

**Framework For Implementation
of
Pradhan Mantri Awaas Yojana- Gramin
(PMAY-G)
(2022)**

Message by Minister

गिरिराज सिंह
GIRIRAJ SINGH



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GOVERNMENT OF INDIA
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MESSAGE

It is a matter of immense pleasure that the Government of India has been successful in achieving the construction of 2.02 crore quality houses under the Rural Housing Scheme Pradhan Mantri Awas Yojana – Gramin (PMAY-G) by the 15th of August 2022 on the occasion of Azaadi Ka Amrit Mahotsav.

It is a well-known fact that the Government made substantial improvements in the implementation of PMAY-G scheme in terms of transparency in identification of beneficiaries, significantly increased house assistance amount and house size, enhanced pace of construction of houses, convergence to provide basic amenities, IT based implementation through transactional MIS and evidence based monitoring through monitoring dashboard.

With the introduction of Direct Benefit Transfer (DBT) under the scheme, the funds are transferred directly into the bank account of genuine beneficiaries thereby removing the scope for leakages and introducing transparency in scheme implementation. Moving ahead, the scheme has also introduced the Aadhaar enabled payment system for release of assistance to beneficiaries.

In order to bring greater transparency, several monitoring mechanism like visit of National Level Monitors, Social Audit of the scheme, Ombudsperson at District level, Field Inspection by officials using Area Officer App, Visit of CRM Team, etc has been introduced.

Convergence with other Government schemes for provision of basic amenities viz. toilet, drinking water, electricity, clean & efficient cooking fuel, treatment of solid & liquid waste, etc. ensures that house constructed under PMAY-G becomes Home for the beneficiaries.

I am hopeful that revisions done in the framework for implementation of PMAY-G would help the implementing agencies in seamless implementation of the scheme to achieve the set objective of construction of 2.95 crore houses by March, 2024. It is our endeavour to collectively march towards our goal and take the nation towards the pinnacle of glory.


(GIRIRAJ SINGH)

Message by Minister

साध्वी निरंजन ज्योति
SADHVI NIRANJAN JYOTI



उपमंत्री मामले,
खाद्य और सार्वजनिक वितरण एवं
ग्रामीण विकास राज्य मंत्री
भारत सरकार

MINISTER OF STATE FOR
CONSUMER AFFAIRS, FOOD AND PUBLIC DISTRIBUTION &
RURAL DEVELOPMENT
GOVERNMENT OF INDIA

MESSAGE

It gives me immense pleasure to see the new Framework For Implementation (FFI) for the Pradhan Mantri Awas Yojana – Gramin (PMAY-G). I have been eagerly following the progress of the PMAY-G that provides assistance for construction of a Pucca house to the homeless and those with kutcha houses.

As a woman, I think of the millions of thankful women and girls who now live in safer houses and houses that do not impose a burden of expensive thatching and repairs every year. It is pleasant to see the houses getting covered kitchen space along with smokeless LPG Stoves through convergence with other schemes of Government that make their lives easier and healthier. PMAY-G is ensuring the upliftment of the socially deprived households by getting them a Pucca house with basic amenities. Construction of a toilet has been made an integral part of the PMAY-G house and a house is to be treated as complete only after toilet is constructed, ensures cleaner & hygienic environment. One of the unique features towards women empowerment under PMAY-G that houses are sanctioned either solely or jointly in name of the women also ensures a sense of security & pride among the woman member of the household.

The new FFI for the PMAY-G will take this noble work forward contributing to better houses, greater resilience and even greater empowerment of women. I wish success to everyone associated with the development of the new FFI and everyone who will use it for taking this great work forward.

(Sadhvi Niranjana Jyoti)

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FOREWORD

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FOREWORD

The Government of India has accorded highest priority to development in rural areas and extending support to the marginalized sections of the society. With a noble objective of eradicating houselessness amongst the rural poor of the nation, Pradhan Mantri Awas Yojana-Gramin (PMAY-G), a flagship programme of the Government is being implemented with effect from 1st April 2016. The programme is driven by the broad objective of providing "Housing for All" in rural areas by March 2024. It is a social welfare program through which the Government provides financial assistance to beneficiaries identified using SECC 2011 and Awaas+ 2018 data to help them construct a house of respectable quality for their personal living. On the requests of various States/Union Territories to cover the left out beneficiaries, the Ministry conducted Awaas+ survey in the year 2018-2019 to identify such households who though eligible, could not find a place in the Permanent Wait List of PMAY-G to achieve the target of construction of 2.95 crore houses under PMAY-G.

To keep moving in the right direction and achieving the desired outcomes, it is necessary to redefine the governance structure and introduce innovations. The revised framework for implementation (FFI) has been prepared with the joint effort of the Ministry and States/ UTs through a committee constituted for this purpose. I appreciate the efforts of the Rural Housing Team lead by Shri Gaya Prasad, Deputy DG (RH).

In the revised framework for implementation of PMAY-G, the Ministry has tried to lay down the standard procedure to deal with difficult cases viz. beneficiaries unwilling to construct the house, death of beneficiaries, permanent or temporary migration of beneficiaries, landlessness, etc. Efforts have also been made to introduce data visualization and analytics for performance monitoring using various dashboards. The concept of Green Rural Housing for cleaner, healthier and energy efficient rural India has also been thought of in the revised framework.

In order to bring transparency and accountability, the Department of Expenditure, Ministry of Finance has brought various guidelines in respect of release of funds under Centrally Sponsored Schemes and monitoring of the funds released, which have also been incorporated in this revised version.

I hope that the guidelines will facilitate implementation of the scheme while maintaining the sanctity of the concept, to further strengthen our efforts towards realizing the vision of "Housing for All" by 2024.

[Nagendra Nath Sinha]

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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 AwaasYojana (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. Government has committed to provide “Housing for All” by 2024. To fulfil the Government’s commitment and address rural housing gaps, Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) is being implemented w.e.f. 1st April, 2016.
3. PMAY-G aims to provide pucca houses with basic amenities to all eligible houseless households and households living in kutcha and dilapidated house in rural areas by 2024. To achieve the objective of “Housing for All” the target number of houses to be constructed by the year 2023-24, is 2.95 Crore. In the first phase, 1.00 crore houses were taken up for construction in 3 years, i.e., 2016-17 to 2018-19. To complete the overall target of 2.95 crore houses under PMAY-G, the remaining houses are to be completed by March, 2024. 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 Hillstates/UTs of J&K and Ladakh, North Eastern States, difficult areas and IAP/worst affected Left-Wing Extremism (LWE) districts. The beneficiary is entitled to 90/95 person days 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 2 Hill States

(Himachal Pradesh and Uttarakhand) and UT of Jammu and Kashmir. In respect of other Union Territories, 100% cost is borne by Government of India. From the annual provision of funds for PMAY-G, 95% of funds are earmarked for construction of new houses. This includes 2% allocation towards administrative funds for administering the scheme at the Central and State level. However, any changes in the administrative funds would be notified by the Ministry. For Special Projects, 5% of the total funds would be retained at the Central Level as reserve fund. The annual financial 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, 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 (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. In addition, a mobile application, Awaas+, has been developed to capture details of potentially eligible households, including geo-tagged photograph of the present dwelling and the proposed site for construction of PMAY-G house. The Awaas+ survey was conducted during January 2018- March 2019 and the details of the potential households captured using the mobile application would be verified and validated and the final list of households prepared thereafter could be included in the Permanent Wait List.
7. To provide technical support in achieving the target of Housing for All, a National Technical Support Agency (NTSA) is being set up at the national level. The activities of the Agency, inter-alia, would include ensuring quality construction, promoting green housing, supporting the Ministry and States for adoption of green construction norms, monitoring of implementation, management of extra budgetary resources, 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 Centers identified by the State / UT Governments, transition towards greening on PMAY-G houses, reporting towards India's Sustainable Development Goals

8. The availability of skilled masons in rural areas is imperative to ensure that the houses constructed under the scheme are of good quality. In this regard, the Government of India has rolled out Rural Mason Training (RMT) Program under PMAY-G and set a target to train adequate number of masons by March 2024. The initiative is being assisted by the National Skill Development Corporation (NSDC) and the data of the same is being maintained on their Skill India Portal.
9. The beneficiary to be assisted by States/UTs 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 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. Guidance to enable construction of green houses under PMAY-G is also incorporated in the provisions of the scheme.
10. 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 are to be through DBT to beneficiary's Bank/Post office accounts registered in AwaasSoft MIS.
11. 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.

12. 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.
13. 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

S. No.	Abbreviation	Full Form
1	AAP	Annual Action Plan
2	ABPS	Adhaar Based Payment System
3	BDO	Block Development Officer
4	BES	Budget Estimate Submission
5	BLBC	Block Level Banker's Committee
6	BMTPC	Building Materials and Technology Promotion Council
7	BPL	Below Poverty Line
8	C&AG	Comptroller and Auditor General
9	CBS	Core Banking Solutions
10	CCA	Chief Controller of Accounts
11	CDM	Community Development Movement
12	CGI	Corrugated Galvanised Iron
13	CLTD	Corporate Liquid Term Deposit
14	CPGRAMS	Centralized Public Grievance Redress and Monitoring System
15	CRP	Community Resource Person
16	CRS	Coursed Rubble Stone
17	CSDCI	Construction Skill Development Council of India
18	CSO	Civil Society Organisation
19	CSR	Corporate Social Responsibility
20	DAY-NRLM	Deendayal Antyodaya Yojana – National Rural Livelihood Mission
21	DDG	Detailed Demand for Grants
22	DDUGJY	Deen Dayal Upadhyay Gram Jyoti Yojana
23	DGT	Director General of Training
24	DISHA	District Development Coordination and Monitoring
25	DLBC	District Level Bankers Committee
26	DOT	Director General of Training
27	DRI	Differential Rate of Interest
28	DSC	Digital Signature Certificates
29	EAT	Expenditure, Advance, and Transfer
30	EBR	Extra Budgetary Resources
31	EC	Empowered Committee
32	eFMS	Electronic Fund Management System
33	FFI	Framework for Implementation
34	FHTC	Functional Household Tap Connection
35	FRMS	Financial Reconciliation Management System
36	FTO	Fund Transfer Order
37	FY	Financial Year

S. No.	Abbreviation	Full Form
38	GFR	General Financial Rules
39	GHG	Greenhouse Gas
40	GIS	Geographic Information System
41	GP	Gram Panchayat
42	HGNSJ	Har Ghar Nal Se Jal
43	HIV	Human Immunodeficiency Virus
44	HSCAS	House Sites Cum Construction Assistance Scheme
45	IAP	Integrated Action Plan
46	IAY	Indira Awaas Yojana
47	ID	Identity
48	IEC	Information, Education and Communication
49	IFMIS	Integrated Financial Management Information System
50	IFSC	Indian Financial System Code
51	IIT	Indian Institute of Technology
52	IT	Information Technology
53	JJM	Jal Jeevan Mission
54	JRY	Jawahar Rozgar Yojana
55	KG	Kilogram
56	LPG	Liquefied Petroleum Gas
57	LWE	Left Wing Extremism
58	MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
59	MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
60	MH	Multi-hazard
61	MIS	Management Information System
62	MJ	Megajoule
63	MNRES	Ministry of New and Renewable Energy Sources
64	NABARD	National Bank for Agriculture and Rural Development
65	NACH	National Automated Clearing House
66	NBCP	National Bio-Mass Cookstoves Programme
67	NDC	Nationally Determined Contributions
68	NE	North East
69	NEFT	National Electronics Fund Transfer
70	NER	North Eastern Region
71	NGO	Non-Government Organisation
72	NIC	National Informatics Centre
73	NIRD & PR	National Institute of Rural Development and Panchayati Raj
74	NIT	National Institute of Technology

S. No.	Abbreviation	Full Form
75	NITI	National Institution for Transforming India
76	NLM	National Level Monitors
77	NRDWP	National Rural Drinking Water Programme
78	NREP	National Rural Employment Programme
80	NRLM	National Rural Livelihood Mission
81	NRRDA	National Rural Roads Development Agency
82	NSDC	National Skill Development Corporation
83	NTSA	National Technical Support Agency
84	OTP	One Time Password
85	PAHAL	Prakriti Hunar Lokvidya
86	PD	Personal Deposit
87	PFMS	Public Financial Management System
88	PH	Physically Handicapped
89	PLHIV	People living with HIV
90	PMAY-G	Pradhan Mantri Awas Yojana - Gramin
91	PMU	Programme Management Unit
92	PMUY	Pradhan Mantri Ujjwala Yojana
93	PVTG	Particularly Vulnerable Tribal Groups
94	PWL	Permanent Wait List
95	QP	Qualification Pack
96	QR	Quick Response
97	RBI	Reserve Bank of India
98	RCC	Reinforced Cement Concrete
99	RD	Rural Development
100	RH	Rural Housing
101	RLEGP	Rural Landless Employment Guarantee Programme
102	RMT	Rural Mason Training
103	RPL	Recognition of Prior Learning
104	RR	Random Rubble
105	RSETI	Rural Self Employment Training Institutes
106	SAGY	Saansad Adarsh Gram Yojana
107	SAU	Social Audit Unit
108	SBM-G	Swachh Bharat Mission-Gramin
109	SC	Scheduled Caste
110	SCB	Scheduled Commercial Banks
111	SDG	Sustainable Development Goal
112	SECC	Socio Economic Caste Census
113	SHG	Self Help Group
114	SLBC	State Level Bankers Committee

S. No.	Abbreviation	Full Form
115	SME	Small and Medium-sized Enterprise
116	SMS	Short Message Service
117	SNA	Single Nodal Account
118	SOP	Standard Operating Procedure
119	SPV	Special Purpose Vehicle
120	ST	Scheduled Tribe
121	STSA	State Technical Support Agency
122	TAF	Total Available Fund
123	UC	Utilisation Certificate
124	UIDAI	Unique Identification Authority of India
125	UNDP	United Nations Development Program
126	UT	Union Territory
127	VHP	Village Housing Programme
128	WC	Water Closet

CHAPTER – 1

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 up to Rs.5,000/- per unit. Only 67,000 houses could be constructed in this scheme till the end of the 5th Five Year Plan (1974-1979). Another scheme introduced in the 4th Five Year Plan (1969-1974), called the House Sites-cum-Construction Assistance Scheme (HSCAS), was also transferred to the State Sector from 1974-75.

