour / wage component is to be met from government funding for training. The beneficiaries of such 'training houses' are to be chosen through Gram Sabha from the existing list of beneficiaries for rural housing assistance.
4. Pilot Training of Trainers (ToTs) to orient master trainers to impart training in line with the QP has been conducted for 5 States viz., Jharkhand, Chhattisgarh, Maharashtra,



Uttarakhand and Rajasthan in the month of February and March. The ToTs witnessed wide ranging participation from approx. 100 officials, govt. engineers, mistris and chotta thekedars nominated by the respective State Governments.

5. Onsite training of rural masons on a pilot basis has been **completed in Jharkhand** covering 100 semi-skilled masons who have been trained on 10 IAY houses within a period of 42 days. Pilot Training is also underway in the States of **Chhattisgarh (39 trainees in 13 houses) and Maharashtra (40 trainees in 25 houses) and is expected to be completed by mid June 2016**. Other States that participated in the pilot Training of Trainers will be conducting onsite training of rural masons in due course.
6. The Ministry had initially developed a ready reckoner for rural masons which was shared with participants undergoing training during the pilot initiatives. A set of posters was also developed in collaboration with UNDP as a training aid for use by master trainers for the pilot stage.
7. These have been upgraded by the Ministry in the form of a Training Kit in collaboration with ILO. The kit contains :
  - a. 05 handbooks for trainers who will be at the cutting edge of delivery of the training (20% classroom and 80% hands on field work through which some houses of the most needy beneficiaries will be constructed) . These handbooks contain theoretical knowledge of concepts, key elements of practice and worksheets for guiding field work.
  - b. 01 Handbook for the trainees - essentially semi-skilled masons with 2-3 years of experience in the field.
  - c. set of 60 posters including teaching aids and field exercises for use by the trainers
8. States have been advised to conduct pilot mason training to test out state specific approach and strategy. They have been advised to meet the expenditure involved in the pilot training from the administrative expenses.
9. In FY 2016-17, a provision of Rs 100 cr has been reserved under PMAY (G) for conducting mason training targeting 45000-50000 masons .

### 10. Proposed Milestones for 2016-17

	Week 1	Week 2	Week 3	Week 4
May 2016	<ul style="list-style-type: none"> <li>Initiation of pilots in Rajasthan and Uttarakhand</li> <li>Finalization of training aids</li> </ul>	Initiate task and productivity studies in NE states to draft additional occupational standards	workshop for capturing lessons learnt from the pilot initiatives	Finalization of training plans and strategies in at least 10 states (Micro plans have already been submitted by the states, these would be reviewed in the light of the lessons from the pilots)
June 2016	Initiation of development of 3 optional NOSs (bamboo based construction, earth construction and seismic resilient construction )	Training in full swing in Maharashtra, Rajasthan, Chhattisgarh, Jharkhand	Pilot trainings initiated in UP  Development of training aids for 3 Optional NOSs initiated	<ul style="list-style-type: none"> <li>Development of a system for tracking on trained masons</li> <li>Initiation of IEC campaign for popularizing the importance of hiring trained workforce by IAY beneficiaries</li> </ul>
July 2016	Final optional NOSs submitted to NSDC for approval			Sensitization workshop III for initiating training in Tamil Nadu, H.P. , Gujarat (I and II conducted in 2015)
August 2016	Pilot trainings initiated in Manipur, Mizoram, Assam, Tripura, Sikkim, Meghalaya, Telangana, Andhra Pradesh to test out the			
September 2016	Initiation of pilots in the rest of the states			
October 2016				
Nov., 2016				
December 2016	<ul style="list-style-type: none"> <li>Trainings in full swing in at least 12 states of the states of the country;</li> <li>Pilots conducted in all the states desirous of training masons IEC campaign on quality construction through trained masons continues</li> </ul>			
January 2017	Monitoring continues			
February 2017				
March 2017				
March 2017	More than 50,000 masons trained in Maharashtra, Chhattisgarh , Jharkhand, Rajasthan, Uttarakhand, Manipur, Sikkim, Tripura, Assam, UP, Telangana , Andhra Pradesh (based on the micro-plans already received from these states)			



Drawing from the micro-plans submitted by the states, the disaggregation of the targeted number of 50,000 Masons is presented below:

STATE	TARGET NO. OF MASONS TO BE TRAINED DURING 2016-17
Maharashtra	20000
Chhattisgarh	5000
Jharkhand	5000
Uttarakhand	1200
Manipur	500
Sikkim	500
Mizoram	200
Assam	2000
Tripura	900
AP	6500
Telangana	6500
Rajasthan	1900
Uttar Pradesh	10000
<b>Total</b>	<b>60400</b>



## Status of houses completion under the scheme of Indira Awaas Yojana

From the year 1985 to 2009-10

Sl.No.	Name of the District	Number of houses completed vis-a-vis the sanction (till the year 2009-10)	Number of houses remaining incomplete against the sanction (till the year 2009-10)	Brief reasons for incompleteness	Tentative date of Completion

From the year 2010-11 to 2013-14

Sl. No.	Year	Name of the District	No. of houses sanctioned	No. of houses completed	No. of houses remaining incomplete	Brief reasons for incompleteness	Tentative date of Completion
	2010-11						
	2011-12						
	2012-13						
	2013-14						

For the year 2014-15 and 2015-16

Sl. No.	Year	No. of houses sanctioned	No. of houses completed on ground	No. of houses completed as per AwaasSoft as on 30.04.2016	No. of houses remaining incomplete on ground	Brief reasons for incompleteness	Tentative date of Completion
	2014-15						
	2015-16						



## HISTORICAL BACKGROUND OF RURAL HOUSING

1.1 Public housing programme in the country started with the rehabilitation of refugees immediately after independence. Till 1960, nearly 5 lakh families were provided houses in different parts of northern India.

1.2 In 1957, as a part of the Community Development Movement (CDM) a Village Housing Programme (VHP) was introduced providing loans to individuals and cooperatives of upto Rs.5,000/- per unit. Only 67,000 houses could be constructed in this scheme till end of the 5<sup>th</sup> Five Year Plan (1974-1979). Another scheme introduced in the 4<sup>th</sup> Plan called House Sites-cum-Construction Assistance Scheme (HSCAS) was also transferred to the State Sector from 1974-75.

1.3 The full fledged rural housing in India has its origin in the wage employment programmes of National Rural Employment Programme (NREP), which began in 1980, and the Rural Landless Employment Guarantee Programme (RLEGP), which was started in 1983, as construction of house was permitted under these programmes.

