प्रधान मंत्री
आवास योजना-ग्रामीण
Pradhan Mantri Awaas Yojana-Gramin

सत्यमेव जयते
Ministry of Rural Development
Government of India

Framework for Implementation

Pradhan Mantri Awaas Yojana – Gramin

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ग्रामीण विकास, पंचायती राज और
पेयजल एवं स्वच्छता मंत्री
भारत सरकार
कृषि भवन, नई दिल्ली

MINISTER OF RURAL DEVELOPMENT, PANCHAYATI RAJ
AND DRINKING WATER & SANITATION
GOVERNMENT OF INDIA
KRISHI BHAWAN, NEW DELHI

संदेश

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

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

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

मुझे आशा है कि प्रधानमंत्री आवास योजना – ग्रामीण में अपनाई गई प्रकियाएं एवं कार्य विधियॉ मैदानी स्तर पर इस योजना के बेहतर कियान्वयन एवं तद्नुसार बेहतर परिणाम प्राप्त करने में सहयोगी होंगी।

18/11/16
(नरेन्द्र सिंह तोमर)

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Executive Summary

1. Public housing programme in the country started with the rehabilitation of refugees immediately after independence and since then, it has been a major focus area of the Government as an instrument of poverty alleviation. Rural housing program, as an independent programme, started with Indira Awaas Yojana (IAY) in January, 1996. Although IAY addressed the housing needs in the rural areas, certain gaps were identified during the concurrent evaluations and the Performance Audit by Comptroller and Auditor General (CAG) of India in 2014. These gaps, i.e. non-assessment of housing shortage, lack of transparency in selection of beneficiaries, low quality of house and lack of technical supervision, lack of convergence, loans not availed by beneficiaries and weak mechanism for monitoring, were limiting the impact and outcomes of the programme.

2. To address these gaps in the rural housing program and in view of Government's commitment to provide "Housing for All" by 2022, the scheme of IAY has been re-structured into Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) w.e.f. 1st April, 2016.

3. PMAY-G aims at providing a pucca house, with basic amenities, to all houseless households and those households living in kutcha and dilapidated house, by 2022. The immediate objective is to cover 1.00 crore households living in kutcha house/dilapidated houses in three years from 2016-17 to 2018-19. The minimum size of the house has been increased to 25 sq.mt. (from 20 sq.mt.) with a hygienic cooking space. The unit assistance has been increased from Rs. 70,000 to Rs. 1.20 lakh in plains and from Rs 75,000 to Rs.1.30 lakh in hilly states, difficult areas and IAP districts. The beneficiary is entitled to 90/95 persondays of unskilled labour from MGNREGS. The assistance for construction of toilet shall be leveraged through convergence with SBM-G, MGNREGS or any other dedicated source of funding. Convergence for piped drinking water, electricity connection, LPG gas connection etc. under different

Government programmes is also to be attempted.

4. The cost of unit assistance is to be shared between Central and State Governments in the ratio 60:40 in plain areas and 90:10 for North Eastern and Himalayan States. From the annual budgetary grant for PMAY-G, 95% of funds is to be released to States/UTs for the construction of new houses under PMAY-G. This would also include 4% allocation towards Administrative expenses. 5% of the budgetary grant is to be retained at the Central Level as reserve fund for Special Projects. The annual allocation to the states is to be based on the Annual Action Plan (AAP) approved by the Empowered Committee and the funds to States / UTs is to be released in two equal installments.

5. One of the most important features of PMAY-G is the selection of beneficiary. To ensure that assistance is targeted at those who are genuinely deprived and that the selection is objective and verifiable, PMAY-G instead of selecting a beneficiary from among the BPL households, selects beneficiaries using housing deprivation parameters in the Socio Economic and Caste Census (SECC), 2011 data which is to be verified by the Gram Sabhas. The SECC data captures specific deprivation related to housing among households. Using the data households that are houseless and living in 0, 1 and 2 kutcha wall and kutcha roof houses can be segregated and targeted. The Permanent Wait List so generated also ensures that the states have ready list of households to be covered under the scheme in the coming years (through Annual Select Lists) leading to better planning of implementation. To address grievances in beneficiary selection an appellate process has also been put in place.

6. Towards better quality of construction, setting up of a National Technical Support Agency (NTSA) at the national level is envisaged. One of the major constraints in quality house construction is lack of sufficient number of skilled masons. To address this, a pan India training and certification programme of masons has been launched in the States/UTs. This will, in addition to ensuring quality construction, also ensure additional livelihood generation and career progression for rural masons. For timely construction/completion and to

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

7. The beneficiary to be assisted by in house construction with a bouquet of house design typologies inclusive of disaster resilience features that are suitable to their local geo climatic conditions. These designs are developed through an elaborate public consultative process. This exercise will ensure that the beneficiary does not over-construct in the initial stages of house building which often results in incomplete houses or the beneficiary is forced to borrow money to complete the house.

8. In PMAY-G, programme implementation and monitoring is to be carried out through an end to end e-Governance model – Using AwaasSoft and AwaasApp. While AwaasSoft is a work-flow enabled, web-based electronic service delivery platform through which all critical functions of PMAY-G, right from identification of beneficiary to providing construction linked assistance (through PFMS), will be carried out; AwaasApp – a mobile application is to be used to monitor real time, evidence based progress of house construction through date and time stamped and georeferenced photographs of the house. The two IT applications help identify the slipups in achievement of targets during the course of implementation of the program. All payments to beneficiaries is to be through DBT to beneficiary's Bank/Post office accounts registered in AwaasSoft MIS.

9. The States have to come up with their Annual Action Plan of PMAY-G that will include a plan for convergence with other Government programs. The mechanism for convergence in PMAY-G is also to be strengthened through a system to system real-time transfer of information between the program that are to converge with PMAY-G.

10. A willing beneficiary is to be facilitated to avail institutional finance up to Rs.70,000/- which would be monitored through the SLBC, DLBC and BLBC.

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

List of Abbreviations

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

List of Abbreviations

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

List of Abbreviations

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

List of Separator

1. House Design for Assam

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

2. House Design for Chhattisgarh

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

3. House Design for Himachal Pradesh

   Recommended house design for Lahaul-Spiti and Kinnaur Districts.

4. House Design for Jharkhand

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

5. House Design for Manipur

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

6. House Design for Meghalaya

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

7. House Design for Uttar Pradesh

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

01

HISTORY OF RURAL HOUSING PROGRAMME IN INDIA

1. House Design for Assam

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

HISTORY OF RURAL HOUSING PROGRAMME IN INDIA

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

1.2 In 1957, as a part of the Community Development Movement (CDM) a Village Housing Programme (VHP) was introduced providing loans to individuals and cooperatives, of upto Rs.5,000/- per unit. Only 67,000 houses could be constructed in this scheme till the end of the 5thFive Year Plan (1974-1979). Another scheme introduced in the 4thFive Year Plan (1969-1974), called the House Sites-cum-Construction Assistance Scheme (HSCAS), was also transferred to the State Sector from 1974-75.

1.3 Specific focus on rural housing in India, has its origin in the wage employment programmes of National Rural Employment Programme (NREP -1980), and Rural Landless Employment Guarantee Programme (RLEGP- 1983), by allowing construction of houses under these programmes for SCs/STs and freed bonded labourers. A full-fledged rural housing program Indira AwaasYojana (IAY) was later launched in June, 1985 as a sub-scheme of RLEGP, with earmarking of funds for the construction of houses for SCs/STs and freed bonded labourers. When Jawahar Rozgar Yojana (JRY) was launched in April, 1989, 6% of the funds were allocated to housing for SCs/STs and freed bonded labourers. In 1993-94, the coverage was extended to Non-SC/ST families, by increasing the earmarked fund for housing under JRY to 10%. The additional 4% was to be used for non-SC/ST category of beneficiaries.

1.4 Indira Awaas Yojana (IAY) was made an independent programme with effect from 1st January, 1996 aimed at addressing housing needs of the Below Poverty Line (BPL) households. After more than 30 years of its implementation, although IAY addressed the rural housing shortage considerably, however, in view of the limited scope of coverage (BPL) under the programme there still are considerate gaps in rural housing.

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

02

KEY FEATURES OF PMAY-G

2. House Design for Chhattisgarh

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

KEY FEATURES OF PMAY-G

2.1 Aim and Objective

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

2.2 Key Features of PMAY-G

a. Providing assistance for construction of 1.00 crore houses in rural areas over the period of 3 years from 2016-17 to 2018-19.

b. The minimum unit (house) size enhanced from 20 sq.m (under IAY) to 25 sq.m including a dedicated area for hygienic cooking.

c. Enhancement of unit assistance from Rs. 70,000 to Rs. 1.20 lakh in plains and from Rs 75,000 to Rs.1.30 lakh in hilly states, difficult areas and IAP districts.

d. The cost of unit (house) assistance is to be shared between Central and State Governments in the ratio 60:40 in plain areas and 90:10 for North-Eastern and 3 Himalayan States (Jammu & Kashmir, Himachal Pradesh and Uttarakhand).

e. Provision of assistance (Rs.12,000/-) for toilets through convergence with Swacch Bharat Mission – Gramin (SBM-G), MGNREGS or any other dedicated source of funding.

f. Provision of 90/95 persondays of un-skilled labour wage under MGNREGA for construction of house, over and above the unit assistance.

g. Identification and selection of beneficiaries, based on the housing deficiency and other social deprivation parameters in SECC-2011 data, and verified by the Gram Sabhas.

h. Setting up of National Technical Support Agency (NTSA) at national level to provide technical support in achieving the target set under the programme. The beneficiaries of PMAY-G, in addition to being provided financial assistance, shall also be offered technical assistance in the construction of the house.

i. If the beneficiary so chooses, he/she will be facilitated to avail loan of upto Rs.70,000/- from Financial Institutions.

j. Special Projects to be sanctioned by the Ministry of Rural Development after the approval of the Empowered Committee.

k. Convergence with other Government schemes for provision of basic amenities viz., toilet, drinking water, electricity, clean & efficient cooking fuel, treatment of social and liquid waste etc..

l. All payments to the beneficiary to be made electronically to their Bank/Post office accounts that are linked to Adhaar with consent.

m. Sensitization of the beneficiaries on PMAY-G.

n. Focus on construction of quality houses by the beneficiaries using local materials, appropriate designs and trained masons.

o. Adoption of saturation approach using Gram Panchayat, Block or District as unit, wherever possible.

03

FINANCIAL ARRANGEMENT AND TARGETS

3. House Design for Himachal Pradesh

Recommended house design for Lahaul-Spiti and Kinnaur Districts.