1.3 Specific focus on rural housing in India, has its origin in the wage employment programmes of National Rural Employment Programme (NREP -1980), and Rural Landless Employment Guarantee Programme (RLEG- 1983), by allowing construction of houses under these programmes for SCs/STs and freed bonded labourers. A full-fledged rural housing program Indira Awaas Yojana (IAY) was later launched in June, 1985 as a sub-scheme of RLEG, 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 under the programme there were still considerable gaps in rural housing.

1.5 To meet the objective ofthe Government to provide “Housing for All” by 2024Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) is being implemented w.e.f. 1st April, 2016. PMAY-G was launched on 20th November 2016 by Hon’ble Prime Minister from Agra, Uttar Pradesh.

CHAPTER – 2

KEY FEATURES OF PMAY-G

2.1 Aim and Objective

2.1.1 PMAY-G aims to provide pucca houses with basic amenities to all eligible houseless households and households living in kutcha and dilapidated house in rural areas by 2024. To achieve the objective of “Housing for All” the target number of houses to be constructed by the year 2023-24, is 2.95 Crore. In the first phase, 1.00 crore houses were taken up for construction in 3 years, i.e., 2016-17 to 2018-19. To complete the overall target of 2.95 crore houses under PMAY-G, the remaining houses are to be completed by March, 2024. PMAY-Genvisages construction of quality houses by the beneficiaries themselves using locally available construction materials, using appropriate house design typologies and through trained rural masons.

2.2 Key Features of PMAY-G

- a. Providing assistance for construction of 2.95 crore houses in rural areas over the period 2016-17 to 2023-24.
- b. The minimum unit (house) size enhanced from 20 sq. mt. (under IAY) to 25 sq. mt, including a dedicated area for hygienic cooking.
- c. Enhancement of unit assistance from Rs. 70,000 to Rs. 1.20 lakh in the plains and from Rs 75,000 to Rs.1.30 lakh in HillStates/UTs¹, North Eastern States, difficult areas and Integrated Action Plan (IAP)districts².
- d. The cost of unit (house) assistance is shared between Central and State Governments in the ratio 60:40 in plain areas and 90:10 for North-Eastern and 2HillStates (Himachal Pradesh and Uttarakhand) and UT of Jammu and Kashmir. In respect of other

¹The States of Himachal Pradesh and Uttarakhand and Union Territories of Jammu and Kashmir & Ladakh are included underthe category of “Hill States”.

²Districts identified under Integrated Action Plan

Union Territories, 100% cost is borne by the Government of India.

- e. Provision of assistance (Rs.12,000/-) for toilets through convergence with Swachh Bharat Mission – Gramin (SBM-G), MGNREGS or any other dedicated source of funding.
- f. Provision of 90/95 persondays of un-skilled wage labour under MGNREGS 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 finalised Awaas+ lists, and verified by the respective Gram Sabhas.
- h. The beneficiaries of PMAY-G, in addition to being provided financial assistance, are also offered technical assistance in the construction of quality house.
- i. If the beneficiary so chooses, he/she will be facilitated to avail loan of up to Rs.70,000/- from Financial Institutions.
- j. Special Projects, to be sanctioned by the Ministry of Rural Development after the approval of the Empowered Committee.
- k. Convergence with other Government schemes for provision of basic amenities viz., toilet, drinking water, electricity, clean & efficient cooking fuel, treatment of solid and liquid waste etc.
- l. All Payments/Transfer of assistance to beneficiaries to be done only electronically to their Bank/Post office accounts that are linked to Aadhaar with consent.
- m. Sensitisation of the beneficiaries on PMAY-G.
- n. Focus on construction of quality houses by the beneficiaries, encouraging use of locally available construction materials and appropriate house design typologies and trained rural masons.
- o. Adoption of saturation approach - Gram Panchayat, Block or District as unit, wherever possible.
- p. Orienting PMAY-G beneficiaries towards the processes, financial assistance mechanism, appropriate house designs, suitable construction materials, green technologies and convergence with other schemes.

- q. To ensure quality of houses constructed, pan India training and certification programmes for rural mason
- r. Bouquet of house design options with disaster resilience features according to local conditions, using appropriate technology suitable to their region are made available to the beneficiaries.
- s. The programme is being implemented and monitored through end-to-end e-governance solutions, viz. AwaasSoft and AwaasApp, details of which are given in Chapter 13.
- t. The guidance to enable green housing has been provided in Chapter 14.

CHAPTER – 3

Financial Arrangement and Targets

3.1 Sharing of the Scheme Cost

3.1.1 To achieve the objective of “Housing for All” by 2024 PMAY-G aims at construction of 2.95 crore houses. The Unit cost is Rs. 1.20 lakh in plain areas and Rs. 1.30 lakh in Hill States/UTs, North Eastern States, difficult areas and IAPdistricts. The cost under PMAY-G is shared between Centre and the States in the ratio of 60:40. In the case of North-Eastern Region (NER) States, two Hill States viz., Himachal Pradesh and Uttarakhand and Union Territory of Jammu & Kashmir, the sharing pattern is in the ratio of 90:10. Centre provides 100% share in respect of other Union Territories (UTs).

3.2 Allocation of Scheme funds

3.2.1 The annual provision of funds for PMAY-G, funds for construction of new houses and 2% allocation (from 1st April 2019) towards administrative expenses for administering the scheme at the Central and State level.

3.2.2 At the onset of the Financial Year, the Annual Financial Allocation (Program and Admin Fund) would be decided for each State/UT on the basis of previous year’s performances - houses pending for completion & utilization of available funds, and targets allocated in the current year. The Annual Financial Allocation would be part of the Annual Action Plan (AAP) and would be approved by the Empowered Committee chaired by Secretary (RD).

3.3 Administrative Funds

3.3.1 2% of the programme funds shall be available for administering the scheme both at the Central and State level. Out of, this, 1.7% is released to States / UTs and 0.3% is retained at the Central Level. The 2% earmarked for administrative funds is **over and above the programme funds** shared by the Government of India and State

Governments in the same ratio as applicable for program fund. Of the total administrative funds released to the State, up to 12.5% could be retained at the State/UT level and remaining 87.5% may be distributed to the districts in proportion to their targets. **This ratio of 1:7 of administrative funds between the State and Districts can be relaxed with the approval of the Ministry on submission of specific proposal with adequate justification by the States/UTs.** The items of expenditure that are permitted to be incurred from the administrative funds are as follows: -

- i) Activities to sensitise and impart habitat literacy and housing literacy to the 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 workers, Anganwadi workers and NGOs;
- vii) Social audit and other audits;
- viii) IEC Activities, Awards etc.;
- ix) Organisation of review meetings, workshops etc.;
- x) Wall painting of PWL at the Gram panchayat/Block Development Office. Wall Painting of List of Trained Masons;
- xi) Payment of honorarium to CRPs and service charges to NGOs;
- xii) Training of officials and elected representatives of Panchayats, including exposure visits;

- xiii) Conduct of assessments and studies including evaluation studies;
- xiv) Cost of demonstration of Innovative technologies and works related to housing,
- xv) Cost of engaging IIT/NIT or other institutes of repute as State Technical Support Agency (STSA);
- xvi) Cost towards monitoring the quality of construction of PMAY-G houses;
- xvii) Cost towards promotion of green housing typologies, technologies, and materials.

3.3.1.1 Administrative fund may be utilized towards training and Certification of Masons, as per the allocated target for RMT, including training on appropriate building materials and technologies for green housing.

3.3.2 Release of Additional Rs. 45 lakh as administrative fund annually from Central Share of administrative funds (0.3% out of total Administrative Fund of 2%) to each Smaller State viz. Himachal Pradesh, Haryana, Goa, Punjab, Uttarakhand, North Eastern States except Assam and Tripura and all UTs except J&K over and above the 1.70% administrative funds released to the said States/UT (from FY 2021-22).

3.3.3 The items of expenditure that are strictly not permitted to be incurred under administrative expenses are as follows: -

- a) Salaries/ remunerations/ honorarium of permanent government functionaries of the State Government / District / Block / GPs or any other implementing agency
- b) Purchase of new vehicles and repair of old vehicles
- c) Purchase of Land

3.4 Earmarking of Targets

3.4.1. Under PMAY-G, minimum 60% of the target at the national level is earmarked for SC/ST households. To maintain this, 60% of the target allocated to each State / UT is earmarked for SC/STs, subject to availability of eligible PMAY-G beneficiaries in the Permanent Wait List (PWL). 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 of SC and ST in their State/UT, shall communicate the same to the Ministry of Rural Development. Further, the States / UTs are 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 SC and ST households in the Permanent Wait List are covered, and certified by the Chief Secretary, the State / UT targets would be allocated to beneficiaries from ‘Other’ category included in the Permanent Wait List after the approval of the Ministry.

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 Once the category SC/ST in a particular State/UT 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/UT during the next year.

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

3.4.5 The Rights of Persons with Disabilities Act, 2016, 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 persons with disabilities 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 Rights of Persons with Disabilities Act, 2016, the States, to the extent possible, may ensure that 5% of beneficiaries at the State Level are from among persons with benchmark disabilities, with priority to women with benchmark disabilities.

3.5 Empowered committee

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

- a) Special Secretary/ Additional Secretary, Department of Rural Development, Government of India
- b) Joint Secretary level Officer in charge of Rural Housing, Department of Rural Development, Government of India
- c) Adviser, NITI Aayog
- d) Representative of National Housing Bank
- e) Secretary dealing with Rural Housing, of the State/UT concerned
- f) Representative of Internal Finance Division.

3.5.1.1 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, measures for promotion of green housing etc.
- d) Any other matters related to PMAY-G

3.6 Annual Action Plan

3.6.1 The States/UTs should prepare a comprehensive Annual Action Plan 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 Annual Action Plan 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.

3.6.3 At the onset of the Financial Year, the Annual Financial Allocation (Program and Admin Fund) would be decided for each State/UT on the basis of previous year performances - houses pending for completion and utilization of available funds & targets allocated in the current year. The Annual Financial Allocation would be part of the Annual Action Plan (AAP) and would be approved by the Empowered Committee.

3.6.4 The State/UT shall upload Annual Action Plan in the prescribed format on the AwaasSoft within the specific timelines prescribed by the Ministry for that year.

CHAPTER-4

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 2011 data and Awaas+ lists will be used for identifying households and then verified by the Gram Sabhas.

4.1 Universe of Eligible Beneficiaries

4.1.1 The universe of eligible beneficiaries under PMAY-G will include all the houseless and households living in zero, one or two room with kutcha wall and kutcha roof (kutcha houses) as per SECC data subject to the exclusion process described in **Annexure-I**. Additional beneficiaries may be drawn from Awaas+ List.

4.2 Prioritisation within the Universe

4.2.1 There will be multi-layered prioritization within the universe of eligible PMAY-G beneficiaries. Priority will be first assigned on the basis of parameters reflecting housing deprivation in each category viz., SC/ST 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 and Others, households which are houseless or living in houses with lesser number of rooms shall not be ranked below households living in houses with greater number of rooms

4.2.2 Within the above priority groups, households that fulfil the criteria of “compulsory inclusion”, as defined in SECC (criteria elaborated in Annexure-I), are accorded the highest priority. For additional beneficiaries drawn from Awaas+ lists, the instructions released in User Manual [**Annexure-IX(J)**] and further modifications to the same will be used for prioritisation. 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 member with disability 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

4.3.1 Separate priority lists, satisfying the principles of prioritization enunciated in para 4.2, will be generated for SC, ST and Others 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 are to be circulated to the concerned Gram Panchayats for verification by Gram Sabha.

4.4 Verification of Priority Lists by Gram Sabha (or Village Sabha or the lowest unit of local self-government as recognized by the respective State/UT Panchayat Act)

4.4.1 Once the category wise system generated priority lists are made available and suitably publicized, a Gram Sabha/Village Sabha or the meeting of 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 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.