1.4 It was in June, 1985 that Indira Awaas Yojana was launched as a subscheme of RLEGP by earmarking a part of the fund for construction of houses for SCs/STs and freed bonded labourers. When Jawahar Rozgar Yojana (JRY) was launched in April, 1989, 6% of the funds was allocated for housing for the SCs/STs and freed bonded labourers. In 1993-94, the coverage was extended to Non-SC/ST families by increasing the earmarked fund for housing under JRY to 10% and allowing the use of the additional 4% for this category of beneficiaries. Indira Awaas Yojana (IAY) was made an independent scheme with effect from 1<sup>st</sup> January, 1996. Even though IAY had addressed the rural housing shortage, there still exists a huge gap in rural housing scenario in view of the limited scope of coverage under the scheme.

1.5 With a view to address the gap in rural housing and also in view of Governments's Commitment to provide "Housing for All", the scheme of IAY has been restructured into Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) w.e.f. 1<sup>st</sup> April, 2016 to provide pucca houses all rural houseless and households living in dilapidated and kutcha houses. PMAY-G overcomes the limitations and deficiencies that existed in the erstwhile rural housing schemes.



## **CHAPTER – II APPROACH AND STRATEGIES**

### **Brief on Rural Housing**

Shelter is a vital entitlement to a citizen and the caliber of a society is revealed by the manner by which the basic needs of food, shelter and livelihood are addressed and manifested across the country. While various Human Rights Treaties resonate the overriding need to ensure, among other rights, the Right to Adequate Shelter, Article 21 of the Constitution of India guarantees the 'Right to Life' to all its citizens. This implies the right to food, water, hygienic environment, medical care, shelter and education- all woven into a basket of facilities that provide a quality life to a citizen and a habitat that facilitates dignified living, with privacy and self respect.

Housing is universally recognized as a basic human need. However a large number of rural households especially those belonging to the vulnerable sections, are unable to access good housing and civic amenities due to poor resources. In a large number of cases the quality of houses are very poor. Many are left houseless due to natural calamities or strikes adding to the stock of the houseless. Investment in housing leads to improved social status for the family with concomitant improvement in their economic and health parameters. Construction of houses in rural areas also leads to employment generation in the local community especially when locally appropriate technologies are adopted. Reducing rural housing shortage and improving the quality of housing especially for the poor is an important component of the poverty alleviation strategy of the Government.

### **Commitment of the Government**

The Government in the President's address in the Joint Session of Parliament in May 2014 has announced that "By the time the nation completes 75 years of its

Independence (by 2022), every family will have a pucca house with water connection, toilet facilities, 24x7 electricity supply and access”.

Further, Union Minister for Finance, during the presentation of Annual Budget for 2015-16 has announced the intention of the Government to achieve ‘Housing for All’ by 2022. This proposal prepared by Department of Rural Development is to restructure the current programme on rural housing to achieve this objective to provide pucca house to all who are houseless and living in dilapidated houses.

### **Approach and strategies**

To achieve the objective of the Government, the approach that is to be adopted is to shift the focus from targeting the households who are BPL to that of the households who are houseless and living in dilapidated and kutcha houses and prioritizing the most vulnerable households in allotting the houses. The identification to be based on the housing deprivation parameters and sequential saturation.

The number of households that are to be provided assistance for construction of pucca houses to achieve the objective of Housing for all assessed based on data pertaining to housing conditions as per Census 2011 and SECC 2011 and taking into account the houses constructed under the erstwhile rural housing scheme since 2011 along with the houses currently under construction works out to around 2.95 crore houses. In order to achieve this, it is proposed that the number of houses to be constructed may be taken up in a phased manner. In the initial phase a total of 1.00 crore houses are proposed to be constructed in period of 1 year from 2016-17 to 2018-19.



## **Core House**

To accommodate a rural household and taking into account the aspirations of the rural people enabling them to have a decent living, the minimum size of the house should be 25 sq.m which includes a dedicated area for hygienic cooking. Further a house would be incomplete without a useable latrine. Accordingly, toilet with space for bathing should also be an integral part of the house. The design of the house should be in such a way that core house is planned with an minimum size of 25 Sq.M with an option for subsequent expansion.

## **Strategies**

### **Identification of beneficiaries**

Targeting the eligible beneficiaries is the important factor for the success of any welfare programme. Accordingly, identification of beneficiaries based on the housing deprivation parameters is one of the crucial aspects for the success of the rural housing programme. The data of Socio-Economic and Caste Census which captures the housing deprivation parameters of the rural households is to be adopted for identification of the beneficiaries. The targeted beneficiaries that are to be covered based on the SECC 2011 data pertains to houseless and households living in zero, one and two room kutcha houses. Kutcha houses are defined as those which have both kutcha roof and kutcha wall.

## **Strong Monitoring**

### Management Information System

The Management Information System (AwaasSoft) had been strengthened to enable robust real time online monitoring of the implementation of the scheme and to initiate immediate and corrective action. AwaasSoft has been designed to capture the implementation process through its Target Setting and Fund Management modules. The Beneficiary Management module captures details of the beneficiary and status of his/her sanction. Real time reports generated by the system are useful tools for monitoring of progress and reporting.

A dashboard to provide customized information for monitoring, tracking and reporting of house construction by various stakeholders involved in the implementation of the scheme is currently under development. The module is being designed to provide data on key parameters in an accessible and user friendly manner through effective visualization.

#### Direct Benefit Transfer

Payments to beneficiaries to be routed through the AwaasSoft-PFMS platform to ensure seamless transfer of funds electronically. This leads to increased transparency by enabling real time monitoring of funds disbursed to beneficiaries. Additionally the time lag involved in release of funds from the State to intermediate levels of administration and thereon to the beneficiary would be reduced, leading to prompt delivery of assistance

#### Mobile Application

Mobile application has been developed by the name “AwaasApp” that captures geo-referenced and time-stamped photographs of the houses during their construction. The application has been developed to plug crucial gaps in

implementation of IAY pertaining to inspections and uploading of photographs. The geo tagged data made that would be available through 'AwaasApp' would be linked to the dashboard that is proposed to be developed in future.

### **Strengthening of implementation mechanism**

At the central level it is proposed to set up National Technical Support Agency (NTSA) to provide technical support in achieving the target of Housing for All. The activities of the Agency would include developing housing designs, drawings and estimates appropriate to different housing regions and provide technical support in construction of such designs, develop/modify training manuals and oversee conduct of trainings for various stakeholders, coordinate production and supply of building materials, etc.

States to hire personnel on contract basis at different levels of administration to ensure smooth implementation, monitoring, quality of construction, completion of houses etc. Each house that is sanctioned under the scheme should be tagged to one ground level functionary whose task is to follow up with the beneficiary from the sanction till completion of the house.