FINANCIAL ARRANGEMENT AND TARGETS

3.1 Sharing of the Scheme Cost

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

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

3.2 Allocation of Scheme funds

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

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

3.3 Administrative expenses

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

i) Activities to sensitise and impart habitat and housing literacy to beneficiaries,

ii) Construction of prototypes of house typologies for demonstration,

iii) Cost of supervision and monitoring of scheme implementation including mobility, IT (hardware and software) and Communications systems, office contingencies, incentives, etc,

iv) Cost of setting up and operating PMU, including hiring of personnel on contract,

v) Cost towards training and Certification of masons,

vi) Training of Community Resource Persons (CRPs) viz., NRLM compliant SHGs, Asha worker, Anganwadi worker and NGOs,

vii) Social audit and IEC Activities,

viii) Payment of honorarium to CRPs and service charges to NGOs,

ix) Training of officials and elected representatives of Panchayats including exposure visits,

x) Conduct of assessments and studies including evaluation studies,

xi) Cost of demonstration of Innovative technologies and works related to housing,

xii) Cost of engaging IIT/NIT or other institutes of repute as State Technical Support Agency (STSA),

xiii) Cost towards monitoring the quality of construction of PMAY-G houses.

3.4 Earmarking of Targets

3.4.1. To maintain 60% target for SC/ST at the National Level, 60% of the target allocated to each State / UT should be earmarked for SC/STs subject to availability of eligible PMAY (G) beneficiaries as per SECC 2011 as verified by the Gram Sabha. Within earmarked targets the proportion of SC and ST is to be decided from time to time by the respective States/UTs. The States/UTs, upon deciding the proportion between SC and ST in their State, would communicate the same to the Ministry of Rural Development. Further, the States / UTs would be allowed to interchange targets between SC and ST if there are no eligible beneficiaries from either of the category and it is certified as such. In case all eligible SC and ST households are covered, the State / UT targets would be allocated to beneficiaries from 'Other' categories included in the Permanent Wait List drawn from SECC 2011.

3.4.2 The earmarking will only define the minimum limit that should be achieved and if State/UTs so desire they may add to target under these categories to ensure saturation. This would be in consonance with the category wise saturation approach which requires beneficiaries belonging to vulnerable and disadvantaged groups to be covered on a priority basis.

3.4.3 Further, as far as possible, 15% of the total fund would be earmarked for Minorities at the National Level for households to be covered as per SECC 2011 as verified by Gram Sabhas. The allocation of targets for Minorities among the States/UTs will be on the basis of the proportionate rural population of

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

3.4.4 Once the category SC/ST and Minorities in a particular state has been exhausted, the same should be informed to the Ministry to avoid allotting any more targets to that particular social category in that State during the next year.

3.4.5 States may follow a saturation approach using the Gram Panchayat, Block or District as a unit. Priority shall be given to SAGY Gram Panchayats, Rurban clusters, Open Defecation Free Gram Panchayats and Gram Panchayat with strong social capital through DAY- NRLM Self Help Groups of women. Saturation approach improves supervision, availability of masons and materials, and comprehensive habitat planning.

3.4.6 The Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995, provides for social security for persons with disabilities. Accordingly, in the scheme of PMAY-G while deciding the inter-se priority among the beneficiaries who are to be provided assistance, households with any disabled member and no able bodied adult member have been accorded additional deprivation score so that such households are given priority while allotting the houses. Keeping in view the provisions of the Persons with Disabilities Act, 1995, the States to the extent possible, may ensure that 3% of beneficiaries at the State Level are from among persons with disabilities.

3.5 Empowered committee

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

a) Additional Secretary, Ministry of Rural Development, Government of India,

b) Joint Secretary (Rural Housing), Ministry of Rural Development, Government of India,

c) Adviser, NITI Aayog,

d) Representative of HUDCO,

e) Secretary dealing with Rural Housing, of the State/UT concerned,

f) Representative of Internal Finance Division.

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

3.5.2 The other functions of the Empowered Committee are:-

a) To approve Special Projects,

b) To approve State's criteria for determination of "difficult areas",

c) To review the programme, suggest studies etc,

d) Reallocation of targets,

e) To approve supply of construction material in lieu of financial assistance and modalities thereof .

3.6 Annual Action Plan

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

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

04

IDENTIFICATION AND SELECTION OF BENEFICIARIES

4. House Design for Jharkhand

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

IDENTIFICATION AND SELECTION OF BENEFICIARIES

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

4.1 Universe of Eligible Beneficiaries

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

4.2 Prioritisation within the Universe

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

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

i. Households with no adult member between age 16 to 59

ii. Female headed households with no adult male member between age 16 to 59

iii. Households with no literate adult above 25 years

iv. Households with any disabled member and no able bodied adult member

v. Landless Households deriving the major part of their income from manual casual labour

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

4.3 Preparation of Priority Lists

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

4.4 Verification of Priority Lists by Gram Sabha

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

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

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

i) Households with widows and next-of-kin of members of defence/paramilitary/police forces killed in action;

ii) Households where a member is suffering from leprosy or cancer and People living with HIV (PLHIV).

iii) Households with a single girl child.

iv) Beneficiary families of the the Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006, commonly known as Forest Rights Act.

v) Transgender persons.

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

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

i) List of eligible households prioritized by the Gram Sabha.

ii) List of deleted households.

iii) List of households not included in the system generated priority list, but otherwise found eligible.

4.5 Grievance Redressal

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

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

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

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

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

4.6 Updation Of Permanent Wait List

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

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

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

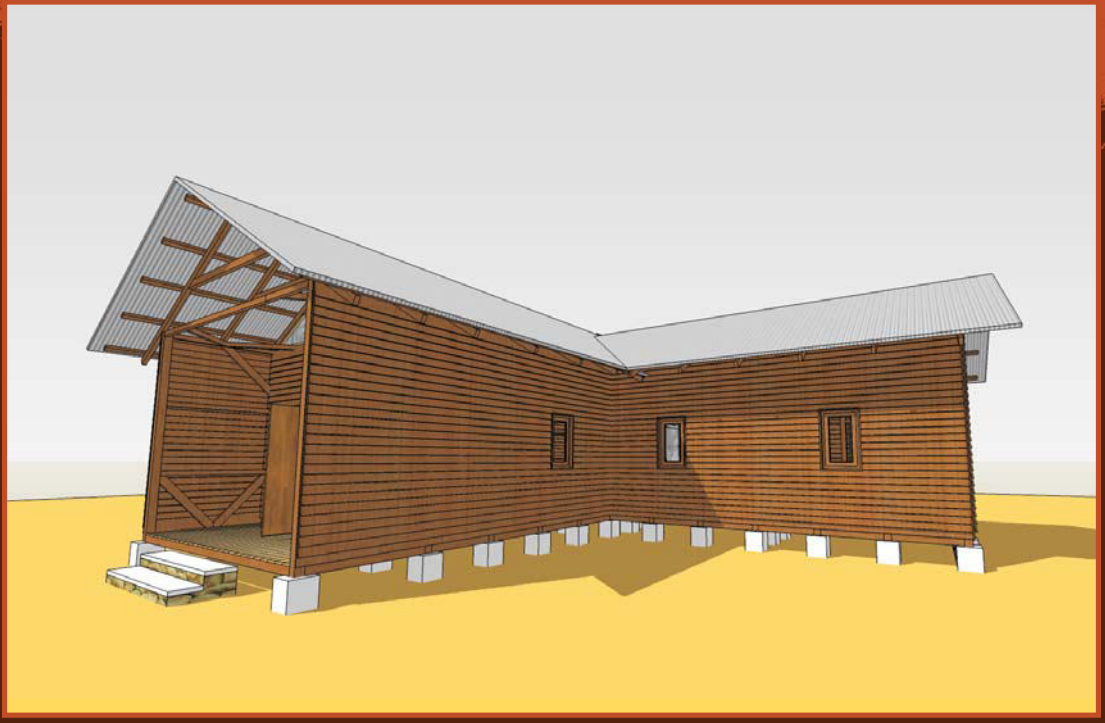
4.7 Preparation of Annual Select Lists

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

4.7.2 The Annual Select List shall be widely disseminated including in print and electronic media, and through wall paintings in the village.

05

CONSTRUCTION OF HOUSE



5. House Design for Manipur

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

CONSTRUCTION OF HOUSE

5.1 Unit Assistance to the Beneficiary

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

a) Difficult areas: Those areas where due to reasons of poor availability of materials, poor connectivity, adverse geo-morphological and climatic conditions the cost of construction is higher. The classification of an area as difficult within a State, is to be done by the State Governments. Such classification shall be based on an existing classification in the State under some other provision or through the use of a methodology based on objective criteria. The Empowered Committee for the programme shall approve the state classification. A Village Panchayat, may be treated as the smallest unit for identifying an area as "difficult".

b) Himalayan States: The States of Jammu and Kashmir, Himachal Pradesh and Uttarakhand are included in this category.

c) IAP Districts: Districts taken up under Integrated Action Plan of Ministry of Home Affairs.

d) Pucca House: A house which is able to withstand normal wear and tear due to usage and natural forces including climatic conditions, with reasonable maintenance, for at least 30 years.

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

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

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

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

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

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

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

5.3 Issue of Sanction letter to Beneficiary

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

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

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

5.4 Release of first instalment to Beneficiary

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

5.5 Mode of Construction

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

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

5.6 Time limit for completion of House by the beneficiary

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

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

5.7 Release of assistance to the beneficiaries

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

a) House sanction

b) Foundation

c) Plinth

d) Windowsill

e) Lintel

f) Roofcast

g) Completed

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

a) Foundation

b) Plinth

c) Windowsill

d) Lintel

e) Roofcast

f) Completed

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

06

BENEFICIARY SUPPORT SERVICES

6. House Design for Meghalaya

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

BENEFICIARY SUPPORT SERVICES

6.1 To ensure timely completion of quality houses within the available resources, in addition to providing financial assistance to the beneficiaries for house construction, it is essential that crucial support services like briefing on the stage wise requirement of materials and resources, different options of locally relevant house type designs, awareness on cost saving construction technologies, facilitation for procurement of construction materials, availability of sufficient number of trained masons etc., are provided to the beneficiaries.