4.4.1.1 However, if a household has temporarily migrated or are not traceable after preparation of the Permanent Wait List, the State/UT Government may identify the Gram Panchayats where such cases exist and organize the Gram Sabhas of the respective Gram Panchayats for re-verification in the PWL prepared. The Gram Sabha during the meeting may review such cases and re-prioritize such households and place them at the end of the PWL, so that allotment of houses to such beneficiaries can be made later. Gram Sabha resolution re-prioritizing the PWL needs to be uploaded on AwaasSoft and the priority in the PWL may be changed accordingly. Further “beneficiaries unwilling to construct house” is also a category for deletion/remand from the PWL of PMAY-G as per details given in the Remand Module Guidelines detailed in para 4.6.5.

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 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.

4.5 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 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 Authority, 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 Waitlist 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 final PWL uploaded on AwaasSoft, it is likely that there are some beneficiaries who have now availed the benefits from other schemes of the Government or might have constructed their pucca house from their own funds. Such households are ineligible for availing PMAY-G assistance and are required to be removed from the PWL of PMAY-G using the “Remand Module”. The guidelines of Remand Module are given in **Annexure-IX(H)**. In case of wrong deletion of otherwise eligible household, the States/UTs may also submit proposal with adequate reasons and justifications for restoration to be considered by the Ministry.

4.6.2. The States/UTs may refer to the guidelines issued by the Ministry for dealing with the cases of death, unwillingness, temporary/permanent

migration of beneficiaries. These guidelines are given in **Annexure-IX(B), IX(C), and IX(D)**.

4.6.3 The households in the PWL of PMAY-G residing in the areas falling within notified planning/ development area under the jurisdiction of an Industrial Development Authority or municipal authority (where the benefits of PMAY-Urban are/ will be available) will be eligible for a house under PMAY-G only if the house has been sanctioned before the change in status of the area from rural to urban.

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, Gram Panchayat with strong social capital through DAY- NRLM Self Help Groups of women and Gram Panchayats with Kala-azar affected Villages. 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.

CHAPTER-5

CONSTRUCTION OF HOUSE

5.1 Unit Assistance to the Beneficiary

5.1.1 Under PMAY-G, the beneficiary is provided unit assistance of Rs.1.20 lakh in plain areas and 1.30 lakh in Hill states, North-Eastern 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 geomorphological 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 through the use of a methodology based on objective criteria and should have separate and higher provisions in the State Schedule of Rates. The Empowered Committee shall approve the State classification. A Village Panchayat, may be treated as the smallest unit for identifying an area as “difficult”.
- b) **Hill States/UTs:** The States of Himachal Pradesh and Uttarakhand and Union Territories of Jammu and Kashmir & Ladakh are included in this category.
- c) **IAP Districts :** Districts identified under Integrated Action Plan
- 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, up to 90/95 persondays of unskilled labour during house construction is provided for under Mahatma Gandhi NREGS. This may be availed by the beneficiary himself/ herself, and in case where the beneficiary has exhausted his/her 100 days under MGNREGS, or if the beneficiary is old/person with disability 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 Mission (G), MGNREGS or any other dedicated source of financing.

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 “AwaasApp” the geo-referenced photograph of the house where the beneficiary is currently living, followed by a geo-tagged photograph of the vacant 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, adequate infrastructure, viz., electricity, road connectivity and availability of drinking water, solid & liquid waste management facilities, may be ensured.

5.2.3 Under PMAY-G, there is no bar on construction of more than one storeyed houses /multi-storeyed buildings for more than one PMAY-G beneficiaries combined together. However, in case of land belonging to one of the beneficiaries, his/ her consent (with written agreement to protect the rights of the non-land-owning beneficiaries)would be essential for such construction. In addition, as far as possible, it should be ensured that the beneficiary household having Persons with

Disabilities are preferred in allotment of house at ground level, which should be constructed with barrier free design for free movement (such as construction of Ramp).

5.3 Issue of Sanction letter to Beneficiary

5.3.1 The Annual Select List drawn from the Permanent Waitlist 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, with the consent of the beneficiary, shall also be seeded on AwaasSoft. The details of the field functionary and trained mason mapped to the beneficiary should also be entered on AwaasSoft. The willingness of the beneficiary to avail the housing loan facilitated should also be recorded.

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 in the name of the woman or jointly in the name of the husband and wife, except in the case of a widower/unmarried /separated person/transgender. In case of landless households, the State shall facilitate registration of land in the name of the woman or jointly in the name of husband & wife except in the case of a widower/unmarried /separated person/transgender. 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.

5.3.3 In case the head of the family has died or the beneficiary is minor the procedure/guidelines to be adopted by State/UTs in dealing with such cases has been issued separately by the Ministry which is at **Annexure-IX(C)**.

5.4 Release of first instalment to Beneficiary

5.4.1 The first instalment shall be released to the beneficiary electronically to the registered bank / post office account of the beneficiary within a week (7 working days) from the date of issue of sanction order. The States/UTs would ensure with the Bank, in which the Single 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 rural 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 increases but it may also lead to diversion of fund to other pressing needs, including consumption requirements, as the beneficiaries are from a stratum of the society that is vulnerable to various insecurities of life. Such situations would become irretrievable leading to incomplete houses. The State, thus, has 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) Roof cast
- g) Completed

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

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

5.7.3 In order to track the progress of construction of the house, the 2nd instalment should be mapped to either Foundation or Plinth Level and

the 3rd instalment should be mapped to either Windowsill / Lintel / Roof cast level.

CHAPTER – 6

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 including green technologies, awareness on cost saving construction technologies, facilitation for procurement of appropriate 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 beneficiaries with disabilities
- f) Facilitating loan from Banks for up to Rs 70,000

6.2.1 Sensitization of the beneficiaries

6.2.1.1 The States/UTs shall sensitize the selected beneficiaries, preferably at the block level, at the earliest possible date fixed by the State Government 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, green housing designs, materials, technologies and elements (e.g. rainwater harvesting), cooking area, sanitation, water storage, etc. 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 / trained rural 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. Non-compliance with regard to the sensitisation programme will treated as violation of the FFI and shall attract penalty. Sanction Orders should be available to Beneficiaries and to Frontline Officials of MoRD related schemes, and to SHGs. List of Sanction Orders should be sent through SMS to frontline officials (such as the GRS) and SHGs so that they can share the same with the beneficiaries.

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 climatic conditions, using appropriate local material and 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 veranda
- d) Barrier free design e.g. Ramp, etc. for households having Persons with Disabilities for their smooth movement

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 The Ministry in collaboration with UNDP and IIT Delhi had taken up an exercise to catalogue locally appropriate cost effective technologies and housing typologies for different zones in 18 states of India. The zoning, with respect to housing, in respective States has been done based on climate, topography, cultural and traditional housing practices and vulnerability to disasters. Consultative workshops with stakeholders had been held and catalogue of design typologies were finalized for these States. Technology demonstration through construction of houses/community buildings based on recommended design typologies has been completed in Tripura, Sikkim and Maharashtra. Design Typologies developed for 10 states have been compiled in a compendium, 'PAHAL' (Prakriti Hunar Lokvidya), and the same have been shared with the States/UTs for adoption and popularization of these typologies. 'PAHAL 2' is an updated version which includes house design typologies of 15 states. All house design typologies have been vetted by Central Building Research Institute (CBRI), Roorkee. PAHAL and PAHAL -2 are already uploaded on the website of PMAY-G. Summary is at **Annexure-IX(A)**. To provide a feel of PAHAL designed houses so that the beneficiaries could adopt them, Ministry has issued Guidelines for construction of Demonstration houses which are uploaded on PMAY-G website. Details are at **Annexure-IX(E)**.

6.2.2.4 Along with the sanction letter of assistance for construction of the house, 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. (Including options for incorporating green features and benefits, wherever possible).

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

6.2.3 Training of Masons and Skill Certification

6.2.3.1 To ensure availability of skilled masons in rural areas to ensure good quality construction of houses under PMAY-G, the Government of India envisaged Rural Mason Training (RMT) with a target to train and certify adequate number of masons by March 2024. This initiative has been taken in collaboration with National Skill Development Corporation (NSDC) and the training / certification data is being maintained on their Skill India Portal.

6.2.3.2. As per the assigned targets under RMT, the States/ UTs are to plan and conduct training of masons at 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), and/ or any other QP as suggested by the MoRD.

6.2.3.3. For the identified and approved house design typologies, which incorporate the use of local/green material & construction technologies, the Government of India and States / UTs may take up the inclusion of those aspects in the rural mason training.

6.2.3.4. To recognise and formalize the existing skills / knowledge of masons through certification, States/ UTs are encouraged to take up training under Recognition of Prior Learning (RPL) mode.

6.2.3.5. The States/UTs will need to do the following for organising mason training.

- a) Identify, screen and nominate a willing, preferably semi-skilled, person in the rural areas who is willing to undergo the training.
- b) Identify, screen and nominate a willing person having prior knowledge of rural masonry to undergo bridge training of rural mason under RPL.
- c) Identify and engage a Training Provider including RSETI, accredited by the Construction Skill Development Council of India (CSDCI) / National Skill Development Corporation (NSDC)/ Director General of Training (DGT), for conducting the training of masons.
- d) The States/ UTs yet to roll out RMT may 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 and targets assigned.
- e) The comprehensive Rural Mason Training Plan for the State /UT may include bridge training for a person having prior knowledge of rural masonry as per the approved curriculum of RPL.
- f) Post training, arrangements for assessment and certification of the trained masons through an Assessment Agency accredited by the CSDCI/ NSDC/ DGT.
- g) Linking certified masons with the beneficiaries who have been allotted houses under PMAY-G.
- h) Displaying the list of the trained and certified masons available in the blocks/nearby areas, along with their contact details, at a prominent place in the Gram Panchayat/Village.

6.2.3.6. The guidelines for undertaking the Rural Mason Training (along with subsequent amendments) under PMAY-G issued by the Ministry of Rural Development is at **Annexure-IX(G)**.

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

6.2.4.3 States / UTs may prepare and plan production of quality construction material through MGNREGS and/or SHGs under DAY-NRLM and make arrangements for supply of these materials to the willing beneficiaries of PMAY-G at reasonable rates.

6.2.5 Support to old and beneficiaries with disabilities

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 up to Rs 70,000 from Banks

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

6.2.6.2 To ensure that the willing beneficiaries of PMAY-G are facilitated to avail loan, 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 should give wide publicity, including during the sensitization of beneficiaries, about loan products offered by the Primary Lending Institutions (Scheduled banks, Co-operative and Regional Rural Banks)
- d) Once the beneficiary is sanctioned a house and is willing to avail institutional finance, the State/UT 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 to the beneficiaries of PMAY-G 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 resolve the same in consultation with the bank concerned.

Chapter-7

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.

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, maintain /update list of green materials & technology, 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 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 with proven technical capabilities to provide support to beneficiaries in construction of their house. The State/UT Government may also try to tap into CSR funding / assistance and funding from bilateral/multilateral agencies to promote environment friendly green construction designs, technologies and materials. At the time of allotment of the house, the identified institution may sensitize the beneficiaries about the suitable housing designs (including green materials and technologies) 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 green materials and 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 targets to Districts and Blocks.
- b) Fixing of number of instalments to the beneficiary and amount of each instalment.
- c) Monitor preparation of Permanent Wait List (PWL) and drawal of Annual Select List from the PWL.
- d) Mapping of new administrative units in AwaasSoft.
- e) Development of the region-specific house typologies within the State including green housing typologies
- f) Recommend local green materials, technologies etc. to NTSA.
- g) Categorisation of ‘Difficult Area’ within the State and submission of proposal for approval of Empowered Committee (EC) of Ministry of Rural Development.
- h) Drawing up a convergence plan among different Government of India and State Government Schemes and monitor its implementation.
- i) Monitor disbursal of loan to PMAY-G beneficiary, including through SLBC.
- j) Plan and organize mason training programme in the State through Training Providers.
- k) Plan, organize and facilitate sensitization of beneficiaries in the State.
- l) Monitor progress of construction under PMAY-G and Special Projects as per the prescribed timeline.
- m) Manage and monitor the Single Nodal Account (SNA).

- n) Manage AwaasSoft related administrative functions.
- o) Submission of proposal to Centre for release of funds.

7.3.1.2 District Level PMU

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

II **Other personnel**

- a) Technical professional in the field of construction
- b) IT professional
- c) Training Coordinator
- d) Support staff

III Responsibilities:

- a) Finalisation of the Block wise PWL and drawal of Annual Select List from the PWL
- b) Facilitate allotment of land to the landless beneficiaries
- c) Plan and organize sensitization of beneficiaries in the district.
- d) Plan and organize mason training programme in the District through identified Training Providers, including selection of trainees after screening,
- 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 AwaasSoft

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, including willingness to construct green housing.
 - 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 instalments to the beneficiary.
 - g) Reporting of the progress of construction through AwaasApp/AwaasSoft.