### **Convergence**

To equip the households that had been provided assistance for construction with all the basic amenities viz., electricity, drinking water, drainage, connectivity etc., and to have social security, it is proposed to have convergence with other schemes implemented by Government of India and State Governments viz., DDUGKY, SBM, RSBY etc., so that the beneficiary avails the benefits of these schemes.



## **CHAPTER – III – SALIENT FEATURES OF PMAY-G**

### **Aim and Objective**

PMAY-G is a scheme that targets the households living in rural areas of the country who are deprived of basic housing parameters. The scheme is designed to provide assistance to all houseless and households living in kutcha and dilapidated houses for construction of pucca house. The identification of the beneficiaries would be done by the community through Gram Sabhas based on the housing deprivation parameters as per SECC 2011 database. The beneficiaries of PMAY-G would not be provided financial assistance but would also be provided technical assistance in the construction of the house and also be facilitated to avail loan from Financial Institutions.

### **Components of the Scheme :**

#### **Assistance for construction of a new house**

The unit assistance that would be provided to the beneficiary for construction of house under PMAY-G in plain areas and in hilly states and difficult areas (including IAP districts) is given in the Schedule attached. Difficult areas are those where due to reasons like low availability of materials, poor connectivity and adverse geographic, climatic and geological conditions, the cost of construction goes up significantly. The identification of difficult area within a State shall be done by the State Government based on the methodology developed by it and approved by the Empowered Committee for the programme. Village Panchayats may be treated as the unit while identifying the difficult areas.

## **Facilitating additional financial resources**

In order to enable the beneficiary to construct the house as per his aspirations which may require additional funds over and above the financial assistance provided to the beneficiary under the scheme of PMAY-G, the beneficiary would be facilitated to get institutional finance up to Rs.70,000. However, availing the finance is optional to the beneficiary. In case the beneficiary chooses the option of institutional finance, the central and state subsidy will be routed through the same bank account in which the finance has been availed, and the officials of the financial institutions will also be expected to monitor the progress of construction.

Further, under the Differential Rate of Interest (DRI) scheme, SC/ST beneficiaries of PMAY-G scheme are to be provided loans upto Rs.20,000/- per house at an interest rate of 4% per annum.

To ensure that the beneficiaries of PMAY-G are facilitated to avail loan under DRI or other, , the following methodology may be adopted :-

- i. Hold meeting of State Level Bankers Committees (SLBC) to discuss the modalities and terms and conditions for providing the loans to the beneficiaries of PMAY-G.
- ii. State and Banks to give wide publicity of the loans to be provided to the beneficiaries and the documents that are required for availing the loan.
- iii. Once the beneficiary is sanctioned house, the functionary at the ground level may be assigned the task of getting the application form, filling of the same by the beneficiary who are opting for loan and submitting of the same to the bank for processing the loans.

- iv. Monitoring of sanction of the loan should be done at the block, district and state levels including at BLDC/DLBC/SLBC levels. At the district and state level, a senior officer should be made responsible to respond to grievances related to non-sanction of loan and sort out the same in consultation with the banks concerned.

### **Provision of House Sites**

Under PMAY-G landless poor are accorded the highest priority in view of their vulnerability as they are deprived both of the land the financial capacity to have a house to live.

State Governments may take the initiative to provide the land to the identified houseless beneficiaries enabling construction of the house. The houseless household can only be sanctioned a house under PMAY-G only after the requisite land had been provided to the beneficiaries. Public lands that are available in the habitations should be allotted to the eligible beneficiaries. The public land includes community land, land belonging to panchayats or other local authorities. In case public land is not available the State may take initiative for purchase of the required land as per the procedure prescribed by the State Governments. Further as a last resort in order to provide land to the eligible beneficiaries, states may undertake land acquisition.

While selecting land, it should be ensured that it is fit for construction of houses especially in terms of connectivity, availability of drinking water, access to public institutions, etc. The State should ensure that site is chosen with the involvement of the people for whom it is meant and is fully acceptable to them.

In respect of the land provided to the landless eligible beneficiaries of PMAY-G, by the State Government, the respective State Governments can submit a project proposal under Special Projects for allocating additional funds to the extent beneficiaries provided land. The proposal submitted would be considered by the

Ministry as per the process prescribed for sanctioning to special projects and after approval, additional funds for the additional beneficiaries to whom house site have been provided would be released to the States.

### **Special projects**

Five percent of PMAY-G allocation would be retained at the Central level as reserve fund. The reserve fund would be used for financing the proposals of Special Projects seeking additional targets that would be submitted by the States/UT's. The States may submit the proposals for Special Projects in respect of the following :-

- a) Rehabilitation of families affected by natural calamities.
- b) Rehabilitation of families affected by violence and law and order problems.
- c) Settlement of households benefitted under The Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006 commonly known as FRA beneficiaries.
- d) Settlement of people forced to relocate in districts along the international border.
- e) Settlement of landless eligible beneficiaries who have been provided land by the State Government
- f) New technology demonstration – especially with focus on affordable and green technologies and using locally available materials.

The proposal for Special Projects should be submitted by State Governments with adequate details and justification to the Ministry of Rural Development. The proposals submitted would be considered by the Empowered Committee constituted for the purpose of approval.

The additional target under Special Projects are sanctioned to the States under special circumstances which require immediate measures to provide housing in vulnerable cases. Accordingly, the state should ensure the following in respect of houses sanctioned under special projects :-

- a) The States should in the proposal identify the beneficiaries who are to be provided assistance under Special Project



- b) After the Special Project is approved, the State should register the details of the beneficiaries to be provided assistance under Special Project on AwaasSoft.
- c) After registration of the beneficiaries and on intimation of the same to the Ministry of Rural Development by the State Government, the 1<sup>st</sup> instalment of the Special Project would be released to the State.
- d) States should fulfill all the requisite formalities and submit the proposal for release of 2<sup>nd</sup> instalment under Special Project within 6 months from the date of release of 1<sup>st</sup> instalment.
- e) The States should within one year from the date of release of first instalment
  - i. Ensure completion of the houses sanctioned under Special Projects
  - ii. Submit the documents for settlement of accounts in respect of funds released for the Special Projects.
- f) No funds for a new Special Projects would be released to the State unless the timelines specified above have been adhered in respect of earlier special projects.

### **Funding Pattern**

The cost of providing financial assistance to the beneficiaries for construction of pucca house under the scheme of PMAY-G would be shared between Government of India and State Governments in the ratio of 60 : 40. In the case of North Eastern States and three Himalayan States viz., Jammu & Kashmir, Himachal Pradesh and Uttarakhand, the sharing pattern is in the ratio is 90:10. Government of India would provide the full cost in respect of Union Territories (UTs).