6.2 The provision of support services will need action on the following area:

a) Sensitization of the beneficiaries

b) Development and provision of house design typologies

c) Training of masons and skill certification

d) Sourcing of construction material

e) Support to old and disabled beneficiaries

f) Facilitating loan from Banks for upto Rs 70000

6.2.1 Sensitization of the beneficiaries

6.2.1.1 The States/UTs shall sensitize the selected beneficiaries, preferably at the block level, on a date fixed by the State/UT Government (which may be common for all years) on different aspects of housing including the quantum of assistance, stage wise instalments thereof, different options of the available house type designs suitable to their area, the disaster resilient features that need to be incorporated for houses in their locality, the need to take up construction of the core house initially, the approximate requirement of material for construction of each stage, the availability of the skilled mason along with their contact details, source for procurement of the material at reasonable rate, sources of

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

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

6.2.2 Development and Provision of House Design Typologies

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

a) adequate space for pursuing livelihood activities;

b) rain water harvesting system

c) a verandah

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

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

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

b) The quantity of materials required and the tentative cost of construction for different levels viz. foundation, lintel level, roof etc., for each identified house design.

c) Provide list of the trained masons and their contact details.

d) Intimate the location of demonstration houses of different house design typologiesconstructed, so that the beneficiary can have a walk through experience.

e) Contact details of all the material suppliers in the vicinity who deal with specific requirements of the house design type.

6.2.3 Training of masons and skill certification

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

a) Identify, screen and nominate semi skilled person in the rural areas who is willing to undergo the training.

b) Identify and engage a Training Provider accredited by the Construction Skill Development Council of India (CSDCI) / Director General of Training (DGT), for conducting the training of masons.

c) Conduct Pilot training as per the approved Qualification Pack and thereafter draw up a comprehensive Mason Training Plan for the State /UT based on the learnings from the Pilot training.

d) Post training, make arrangements for assessment and certification of the trained masons through an Assessment Agency accredited by the CSDCI/ DGT.

e) Provide list of the certified masons available in the blocks to the beneficiaries.

6.2.4 Sourcing of construction material

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

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

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

6.2.5 Support to old and disabled beneficiaries

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

6.2.6 Facilitating loan of upto Rs 70,000 from Banks

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

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

a) Hold meeting of State /District Level Bankers Committees (SLBC / DLBC) to discuss the modalities and terms and conditions,including rate of interest and repayment period, for providing loans to the beneficiaries of PMAY-G.

b) Discuss with Primary Lending Institutions (Scheduled banks, Co-operative and Regional Rural Banks, Housing Finance Companies, Non-Banking Finance Companies etc.) the conditions to be satisfied and documents needed.

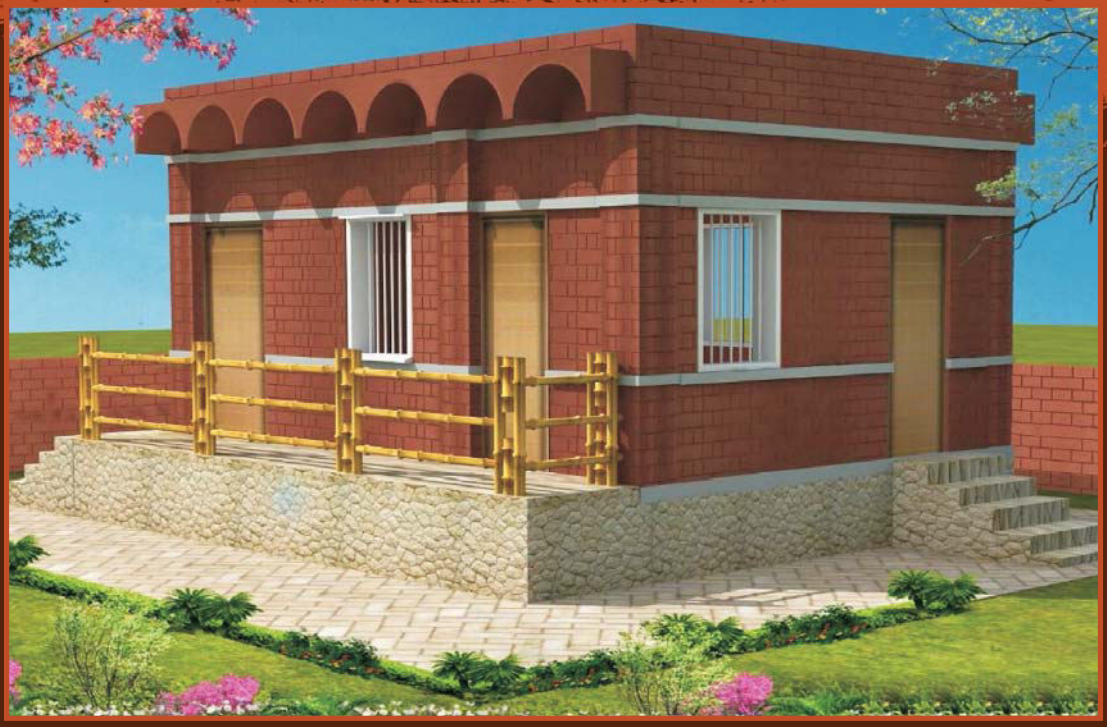
c) State/UT and Banks to give wide publicity, including during the sensitization of beneficiaries, about the availability of loan products for PMAY-G beneficiaries.

d) Once the beneficiary is sanctioned a house and is willing to avail institutional finance, the States/UTs may devise a process and assign the job for the same to local level functionaries to facilitate the process of availing loan by the beneficiaries.

e) Monitoring of sanction of the loan should be done at the Block, District and State levels including at BLBC/DLBC/SLBC levels. At the District and State level, a senior officer should be made responsible for responding to grievances related to non-sanction of loan and to sort out the same in consultation with the bank concerned.

07

IMPLEMENTATION SUPPORT MECHANISM



7. House Design for Uttar Pradesh

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

IMPLEMENTATION SUPPORT MECHANISM

7.1 National Technical Support Agency for Rural Housing

7.1.1 To provide technical support in achieving the target of "Housing for All", a National Technical Support Agency (NTSA) for Rural Housing shall be set up at the national level. The activities of the Agency, inter-alia, would include ensuring quality construction, monitoring of implementation, management of extra budgetary finances, Information Education and Communication (IEC) activities, development and management of e-Governance solutions, data analytics, organize trainings &workshop, and coordinate / monitor / facilitate the functioning of Technical Facilitation Centres identified by the State / UT Governments. NTSA would also undertake any other activity relating to implementation of rural housing scheme as assigned by the Ministry. The NTSA shall hire professionals to provide need based skills to undertake the above activities. The NTSA shall be set up as a part of the NRRDA.

7.1.2 As part of the above activities, NTSA would also be involved in developing state-wise housing design typologies including Plan, Elevation, and Estimates appropriate to different regions, provide technical support during construction of houses as per identified designs, develop/modify training manuals on construction technologies, good practices in construction and oversee conduct of training for various stakeholders including rural mason training, coordinate production and supply of building materials, etc.

7.1.3 As part of e-Governance solutions, NTSA would develop, train, and handhold on issues related to AwaasSoft, AwaasApp, PFMS, etc.

7.1.4 The National Technical Support Agency (NTSA) may also collaborate with other organisations/ institutions in the field of construction on technical matters and undertake studies and evaluation as suggested by the Ministry.

7.2 Technical Support at the State Level

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

7.3 State Program Management Units

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

7.3.1.1 State Level PMU

I **State Nodal Officer** - Head PMU .

II **Other personnel in PMU**

a) Technical Expert in the field of house construction including alternate technologies

b) Expert in IT/MIS/PFMS

c) Expert in Financial matters

d) Expert in Social Mobilisation

e) Training Coordinator

f) Support staff as per requirement

III Responsibilities:

a) Allocation of targetsto Districts and Blocks.

b) Fixing of number of instalments to the beneficiary and amount of each instalment.

c) Monitor preparation of Permanent Wait List (PWL) and drawal of Annual Select List from the PWL.

d) Mapping of new administrative units in AwaasSoft.

e) Development of the region specific house typologies within the State.

f) Categorisation of 'Difficult Area' within the State and submission of proposal for approval of Empowered Committee (EC) of Ministry of Rural Development..

g) Drawing up a convergence plan among different Government of India and State Government Schemes and monitor its implementation.

h) Monitor disbursal of loan to PMAY-G beneficiary, including through SLBC.

i) Plan and organize mason training programme in the State through accredited Training Providers.

j) Plan, organize and facilitate sensitization of beneficiaries in the State.

k) Monitor progress of construction under PMAY-G and Special Projects as per the prescribed timeline.

l) Manage and monitor the State Nodal Account (SNA).

m) Manage AwaasSoft related administrative functions.

n) Submission of proposal to Centre for release of funds.

7.3.1.2 District Level PMU

I To be headed by a full-time Program Officer or an officer of sufficient seniority at the District Level

II Other personnel

a) Technical professional in the field of construction

b) IT professional

c) Training Coordinator

d) Support staff

III Responsibilities:

a) Finalisation of the Block wise PWL and drawal of Annual Select List from the PWL

b) Facilitate allotment of land to the landless beneficiaries

c) Plan and organize sensitization of beneficiaries in the District.

d) Plan and organize mason training programmein the District through identified Training Providers, including selection of trainees after screening,

e) Facilitate collective sourcing of construction materials for the beneficiaries, where needed.

f) Plan production of construction material through MGNREGS and SHGs under DAY-NRLM.

g) Coordinate with Banks for loan disbursal to willing beneficiaries and monitor the progress through DLBC.

h) Prepare Special Project proposals, and monitor its implementation.

i) Monitor progress of construction as per the prescribed timelines.

j) Monitor Reporting on AwassSoft

7.3.1.3 Block level PMU

I To be headed by a full time block level officer /coordinator

II Other personnel

a) MIS Data entry operators

b) Technical support staff

III Responsibilities:

a) Registration of beneficiaries.

b) Issue of Sanction Order to beneficiaries.

c) Orientation of beneficiaries.

d) Map a village functionary to beneficiary

e) Tag a trained mason to beneficiary

f) Monitor the progress of house construction and timely release of installments to the beneficiary.

g) Reporting of the progress of construction through AwassApp/ AwaasSoft.