7.3.1.4 Village / Gram Panchayat Level

7.3.1.4.1 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 State depending on the rates prevailing in the State and as approved by the Competent Authority. 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

7.4.1 In order to ensure implementation of PMAY-G as per the Annual Action Plan (AAP) mentioned in para 3.6 of Chapter -3, the State / 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 at least 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 & additional households from Awaas+ lists, as per the targets allotted.
- b) The Gram Panchayats will facilitate orientation of PMAY-G beneficiaries on different aspects of the scheme.
- c) The Gram Panchayats would identify the beneficiary households who are unable to construct their houses under the scheme on their own and help them in getting their houses constructed as a part of the rural mason training. 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 may facilitate / encourage / motivate the Self-Help Groups (SHG) to undertake production of quality building materials for supplying the same to the beneficiaries of PMAY-G at reasonable rates.
- g) The Gram Panchayats would facilitate beneficiaries in availing benefits of other schemes of the Centre and State Government through convergence.
- h) 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
- i) 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 Government 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 State / UTs. In State / UTs having different tiers in Panchayat system, the State/UT Government 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, benefits of green housing, technical know-how required for making green housing, availability of skilled masons, and benefits derivable from other schemes implemented by the State / UT and 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-G.
- d) Production of building materials including green 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.

Chapter – 8

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 needs 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 Hill states, difficult areas and North Eastern States 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 as per instructions issued from time to time. 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 Jal Jeevan Mission and Har Ghar Nal Se Jal (HGNSJ) of Department of Drinking Water and Sanitation, Ministry of Jal Shakti or any other similar schemes.
- d) PMAY-G beneficiary should be provided electricity connection through convergence with relevant scheme implemented by Ministry of Power /State Government/UT Administration.
- e) States / UTs should strive 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.

- f) 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 Ujjwala Yojana (PMUY) of Ministry of Petroleum and Natural Gas or any other relevant Scheme.
- g) 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.
- h) 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. Further, SHGs may also be encouraged for the production of building materials, etc. The material produced may be supplied to the beneficiaries of PMAY-G. Efforts should also be made towards promotion of green building materials and technologies.
- i) 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 is 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 & finalised Awaas+ lists, as validated by the Gram Sabha, are the basis for selection of beneficiaries in PMAY-G and the SECC 2011 data base is being used by many other programmes, convergence of benefits will become much easier if regularly followed up along with other common information captured across various programmes.

CHAPTER – 9

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 parameters of performance. Further, Ministry of Rural Development has developed Performance Index Dashboard to monitor the performance of the States / UTs, Districts, Blocks and Panchayats on different pre-determined parameters and nationally rank the States, Districts and Blocks accordingly. This has been done to facilitate continuous monitoring of progress, both on the selected parameters and also geographically, while ensuring healthy competition among the states. Additionally, 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, Internal 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/or Aadhaar Linking & Verification and issue of Sanction:** Sanctions to the beneficiaries, after Aadhaar linking & verification, and finalization of the bank account details, should be issued within 1 months from the communication of targets by the Centre to the States / UTs. All new beneficiary accounts should be opened in Banks/Post Offices with Core Banking Solutions (CBS).
- d. Release of 1st instalment to the beneficiary within 7 days after sanction.
- e. Completion of 1st inspection within 2 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 Governments with emphasis on quality and timely completion of house and adoption of green materials and technologies as far as possible.

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 including Dedicated Micro Monitoring Dashboard, Performance Index Dashboard, 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. The quality of houses constructed under PMAY-G will be monitored through a quality monitoring module developed in the mobile application “AwaasApp”.

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 including green housing.

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 including Green Housing. 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, Awaas Sahayak, Awaas Mitra or any other village level worker) and SHG functionaries who shall facilitate and follow-up with the beneficiary till the completion of a house.

- d) Implementation parameters will be monitored by the officials through the Performance Index Dashboard and Dedicated micro-monitoring dashboard.
- e) The PMUs at various levels 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, will be roped in to facilitate conduct of Social Audit of PMAY-G.

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 about the date, time and venue of the social audit. The findings of the social audit of the Gram Panchayat along with action taken report are to be uploaded in the Social Audit module of AwaasSoft. Follow-up action on Social Audit findings would be ensured by the States/UTs in a time-bound manner and uploaded on AwaasSoft.

9.6.5 For detailed guidance, States/UTs may see the Social Audit Guidelines and subsequent guidelines, if any, issued by the Ministry. The Social Audit Guidelines for PMAY-G is at **Annexure-IX(F)**.

CHAPTER -10

FUND MANAGEMENT AND RELEASE

10.1 Fund Management- Basic Principles

- a) The States / UTs will designate a Single Nodal Agency for implementing PMAY-G and this agency shall maintain Single Nodal Account (SNA) in a Scheduled Commercial Bank authorized to conduct government business at the State level.
- b) The annual Central releases (assistance for house construction and administrative funds) as well as the matching State share shall be deposited in the SNA by the States/UTs. The State/UT Government 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) In respect of UTs without Legislature, the funds would be released through Letter of Authority issued by the Ministry. UTs without legislature may work directly in PFMS. Therefore, there is no need for them to open a Single Nodal Account. They will ensure that the funds are released to vendors/beneficiaries ‘just in time’. In case funds are to be released to any agency as per scheme guidelines, provision of Rule 230 (vii) of GFR 2017 will be strictly followed to avoid parking of funds.
- e) The State/UT Government shall designate two authorities i.e., a creator / maker / 1st signatory and an approver / checker / 2nd signatory at appropriate level for transfer of administrative funds and for the transfer of assistance to the beneficiaries. The FTO will have to be digitally signed by these two authorities. The State/UT shall get the digital signatures created of these authorized officials mapped to the jurisdictional location with PFMS to generate FTO.
- f) Part of annual allocation that is payable to the state from the money borrowed from extra budgetary resources 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. Sourcing of loan from financial institution, transfer of funds to the State / UT (from the loan component) for implementation of scheme and repayment of interest & principal amount would be done through the SPV of the Ministry of Rural Development.

- g) Funds will be released to the States in consonance with rule 232(V) of the General Financial Rules, 2017, strictly keeping in view the funds (Central and State shares) available in the State treasury and Bank Account of Single Nodal Agency as per PFMS or AwaasSoft (fully integrated with PFMS) in consonance with rule 232(V) of the General Financial Rules, 2017.
- h) The administrative funds shall also be kept in Single Nodal Account and all other accounts operational for administrative fund disbursal at State/District/Block/Sub-Block level shall be closed.
- i) The transfer of the assistance to the beneficiaries shall be done to his / her registered accounts through digitally signed FTO from the SNA. For transfer of funds to the beneficiaries, Aadhaar Linking & Verification shall be done or the bank account of the beneficiary shall be frozen on AwaasSoft. The amount transferred shall be as per the instalments decided by the State/UT Governments for a particular year.
- j) 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 Single Nodal Account for the previous financial year must be furnished to the Ministry by the 15th of May.
- k) Quarterly reconciliation of balance available in the SNA and the balance as per AwaasSoft shall be undertaken using Financial Reconciliation Management System (FRMS), a module on AwaasSoft, on the last day of every quarter i.e., 30th June, 30th September, 31st December and 31st March
- l) The Single Nodal Agency shall ensure that the interest earned from the funds released to SNA should be mandatorily remitted to the respective Consolidated Funds on pro-rata basis in terms of Rule 230(8) of GFR, 2017. Interest earned should be clearly and separately depicted in PFMS/AwaasSoft integrated with PFMS and in MIS provided by the

banks. The details for remittance of the Central Share as per funding pattern would be communicated to States/UT's separately. The States/UTs are also required to give undertaking/ certification for this remittance as per format given in **Annexure-X**.

- m) An Audited Statement/ Audit Report of the scheme for the previous financial year must be furnished to the Ministry by the 30th of September.
- n) States/UT with legislature will maintain separate budget lines for Central and State Share in their Detailed Demand for Grants (DDG), for PMAY-G and make necessary provision of the State share in the State's budget. While releasing funds to SNA, State's Integrated Financial Management Information System (IFMIS) should provide these budget heads and the same should be captured in PFMS through treasury integration.

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/ UT's 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 as prescribed in the guidelines. However, as per instructions of Ministry of Finance, each instalment will be released in two tranches. The tranches would not be more than 25% of the amount earmarked for a State for the Financial Year .
- 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 (other than 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. The interest earned from the funds released to SNA should be mandatorily remitted to the

respective Consolidated Funds on pro-rata basis in terms of Rule 230(8) of GFR, 2017.

- 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 shall 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.
- g) The funds received will be kept in the SNA only and shall not be diverted to Fixed Deposits/Flexi-Account/Multi-Option Deposit Account/Corporate Liquid Term Deposit (CLTD) Account etc.
- h) The State IFMIS should be able to capture scheme component-wise expenditure along with PFMS Scheme Code and Unique Code of the Agencies incurring the expenditure. State Governments will ensure daily uploading/sharing of data by the State IFMIS/Treasury applications of PFMS. PFMS will act as a facilitator for payment, tracking and monitoring of fund flow.
- i) State Nodal Agencies and IAs will mandatorily use the Expenditure, Advance and Transfer (EAT) module of PFMS or integrate their systems with the PFMS to ensure that information on PFMS is updated by each IA at least once every day.
- j) Instructions issued by Department of Expenditure, Ministry of Finance, from time to time, relating to release of funds under Centrally Sponsored Schemes and monitoring utilisation of funds released shall be adhered to.

10.3 Submission of proposals and release of funds

10.3.1 The State/UT shall be the unit for the purpose of submission of proposals and release of funds. The State/UT 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/UT 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 along with supporting documents and uploaded after approval by the competent authority.

10.3.3. At the submission of proposal for release of central share of funds, the State Government/UT Administration is required to certify the following:

- i) The entire amount of central share released to the State till 31st March of previous year has been transferred to the Single Nodal Account (SNA) concerned.
- ii) Corresponding State share in full has been credited to by the State Government to the SNA.
- iii) Interest accrued in the SNA has been deposited in the Consolidated Fund as per the instructions given in para 10.1(u) above.
- iv) All the bank accounts except the SNA and all the bank accounts of implementing agencies except zero balance account opened by State/UT have been closed and the amount available in these accounts has been deposited in the SNA concerned. Details may be referred in Para 10.1 (n) above.
- v) Funds available in the SNA should not be more than 25% of the amount likely to be released to the state /UT in the given FY (Annual Financial Allocation).
- vi) Separate budget lines for Central and State share under the scheme in the detailed demand for grants of the State /UT has been opened and the same is reflected on PFMS.
- vii) Any other conditions prescribed by DoE.

10.4 Procedure for release of first instalment

- i. At the onset of the Financial Year, the Annual Financial Allocation (Program and Admin Fund) would be decided for each State/UT on the basis of previous year's performances - houses pending for completion and utilization of available funds & targets allocated in the current year. The Annual Financial Allocation would be part of the Annual Action Plan (AAP) and would be approved by the Empowered Committee chaired by Secretary (RD)
- ii. The 1st instalment amounting to 50% of the Annual Financial Allocation shall be released (in tranches) subject to fulfilment of conditions prescribed in the guidelines and specific conditions, if any, prescribed by the Ministry.
- iii. The funds pending for release against the targets allocated during the current as well as the previous financial year(s) would be adjusted against the Annual Financial Allocation irrespective of the year(s) in which targets were allocated subject to fulfilment of specific conditions, if any, prescribed at the time of previous releases.
- iv. The 1st instalment of funds would be released in two tranches (of not more than 25% of the Annual Financial Allocation for the State/UT) or as per instruction issued by DoE from time to time.

10.5 Procedure for release of second instalment

10.5.1 The States will submit a proposal for the State as a whole for release of 2nd instalment. The proposal to be submitted should be based on achievement of prescribed physical and financial progress on AwaasSoft enclosed with the duly signed copy of the report from AwaasSoft by the Competent Authority. The 2nd instalment of funds would also be released in two tranches (of not more than 25% of the Annual Financial Allocation for the State/UT)

10.5.2 The release of second instalment for Housing funds/ Programme funds to the State/UT will be subject to the following conditions:

- i. State has deposited the Central share of funds released earlier along with State matching share into SNA and the same is reflected on PFMS

- ii. Utilisation of 75% of total available funds in Single Nodal Account and the funds available in SNA should be less than 25% of the amount likely to be released to the State in the financial year i.e., 25% of the Annual Financial Allocation.
- iii. Achievement of the physical progress as per the prescribed criteria and indicators as given below:

Year *	Criteria	Indicator
Cumulative	Target Fixing	90 percent
Cumulative	Issue of Sanctions	80 percent of targets
Cumulative	Adhaar Verification for ABPS/Freezing of Beneficiary Accounts	100 percent of the sanction.
Cumulative	Release of 1 st instalment to the beneficiary	75 percent of the sanctions in terms of generation of FTO
Cumulative till previous to preceding Financial Year	Houses Completed	70 percent of houses sanctioned against targets

* If the 2nd tranche of 1st instalment or the 2nd instalment is not claimed in the previous financial year, then also the State will be required to submit the proposal in compliance to the above even for claiming 1st tranche of 1st instalment of the current Financial Year .