### **Earmarking of funds**

At the national level, 60% of the funds would be earmarked for SCs and STs with the proportion between SCs and STs being decided from time to time by the Ministry of Rural Development and reflected in the targets. Further, 15% of the funds would be set apart for beneficiaries from among the minorities. The earmarking of 60% for SCs and STs and 15% for Minorities would be reckoned at the Central Level. The targets under these categories would be distributed among the States based on the proportionate number of beneficiaries under the respective categories as identified as per SECC 2011 database. The targets in these categories should not be reduced. However, targets from SC and ST can be interchanged if the identified beneficiary

chooses not to avail the assistance and there are no eligible beneficiaries left in the category. This interchange should be approved in the Gram Sabha.

The selection of Minority beneficiaries should be made in the meeting of Gram Sabha where the system generated list of beneficiaries is approved. The Gram Sabha has to identify the Minority beneficiary from the list of other beneficiaries and sanction houses to the identified minorities as per the target allocated to the Gram Panchayat.

The State should ensure that atleast 3% of beneficiaries are from among persons with disabilities.

### **Allocation of funds**

95% of the total budget would be utilized for the components relating to new houses, and administrative expenses. The remaining 5% would be reserved for special projects.

The Ministry would fix the annual allocation of funds for the States/UTs broadly on the basis of 75% weightage to population identified as per SECC 2011 data and 25% weightage to the poverty ratio of the respective State / UT. Within this, allocation, funds for SCs, STs and Minorities would be made allocated on the basis of the proportionate identified beneficiaries of these categories in the States/UTs. State may within the allocation made may decide the criteria to allocate targets below the State level.

### **Administrative expenses**

Upto 4% of the funds released can be utilised for administering the scheme, of which upto 0.5% can be retained at the state level and the balance shall be distributed to the districts. The States may decide the criteria for distribution of administrative expenses to the intermediate and Village Panchayat levels. The eligible items on which expenditure under administrative expenses can be incurred are the following:-

- i. Upto 1% of administrative expenses should be used for IEC activities for preparation of IEC material including electronic material especially on different designs and technology options;

- ii. Upto 1% of administrative expenses should be used for Social Audit;
- iii. Imparting habitat and housing literacy to beneficiaries;
- iv. Construction of prototypes and preparation of small scale models for demonstration;
- v. Cost of photographs of the house at various stages and of uploading them;
- vi. Cost of quality supervision, implementation and monitoring through visits;
- vii. Cost of hardware/software for MIS;
- viii. Cost of data entry in AwaasSoft, including hiring of personnel on contract;
- ix. Training of master masons and beneficiaries providing labour, including training on maintenance practices;
- x. Training of Community Resource Persons (CRPs) and NGOs;
- xi. Payment of honorarium to CRPs and service charges to NGOs;
- xii. Training of officials and elected representatives of Panchayats;
- xiii. Conduct of assessments and evaluation studies;

The administrative expenses shall be shared by the Centre and States in the same ratio as applicable to the main programme expenditure. The administrative expenses that remain unspent at the end of the financial year would be adjusted from the fund that is to be released to the State in the next financial year.

### **Implementation mechanism**

The State may set up a separate Project Management Unit (PMU) in the State to undertake the tasks of implementation, monitoring and quality supervision. Personnel may be hired on contract basis at the State, district, block and panchayat level. The details of personnel that can be hired at different levels are as follows :-

The details of the personnel who can be engaged at different levels are as follows :-

#### State Level

- a) Technical Expert in the field of construction of house
- b) Expert to look after IT/MIS/PFMS
- c) Expert to look after all the Financial matters
- d) Social Mobilisation expert (optional)
- e) Training Coordinator (optional)

### District Level

- a) Coordinator for all the activities of PMAY-G at District
- b) IT Personnel
- c) Training Coordinator

### Block & Panchayat Level

- a) Coordinator for all the activities of PMAY at Block & Village level

### Village / Gram Panchayat Level

Every house sanctioned under PMAY-G to be tagged to a village level functionary (Gram Rozgar Sahayak or any other village level worker) whose task is to follow-up with the beneficiary and facilitate construction.

The rate of remuneration that is to be paid to the personnel hired may be decided by the State depending on the market rates prevailing in the State. The expenditure towards hiring of the personnel may be met from the administrative expenses as the personnel are hired for ensuring quality, implementation and monitoring, the cost of which is an eligible item of expenditure under administrative expenses.

Alternatively, the state may entrust the task of implementation of the scheme at the district level to Zilla Parishad or its equivalent in States where there are no Zilla Parishads. At the local level, the Village Panchayat, or its equivalent where the State has no Village Panchayats, would implement the programme. If Village Panchayats are too small to implement the scheme, the State may entrust the task to the Panchayat at the intermediate level. However, in such cases, there would not be any change in the role of the Village Panchayats relating to finalizing the beneficiaries and supervision and monitoring.

### **Empowered committee**

There shall an Empowered Committee chaired by Secretary(RD)/Additional Secretary(RD) consisting the of following members

- i. Joint Secretary (Rural Housing)
- ii. Adviser (Niti Aayog)

- iii. Representative of HUDCO
- iv. Representative of Knowledge Network
- v. Representatives of two eminent NGOs from the field of building construction
- vi. Secretary dealing with Rural Housing, of the state concerned
- vii. Representative of I.F.D

The Empowered Committee may invite experts as required to assist it in its meetings The functions of the Empowered Committee are:-

- i. To approve State's criteria for determination of difficult areas
- ii. To decide on reallocation of funds
- iii. To sanction special projects for the 5% allocation
- iv. To review the programme, suggest studies etc.
- v. To issue clarifications in matters where there are genuine difficulties in operationalising the guidelines



## CHAPTER – IV – IMPLEMENTATION OF PMAY-G

### Selection of Beneficiaries

The beneficiaries of PMAY-G would be selected based on the housing deprivation parameters outlined in the SECC 2011 data. The procedure that is to be adopted is given as under :-

**Step 1: Exclusion of pucca houses-** Out of the total households enlisted in the SECC data, the households living in houses with pucca roof and/or pucca wall are filtered out.

**Step 2: Automatic Exclusion-** From the remaining set of households (after excluding the households who are living in houses with pucca roof and/or pucca wall), the households fulfilling any one of the 13 parameters listed below would be automatically excluded.