7.3.1.4 Village / Gram Panchayat Level

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

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

7.4 Committees at the State and District level

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

7.5 Role of Gram Panchayat

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

a) The Gram Panchayats, through Gram Sabhas, as mentioned in Chapter 4 will select, prioritize and finalise the Permanent Wait List of eligible beneficiaries prepared on the basis of SECC-2011, and preparealist of households not included in the system generated priority list, but otherwise found eligible.

b) The Gram Panchayats will facilitate orientation of beneficiaries on different aspects of the scheme.

c) The Gram Panchayats would identify the families who are unable to construct houses on their own and help in getting the houses of these families taken up for construction as a part of the mason training program. In case there are still some beneficiaries left out, the Gram Panchayats shall help to get their house constructed.

d) The Gram Panchayats will assist in identifying common land available for allotment to the landless beneficiaries.

e) The Gram Panchayats may facilitate beneficiaries in accessing materials required for construction at reasonable rates and help in identification of trained masons.

f) The Gram Panchayats would facilitate beneficiaries in availing benefits of other schemes of the Centre and State Government through convergence .

g) The Gram Panchayats should discuss the progress of the scheme in their scheduled meetings and help resolve the problems being faced by the beneficiaries. The Gram Panchayats should also proactively assist the social audit teams to conduct Social Audit

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

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

a) Organise training programme to equip the Panchayats to carry out the tasks assigned to them.

b) Provide the Panchayats IEC material particularly on materials and building technologies.

c) Provide share of Administrative expenses commensurate to work handled.

d) Issue an order specifying the roles and responsibilities of each tier of Panchayat as appropriate to the States / UTs. In States / UTs having different tiers in Panchayat system, the State/UT Governments may decide the responsibilities for each tier.

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

7.6 Role of Self Help Groups accredited to NRLM

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

b) The SHGs need to be involved in the construction / completion of houses sanctioned to the beneficiaries.

c) SHG members should be trained as certified social auditors to undertake social audit of the PMAY-Gramin.

d) Production of building materials by the SHGs, where feasible, should be taken up for supply of the same to the beneficiaries of PMAY-G at reasonable cost, thereby benefitting both the SHGs and the beneficiaries.

08

CONVERGENCE

8. House Design for Odhisha

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

CONVERGENCE

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

a) Construction of a toilet has been made an integral part of the PMAY-G house. The toilet shall be provided to beneficiaries through funding from Swachh Bharat Mission-Gramin (SBM-G), MGNREGA or any other dedicated financing source. The house shall be treated as complete only after the toilet has been constructed.

b) It is mandatory to provide support of 90 persondays (95 persondays in hilly states, difficult areas and IAP districts) unskilled wage employment at the current rates to a PMAY-G beneficiary for construction of his / her house in convergence with MGNREGA. Server to server integration between two MIS – AwaasSoft of PMAY-G and NREGASoft of MGNREGS has been developed so that work for construction of house is generated on NREGASoft automatically once the sanction of house is issued on AwaasSoft.

c) Drinking water is one of the basic necessities of life. The beneficiary of PMAY-G should be provided access to safe drinking water in convergence with National Rural Drinking Water Programme (NRDWP) of Ministry of Drinking Water and Sanitation or any other similar schemes.

d) Convergence with Deen Dayal Upadhyay Gram Jyoti Yojana (DDUGJY), Ministry of Power, shall be effected for providing electricity connection to a PMAY-G beneficiary. States / UTs to ensure that the beneficiaries of the PMAY-G get benefits of the schemes implemented by Ministry of New and Renewable Energy Sources (MNRES) including

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

e) To provide clean and more efficient cooking fuel to the beneficiaries of PMAY-G, the States / UTs should strive to get LPG connections for them under Pradhan Mantri Ujjawala Yojana (PMUY) of Ministry of Petroleum and Natural Gas.

f) In order to ensure a cleaner and healthy environment for the households, the solid and liquid waste generated by the households needs to be treated. Accordingly, the State / UT Government may, through convergence with Swachh Bharat Mission (G) or any other scheme of the State / UT Government, ensure management of Solid and Liquid Waste.

g) To meet the requirement of building materials, the State / UT may take up production of building materials viz., bricks, stabilized mud blocks, fly ash bricks etc., through convergence with MGNREGA. The material produced may be supplied to the beneficiaries of PMAY-G.

h) States / UTs may, through convergence with MGNREGA, develop group / individual amenities like development of house sites, bio-fencing, paved pathways, approach roads or steps to the house, soil conservation and protection works etc., for the beneficiaries of PMAY-G

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

8.3 To ensure convergence at the ground level, State and District Level Committees (para 7.4 of Chapter 7) in their meetings should include convergence as an agenda point with periodical monitoring and review. The Committees would also advise inclusion of various schemes etc. for convergence in Annual Action Plan. The district level plan as in para 3.6.2 to be reviewed by the Committees during their meetings.

8.4 Since the SECC 2011 data base, as validated by the Gram Sabha, is the basis for selection of beneficiaries in PMAY(Gramin) & the same data base is being used by many other programmes, convergence of benefits will become much easier if regularly followed up.

09

REPORTING AND MONITORING

9. House Design for Rajasthan

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

REPORTING AND MONITORING

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

9.1 Reporting

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

9.2 Performance:

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

a. **Fixing of targets:** The States/UTs to fix District and Block-wise targets within 1 month of communication of the targets by the Centre.

b. **Registration of Beneficiaries:** Beneficiaries should be registered within two months from communication of targets by the Centre to the States / UTs.

c. **Freezing of Account of the Beneficiary and issue of Sanction :** Sanctions to the beneficiaries, after freezing of account, should be issued within 3 months from the communication of targets by the Centre to

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

d. Release of 1st instalment to the beneficiary within 15 days after sanction.

e. Completion of 1st inspection within 3 months of sanction.

f. Completion of targets within the stipulated time (as mentioned in para 5.6.2) from the date of sanction of the house.

9.3 Monitoring

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

9.3.1 Monitoring by Government of India

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

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

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

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

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

9.3.2 Monitoring by State/UT Governments

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

a) Officers at the Block level should inspect as far as possible 10% of the houses during construction.

b) District level officers should inspect 2% of the houses during construction.

c) Every house sanctioned under PMAY-G to be tagged to a village level functionary including Government employees(Gram Rozgar Sahayak or any other village level worker) who shall facilitate and follow-up with the beneficiary till the completion of a house.

d) The PMU shall monitor all the activities mentioned in Chapter 7

9.4 Community / Participatory monitoring

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

9.5 Audit

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

9.6 Social Audit

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

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

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

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

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

9.6.5 The following procedure is suggested for social audit:-

a) The Social Audit Unit set up under MGNREGS to take up the social audit of PMAY-G. The Social Audit Unit should identify resource persons at the district, block and village levels. It should prepare reporting formats and issue detailed guidelines for social audit of PMAY-G.

b) Social Audit Teams should be set up at the Village Panchayat level or for a group of Village Panchayats. Women SHG leaders should, as far as possible be included in the team, as also those from disadvantaged social groups like SCs/STs, persons with disability etc. The Social Audit Team members should not be from the Village Panchayat where the social audit is being carried out. Adequate training should be provided to all the resource persons and Social Audit Team Members.

c) A time-table for Social Audit should be prepared at the beginning of the year in such a way that at least one social audit is conducted in a Gram Panchayat every year.

d) The Social Audit Unit may be provided all details of implementation of PMAY-G like guidelines, Permanent Wait List, Annual Select List, past beneficiary lists, payments made, support services provided, monitoring visits made from different levels, major inspections carried out etc.

e) The Social Audit Teams and the resource persons along with the beneficiaries shall verify the following, with respect to processes and procedures:-

i. Whether the beneficiaries have been informed about their rights and entitlements, whether Permanent Wait List of beneficiaries

eligible for getting assistance under PMAY-G has been prepared as per the prescribed procedure from SECC-2011 data, whether appeal opportunities have been availed with regard to deletion or change in priority in the list, whether the entire procedure and the lists have been given wide publicity, whether the Annual Select List of beneficiaries is prepared as per the priority in the Permanent Wait List,whethertimely registration of beneficiary has been recorded in AwaasSoft etc.

ii. Progress of completion of houses.

iii. Quality of construction of houses.

iv. Whether beneficiary support services have been provided?

v. Convergence achieved among different schemes.

vi. Grievances and their proper and timely redressal.

f) To discuss the findings of the Social Audit Team after the verification mentioned above, the Gram Sabha shall meet under the Chairpersonship of an elderly person, who is not part of the Village Panchayat or implementing agency. The Gram Sabha will be a platform for all beneficiaries who are included in the final list of beneficiaries and annual select list and other villagers to raise issues related to implementation of PMAY-G. Government may depute an observer to the Social Audit Gram Sabha. The entire proceedings should be videographed, suitably compressed and uploaded on the website.

g) The Social Audit reports should be prepared in the local language and signed by the Chairperson of the Social Audit Gram Sabha and displayed on the notice board of the Village Panchayat. The Village Panchayats and officials responsible for implementation should take follow up action on the findings of Social Audit and send the action taken report to the State Social Audit Unit. This should also be placed before the next Social Audit Gram Sabha.

10

FUND MANAGEMENT AND RELEASE

10. House Design for Chhattisgarh

House Design with terracotta roof and reinforced mud plaster.

FUND MANAGEMENT AND RELEASE

10 Fund Management

10.1 Basic Principles

a) The States / UTs shall maintain single savings bank account in a Scheduled Commercial Bank at the State level. This account shall henceforth be referred to as the State Nodal Account (SNA).

b) The annual Central allocation (assistance for house construction and administrative funds) as well as the matching state share shall be deposited in the SNA by the States. The State/UT Governments shall communicate the details of the Bank, Branch and Account number, IFSC code etc. of the SNA to the Ministry. The SNA shall also be registered in AwaasSoft and with PFMS.

c) This SNA shall be operated upon only electronically through a Fund Transfer Order (FTO) and no other mode of withdrawal from it shall be permissible.

d) The State/UT Government shall designate two authorities i.e. a creator / maker / 1st signatory and an approver / checker / 2nd signatory at the State / UT level for transfer of administrative fund and at other appropriate level as decided by the State / UT Government for the transfer of assistance to the beneficiaries. The FTO will have to be digitally signed by these two authorities. The State shall get the digital signatures created of these authorised officials mapped to the jurisdictional location with PFMS to generate FTO.

e) Part of annual allocation that is payable to the state from the money borrowed through NABARD by the designated Special Purpose Vehicle (SPV) shall also be deposited into the SNA. The release from SPV share, both programme and administrative funds will be treated on par with central release for all purposes.

f) The administrative fund admissible at the State Level shall be kept in a separate saving bank account and transferred from SNA through FTO.

g) The districts shall also maintain a single savings bank account for transacting administrative funds. No Programme fund other than administrative fund shall be transferred to the districts. The transfer of administrative funds from SNA to the district shall be made through FTO. These accounts shall be registered with PFMS.