- iv. Any other condition imposed by the Ministry.
- v. One or more condition(s) given in 10.5.2 (iii) may be relaxed with the approval of the Secretary, Rural Development

10.5.3 Release of 2nd Instalment (Housing & Administrative funds)

10.5.3.1 The State government shall furnish the following documents along with the proposal for the release of 2nd instalment (Housing): -

- i. Submission of proposal in the prescribed Proforma - **Annexure-III (A)**.
- ii. Utilization Certificate (Housing), in the prescribed Proforma(**Annexure-IV**), for funds received during the current financial year and previous financial year(s)
- iii. Expenditure Statement, in the prescribed Proforma(**Annexure-V**), 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. A consolidated certificate for following:-
 - a) 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 OR 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 has been sent to the Ministry.
 - b) Targets of SC/ST/Persons with Disability prescribed by MoRD have been distributed by the State Governments amongst districts & actual achievement of physical targets planned during the last year in respect of aforesaid categories is **attached (District-wise report is attached)**.
 - c) No issues were raised in the Minutes of Empowered Committee Meeting OR the the issues raised in the meetings of the Empowered Committee has been complied with and compliance is **attached**.
 - d) No conditions has been put by MoRD relating to release of funds OR the conditions put by MoRD have been complied with and compliance is attached.
 - e) There are no instances of diversion and embezzlement of funds of PMAY-G.
 - f) All conditions laid down in the PMAY-G guidelines are being fulfilled while implementing the scheme.
 - g) All the funds under the scheme have been kept in the Savings Bank Account -Single Nodal Account of the PMAY-G. No fund has been withdrawn from this Bank Account and deposited in the Treasury even temporarily.
- vi. 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 Single Nodal Account and uploading the same in AwaasSoft. The release of Central Share and due State Matching Share from Treasury into SNA is reflected on PFMS.

10.5.3.2 The release of second instalment for administrative funds to the State/UT will be subject to the following conditions:

- i. State has deposited the Central share of funds released earlier along with State matching share into SNA and the same is reflected on PFMS
- ii. Utilisation of 75% of total available funds in Single Nodal Account and the funds available in SNA should be less than 25% of the amount likely to be released to the State in financial year i.e. 25% of Annual Financial Allocation.
- iii. If the 2nd tranche of 1st instalment or the 2nd instalment is not claimed in the previous financial year, then also the State will be required to submit the proposal in compliance to above even for claiming 1st tranche of 1st instalment of the current Financial Year.

10.5.3.3 Following documents are required to be submitted for seeking release of 2nd instalment (Administrative fund): -

- i. Submission of proposal in the prescribed Proforma -**Annexure-III (B)**.
- ii. Utilisation Certificate for administrative expenses for the previous as per prescribed proforma (**Annexure-VI**)
- iii. Expenditure Statement for administrative expenses for the current financial year(s) as per prescribed proforma (**Annexure-VII**).
- iv. Separate Audit Report for Administrative Cost 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. A consolidated certificate for following:-
 - a) 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 OR 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 has been sent to the Ministry.

- b) Targets of SC/ST/Persons with Disability prescribed by MoRD have been distributed by the State Governments amongst districts & actual achievement of physical targets planned during the last year in respect of aforesaid categories is **attached (District-wise report is attached)**.
 - c) No issues were raised in the Minutes of Empowered Committee Meeting OR the the issues raised in the meetings of the Empowered Committee has been complied with and compliance is **attached**.
 - d) No conditions has been put by MoRD relating to release of funds OR the conditions put by MoRD have been complied with and compliance is attached.
 - e) There are no instances of diversion and embezzlement of funds of PMAY-G.
 - f) All conditions laid down in the PMAY-G guidelines are being fulfilled while implementing the scheme.
 - g) All the funds under the scheme have been kept in the Savings Bank Account -Single Nodal Account of the PMAY-G. No fund has been withdrawn from this Bank Account and deposited in the Treasury even temporarily.
 - h) The Administrative Fund has been utilised only on permissible heads.
- vi. Compliance to Instructions of DoE, Ministry of Finance w.r.t. utilization of administrative funds for processing of handling salaries, remittance of statutory dues, & other deductions of employees engaged in implementation of PMAY-G.

10.5.3.4 Additional Rs. 45 lakh administrative fund annually from Central Share of administrative funds (0.3% out of total Administrative Fund of 2%) will be released to each Small State viz. Himachal Pradesh, Haryana, Goa, Punjab, Uttarakhand, North Eastern States except Assam and

Tripura and all UTs except J&K over and above the 1.70% administrative funds released to the said States/UT (from FY 2021-22). These additional funds would be released in 2 instalments/4 tranches to eligible States/UTs based on their utilisation by the States/UTs. 1st instalment/1st tranche of these funds would be released unconditionally to the eligible States/UTs, however for claiming next instalment release, the States/UTs would be required to submit utilisation certificate showing 75% expenditure of previously released funds and certificate that these have been utilised on permissible heads of utilisation of administrative expenses. The accounting of these funds shall be done alongwith Administrative funds of the State/UT.

10.5.3.5 A Check List for release of 2nd instalment (Housing/Administrative expenses) is given at **Annexure-II (A) & II (B)**.

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 as soon as possible, and latest by 31st December of the financial year. If the proposal for the 2nd instalment for the financial year is received after 31st December, the proposal would be considered and funds released in that financial year depending on the availability of funds.
- b) In case the proposal for 2nd instalment is received and processed in the next financial year after the State has already availed 1st instalment, it will be considered as proposal for release of 1st instalment against the Annual Financial Allocation for the State/UT fixed in that Financial Year (i.e., next financial year).
- c) The State will be required to submit the proposal in compliance to instructions for release of 2nd instalment of Central Share already elaborated in Para 10.5.2 & 10.5.3 above.

10.6 Transfer of Central Share to Single Nodal Account

10.6.1 The State Government will transfer the Central share received in its account in the RBI to the concerned SNA not later than a period of

21 days of its receipt. The Central share shall **not** be diverted to the Personal Deposit (PD) account or any other account by the State Government.

10.7 Release of State share

10.7.1 The Corresponding State Share for Central Share should be released as early as possible and not later than 40 days of release of the Central share. The funds will be maintained in the SNA. State Governments shall not transfer scheme-related funds to any other bank account, except for actual payments under the Scheme. A copy of the sanction order releasing the State Share needs to be uploaded on AwaasSoft.

10.7.2 . No funds will be released to State in case of non-release/deposition of due State Matching Share from Treasury into SNA.

10.8 Reallocation

If any State/UT is unable to utilize its allocated funds/ targets for the Financial Year within reasonable time period, Secretary (Rural Development)may re-allocate the targets/ financial allocation of the State/UT to other States/UTs.

10.9 Penalty Provision

Penalty Provision/ Deduction in Administrative Fund Provided by Government of India due to delay in activities undertaken in Pradhan Mantri Awaas Yojana – Gramin has been introduced to promote adherence of timeline at various stages of completion of houses. The guideline of the Penalty provision is at **Annexure XI**.

CHAPTER-11

SPECIAL PROJECTS

11.1 Allocation for Special Projects

11.1.1 Up to five percent of the targets under PMAY-G, would be reserved for Special Projects. The States may submit the proposals in respect of the following:

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

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

B. Settlement of families affected due to / benefitted by

- i. Affected due to international border issues
- ii. Notified under “The Scheduled Tribes and other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006” or its subsequent amendments
- iii. Occupational diseases like silicosis, asbestos, people affected by overuse of pesticides or individuals who have been affected by epidemic diseases such as “Kala-azar”
- iv. Households belonging to the “Particularly Vulnerable Tribal Groups (PVTG)”

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.

E. To demonstrate and scale up innovative and sustainable solutions for green housing, special projects may be taken up by the Ministry and/or in collaboration with different funding and technology partners.

F. Any other suitable category or class of persons.

11.2 Proposal for Special Projects

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 of SECC 2011 or finalised Awaas+ List
- c) The Proposal should include the list of such beneficiaries along with their PMAY-G ID.
- d) In respect of new technology demonstration, the beneficiaries have given the consent for taking up the technology demonstration.

11.3 Funds for Special Projects

11.3.1 The targets of Special Projects would be added with the normal targets and considered for release (along with Administrative funds) within the Annual Financial Allocation of the State/UT as per provisions given in Chapter-10.

CHAPTER – 12

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 (pgportal.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 should utilise the services of Ombudsperson under MGNREGA to dispose of grievances and reported incidences of irregularities under PMAY-G.

CHAPTER-13

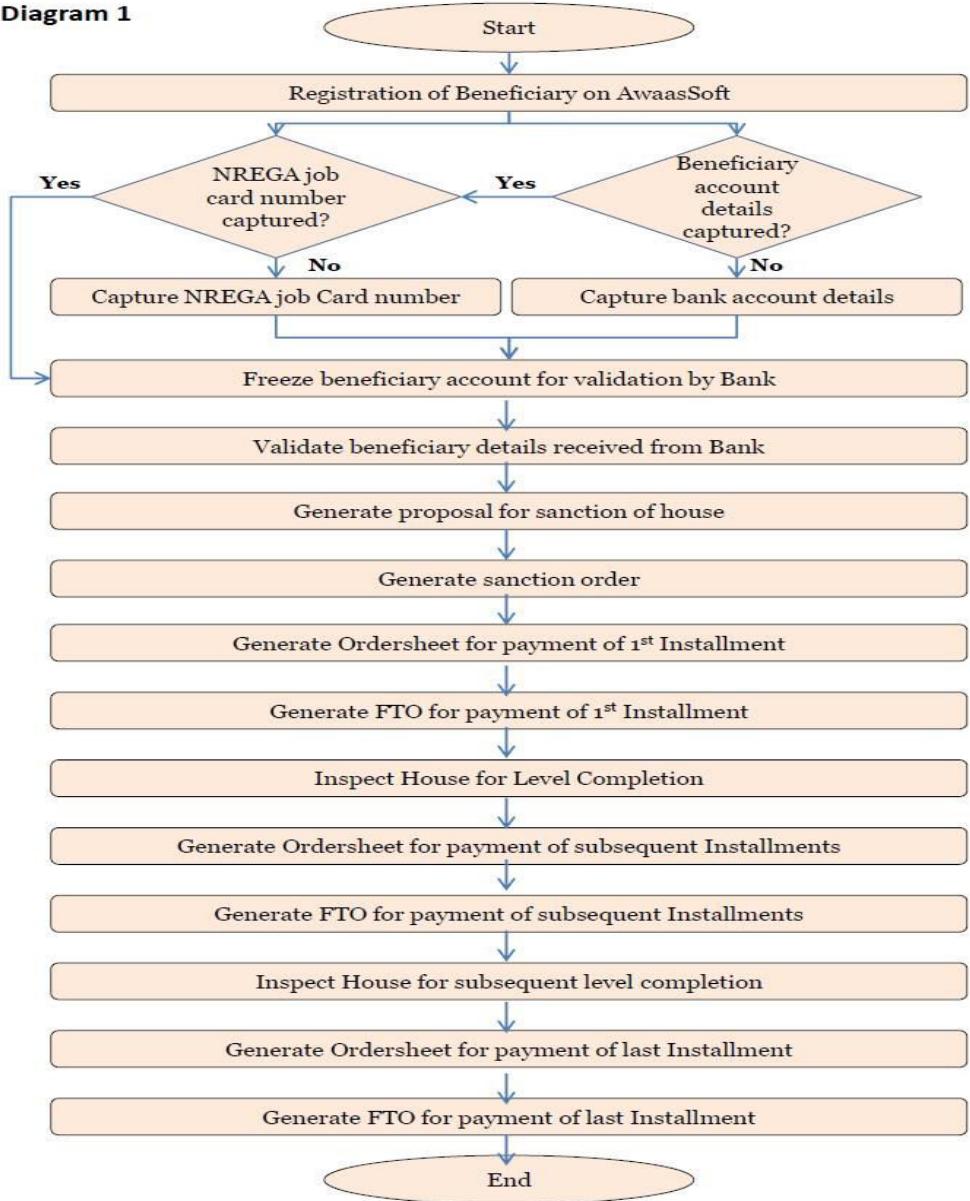
e-Governance in PMAY-G

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

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

13.1 AwaasSoft

AwaasSoft is a bi-lingual (Hindi & English), transactional web based electronic service delivery platform to facilitate e-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 <https://pmayg.nic.in>. All the critical functions of PMAY-G like identification of beneficiaries from SECC, fixing of targets, release of funds, issue of sanction order to the beneficiary, monitoring of the progress of house construction, release of the assistance amount to the beneficiary, etc. are done through AwaasSoft. The workflow for the scheme implementation that is transacted through AwaasSoft, after the finalization of beneficiary waitlist, is shown in the flow Diagram 1.

Diagram 1

13.1.1. Features of AwaasSoft

13.1.1.1 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 & Awaas+ lists, generating priority list of beneficiaries, search Panchayats / villages, and beneficiaries from SECC database & Awaas+ lists, 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 assistance to the beneficiaries & transfer of administrative funds to vendors. Further the module captures the details of the Single Nodal Account, freezing of the bank account details of the beneficiaries, setting the signatory level and activation / deactivation of Digital Signature Certificates (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 (along with the geo-fenced geographical co-ordinates) 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.