- i. Motorised two/three/four wheeler/ fishing boat
- ii. Mechanised three/ four wheeler agricultural equipment
- iii. Kisan Credit Card with credit limit of Rs.50,000 or above
- iv. Household with any member as a Government employee
- v. Households with non-agricultural enterprises registered with the Government
- vi. Any member of the family earning more than Rs.10,000 per month
- vii. Paying income tax
- viii. Paying professional tax
- ix. Own a refrigerator
- x. Own landline phone
- xi. Own 2.5 acres or more of irrigated land with at least one irrigation equipment
- xii. 5 acres or more of irrigated land for two or more crop seasons
- xiii. Owning at least 7.5 acres of land or more with at least one irrigation equipment

**Step 3:** From the remaining set of households, **all Houseless households and households living in zero/one/two room houses with kutcha roof and kutcha walls, subject to the exclusion process, will form the universe of eligible beneficiaries.** Separate list of eligible households for SC, ST, Minority and Others will be prepared at the Gram Panchayat (GP) level. If households fall within both ST and minority category they will be counted as ST. The information relating to minorities are not available in the SECC-2011 database. The Gram Sabha during the meeting would identify the minorities from the comprehensive list of others (General Category).

### **Prioritization of Beneficiaries**

**Step 4:- Preparing priority lists:** The GP and category wise list of eligible households will be prioritized based on the following deprivations:

- a) Households under each category will be **first** prioritized based on houselessness followed by the number of rooms; zero, one and two rooms, in that order.
- b) Within these prioritized groups, households that fulfill the criteria of automatic inclusion will be first prioritized followed by others. The criteria for automatic inclusion is as follows :-
  1. Households without shelter
  2. Destitute / living on alms
  3. Manual scavengers
  4. Primitive Tribal Groups
  5. Legally released bonded labourer
- c) Inter se priority within the two prioritized sub groups viz. households which are automatically included and others, will be determined based on their cumulative deprivation score calculated from the parameters given below with each having equal weight.
  - i. Households with no adult member between age 16 to 59
  - ii. Female headed households with no adult male member between age 16 to 59
  - iii. Households with no literate adult above 25 years



- iv. Households with any disabled member and no able bodied adult member
- v. Landless Households deriving the major part of their income from manual casual labour

Higher the deprivation score, higher will be the ranking of the household within the prioritized sub group.

### **Availability of list of eligible beneficiaries to the State Government**

The system generated category wise ranked priority list will be made available in the scheme MIS-AwaasSoft. The ranked priority lists could be downloaded directly in PDF Form.

Further, the list of eligible beneficiaries as per SECC-2011 database is also made available on MIS-AwaasSoft which is available in Excel format. This list of eligible beneficiaries can also be used by the States and get the category-wise ranked priority list by executing a query.

The gram panchayat-wise category-wise ranked priority list so obtained had to be circulated to the concerned Gram Panchayat and given wide publicity.

From the comprehensive list for Others (General Category) a separate list will be generated for minorities. Gram Sabha or any administrative authority, as entrusted by the State, will identify the names of members belonging to minority communities and prepare a separate list retaining the interse priority in the original list.

### **Verification of priority lists**

Once the category wise ranked priority lists are made available, the Gram Sabha will verify the facts based on which the selection has been done in the meeting of Gram Sabha. If the inclusion has been done based on wrong facts, if the household has constructed a pucca house or migrated since the survey or has been allotted a house under any government scheme, the Gram Sabha shall delete the name of such families. The list of such persons deleted, including reasons for deletion, will form part of the minutes of the Gram Sabha resolution.

If the Gram Sabha has sufficient grounds to alter the priority list it may do so after recording their reasons through a resolution. In case there is a tie, priority will be provided to the following groups:

1. Women in difficult circumstances, including widows, those divorced or deserted, women victims of atrocities and those whose husbands are missing for at least three years, and, women headed families.
2. Mentally challenged persons (with atleast 40% disability)
3. Physically challenged persons (with atleast 40% disability)
4. Households with widows and next-of-kin of members of defence/paramilitary /police forces killed in action;
5. Households where a member is suffering from leprosy or cancer and People living with HIV (PLHIV).
6. Households with a single girl child.
7. Beneficiary families of the Forest Rights Act.
8. Transgender persons.

### **Grievance Redressal in the selection of beneficiaries**

It is possible that there could be complaints against the list approved by the Gram Sabha. Such complaints shall be forwarded to the BDO or any other government functionary entrusted by the State. The functionary should enquire into the complaints, prepare a report and submit the same in a time bound manner to an Appellate Committee that is to be constituted by the State.

The state government shall constitute a three member Appellate Committee at the District level. It may be headed by a Nominee of the District Magistrate/Collector, another official and at least one non –official member. The Appellate Committee will consider the complaints with the report, hear appeals against removal or prioritisation in the list and resolve the same within a fixed period of time.

The District Authorities will then publish the final priority list. The list will be published on the notice board of the Gram Panchayat and advertised widely. The gram panchayat wise priority list will also be posted on the website of PMAY.

## **Preparation of Annual Select Lists**

**Step 1: Freezing of category wise targets up to the level of Gram Panchayat-** Once state level targets, including earmarks for various categories, have been communicated by the Ministry, the state government shall distribute category wise targets to respective Gram Panchayats and freeze the same on AwaasSoft. To the extent possible, States should also ensure that 3% of targets are earmarked for persons with disabilities. Earmarking of targets for SCs, STs and Minorities would be reckoned at the national level and distributed on the basis of proportionate population of these categories in the States/UTs as per figures projected the final priority lists aggregated at the national level.

**Step 2: Preparation of Annual Select List:** Selecting beneficiaries according to category wise targets assigned to respective Gram Panchayat will also be done by the Gram Sabha. Selection shall begin with the top households in the approved priority list in each category and be restricted to the target assigned to the Gram Panchayat. Gram Sabha may make alterations based on any new fact that has come up after the finalisation of the priority list. The reasons are to be recorded in writing.

**Step 3: Dissemination of Annual Select List:** The final Annual Select list as approved by the Gram Sabha should be disseminated to the community, including MPs/MLAs and members of the Intermediate panchayat as well as GP soliciting their objections with reference to priority in the list, if any and also displayed in public places, including painting on a wall in the village. The time period for raising objections would be 30 days from the date of publication of the list. The BDO or any government functionary, as entrusted by the State, would be responsible for enquiring into the complaints, preparing and submitting a report to the Appellate Committee.

**Step 4: Consideration of the objections –** All objections registered shall be considered by the Appellate Committee constituted at the district level. The final list will be prepared and approved at the appropriate level as fixed by state government.

**Step 5: Aggregation of Annual select list -** The final approved annual select list should be aggregated at the district and State level and entered in AwaasSoft to begin the process of registration and sanctioning of houses.

### **.Additional list of beneficiaries**

In addition to the beneficiary priority list prepared as per the procedure detailed above who would be provided assistance for construction of the house, the following though eligible for assistance for construction of the house might have been excluded.