h) The transfer of the assistance to the beneficiaries shall be done to his / her registered bank / core banking enabled post office accounts through digitally signed FTO. For transfer of funds to the beneficiaries, the bank / post office account of the beneficiary shall be frozen on AwaasSoft. The amount transferred shall be as per the decided instalments by the State/UT Governments.

i) If the beneficiary opts to borrow money from financial institutions facilitated under PMAY-G, the beneficiary may receive the PMAY-G funds in the same account as the loan account.

j) Supply of construction material in lieu of financial assistance to the beneficiaries will require prior approval of the Empowered Committee and will only be through suppliers selected by the State / UT Governments as per their extant rules.

k) The State Government will directly transfer the payment to the supplier from the SNA through PFMS by Fund Transfer Order (FTO). The supplier may be State Government Department / agency or a private entity.

l) After the end of every financial year the reconciliation of the opening balance as on 1st April between bank balance in the SNA and the balance as per AwaasSoft shall be undertaken by the 15th of April. An audited

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

10.2 Fund Release and Accounting

a) For accounting and release of funds the State/UT shall be considered as a unit.

b) The annual central allocation to the States/ UTs will be released in two instalments. The first instalment shall be equal to 50% of total annual financial allocation and the second instalment shall be equal to the annual allocation minus first instalment and applicable deductions (shortfall of state share etc.) as prescribed in the guidelines.

c) The Ministry will release funds to the Consolidated Fund of the States and the UTs with Legislature, as per the provision made in the Central Budget for release of programme funds to States and UTs with Legislature respectively. In respect of UTs without Legislature, the funds would be released through Letter of Authority issued by the Ministry.

d) The miscellaneous receipts and interest accrued on PMAY-G funds shall be treated as part of the scheme resources. These directions will apply to Central and State Matching share.

e) The States / UTs may front load the expenditure by using their own resources and recoup it including interest accruing on such amount later from the Central Government funds. In such a scenario, the interest accrued on State advances over and above the matching State share shall be clearly accounted by States / UTs. However, the rules pertaining to operation of SNA will be applicable.

f) The States / UTs are free to supplement the unit assistance under PMAY-G through their own resources. They can do so either through SNA or through separate account. In case they choose the SNA to

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

10.3 Submission of proposals and release of funds

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

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

10.4 Procedure for release of first instalment

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

10.5 Procedure for release of second instalment

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

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

i. Utilisation of 60% of total available funds on AwaasSoft.

ii. Achievement of the physical progress as per the prescribed criteria and indicators as given below :-

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

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

iii. Any other condition specifically indicated during previous release.

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

i. Submission of proposal in the prescribed Performa.

ii. Utilization Certificate, in the prescribed Performa, for funds received during the previous financial year(s).

iii. Expenditure Statement, in the prescribed Performa, for funds received during the current financial year

iv. Audit Report of the State for the previous financial year(s). In case any irregularities are pointed out in the Audit Report, the action taken on such irregularities should also be reported.

v. Targets of SC/ST/Minorities / Disabled prescribed by MoRD and distributed by the State Governments amongst districts.

vi. Actual achievement of physical targets planned during the last year in respect of aforesaid categories.

vii. Compliance status of issues raised in the Minutes of Empowered Committee Meeting.

viii. Status of compliance of conditions put by MoRD while releasing last instalment.

ix. Certificate regarding non-diversion and non-embezzlement of funds.

x. Copies of sanction orders releasing the State Share for the previous financial year and documents in the form of bank statement showing actual transmission of funds in State Nodal Account and uploading the same in AwaasSoft.

xi. Utilisation Certificate for administrative expenses for the previous and current financial year(s).

xii. Certificate from the State stating that Administrative Fund had been utilised only on permissible heads

xiii. Certificate of deposition of penal interest in case there is delay in transfer of central share from State Consolidated Fund to State Nodal Account.

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

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

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

b) In case the proposal for 2nd instalment is received and processes in the next financial year, the 1st instalment in that financial year would be processed and released only after the 2nd instalment of previous financial year is released.

10.6 Release of State share

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

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

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

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

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

10.8 Reallocation

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

10.9 Administrative Expenses

i. The administrative funds to the States would be released in two instalments.

ii. The 1st instalment of the Administrative funds under PMAY-G would

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

iii. Administrative funds are to be accounted separately from the programme fund.

iv. All releases of the administrative fund from the Central Government would be made to Consolidated Fund of the States / UTs.

v. The administrative fund would also be deposited into the State Nodal Account.

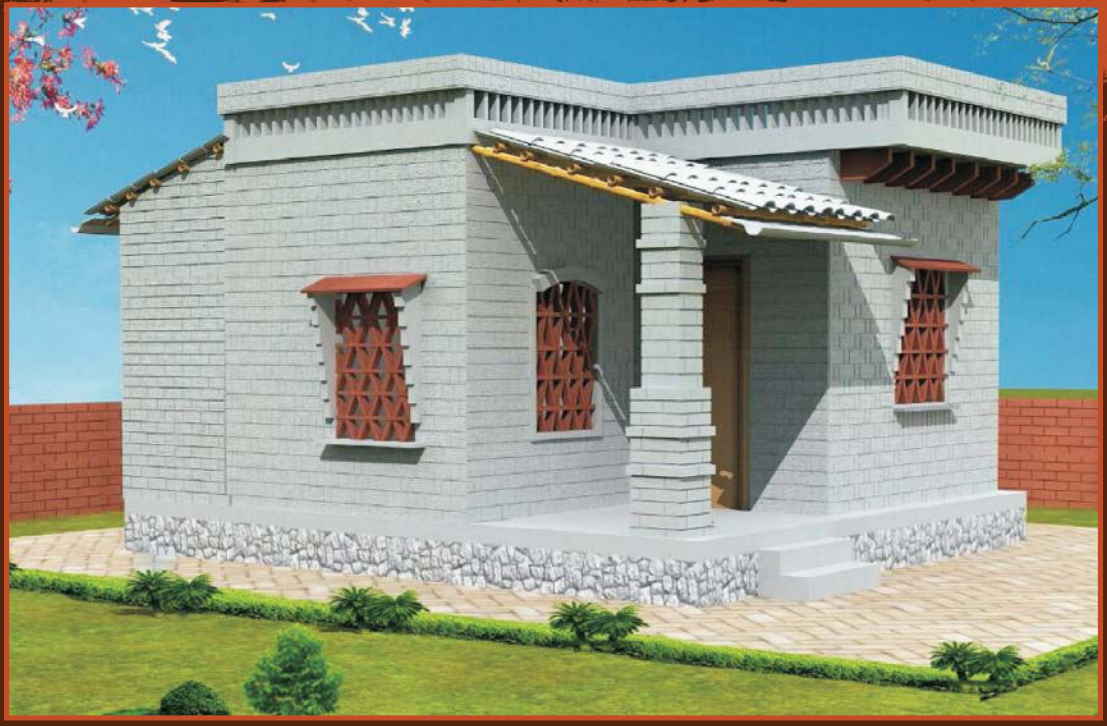
vi. Transfer of administrative fund to the districts would be done electronically through the generation of FTO on AwaasSoft-PFMS Platform. The district accounts shall be registered on AwaasSoft. For administrative funds, that are to be retained at the state level, a separate savings bank account shall be opened at the State Level and registered on AwaasSoft. The administrative funds from the SNA would be transferred to that account through FTO.

vii. The State / UT Govt would submit a separate proposal for release of subsequent instalments of administrative funds. Performa for submission of the proposal for 2nd instalment is at Annexe III-B. A model format for Utilisation Certificate and Expenditure Statement is given at Annexe VI & VII respectively.

viii. The release of programme funds would not be contingent upon utilization of administrative funds.

11

SPECIAL PROJECTS



11. House Design for Uttar Pradesh

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

SPECIAL PROJECTS

11.1 Allocation for Special Project

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

A. Rehabilitation / relocation of familes whose houses have been completely/substantially damaged on account of :-

i. Natural hazards as categorized in the extant National Disaster Management Plan of National Disaster Management Authority - Flood, earthquake, fire etc.

ii. Law and order problems

B. Settlement of families affected due to / benefitted by

i. International border issues

ii. The Scheduled Tribes and other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006

iii. Occupational diseases like silicosis, asbestos, people affected by overuse of pesticides

C. Settlement of surrendered militants and their families

D. New technology demonstration – especially with focus on affordable and green technologies and using locally available materials.

11.2 Proposal for Special Project

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

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

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

a) The beneficiaries who are to be provided assistance under Special Project have been identified.

b) The beneficiaries identified under the special projects are those households that are listed in the Permanent Wait List.

c) In respect of new technology demonstration, the beneficiaries have given the consent for taking up the technology demonstration.

11.3 Funds for Special Projects

a) The funds for the projects approved under Special Projects will be released in two instalments.

b) First instalment shall be equal to 50% of the total project cost

c) Second instalment shall be equal to the total project cost minus first instalment.

d) All releases for the Special Projects would be made to Consolidated Fund of the States / UTs with legislature.

e) The assistance should be transferred directly to the beneficiaries from the Bank account at the State Level through PFMS.

f) The accounts in respect of special projects should be settled within one year from the date of release of 1st instalment to the State / UT.

11.4 Procedure for release of funds under Special Project

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

i. Fulfilment of conditions prescribed for special projects sanctioned earlier,

ii. Settlement of accounts in respect of Special Projects sanctioned prior to 1 year from the date of receipt of the present proposal.

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

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

a. Utilisation of 60% of total available funds under the special project as reflected on AwaasSoft;

b. Uploading of physical progress of special projects, including geotagged time stamped photographs;

c. Fulfillment of conditionalities, if any, indicated during earlier releases;

d. Settlement of accounts in respect of Special Projects sanctioned prior to 1 year from the date of receipt of the proposal for second instalment.

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

i. Utilization Certificate in the prescribed Performa (Annexe IV)

ii. Uploading of copies of sanction orders releasing the state share for the project on AwaasSoft.

iii. Audit Report in respect of funds released as 1st instalment. In case any

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

iv. Certificate regarding non-diversion and non-embezzlement of funds.

v. Copies of sanction orders releasing the State Share for previous releases under special projects and uploading the same in AwaasSoft.

vi. Certificate of deposition of penal interest in case there is delay in transfer of central share from State Consolidated Fund to State Nodal Account.

11.5 Administrative Expenses under Special Project

a) The administrative fund under the Special Project and that under normal PMAY-G would be treated as a single fund for all purposes.

b) The quantum of administrative fund released for Special Project would be added to the administrative fund released under normal PMAY-G of the State during the particular financial year.

c) The administrative fund may be released along with instalments of the special project.