(g) e-payment Dashboard

Deals with regular monitoring of PFMS transactions both State/UT wise and Bank-wise mainly for processing of beneficiary account verifications and e-payments. Displays the status of beneficiary account verifications and e-payments, reports pertaining to FTOs, age and reason wise account pendency, FTO pendency, defaulters' status of accounts and FTO, and average response time for account verification and e-payment.

h) Performance Index

The Performance Index dashboard provides rankings of all the States/UTs, Districts and Blocks on real time basis based on certain identified performance parameters. All these parameters have different weights. Performance of States/UTs, Districts and Blocks are monitored through this dashboard and this helps the implementing officials to not only monitor the progress and performance of their respective States/Districts/Blocks but also helps in identifying gaps in performance and then in taking corrective actions.

i) Financial Reconciliation Module

The Financial Reconciliation Module has been put in place to ensure accounting compliance. States/UTs are required to match transaction as reported on AwaasSoft with transactions in SNA. This module also helps to ensure timely and correct entry for opening balance, state share, interest, and miscellaneous receipts.

j) Admin Module

Admin Module has been launched to track administrative funds head and sub-head wise. States are required to provide expenses made for program administration at head and sub-head level through AwaasSoft. Below are the heads and sub-heads under which States/UTs and Districts may book expenditure under administrative fund. The heads and sub-heads

are categorized basis the indicative heads in PMAY-G implementation framework.

S No	Administrative Fund Heads	Sub-heads
1	Training	<ul style="list-style-type: none"> • Training • Others
2	Rural Mason Training Program	<ul style="list-style-type: none"> • Wage of Trainees • Assessment cost • Toolkit • Others
3	IEC Activities	<ul style="list-style-type: none"> • Advertisements • Campaigns • Event Related • Others
4	IEC Systems	<ul style="list-style-type: none"> • Hardware • Software • Maintenance • Others
5	Wages	<ul style="list-style-type: none"> • Accountants • Technical Assistants • Gram Sevak • Honorarium • Computer Assistant • Others
6	Health care	<ul style="list-style-type: none"> • Injury • Procurement of Medicines • Others
7	Evaluation and Research	<ul style="list-style-type: none"> • Research Studies • Innovative Technologies • Demonstration of Houses
8	Agency Services	<ul style="list-style-type: none"> • Project Monitoring Unit • Technical Agency Services • Others
9	Audit	<ul style="list-style-type: none"> • Audit • Social Audit • Others
10	Office Set-up	<ul style="list-style-type: none"> • Land • Construction

		<ul style="list-style-type: none"> • Furniture • Repair • Others
11	Travel	<ul style="list-style-type: none"> • Flight • Road • Train

j.1 The module is intended to digitally process the administrative funds at the following levels of implementation:

- State
- District
- Block
- Gram Panchayat

k) Landless beneficiary module:

It is a module on AwaasSoft to allow entry of landless beneficiaries' details along with details of provision of land, house sanction, completion, etc.

l) Women Ownership module:

It is a module on AwaasSoft to allow the addition of women member of a household (PMAY-G beneficiary household) in the sanction details for houses which were earlier sanctioned solely in name of male member of household.

(m) Convergence Module:

Module for entry of convergence benefits provided to the beneficiaries under PMAY-G has been enabled by the Ministry and the same should be utilized for making entries by the States.

13.1.2 Functions handled by various user levels on AwaasSoft/AwaasApp

User Level	Function handled through AwaasSoft/AwaasApp
Centre	<ul style="list-style-type: none"> • Setting targets for states

User Level	Function handled through AwaasSoft/AwaasApp
	<ul style="list-style-type: none"> • Uploading of sanctions for fund release to State • Approval of Single Nodal Account
State	<ul style="list-style-type: none"> • Allocating targets to Districts • Adding Single Nodal Account details • Confirming fund receipt from Centre • Releasing the State share • Setting the instalment values and payment levels • Fixing the Digital Signatory levels • Activation/Deactivation of DSC • Managing Bank/Branch master lists • Generation of FTOs for admin fund payment
District	<ul style="list-style-type: none"> • Review and approve proposal for house sanction • Allocating targets to Blocks • Generation of ordersheet for FTO (if applicable) • Generation of FTOs for payment of instalments (if applicable)
Block	<ul style="list-style-type: none"> • Uploading beneficiary waitlist after verification of SECC data and Awaas+ Data • Registration of beneficiaries • Capturing MGNREGA job Card details • Capturing Bank/Post Office 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 for pending IAY houses

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

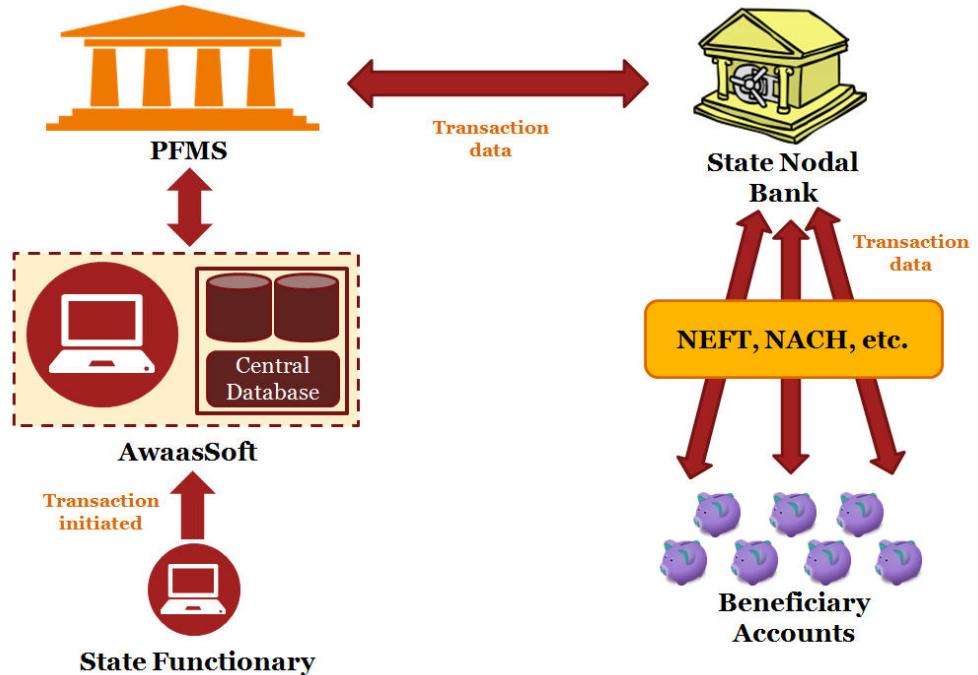
13.2.1 A designated officer manages the MIS at the Ministry of Rural Development working closely with the NIC. The targets and allocation for the States, once finalized, would be entered by the Ministry.

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 photographs, the same may be done using the AwaasApp.

13.3 Process of Data Entry

13.3.1 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/Post Office accounts, MGNREGA Job Card Number, Aadhaar Number, Mobile number. The hiring of the required staff can be charged on the 2% allowed for administrative expenses. It should be ensured that the man power hired is IT trained and are utilized efficiently.



13.4 Fund flow through AwaasSoft

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

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

- (a) Registration of implementing agency and Bank Account
 - i. Implementing agency at state level to register itself with PFMS
 - ii. There should be only one bank account dedicated to PMAY-G at the state level in which funds of PMAY-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 this 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
- iii. The username of the signatory would be the same as the username of the MIS login followed by ‘A’ for 1st Signatory and by ‘B’ for 2nd Signatory.

(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. Capture of Aadhaar/Account details in AwaasSoft-
 - a) In case of Aadhaar based payment, all Aadhaar should be captured, validated in AwaasSoft and authenticated from UIDAI.
 - b) In case of account-based payments, the bank account of PMAY-G Beneficiary should be captured and frozen from the Block Login of AwaasSoft
- ii. Verification by PFMS
 - a) All authenticated Aadhaar would be verified by PFMS for bank account linkage.
 - b) All frozen beneficiary bank accounts would be verified by PFMS
- iii. Once account / Aadhaar is verified by PFMS, it will be re-verified by the block officials who will ascertain that the name as per Aadhaar/Bank account matches with the name of the beneficiary as entered in AwaasSoft
- iv. The beneficiary bank accounts/Aadhaar 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. In case of Aadhaar rejection, updation of Aadhaar based account linkage will be required.
- 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 Monitoring Progress on AwaasSoft

13.5.1 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) Social Progress Report
- e) SECC Reports
- f) eFMS Reports
- g) Social Audit Reports
- h) GIS based Reports
- i) 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 Bank in which Single Nodal Account is opened by State/UT

- 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. Each State/UT shall have only one Single Nodal Account for fund transfer.
- 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 “AwaasApp” mobile App is an android/iOS based App which can be directly used by Field Functionaries and any PMAY-G beneficiary or his/her representative to report the physical progress of house under construction in order to obtain next instalment of financial assistance. The application is basically designed to facilitate inspections and uploading of photographs which capture geo-referenced (latitude and longitude), time and date stamped photographs of pre-determined stages of construction of the PMAY-G house.

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 instalments. AwaasApp is currently available on both Android as well as iOS platform and has both online and offline version to facilitate inspection in connected as well as remote areas.

13.8 Dedicated Micro-Monitoring Dashboard

Dedicated Micro-Monitoring Dashboard has been launched to analyse data to identify gaps and improve performance. It provides historical trends and actionable insights for PWL Status, Beneficiaries Management, Pace of House Construction, Timeliness and accuracy of Payments, and Status of Convergence.

CHAPTER 14

GREENING PMAY-G

14.1 The Vision

Greening of PMAY-G aims at contributing towards a cleaner and healthier India. PMAY-G encourages adoption of, as far as possible, green designs and technologies, appropriate to the local culture and geo-climatic conditions (including multi-hazards), use of local material minimising carbon foot print and that the houses are comfortable. It also aims at adding to local job creation,. It is envisaged that the green PMAY-G designs and technologies will influence rural housing in general and enable rural India to emerge with sustainable housing with green and disaster resilient features in the future. The states may take steps to encourage willing beneficiaries to adopt green technologies.

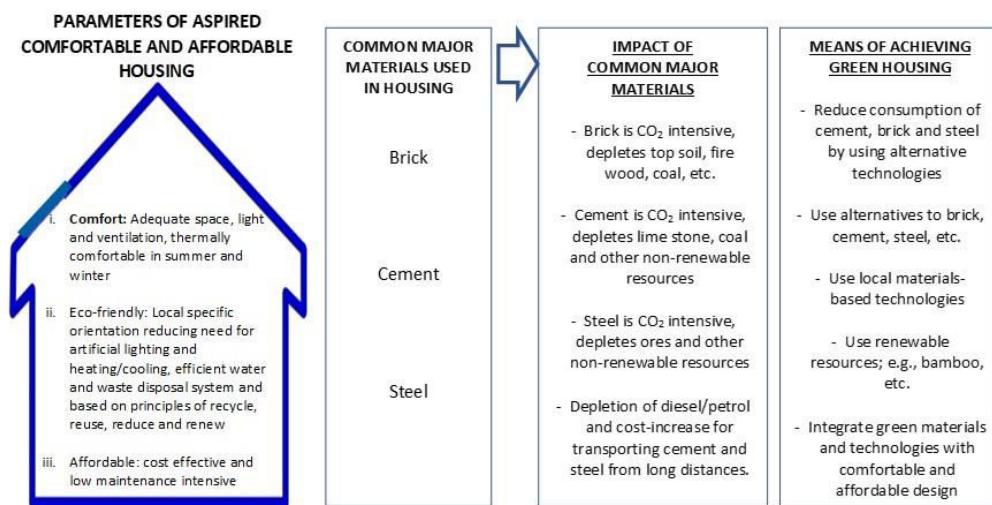


Figure 14.1: Green Housing in PMAY-G

14.2 What is a green building

A ‘green building’ reduces or eliminates negative impacts and can create positive impacts on the climate and natural environment in its design, construction and operation. Green buildings preserve precious natural resources and improve the quality of life of the people. Below are some of the benefits of green buildings –

- a) Environmental benefits: Green building is resource-efficient throughout its lifecycle from siting, design, construction, occupancy, maintenance, renovation, and demolition. It optimizes the use of natural resources, energy, water, and materials. It promotes renewable energy such as solar energy, reduces pollution and waste, enables re-use and recycling of the resources.
- b) Economic benefits: In green buildings, the operational cost on lighting, ventilation, cooling / heating etc. are reduced significantly.
- c) Improves occupants' productivity: Green Buildings also support healthier, happier, and more productive lives of the occupants.

14.3 Objectives of Green housing under PMAY-G

The objective of green housing is to ensure high quality, sustainable rural houses with low adverse environmental impact which are also comfortable, healthy, safe, and affordable

14.4 How to choose Green Materials & Technologies

14.4.1 Greenness can be achieved by using appropriate materials and technologies to reduce CO₂ emission and depletion of non-renewable resources. Figure 14.1 (extreme right box) shows the different ways of achieving greenness in housing.

14.4.2 Local materials are inherently green and in addition, they have less negative environmental impact due to less or no need for transportation. Greenness could also be achieved by using alternative materials like

compressed stabilized earth block, renewable material such as bamboo, etc.

14.4.3 Alternative technologies can be used to achieve greenness by reducing consumption of high emission and energy-intensive materials. For example, if one uses 230 mm thick rat trap bonded brick wall instead of 230mm thick solid brick wall; about 20% bricks and 25% cement could be saved with an added advantage of increased indoor thermal comfort and enhanced employment opportunity.