- i. Households who are houseless or otherwise and who are eligible for assistance from PMAY-G have been left out of the survey of SECC-2011
- ii. Households though included in the SECC-2011 have been excluded even though they are eligible for assistance from PMAY-G

In such cases, the Gram Sabha during the proceedings identify such cases and prepare a running list of all such households. The households in the list would be prioritized by adopting the parameters that have been adopted for priority the beneficiaries in the main list. The running list so prepared is to be kept aside for considering sanction of houses under the scheme of PMAY-G at a later date as per the instructions of Ministry of Rural Development.

### **Sensitization of beneficiaries:-**

All the beneficiaries selected for the year should be requested to assemble at a place and at a time convenient to them. Persons with disabilities and old and infirm persons should be specially assisted for this. The beneficiaries should be informed of the details of the programme and their rights and responsibilities including the assistance which they are eligible to get and the conditions which they need to satisfy. More importantly, they should be sensitized in detail on the housing designs and construction technologies which are available and their costs for labour and materials and facilitated to make an informed choice based on affordability and cultural preference. The details with regard to the promoting the house designs that needs to be adopted by the beneficiaries is given in the subsequent chapters.

### **Registration of beneficiaries**

The beneficiaries who have been selected for sanctioning of the house as per the annual select have to be registered on MIS-AwaasSoft. The beneficiary should be advised to open a bank account along with a nominee for the account. The beneficiary should also be advised to obtain a MGNREGA job card if the same is not available. The bank account details, aadhaar number and MGNREGA job card

details are to be obtained from the beneficiaries and entered in the MIS-AwaasSoft at the time of registration of the beneficiary.

### **Issue of Sanction for the house**

After successful completion of the registration of the beneficiary, a sanction order shall be issued in favour of each beneficiary in the local language in the format prescribed by the State Government detailing the terms and conditions especially the payment schedule. A sanction would also be made in the AwaasSoft against the beneficiary.

### **Convergence with MGNREGA for wage component**

All IAY works in NREGASoft will be generated automatically based on sanction of houses in AwaasSoft. Such works shall appear distinctly from the other NREGA works and they cannot be manually deleted from the system. All such IAY works created will be for 95 person days of unskilled labour in Hilly States and IAP districts and will be 90 days in other areas. The Technical Sanction and Administrative Sanction numbers and dates for such IAY works will be the same as the Sanction number generated in AwaasSoft and will be auto-seeded in NREGASoft.

### **Release of first instalment**

Once the sanction of house is issued to the beneficiary, the MIS-AwaasSoft would facilitate generation of Fund Transfer Order (FTO) for the quantum of first instalment prescribed by the State Government. The FTO so generated would enable the beneficiary to get the assistance directly into his bank account, the details of which he had provided at the time of registration.

## **Allotment of houses**

Allotment of the IAY house shall be jointly in the name of husband and wife except in the case of a widow/unmarried /separated person. The State may also choose to allot it solely in the name of the woman. In the case of beneficiaries selected under the quota for persons with disabilities, the allotment should be only to such persons. The allotment order should be in a form which may be prescribed by the State conferring the title to the house. It may be ensured that the land on which the house is sanctioned is also in the same name / names in which the house is sanctioned.

## **Construction**

The construction should be carried out by the beneficiary himself/herself. No contractor should be involved in the construction of houses under PMAY-G. If any case of construction through contractors comes to notice, the Ministry of Rural Development will have the right to recover the releases made to the State for those PMAY-G houses. The house should also not be constructed by any Government department/agency. The spirit of PMAY-G requires that the house is not to be constructed and delivered by any external agency. However, Government departments or agencies can give technical assistance or arrange for coordinated supply of material such as cement, steel or bricks or prefabricated components if the beneficiaries so desire. But construction may be entrusted to reputed agencies in the case of very old beneficiaries above sixty years of age and persons with disabilities who may not be able to stand the strain of supervisory construction and who request for such support in writing. Also services of reputed NGOs, / Charitable Organisations, Youth clubs of standing, Nation Service Scheme (NSS) Units of Schools and Colleges may be utilized to provide necessary support services to the beneficiaries especially for adopting suitable materials and building technologies, managing construction and in monitoring. States may accredit such agencies based on transparent criteria and fix reasonable service charges to be paid to them from the provisions for administrative expenses.

## **Design and construction standards**

There should not be any mandatory type design. A menu of options in respect of use of materials and building technologies as appropriate locally, may be provided to the beneficiary along with the cost implications and the choice should be left to the beneficiary. Studies are being conducted in different States of the country to identify the house design options using locally available materials which are suitable to the different geo-climatic zones of the States and durable. There should be special effort to promote green housing, which will include improved use of local materials, appropriate building designs and construction techniques. The objective is to reduce the negative environmental impact of housing and improve user comfort. This is through greater reliance on renewable and locally available material, through reduced use of energy during the life-cycle of the house and the use of materials and designs appropriate to local weather patterns.

The layout of the house should also be decided by the beneficiary who may, however, be advised on a good layout as suitable to the locality. For households having persons with disabilities, barrier-free design should be adopted to facilitate smooth and free movement in the house. In areas prone to natural calamities, disaster resilient features should be built in. It is also desirable that the house should have, in addition to the mandatory components, the following:

- i. Adequate space for pursuing livelihood activities;
- ii. A verandah
- iii. Dedicated area of hygienic cooking
- iv. Stair case to go to the top of the house.

## **Stages of construction and release of instalments**

The states may decide the number of instalment in which they want to pay the assistance to the beneficiaries. Ideally, it is suggested that the number of instalments given to beneficiaries may be fixed at three. The release of instalments should be linked to the level of construction reached. The suggested quantum of instalments are as follows :-

- a) The first instalment should be given along with or after issue of the sanction order. It should not be more than 25% of the unit cost.

- b) The 2<sup>nd</sup> instalment should be released on reaching the level lintel. It should not be less than 60% of the unit cost.
- c) The 3<sup>rd</sup> instalment should be given only after the house including the sanitary latrine is constructed and the beneficiary starts living in the house. But floor finish, fixing of shutters to doors and windows, plastering other than what is essential to withstand natural forces, and painting need not be insisted on for receiving the assistance. It should be an amount not more than 15% of the unit cost;

Release of each instalment should be preceded by site visit by the designated official for verification of the work. The photograph of the status of completion of the house should be uploaded on AwaasSoft for release of further instalment.

#### Timelines for construction

Generally, subject to weather and other factors, the stages of construction should be managed within the following timelines

Stage	Level	Timelimit
State 1	Construction upto lintel level	Nine months from date of release of first instalment
Stage 2	Completion	Nine months from date of release of second instalment.