12

GRIEVANCE REDRESSAL

12. House Design for West Bengal

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

GRIEVANCE REDRESSAL

12.1 There shall be a grievance redressal mechanism set up at different levels of administration viz., Gram Panchayat, Block, District and the State. An official of the State Government needs to be designated at each level to ensure disposal of grievances to the satisfaction of the complainant.

12.2 The official who is designated at each level would be responsible for disposing off the grievance / complaint within a period of 15 days from the date of receipt of the grievance / complaint.

12.3 The details of the designated grievance redressal official (including name, telephone number and address)at each level for addressing the grievance and the procedure to file the grievance should be clearly displayed in each Panchayat. The procedure displayed should also indicate the escalation process if the complainant is not satisfied with the disposal of his / her grievance. Awareness also needs to be generated about lodging of complaints on the CPGRAMS portal (pg portal.gov.in).

12.4 With regard to the complaints received in the Ministry of Rural Development through CPGRAMS or otherwise, the same would be forwarded to the respective State Government for redressal of the grievance. The officers designed at each level for redressal of grievances should take necessary action and furnish the Action Taken Report to the Ministry under intimation to the complainant within one month of receipt of the complaint.

12.5 In order to expeditiously redress the grievances and to uphold the rights of the rural poor, the States/UTs may consider utilising the services of Ombudsman under MGNREGA to dispose off grievances and reported incidences of irregularities under PMAY-G.

13

E-GOVERNANCE IN PMAY-G

13. House Design for Chhattisgarh

Proposed design for South Chhattisgarh built in Chaukhandi form.

E-GOVERNANCE IN PMAY-G

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

a) the PMAY-G MIS-–**AwaasSoft,** and

b) the PMAY-G mobile application- **AwaasApp**.

13.1 AwaasSoft

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

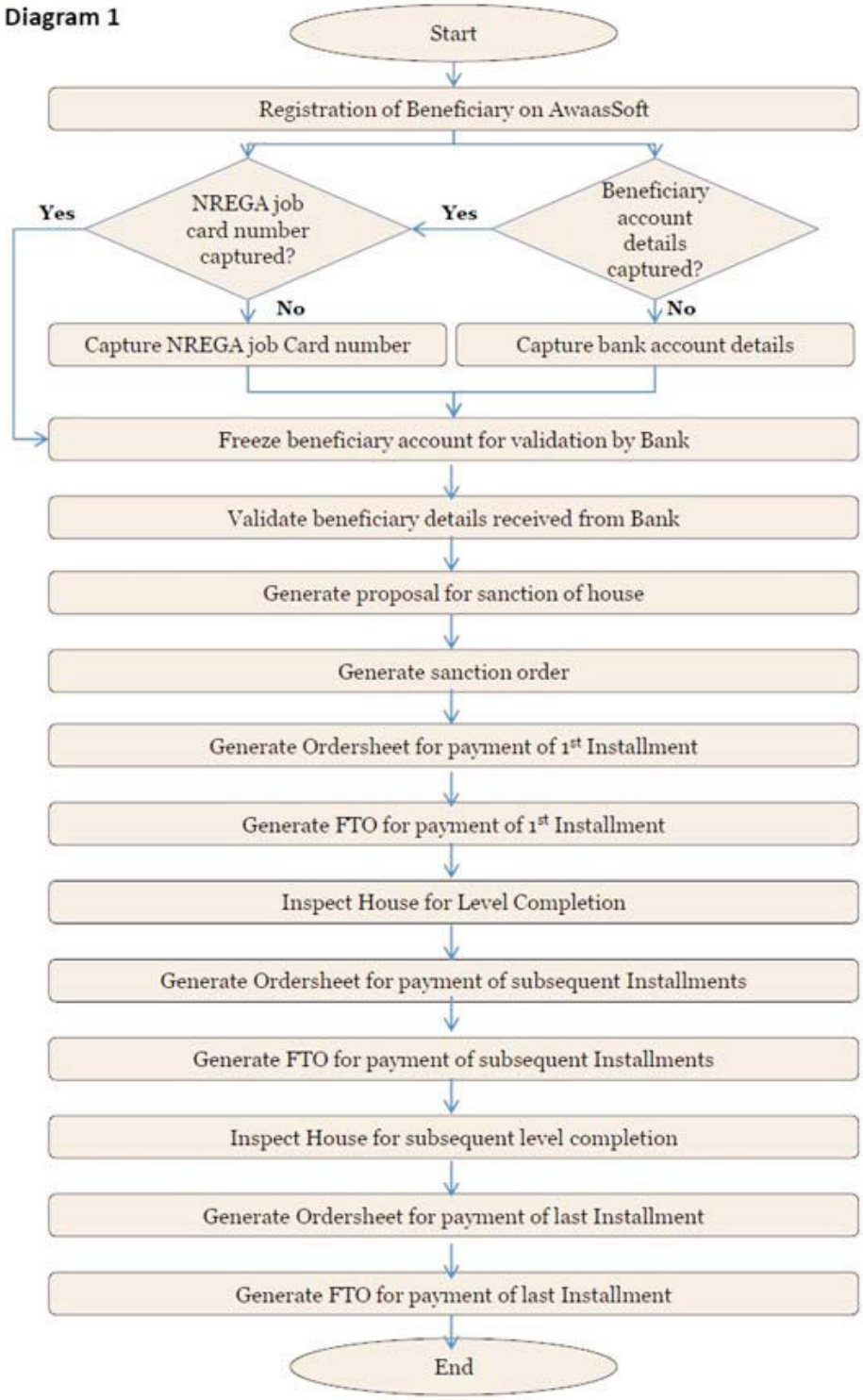


Diagram 1
Start
Registration of Beneficiary on AwaasSoft
NREGA job card number captured?
Yes
Beneficiary account details captured?
Yes
No
No
Capture NREGA job Card number
Capture bank account details
Freeze beneficiary account for validation by Bank
Validate beneficiary details received from Bank
Generate proposal for sanction of house
Generate sanction order
Generate Ordersheet for payment of 1st Installment
Generate FTO for payment of 1st Installment
Inspect House for Level Completion
Generate Ordersheet for payment of subsequent Installments
Generate FTO for payment of subsequent Installments
Inspect House for subsequent level completion
Generate Ordersheet for payment of last Installment
Generate FTO for payment of last Installment
End

13.1.1. Features of AwaasSoft

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

(a) Target setting for a year

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

(b) Beneficiary Selection under PMAY (G)

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

(c) Beneficiary Management

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

(d) Fund Management

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

(e) Sanction Management

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

(f) Progress of Construction

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

13.1.2 Functions handled by various user levels on AwaasSoft/AwaasApp

User Level	Function handled through AwaasSoft/AwaasApp
Centre	• Setting targets for states • Uploading of sanctions for fund release to State • Approval of State Nodal Account
State	• Allocating targets to Districts • Adding State Debit Account details • Confirming fund receipt from Centre • Releasing the State share • Setting the instalment values and payment levels • Generation of FTO for transfer of Admin Fund • Fixing the Digital Signatory levels • Activation/Deactivation of DSC • Managing Bank/Branch master lists • Generation of FTOs for admin fund payment

User Level	Function handled through AwaasSoft/AwaasApp
District	• Review and approve proposal for house sanction • Allocating targets to Blocks • Generation of ordersheet for FTO (if applicable) • Generation of FTOs for payment of instalments (if applicable)
Block	• Uploading beneficiary waitlist after verification of SECC data • Registration of beneficiaries • Capturing MGNREGA job Card • Capturing Bank Account Details • Capturing old house and construction site photographs • Freezing beneficiary account • Generation of ordersheet for FTO • Generation of FTOs for payment of instalments • Inspection and approval of inspection photographs • Data entry for transactions prior to FY 2015-16

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

13.2 Managing PMAY-G at different levels

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

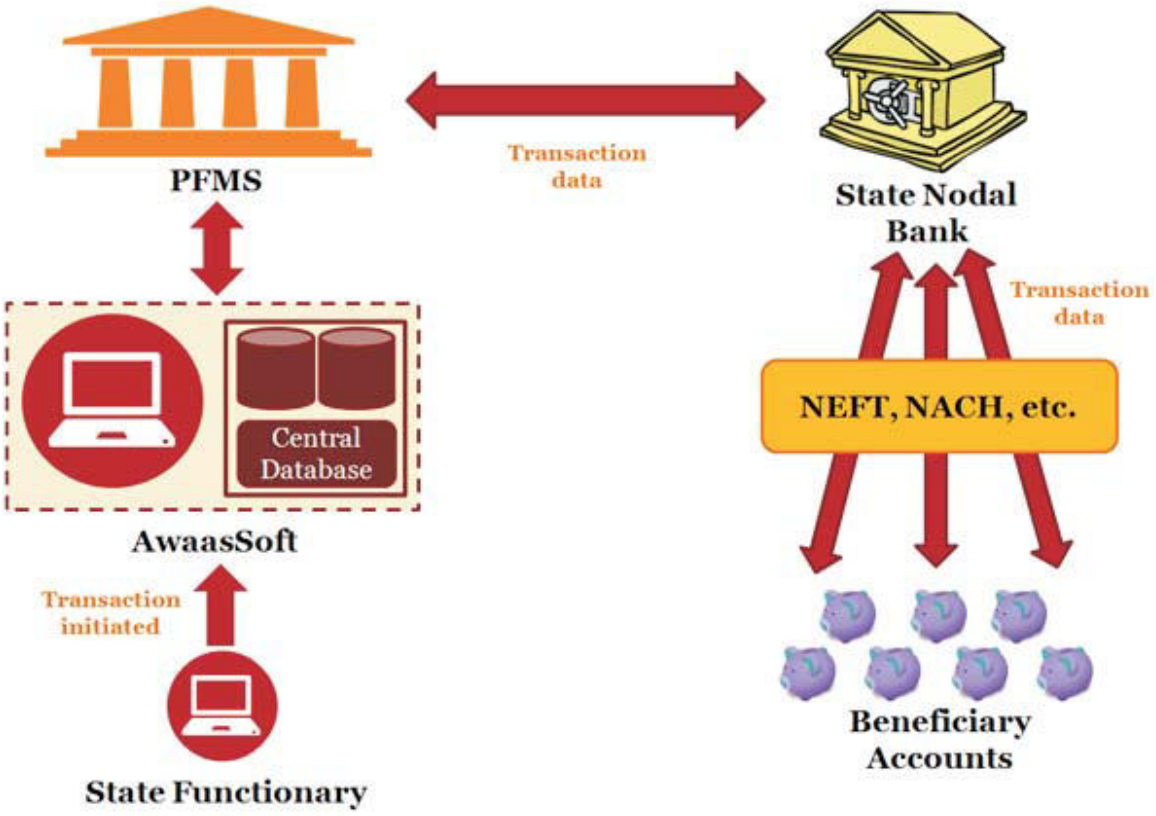
13.2.2 At the state level, state governments have to nominate Nodal Officers who would manage the MIS. The number of instalments in which the fund would be transferred and in what proportion, the district wise targets and allocation need to be entered at the State level. The Nodal Officer would also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

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

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

13.3 Process of Data Entry

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



13.4 Fund flow through AwaasSoft

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

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

(a) Registration of implementing agency and Bank Account

i. Implementing agency at state level to register itself with PFMS

ii. There should be only one bank account dedicated to IAYPMAY-G at the state level in which funds of IAYPMAY-G should be kept.

iii. Agency to ensure that the bank account is registered / integrated with PFMS

iv. The details of the bank account are to be entered in AwaasSoft from the link given at State Login.

v. The details of the bank account once finalized, generally cannot be changed for the financial year.

vi. Ensure that a mobile number and email address is provided for receiving daily financial reconciliation statement through SMS / mail.