14.4.4 For any particular region there will be only a few appropriate green materials and technologies and it will not be difficult to identify and implement the same through trained local construction workers of the region. The States may refer to PAHAL, which provides information on a number of multi-hazard-safe green materials and technologies identified for different parts of India. PAHAL can be accessed with the following links:

<https://rhreporting.nic.in/netiay/Document/Pahal.pdf>

<https://rhreporting.nic.in/netiay/Document/Pahal-Volume-II.pdf>

14.5 Incentives and Promotion of Green Housing

14.5.1 To encourage adoption of green design and technology in PMAY-G, States/UTs may decide upon their own incentive structure.

14.5.2 To create an enabling environment for adopting green technologies in PMAY-G, states may consider construction of demonstration houses using green materials and green technologies.

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

CHECK LIST FOR RELEASE OF SECOND INSTALLMENT FOR HOUSING/ PROGRAM FUNDS

1. Whether following conditions have been fulfilled:-

- i. State has deposited the Central share of funds released earlier along with State matching share into SNA and the same is reflected on PFMS
- ii. Utilisation of 75% of total available funds in Single Nodal Account and the funds available in SNA should be less than 25% of the amount likely to be released to the State in the financial year i.e., 25% of the Annual Financial Allocation.
- iii. Achievement of the physical progressas per the prescribed criteria and indicators as given below:

Year *	Criteria	Indicator
<i>Cumulative</i>	Target Fixing	90 percent
<i>Cumulative</i>	Issue of Sanctions	80 percent of targets
<i>Cumulative</i>	<i>Adhaar Verification for ABPS/Freezing of Beneficiary Accounts</i>	100 percent of the sanction.
<i>Cumulative</i>	<i>Release of 1st instalment to the beneficiary</i>	75 percent of the sanctions in terms of generation of FTO
<i>Cumulative till previous to preceding Financial Year</i>	<i>Houses Completed</i>	70 percent of houses sanctioned against targets

* If the 2nd tranche of 1st instalment or the 2nd instalment is not claimed in the previous financial year, then also the State will be required to submit the proposal in compliance to the above even for claiming 1st tranche of 1st instalment of the current Financial Year.

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

- i. Submission of proposal in the prescribed Proforma - **Annexure-III (A)**.
- ii. Utilization Certificate (Housing), in the prescribed Proforma (**Annexure-IV**), for funds received during the current financial year and previous financial year(s)
- iii. Expenditure Statement, in the prescribed Proforma (**Annexure-V**), 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. A consolidated certificate for following :-

- a) 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 OR 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 has been sent to the Ministry.
 - b) Targets of SC/ST/Persons with Disability prescribed by MoRD have been distributed by the State Governments amongst districts & actual achievement of physical targets planned during the last year in respect of aforesaid categories is **attached** (**District-wise report is attached**).
 - c) No issues were raised in the Minutes of Empowered Committee Meeting OR the the issues raised in the meetings of the Empowered Committee has been complied with and compliance is **attached**.
 - d) No conditions has been put by MoRD relating to release of funds OR the conditions put by MoRD have been complied with and compliance is attached.
 - e) There are no instances of diversion and embezzlement of funds of PMAY-G.
 - f) All conditions laid down in the PMAY-G guidelines are being fulfilled while implementing the scheme.
 - g) All the funds under the scheme have been kept in the Savings Bank Account -Single Nodal Account of the PMAY-G. No fund has been withdrawn from this Bank Account and deposited in the Treasury even temporarily.
- vi. 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. The release of Central Share and due State Matching Share from Treasury into SNA is reflected on PFMS.

3. Documents required with the Proposal

S. No.	Documents	At pages
1 .	Submission of proposal in the prescribed Proforma.	
2 .	Utilization Certificate & Expenditure Statement for Housing, in the prescribed Proforma, 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. Auditors observation Action Taken Report on observations of the Auditor, if any/nil observation.	
	Receipt & Payment statement	
	Balance Sheet	

	Bank Reconciliation Statement	
4 .	Uploading of copies of sanction orders releasing the matching state share for the previous and current financial year on AwaasSoft.	
5 .	<p>A consolidated certificate for the following in the proforma for release of 2nd installment:</p> <ul style="list-style-type: none"> a) 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 OR 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 has been sent to the Ministry. b) Targets of SC/ST/Persons with Disability prescribed by MoRD have been distributed by the State Governments amongst districts & actual achievement of physical targets planned during the last year in respect of aforesaid categories is attached (District-wise report is attached). c) No issues were raised in the Minutes of Empowered Committee Meeting OR the the issues raised in the meetings of the Empowered Committee has been complied with and compliance is attached. d) No conditions has been put by MoRD relating to release of funds OR the conditions put by MoRD have been complied with and compliance is attached. e) There are no instances of diversion and embezzlement of funds of PMAY-G. f) All conditions laid down in the PMAY-G guidelines are being fulfilled while implementing the scheme. g) All the funds under the scheme have been kept in the Savings Bank Account -Single Nodal Account of the PMAY-G. No fund has been withdrawn from this Bank Account and deposited in the Treasury even temporarily. 	
6 .	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.	

Signature _____
 (full name with designation & official seal)
 Date _____

**CHECK LIST FOR RELEASE OF SECOND INSTALLMENT FOR
ADMINISTRATIVE FUNDS**

1. Whether following conditions have been fulfilled:-

- i. State has deposited the Central share of funds released earlier along with State matching share into SNA and the same is reflected on PFMS
- ii. Utilisation of 75% of total available funds in State Nodal Account and the funds available in SNA should be less than 25% of the amount likely to be released to the State in financial year i.e. 25% of Annual Financial Allocation.

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

- i. Submission of proposal in the prescribed Proforma - **Annexure-III (B)**.
- ii. Utilisation Certificate for administrative expenses for the previous as per prescribed proforma (**Annexure-VI**)
- iii. Expenditure Statement for administrative expenses for the current financial year(s) as per prescribed proforma (**Annexure-VII**).
- iv. Separate Audit Report for Administrative Cost 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. A consolidated certificate for the following:
 - a) 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 OR 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 has been sent to the Ministry.
 - b) Targets of SC/ST/Persons with Disability prescribed by MoRD have been distributed by the State Governments amongst districts & actual achievement of physical targets planned during the last year in respect of aforesaid categories is **attached (District-wise report is attached)**.
 - c) No issues were raised in the Minutes of Empowered Committee Meeting OR the the issues raised in the meetings of the Empowered Committee has been complied with and compliance is **attached**.
 - d) No conditions has been put by MoRD relating to release of funds OR the conditions put by MoRD have been complied with and compliance is attached.
 - e) There are no instances of diversion and embezzlement of funds of PMAY-G.
 - f) All conditions laid down in the PMAY-G guidelines are being fulfilled while implementing the scheme.
 - g) All the funds under the scheme have been kept in the Savings Bank Account -Single Nodal Account of the PMAY-G. No fund has been withdrawn from this Bank Account and deposited in the Treasury even temporarily.
 - h) The Administrative Fund has been utilised only on permissible heads.

- vi. Compliance to Instructions of DoE, Ministry of Finance w.r.t. utilization of administrative funds for processing of handling salaries, remittance of statutory dues, & other deductions of employees engaged in implementation of PMAY-G.

3. Documents required with the Proposal

S. No.	Documents	At pages
1.	Submission of proposal in the prescribed Proforma.	
2.	Utilization Certificate & Expenditure Statement for Administrative expenses, in the prescribed Proforma, for funds received during the current financial year and previous financial year (s)	
3.	Audit Report for Administrative expenses 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. Auditors observation Action Taken Report on observations of the Auditor, if any/nil observation. Receipt & Payment statement Balance Sheet Bank Reconciliation Statement	
4.	Uploading of copies of sanction orders releasing the matching state share for the previous and current financial year on AwaasSoft.	
5.	A consolidated certificate for the following:- a) 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 OR 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 has been sent to the Ministry. b) Targets of SC/ST/Persons with Disability prescribed by MoRD have been distributed by the State Governments amongst districts & actual achievement of physical targets planned during the last year in respect of aforesaid categories is attached (District-wise report is attached) . c) No issues were raised in the Minutes of Empowered Committee Meeting OR the the issues raised in the meetings of the Empowered Committee has been complied with and compliance is attached . d) No conditions has been put by MoRD relating to release of funds OR the conditions put by MoRD have been complied with and compliance is attached. e) There are no instances of diversion and embezzlement of funds of PMAY-G. f) All conditions laid down in the PMAY-G guidelines are being fulfilled while implementing the scheme.	

	<p>g) All the funds under the scheme have been kept in the Savings Bank Account -Single Nodal Account of the PMAY-G. No fund has been withdrawn from this Bank Account and deposited in the Treasury even temporarily.</p> <p>h) The Administrative Fund has been utilised only on permissible heads.</p>	
6.	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.	
7.	Compliance to Instructions of DoE, Ministry of Finance w.r.t. utilization of administrative funds for processing of handling salaries, remittance of statutory dues, & other deductions of employees engaged in implementation of PMAY-G.	

Signature _____
 (full name with designation & official seal)
Date _____

Annexure- III (A)

PRADHAN MANTRI AWAAS YOJANA-GRAMIN (PMAY-G)

**PROFORMA FOR SUBMISSION OF PROPOSAL 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 Rs. 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 Proforma (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 :
- a) 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 OR 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 has been sent to the Ministry.
 - b) Targets of SC/ST/Persons with Disability prescribed by MoRD have been distributed by the State Governments amongst districts & actual achievement of physical targets planned during the last year in respect of aforesaid categories is **attached (District-wise report is attached)**.
 - c) No issues were raised in the Minutes of Empowered Committee Meeting OR the the issues raised in the meetings of the Empowered Committee has been complied with and compliance is **attached**.
 - d) No conditions has been put by MoRD relating to release of funds OR the conditions put by MoRD have been complied with and compliance is attached.
 - e) There are no instances of diversion and embezzlement of funds of PMAY-G.
 - f) All conditions laid down in the PMAY-G guidelines are being fulfilled while implementing the scheme.
 - g) All the funds under the scheme have been kept in the Savings Bank Account -Single Nodal Account of the PMAY-G. No fund has been withdrawn from this Bank Account and deposited in the Treasury even temporarily.

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

Annexure-III (B)

PRADHAN MANTRI AWAAS YOJANA-GRAMIN (PMAY-G)

**PROFORMA FOR SUBMISSION OF PROPOSAL FOR RELEASE OF
SECOND INSTALMENT
(Administrative Funds)**

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 Rs. 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 Proforma (Form GFR-19A)

8. Audit report of the previous year (.....) with the relevant certificates duty 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 OR 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 has been sent to the Ministry.
- j) Targets of SC/ST/Persons with Disability prescribed by MoRD have been distributed by the State Governments amongst districts & actual achievement of physical targets planned during the last year in respect of aforesaid categories is **attached (District-wise report is attached)**.
- k) No issues were raised in the Minutes of Empowered Committee Meeting OR the the issues raised in the meetings of the Empowered Committee has been complied with and compliance is **attached**.
- l) No conditions has been put by MoRD relating to release of funds OR the conditions put by MoRD have been complied with and compliance is attached.
- m) There are no instances of diversion and embezzlement of funds of PMAY-G.
- n) All conditions laid down in the PMAY-G guidelines are being fulfilled while implementing the scheme.
- o) All the funds under the scheme have been kept in the Savings Bank Account -Single Nodal Account of the PMAY-G. No fund has been withdrawn from this Bank Account and deposited in the Treasury even temporarily.
- p) The Administrative Fund has been utilised only on permissible heads.

Signature _____

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

**PRADHAN MANTRI AWAAS YOJANA -GRAMIN
(UTILIZATION CERTIFICATE) - HOUSING
UTILIZATION CERTIFICATES FOR THE FINANCIAL YEAR_____**

1. Certificate that a sum of Rs. _____ lakh (rupees _____ only) was received by _____ (Name of State/UT) as Grants-in-Aid during the year _____ as per details given below, from the Centre and _____ lakh (rupees _____ only) from the State Government. Further, a sum of Rs. _____ lakh (rupees _____ only) being the unspent balance of the previous year _____ was allowed to be brought forward for utilization during the current year. The misc. receipts of the Agency during the year was Rs. _____ lakhs (rupee _____ only).

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 (as per BES) :

VIII. Closing balance (including uncashed cheques of the current year) :

2. It is certified that out of the above mentioned total funds of Rs. _____ lakh (rupees _____ only) available with the State, a sum of Rs. _____ lakhs (rupees _____ only) has been utilized by State the year for the purpose for which it was sanctioned. It is further certified that the unspent

balance of Rs. _____ lakh (rupees _____ only) remaining at the end of the financial year would be utilized for the programme next year.

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

a. **Outcomes :**

- (i) Target fixed during the year.....
- (ii) Number of Houses constructed/ Completed.....
- (iii) Number of Houses under construction.....
- (iv) Number of Houses yet to be taken up.....

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

Category	Female	Joint	Male	Total
SC				
ST				
Minority				
PH				
Others				

Kinds of checks exercised

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

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

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

**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 State/UT) as Grants-in-Aid during the year _____ as per details given below, from the Centre and _____ lakh (rupees _____ only) from the State Government. Further, a sum of Rs. _____ lakh (rupees _____ only) being the unspent balance of the previous year _____ was allowed to be brought forward for utilization during the current year. The misc. receipts of the Agency during the year was Rs. _____ lakhs (rupee _____ only).