#### Completion

Completion of a dwelling unit normally should not take more than two years from the date of sanction of first instalment. However, since the beneficiaries belong to vulnerable category who often find it difficult to mobilize the resources required to complete the house, cases of delay must be monitored and the beneficiaries facilitated to complete the house within a maximum period of three years.



## **Chapter - V RELEASE AND MANAGEMENT OF FUNDS**

### **Basic Principles**

- ✓ The quantum of central funds to be annually released under the scheme to the States / UTs, shall be as per the procedure prescribed in Chapter - \_\_\_\_\_.
- ✓ State to be considered as a unit for release of funds.
- ✓ The annual central allocation to the States/ UTs will be released in two instalments. The first instalment to be equal to 50% of total annual financial allocation and the second instalment shall be equal to the annual allocation minus first instalment and applicable deductions as prescribed in the guidelines.
- ✓ The Ministry will release funds to the Consolidated Fund of the States and UTs with Legislature as per provision made in the Central Budget under Major Head '3601' and '3602' for release of programme funds to States and UTs with Legislature respectively. In respect of UTs without Legislature, the funds would be released through Letter of Authority issued by the Ministry to \_\_\_\_\_.
- ✓ The States / UT's to maintain one savings bank account in a Scheduled Commercial Bank at the State level, referred to henceforth as the State Nodal Account (SNA). The annual central allocation (Assistance and Administrative funds) is to be deposited in the SNA by the States. The State/UT governments to communicate to the Ministry the details of the Bank, the Branch and Account number thereof. The same shall also have to be registered in AwaasSoft and with CPSMS. The interest amount

accrued on the deposits of the IAY funds shall be treated as part of the IAY resources.

- ✓ The State share as per provision \_\_\_ in chapter \_\_ shall also be deposited into the SNA.
- ✓ Part of the funds due to the state are to be borrowed from NABARD by the designated SPV and transferred to the state. The SPV share will be treated on par with central release for all purpose. This would be deposited in the state central account, the administrative funds will be paid along with programme funds and corresponding state share would have to be deposited by the state in the state central account.
- ✓ The funds transfer to beneficiaries in instalments decided by the State is to be transferred electronically directly to the bank / post office accounts of the beneficiaries from the SNA. Funds pertaining to payment of assistance to the beneficiaries for construction of house under the scheme shall not be routed through the Bank Accounts at the District / Block Level.
- ✓ If the beneficiary opts to borrow money facilitated under PMAY the beneficiary shall receive the PMAY funds in the same account as the loan account.
- ✓ States to maintain separate savings bank account at the State, District and Block for transacting administrative funds. Only funds pertaining to administrative expenses should be kept in the bank accounts at the district and block level.

- ✓ Supply of material in lieu of financial assistance to the beneficiaries as in some states will only be through authorized dealers whose bank accounts are registered in PFMS. The State Government will directly transfer the payment to the Authorized dealer from the State Nodal Account through PFMS on the basis of Fund Transfer Order (FTO) issued by the Competent Authority on receipt of bills from the supplier and after satisfying the quality and quantity of goods specified in the order.
- ✓ These directions apply to payments made for the specified unit assistance including the State and Central share. Where states however choose to front load expenditure by using their own resources and recouping it later from the central government transfers when received, the amount advanced by the state will have to be deposited in the SNA and transferred electronically.
- ✓ Where states choose to supplement the unit assistance under the scheme from their own resources they are free to devise mechanism for transfer of such funds. If they chose to use AwaasSoft to transfer such funds, the matter may be communicated to the central government to make the necessary adjustments in the software.

### **Submission of proposals and release of funds**

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

## **Procedure for release of first instalment**

The 1<sup>st</sup> instalment would be 50% of central share of total financial allocation for a particular State / Union Territory. The 1<sup>st</sup> instalment for the State / Union Territory as a whole to be released at the beginning of the financial year, to the States / UTs that have availed the 2<sup>nd</sup> instalment of the previous financial year, subject to fulfilment of specific conditions, if any, prescribed at the release of last instalment of previous financial year. [Here and in rest of the guidelines conditions that apply to release of first instalment by government will also apply to release by the SPV].

States who have not availed the 2<sup>nd</sup> instalment of previous financial year shall have to submit a proposal for release of 1<sup>st</sup> instalment alongwith all requisite documents which were required to be submitted for the release of 2<sup>nd</sup> instalment as mentioned in **para \_\_\_\_\_**.

In view of re-structuring of the scheme and in order to move from the district centric approach to the State as a unit for transfer of funds, the administrative units below the State level shall transfer the funds available with them pertaining to the scheme including the administrative fund to the State Nodal Account by 31<sup>st</sup> March, 2016. The detailed procedure to be adopted for transfer of funds from the districts / blocks / panchayats to the State Nodal Account is given as **Annexure**.

## **Pending Liability**

During the current financial year 2016-17 funds will be released to all the districts in the state irrespective of whether certain districts have come for the second instalment in the previous year ie 2015-16 or not. This is being done as a one time measure to ensure a uniform beginning of the accounting and release

of monies to the states considering the state as a unit. The states may pose the requirement of committed liabilities after utilisation of all the money with them.

### **Matching physical performance to financial releases**

Financial releases to be linked to construction of houses. The set of performance criteria and indicators for the assessing the progress under the scheme, in match with the release of money, shall be as follows.

Year	Criteria	Indicator
Current year	Target Fixing	100 percent
Current year	Issue of Sanctions	95 percent of Target
Current year	Freezing of Accounts	100 percent of the sanction.
Current year	Release of Ist instalment to the beneficiary	100 percent of the sanctions in terms of generation of FTO
Previous year	House constructed	More than 25 percent of sanctions in that year
2 years before the current year	House Constructed	More than 85 percent of that years sanction.

These checks will be applicable for the processing of release of the Second instalment during the year. All houses for which funds have been released need to have a geo-tagged, time and date stamped photograph of land prior to construction and pictures of house during the construction.

#### **Procedure for release of second instalment**

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

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

- i. Utilisation of 60% of total available funds on AwaasSoft.
- ii. Achievement of the Monitoring Indicators.
- iii. Any other condition specifically indicated during the release.