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

i. The level and designation of officer for digitally signing the FTO should be declared.

ii. The level and designation of officer for verification of first sign and for second digital sign should be declared.

iii. The State should appoint a MIS Nodal Officer who will have the authority to activate / deactivate Digital Signature Certificates (DSCs).

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

(c) Registration of Signatory

i. All 1st and 2nd level signatories to register from their respective MIS logins

ii. The password would be sent to the registered mobile number of 1st and 2nd signatory, same shall be changed after first successful login

(d) Enrolment of signatory and activation

i. Registered signatories can login from any login screen of AwaasSoft with the new credentials and enrol their DSCs.

ii. If the Officer does not have a DSC, the same should be procured

iii. The State MIS nodal officer can activate/de-activate any DSC from state login.

iv. Once DSC is activated, signatory can login again to generate/ digitally sign the FTO in future.

v. Once DSC is activated for an officer, in the event of his/her transfer, it shall be deactivated at former place of posting. Same DSC could be put to use by the officer at his / her new place of posting after due process of registration and activation.

(e) Beneficiary Bank Account

i. The bank account of IAYPMAY-G Beneficiary should be frozen from the Block Login of AwaasSoft before generating 1st order sheet.

ii. All frozen beneficiary bank accounts would be verified by PFMS

iii. Once account is verified by PFMS, it will be re verified by the block

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

iv. The beneficiary bank accounts which have been verified by PFMS and subsequently by the block officials will appear in order sheet for payment

v. The beneficiary bank accounts rejected by PFMS will again have to be updated and frozen again

vi. Beneficiaries having Post Office account are also recognized under PFMS and accordingly, the post office accounts of the beneficiaries also to be frozen.

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

Monitoring Progress on AwaasSoft

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

a) Physical Progress Reports

b) Financial Progress Reports

c) Convergence Reports

d) eFMS Reports

e) Social Audit Reports

f) GIS based Reports

g) Other reports

13.6 Transactions through PFMS

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

(a) Medium for validation of beneficiary accounts by banks

i. PFMS receives details of beneficiaries' accounts entered by executives of the state governments on AwaasSoft.

ii. PFMS performs a preliminary validation of the account information received, and if all is found to be in order, beneficiaries' account details are sent to the concerned banks for validation.

iii. Responses received from the beneficiaries' banks are relayed to AwaasSoft.

iv. The above is true only in the case of banks which are integrated with PFMS. For non-integrated banks, after the preliminary validation by PFMS, if all is found to be in order, PFMS directly sends the appropriate responses to AwaasSoft, with no involvement of the beneficiaries' banks.

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

i. PFMS receives the Fund Transfer Orders generated by executives of the state governments on AwaasSoft.

ii. PFMS performs a preliminary validation of the FTOs received, and if all is found to be in order, PFMS sends an acknowledgment of having accepted the FTO, or else, responds with an FTO rejection.

iii. Accepted FTOs are then sent to the concerned state nodal banks for payments to beneficiary accounts.

iv. Responses received from the state nodal banks are relayed to AwaasSoft.

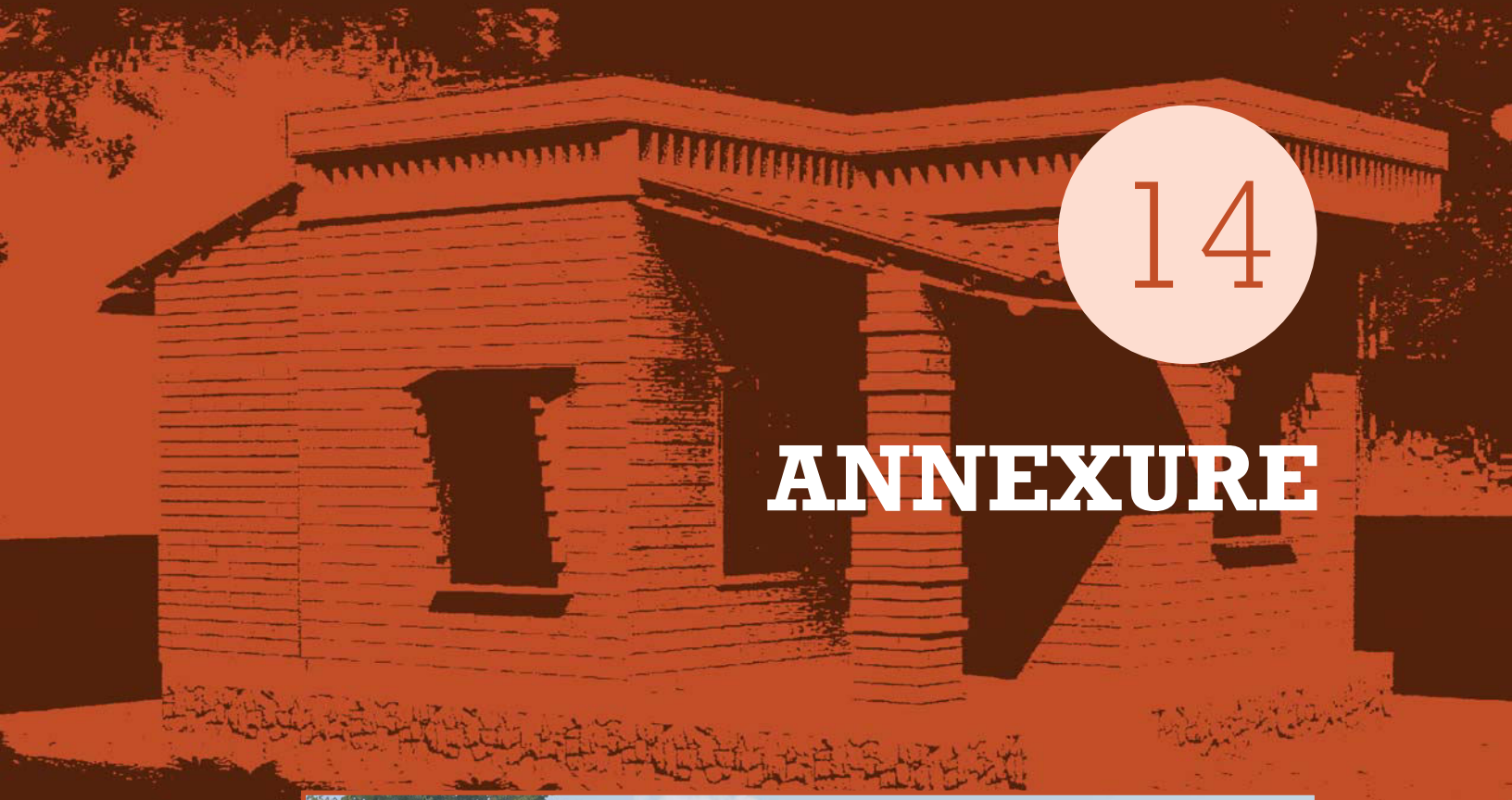
13.6.2 All the beneficiaries that are to receive benefit under the PMAY-G scheme must be registered on AwaasSoft and their bank accounts should be validated through PFMS.

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

13.7 Mobile Application : AwaasApp

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

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



14

ANNEXURE

14. House Design for West Bengal

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

Annexure-I

EXCLUSION PROCESS

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

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

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

12. 5 acres or more of irrigated land for two or more crop seasons

13. Owning at least 7.5 acres of land or more with at least one irrigation equipment

CRITERIA FOR AUTOMATIC INCLUSION

1. Households without shelter

2. Destitute / living on alms

3. Manual scavengers

4. Primitive Tribal Groups

5. Legally released bonded labourer

Annexure-II

CHECK LIST FOR RELEASE OF SECOND INSTALLMENT

1. Whether the following conditions have been fulfilled:

   i. Utilisation of 60% of total available funds on AwaasSoft.

   ii. Achievement of the physical progress as per the prescribed criteria and indicators as given below :-

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

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

   iii. Any other condition specifically indicated during previous release.

2. **Whether the following documents have been submitted along with the proposal:-**

i. Submission of proposal in the prescribed Performa.

ii. Utilization Certificate, in the prescribed Performa, for funds received during the current financial year and previous financial year(s).

iii. Audit Report of the State for the previous financial year(s). In case any irregularities are pointed out in the Audit Report, the action taken on such irregularities should also be reported.

iv. Uploading of copies of sanction orders releasing the matching state share for the previous and current financial year on AwaasSoft.

v. Targets of SC/ST/Minorities / Disabled prescribed by MoRD and distributed by the State Governments amongst districts.

vi. Actual achievement of physical targets planned during the last year in respect of aforesaid categories.

vii. Compliance status of issues raised in the Minutes of Empowered Committee Meeting.

viii. Status of compliance of conditions put by MoRD while releasing last instalment.

ix. Certificate regarding non-diversion and non-embezzlement of funds.

x. Copies of sanction orders releasing the State Share for the previous and current financial year and documents in the form of bank statement showing actual transmission of funds in State Nodal Account.

xi. Utilisation Certificate for administrative expenses for the previous and current financial year(s).

xii. Certificate from the State stating that Administrative Fund had been utilised only on permissible heads

xiii. Certificate of deposition of penal interest in case there is delay in transfer of central share from State Consolidated Fund to State Nodal Account.

Signature_____
(full name with designation & official seal)
Date_____

3. Documents required with the Proposal

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

Annexure-II

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

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

Signature_____

(full name with designation & official seal)

Date_____

Annexure-III A

PRADHAN MANTRI AWAAS YOJANA-GRAMIN (PMAY-G)

PERFORMA FOR RELEASE OF SECOND INSTALMENT (HOUSING)

1. YEAR : _____

2. Name of State : _____

3. Name of the State claiming 2nd Instalment:

   a) Address : _____

   : _____

   : _____

   b) Tele. No. : _____

   c) Fax No.(if any) : _____

   : _____

   d) E-mail address : _____

4. Central Allocation for the current year :

5. Funds received are as under:

(Amount in lakh)

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

6. Funds available :

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

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

8. Audit report of the previous year (.....) with the relevant certificates duly recorded by the Auditor is enclosed.

9. It is certified that :

   (i) No major irregularities such as embezzlement, diversion of funds etc., have been noticed in the audit report for the previous year in respect of any implementing agency under Pradhan Mantri Awaas Yojana-Gramin;

   (ii) Necessary action has already been initiated to rectify the defects pointed out in the Audit Report for the previous year and earlier years and compliance would be sent/ has been sent to the Ministry shortly;

   (iii) All the funds under the scheme have been kept in the Savings Bank Account (SNA). No fund has been withdrawn from Saving Bank Account and deposited in the Treasury even temporarily.

   (iv) All conditions laid down in the PMAY-G guidelines are being fulfilled while implementing the scheme.

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

Annexure-III B

PRADHAN MANTRI AWAAS YOJANA-GRAMIN (PMAY-G)

PERFORMA FOR RELEASE OF SECOND INSTALMENT (ADMINISTRATIVE COST)

1. YEAR : _____

2. Name of State : _____

3. Name of the State claiming 2nd Instalment:

   a) Address : _____

   : _____

   : _____

   b) Tele. No. : _____

   c) Fax No.(if any) : _____

   : _____

   d) E-mail address : _____

4. Central Allocation for the current year :

5. Funds received are as under:

Annexure-III B

(Amount in lakh)

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

6. Funds available :

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

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

8. Audit report of the previous year (.....) with the relevant certificates duly recorded by the Auditor is enclosed.

9. It is certified that :

   (i) No major irregularities such as embezzlement, diversion of funds etc., have been noticed in the audit report for the previous year in respect of any implementing agency under Pradhan Mantri Awaas Yojana-Gramin;

   (ii) Necessary action has already been initiated to rectify the defects pointed out in the Audit Report for the previous year and earlier years and compliance would be sent/ has been sent to the Ministry shortly;

   (iii) All the funds under the scheme have been kept in the Savings Bank Account (SNA). No fund has been withdrawn from Saving Bank Account and deposited in the Treasury even temporarily.

   (iv) All conditions laid down in the PMAY-G guidelines are being fulfilled while implementing the scheme.

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

Annexure-IV

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

1. Certificate that a sum of Rs._____lakh (rupees_____only) was received by _____(Name of Sates as Grants-in-Aid during the year_____as per details given below, from the Centre _____lakh and (rupees_____only) from the State Government. Further, a sum of Rs._____ _____lakh (rupees_____only) being the unspent balance of the previous year_____was allowed to be brought forward for utilization during the current year. The misc. receipts of the Agency during the year was Rs._____lakhs (rupee_____only).

I. Unspent Balance from Previous Year (.....)

   i) Funds lying in State Nodal Account (SNA) : Rs. _____

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

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

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

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

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

V. Interest receipts :

VI. Total Funds Available :

VII. Total Expenditure incurred :

VIII. Closing balance :

2. It is certified that out of the above mentioned total funds of Rs. _____lakh (rupees_____only) available with the State, a sum of Rs. _____lakhs (rupees_____only) has been utilized by State the year for the purpopose for which it was sanctioned. It is further certified that the unspent balance of Rs. _____lakh (rupees_____only) remaining at the end of the financial year would be utilized for the programme next year.

3. Certified that I have satisfied myself that the condition on which Grants-in-Aid was sanctioned have been duly fulfilled/are being fulfilled and that I have exercised the following checks to see that the money has been actually utilized for the purpose for which it was sanctioned.

4. The utilization of the aforesaid fund resulted into the following:-

a. Outcomes :

(i) Target fixed during the year.....

(ii) Number of Houses constructed/ Completed.....

(iii) Number of Houses under construction.....

(iv) Number of Houses yet to be taken up.....

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

Category	Female	Joint	Male	Total
SC				
ST				
Minority				
PH				
Others				

Kinds of checks exercised

(i) The Statement of accounts for the year_____duly audited by the Charted Accountant have been obtained and sanctioned.

(ii) The Payment has been made to the beneficiaries to his/her registered bank/ core banking enabled post office accounts through digitally signed FTO.

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

Signature_____

(full name with official seal)

Authorized signatory of State Government

Date:_____

Annexure-V

PRADHAN MANTRI AWAAS YOJANA –(GRAMIN)

EXPENDITURE STATEMENT FOR THE CURRENT FINANCIAL YEAR_____ (HOUSING)

1. Certificate that a sum of Rs._____lakh (rupees_____only) was received by _____(Name of Sates as Grants-in-Aid during the year_____as per details given below, from the Centre _____lakh and (rupees_____only) from the State Government. Further, a sum of Rs._____ _____lakh (rupees_____only) being the unspent balance of the previous year_____was allowed to be brought forward for utilization during the current year. The misc. receipts of the Agency during the year was Rs._____lakhs (rupee_____only).

I. Unspent Balance from Previous Year (.....)

i) Funds lying in State Nodal Account (SNA) : Rs. _____

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

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

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

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

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

V. Interest receipts :

VI. Total Funds Available :

VII. Total Expenditure incurred :

VIII. Closing balance :

2. It is certified that out of the above mentioned total funds of Rs. _____lakh (rupees_____only) available with the State, a sum of Rs. _____lakhs (rupees_____only) has been utilized by State the year for the purpopose for which it was sanctioned. It is further certified that the unspent balance of Rs. _____lakh (rupees_____only) remaining at the end of the financial year would be utilized for the programme next year.

3. Certified that I have satisfied myself that the condition on which Grants-in-Aid was sanctioned have been duly fulfilled/are being fulfilled and that I have exercised the following checks to see that the money has been actually utilized for the purpose for which it was sanctioned.

4. The utilization of the aforesaid fund resulted into the following:-

a. Outcomes :

(i) Target fixed during the year.....

(ii) Number of Houses constructed/ Completed.....

(iii) Number of Houses under construction.....

(iv) Number of Houses yet to be taken up.....

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

Category	Female	Joint	Male	Total
SC				
ST				
Minority				
PH				
Others				

Kinds of checks exercised

(i) The Statement of accounts for the year_____duly audited by the Charted Accountant have been obtained and sanctioned.

(ii) The Payment has been made to the beneficiaries to his/her registered bank/ core banking enabled post office accounts through digitally signed FTO.

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

Signature_____

(full name with official seal)

Authorized signatory of State Government

Date:_____

Annexure-VI

(CONSOLIDATED UTLIZATION CERTIFICATE) – ADMINISTRATIVE EXPENSES

UTILIZATION CERTIFICATES FOR THE FINANCIAL YEAR_____

1. Certificate that a sum of Rs._____lakh (rupees_____only) was received by _____(Name of Sates as Grants-in-Aid during the year_____as per details given below, from the Centreand _____lakh (rupees_____only) from the State Government. Further, a sum of Rs._____ _____lakh (rupees_____only) being the unspent balance of the previous year_____was allowed to be brought forward for utilization during the current year. The misc. receipts of the Agency during the year was Rs._____lakhs (rupee_____only).

a. Unspent Balance from Previous Year (.....)

i) Funds lying in State Nodal Account (SNA) : Rs. _____

ii) TOTAL : Rs._____

b. Funds of the previous year.....received during this year.....
Rs._____lakhs.

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

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

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

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

e. Interest receipts :

f. Total Funds Available :

g. Total Expenditure incurred :

h. Closing balance :

2. It is certified that out of the above mentioned total funds of Rs. _____lakh (rupees_____only) available with the State, a sum of Rs. _____lakhs (rupees_____only) has been utilized by State the year for the purpopose for which it was sanctioned. It is further certified that the unspent balance of Rs. _____lakh (rupees_____only) remaining at the end of the financial year would be utilized for the programme next year.

3. Certified that I have satisfied myself that the condition on which Grants-in-Aid was sanctioned have been duly fulfilled/are being fulfilled and that I have exercised the following checks to see that the money has been actually utilized for the purpose for which it was sanctioned.

Kinds of checks exercised

i) The Statement of accounts for the year_____duly audited by the Charted Accountant have been obtained and sanctioned.

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

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

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

Annexure-VII

PRADHAN MANTRI AWAAS YOJANA –(GRAMIN)

EXPENDITURE STATEMENT FOR THE CURRENT FINANCIAL YEAR_____ (ADMINISTRATIVE EXPENSES)

1. Certificate that a sum of Rs._____lakh (rupees_____only) was received by _____(Name of Sates as Grants-in-Aid during the year_____as per details given below, from the Centreand _____lakh (rupees_____only) from the State Government. Further, a sum of Rs._____ _____lakh (rupees_____only) being the unspent balance of the previous year_____was allowed to be brought forward for utilization during the current year. The misc. receipts of the Agency during the year was Rs._____lakhs (rupee_____only).

a. Unspent Balance from Previous Year (.....)

i) Funds lying in State Nodal Account (SNA) : Rs. _____

ii) TOTAL : Rs._____

b. Funds of the previous year.....received during this year.....
Rs._____lakhs.

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

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

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

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

e. Interest receipts :

f. Total Funds Available :

g. Total Expenditure incurred :

h. Closing balance :

2. It is certified that out of the above mentioned total funds of Rs. _____lakh (rupees_____only) available with the State, a sum of Rs. _____lakhs (rupees_____only) has been utilized by State the year for the purpopose for which it was sanctioned. It is further certified that the unspent balance of Rs. _____lakh (rupees_____only) remaining at the end of the financial year would be utilized for the programme next year.

3. Certified that I have satisfied myself that the condition on which Grants-in-Aid was sanctioned have been duly fulfilled/are being fulfilled and that I have exercised the following checks to see that the money has been actually utilized for the purpose for which it was sanctioned.

Kinds of checks exercised

i) The Statement of accounts for the year_____duly audited by the Charted Accountant have been obtained and sanctioned.

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

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

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

SCHEDULE

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