The State government shall furnish the following documents along with the proposal for the release of 2<sup>nd</sup> instalment:-

- i. Utilization Certificate for funds received during the current financial year generated from the AwaasSoft.
- ii. Audit Report of the State for the previous financial year
- iii. A certificate stating that the Utilization Certificate / Audit Report and Bank Reconciliation Statement for the previous financial year have been received from all the districts and these have been examined and found to be in order.
- iv. In case the Audit Report has pointed out any irregularities the action taken on such irregularities should also be reported.
- v. For release of 2<sup>nd</sup> instalment for the year 2016-17, district-wise expenditure statement duly audited indicating the opening balance (including uncashed cheques and unadjusted advances), receipt of funds, other receipts, total available funds, expenditure incurred / transferred to State Nodal Account and closing balance need to be furnished.
- vi. Uploading of copies of sanction orders releasing the state share for the previous and current financial year on AwaasSoft.
- vii. Non-diversion and non-embezzlement certificate.

### **Release of State share**

The State Government should release the full state share corresponding to the central share within 15 days of release of central share. A copy of the allocation order should be uploaded on AwaasSoft. The State Government should have released all its contribution (including that of the previous years)

due, uptill the date of submitting the proposal for release of 2<sup>nd</sup> instalment. In the event of any shortfall, the proposal would not be processed.

### **Reallocation**

No proposal for 2<sup>nd</sup> instalment will be entertained after February, for the financial year. If proposal for 2<sup>nd</sup> instalment is not received by then, the balance allocation earmarked for the defaulting States as well as any available savings out of the 5% reserve fund shall be reallocated among other States as per requirement. This reallocation would be done to a State/UT which submits a specific proposal for additional funds after having utilised the funds with it, by January. However, if the reserve of 5% is fully committed and there are more eligible proposals for special projects, they would be given priority. Reallocation of funds would be done with the approval of the Empowered Committee.

### **Administrative Expenses**

- i. The administrative funds to the States would be released in two instalments and are to be accounted separately.
- ii. All releases of the administrative fund from the central government would be made to Consolidated Fund of the States / UTs.
- iii. The administrative fund component of the SPV release will be released with the first instalment. However the second will be released only if the conditions of release have been satisfied.
- iv. The administrative fund would also be deposited into the State Nodal Account.
- v. Transfer of administrative fund to the districts would be done electronically through the generation of FTOs on AwaasSoft-PFMS

- Platform. The districts have to be registered as vendors on PFMS for transfer of administrative funds.
- vi. In respect of administrative funds that can be retained at the state level, a separate bank account for administrative expenses may be opened at the State Level and registered as vendor on PFMS wherein the administrative funds would be transferred to that account by generation of FTO.
  - vii. The Ist instalment of the Administrative funds would be released along with the Ist Instalment for house construction to the State / UT. The second instalment of Administrative funds would be released only on utilisation of 60 % of the first instalment. The claim to unutilised Administrative funds will lapse with the financial year.

#### **Procedure for release of administrative funds**

- I The first instalment equal to 50% of the total administrative fund allocated to the State would be released to the State. This release is subject to fulfilment of specific conditions prescribed for release of 1<sup>st</sup> instalment.
- II. The administrative funds are to be used in the year of release itself. They will not be carried forward. If administrative funds remain unutilised at the end of the previous financial year this amount would be reduced from the funds released for the current year.
- II The second instalment of administrative fund (total administrative fund minus first instalment) would be released subject to the following conditions:-
  - i. Utilisation of 60% of total available administrative fund for the year.



- ii. Fulfilment of conditionalities, if any, indicated during earlier releases.

The State Government shall furnish the following documents along with the proposal for release of 2<sup>nd</sup> instalment :-

- i. Utilization Certificate for funds received during the current financial year.
- ii. A certificate that the administrative expenses have been incurred on permissible items within the approved ceiling.

### **Funds for Special Projects**

- i. The funds for the projects approved under Special Projects will be released in two instalments.
- ii. First instalment shall be equal to 50% of the total project cost
- iii. Second instalment shall be equal to the total project cost minus first instalment and deductions on account of shortfall of state share.
- iv. All releases for the Special Projects would be made to Consolidated Fund of the States / UTs.
- v. The assistance should be transferred directly to the beneficiaries from the Bank account at the State Level through PFMS.
- vi. The administrative fund in respect of Special Project should be treated as follows :-
  - a. First instalment of administrative funds for Special Projects @ 50% of the eligible administrative funds will be released with the first instalment of programme funds.
  - b. The quantum of administrative fund released for Special Project should be added to the total entitlement of administrative fund of the State during the particular financial year.

The release and expenditure of the total administrative fund (including that of Special Project) would be as per the procedure mentioned above.

### 5.9.1. Procedure for release of funds under Special Project

- I The first instalment would be released to the State subject to the following conditions :-
  - i. The first instalment would be released automatically after the project is approved.
- II The second instalment under Special Project would be released subject to the following conditions :-
  - a. Utilisation of 60% of total available funds under the special project as reflected on AwaasSoft.
  - b. Uploading of physical progress data, including photographs, for 80% of the expenditure reported.
  - c. Fulfillment of conditionalities, if any, indicated during earlier releases.
  - d. Settlement of accounts in respect of Special Projects sanctioned before 3 years.
- III The State government shall furnish the following documents along with the proposal for the release of 2<sup>nd</sup> instalment:-
  - i. Utilization Certificate indicating 60% or more in respect of funds released under special Project.
  - ii. Uploading of copies of sanction orders releasing the state share for the the project on AwaasSoft.
  - iii. Non-diversion and non-embezzlement certificate.

## ANNEXURE

### I States to assess the fund available at different levels of administration

- ✓ Ending March, 2016, all the funds that was retained as per assessment mentioned above but remained unspent at different levels viz., Districts / Blocks have to be transferred to the State Nodal Account. That would mean that on 1<sup>st</sup> April, 2016, there shall be no funds in the District and Block Account. **The State Nodal Officers for IAY to ensure this.** These units may continue to maintain a bank account for receiving and spending the administrative funds.
- ✓ States in the first fortnight of April, 2016 send a consolidated district-wise statement indicating all unspent funds that have been transferred to the State level bank account from the district.

The statement shall be accompanied by a certificate from the state officer responsible for IAY that the funds lying in accounts in the peripheral administrative units such as District, Blocks, Gram Panchayats and villages have been transferred to the central account and are reflected in the statement.

- ✓ The total fund available (that would include the release during FY 2015-16 and the total of unutilised funds transferred from the districts/blocks) in the State Nodal Account should be furnished by the State Government. The balance amount figures of the State Nodal Account to be supported by bank statement as on 5<sup>th</sup> April 2016, of the financial year.
- ✓ The amount of fund available in the State Nodal Account to be entered in AwaasSoft against the Opening Balance and the same **would be frozen for the year, without further change.**
- ✓ In respect of the houses sanctioned prior to financial year 2015-16, the accounts of the beneficiaries, to whom the instalments are pending are to be frozen on PFMS, to enable transfer of money to them electronically through the generation of FTO.