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

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

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 (as per BES) :

VIII. Closing balance (including uncashed cheques of the current year) :

2. It is certified that out of the above mentioned total funds of Rs. _____ lakh (rupees _____ only) available with the State, a sum of Rs. _____ lakhs (rupees _____ only) has been utilized by State the year _____.

for the purpose for which it was sanctioned. It is further certified that the unspent balance of Rs. _____ lakh (rupees _____ only) remaining at the end of the financial year would be utilized for the programme next year.

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

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

a. Outcomes :

- (v) Target fixed during the year.....
- (vi) Number of Houses constructed/ Completed.....
- (vii) Number of Houses under construction.....
- (viii) 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

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

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

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

Annexure-VI

**(UTILIZATION CERTIFICATE) – ADMINISTRATIVE FUNDS
UTILIZATION CERTIFICATE FOR THE FINANCIAL YEAR**

1. Certificate that a sum of Rs. _____ lakh (rupees _____ only) was received by _____ (Name of State/UT) as Grants-in-Aid during the year _____ as per details given below, from the Centre and _____ lakh (rupees _____ only) from the State Government. Further, a sum of Rs. _____ lakh (rupees _____ only) being the unspent balance of the previous year _____ was allowed to be brought forward for utilization during the current year. The misc. receipts of the Agency during the year was Rs. _____ lakhs (rupee _____ only).

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

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

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

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

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

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

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

e. Interest receipts :

f. Total Funds Available :

g. Total Expenditure incurred :

h. Closing balance :

2. It is certified that out of the above mentioned total funds of Rs. _____ lakh (rupees _____ only) available with the State, a sum of Rs. _____ lakhs (rupees _____ only) has been utilized by State the year for the purpose for which it was sanctioned. It is further certified that the unspent balance of

Rs. _____ lakh (rupees _____ only) remaining at the end of the financial year would be utilized for the programme next year.

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

Kinds of checks exercised

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

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

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

Annexure-VII

**PRADHAN MANTRI AWAAS YOJANA-GRAMIN
EXPENDITURE STATEMENT FOR THE CURRENT FINANCIAL
YEAR _____(ADMINISTRATIVE FUNDS)**

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

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

i) Funds lying in State Nodal Account (SNA) : Rs. _____lakhs
 ii) TOTAL : Rs. _____lakhs

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

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

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

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

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

e. Interest receipts :

f. Total Funds Available :

g. Total Expenditure incurred :

h. Closing balance :

2. It is certified that out of the above mentioned total funds of Rs. _____lakh (rupees_____only) available with the State, a sum of Rs. _____lakhs(rupees_____only) has been utilized by State the year for the purpose for which it was sanctioned. It is further certified that the unspent balance of

Rs. _____ lakh (rupees _____ only) remaining at the end of the financial year would be utilized for the programme next year.

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

Kinds of checks exercised

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

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

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

Annexure VIII (A)

Formation of Committee-I for Revision of Framework of implementation of PMAY-G

File No.J-11012/01/2019-RH

No. J-11012/01/2019-RH

भारत सरकार/Government of India

ग्रामीण विकास मंत्रालय /Ministry of Rural Development

ग्रामीण विकास विभाग/Department of Rural Development

Krishi Bhawan, New Delhi

Dated: 15.07.2020

ORDER

It has been decided to constitute a Committee for revision of Framework For Implementation (FFI) of Pradhan Mantri Awas Yojana- Gramin based on the suggestions / comments received from States/UTs.

2. Accordingly, with the approval of the Secretary (Rural Development), a committee with following composition is constituted:

(i)	Shri Prasant Kumar, Special Secretary (RD), GoI	Co- Chairman
(ii)	Shri A. K. Chaudhary, Principal Secretary (RD), Bihar	Co- Chairman
(iii)	Shri Manoj Shrivastava, Additional Chief Secretary & Development Commissioner (P&RD), M.P.	Member
(iv)	Shri D. K. Singh, Principal Secretary (PR&DW), Odisha	Member
(v)	Shri Ajay Jain, Principal Secretary, Housing, Andhra Pradesh	Member
(vi)	Shri K. R. Naik, Principal Secretary & Commissioner (RD), U.P.	Member
(vii)	Ms. Sheetal Nanda, Secretary (P&RD), Jammu & Kashmir	Member
(viii)	Dr. J. B. Ekka, Principal Secretary (P&RD), Assam	Member
(ix)	Shri Vijay Nehra, Commissioner & Secretary (RD), Gujarat	Member
(x)	Smt. Aradhna Patnaik, Secretary (P&RD), Jharkhand	Member
(xi)	Dr. P. K. Das, Architect & Expert, Housing Scheme	Member
(xii)	Dr. N. Gopalakrishnan, Director, CSIR-CBRI	Member
(xiii)	Dr. Ramesh Shaktivel, NIRD & PR, Hyderabad	Member
(xiv)	Dr.(Prof) Jyoti Kumar, IIT Delhi	Member
(xv)	Shri Shantanu Gotmare, Former Country Head, GGGI	Member
(xvi)	Shri Gaya Prasad, Deputy Director General (RH)	Member Secretary

The Committee would examine the suggestions/ comments received from the States/UTs regarding revision of the FFI of PMAY-G and prepare a report for finalization of the FFI of PMAY-G within 1 month of its constitution.

(Shailesh Kumar)

Deputy Secretary to the Government of India

Tele No.: 011-23382046

Email: shailesh.kumar83@nic.in

To,

1. Shri Prasant Kumar, Special Secretary (RD), GoI
2. Shri A. K. Chaudhary, Principal Secretary (RD), Bihar
3. Shri Manoj Shrivastava, Additional Chief Secretary & Development Commissioner (P&RD), M.P.
4. Shri D. K. Singh, Principal Secretary (PR&DW), Odisha
5. Shri Ajay Jain, Principal Secretary, Housing, Andhra Pradesh
6. Shri K. R. Naik, Principal Secretary & Commissioner (RD), U.P.
7. Ms. Sheetal Nanda, Secretary (P&RD), Jammu & Kashmir
8. Dr. J. B. Ekka, Principal Secretary (P&RD), Assam
9. Shri Vijay Nehra, Commissioner & Secretary (RD), Gujarat
10. Smt. Aradhna Patnaik, Secretary (P&RD), Jharkhand
11. Dr. P. K. Das, Architect & Expert, Housing Scheme
12. Dr. N. Gopalakrishnan, Director, CSIR-CBRI
13. Dr. Ramesh Shaktivel, NIRD & PR, Hyderabad
14. Dr.(Prof.) Jyoti Kumar, IIT Delhi
15. Shri Shantanu Gotmare, Former Country Head, GGGI
16. Shri Gaya Prasad, Deputy Director General (RH)

Copy to:

1. Sr. PPS to Secretary (RD)
2. PPS to Special Secretary (RD)
3. PPS to DDG (RH)

(Shailesh Kumar)

Deputy Secretary to the Government of India

Annexure VIII (B)

Formation of Committee-II for finalisation of Framework of implementation of PMAY-G (2022)

No. J-11012/01/2019-RH
Government of India
Ministry of Rural Development
Department of Rural Development

Krishi Bhawan, New Delhi
Dated: 8th April, 2022

ORDER

It has been decided to constitute a Committee for finalization of the Framework For Implementation (FFI) of Pradhan Mantri Awas Yojana- Gramin (PMAY-G) by incorporating amendments/ revisions made in the scheme till date.

2. Accordingly, with the approval of the Secretary (Rural Development), a committee with following composition is constituted:-

(i)	Shri Prasant Kumar, Retd. Special Secretary (RD)	Chairman
(ii)	Shri Arvind Kumar Chaudhary, Principal Secretary (RD), Govt. of Bihar	Member
(iii)	Shri Umakant Umrao, Principal Secretary (P&RD), Govt. of Madhya Pradesh	Member
(iv)	Shri Ashok K. K. Meena, Principal Secretary (PR&DW), Govt. of Odisha	Member
(v)	Shri Ajay Jain, Special Chief Secretary (Housing), Govt. of Andhra Pradesh	Member
(vi)	Shri Virendra Kumar Singh, Commissioner (RD), Govt. of Uttar Pradesh	Member
(vii)	Ms. Mandeep Kaur, Secretary (P&RD), UT Administration of Jammu & Kashmir	Member
(viii)	Dr. J. B. Ekka, Principal Secretary (P&RD), Govt. of Assam	Member
(ix)	Ms. Sonal Mishra, Commissioner & Secretary (RD), Govt. of Gujarat	Member
(x)	Shri Manish Ranjan, Secretary (RD), Govt. of Jharkhand	Member
(xi)	Dr. P. K. Das, Architect & Expert, Housing scheme	Member
(xii)	Dr. N. Gopalakrishnan, Director, CSIR-CBRI	Member
(xiii)	Dr. S. Ramesh Sakthivel, NIRD & PR, Hyderabad	Member
(xiv)	Dr. (Prof.) Jyoti Kumar, IIT Delhi	Member
(xv)	Shri Nishant Bhardwaj, Country Representative India & Global Lead (Sustainable Energy), GGGI	Member
(xvi)	Shri Gaya Prasad, Deputy Director General (RH)	Member Secretary

3. The Terms of Reference of the Committee are as under:-

- i. Examine the revisions/ amendment made in PMAY-G scheme implementation for suitable incorporation including inputs/ comments on the recommendations of the 1st Committee for revision in the FFI of PMAY-G

- ii. Suggestions for revision in FFI of PMAY-G w.r.t. the revised procedure for release of funds under Centrally Sponsored Schemes (CSS) and monitoring utilization of the funds releases, as per guidelines of the Department of Expenditure, Ministry of Finance.
 - iii. Any other suggestions pertaining to revision/ amendment of FFI.
4. The Committee may co-opt for any experts to assist in its work. The Non Official member(s) of the Committee are eligible for TA and DA as per extant rules of the Government of India.
5. The Committee has to submit its report within one month of its constitution.

(Anil Kumar Singh)
Under Secretary to the Govt. of India
Tele. No.: 011-23097048
Email: anilksingh.edu@nic.in

To

1. Shri Prasant Kumar, Retd. Special Secretary (RD)
2. Shri Arvind Kumar Chaudhary, Principal Secretary (RD), Govt. of Bihar
3. Shri Umakant Umrao, Principal Secretary (P&RD), Govt. of Madhya Pradesh
4. Shri Ashok K. K. Meena, Principal Secretary (PR&DW), Govt. of Odisha
5. Shri Ajay Jain, Special Chief Secretary (Housing), Govt. of Andhra Pradesh
6. Shri Virendra Kumar Singh, Commissioner (RD), Govt. of Uttar Pradesh
7. Ms. Mandeep Kaur, Secretary (P&RD), UT Administration of Jammu & Kashmir
8. Dr. J. B. Ekka, Principal Secretary (P&RD), Govt. of Assam
9. Ms. Sonal Mishra, Commissioner & Secretary (RD), Govt. of Gujarat
10. Shri Manish Ranjan, Secretary (RD), Govt. of Jharkhand
11. Dr. P. K. Das, Architect & Expert, Housing scheme
12. Dr. N. Gopalakrishnan, Director, CSIR-CBRI
13. Dr. S. Ramesh Sakthivel, NIRD & PR, Hyderabad
14. Dr. (Prof.) Jyoti Kumar, IIT Delhi
15. Shri Nishant Bhardwaj, Country Representative India & Global Lead (Sustainable Energy), GGGI
16. Shri Gaya Prasad, Deputy Director General (RH)

Copy for information to:-

1. Sr. PPS to Secretary (RD)
2. PPS to Additional Secretary (RD)
3. PS to DDG (RH)

(Anil Kumar Singh)
Under Secretary to the Govt. of India
Tele. No.: 011-23097048
Email: anilksingh.edu@nic.in

No. J-11012/01/2019-RH
Government of India
Ministry of Rural Development
Department of Rural Development

Krishi Bhawan, New Delhi
Dated: 26th April, 2022

ORDER

In partial modification to the Order dated 8th April, 2022 regarding Committee for finalization of the Framework For Implementation (FFI) of Pradhan Mantri Awaas Yojana-Gramin (PMAY-G), with the approval of the Secretary (Rural Development), Shri Jagdish Kumar, Joint Director (IFD), Department of Rural Development is included as a member in the Committee.

(Anil Kumar Singh)
Under Secretary to the Govt. of India
Tele. No.: 011-23097048
Email: anilksingh.edu@nic.in

To

Shri Jagdish Kumar, Director (IFD),
Ministry/ Department of Rural Development

Copy for information to:-

1. Shri Prasant Kumar, Retd. Special Secretary (RD), Chairman, Committee
2. All Members of the Committee
3. Sr. PPS to Secretary (RD)/ PPS to AS (RD)/ PPS to AS&FA/ PS to DDG (RH)

(Anil Kumar Singh)
Under Secretary to the Govt. of India
Tele. No.: 011-23097048
Email: anilksingh.edu@nic.in

Signed by Anil Kumar
Singh
Date: 26-04-2022 17:57:40
Reason: Approved

Annexure IX (A)

Prakriti Hunar Lokvidya – PAHAL and PAHAL Vol. II

The guidelines are already available on website of PMAY-G. Links are as under:-

PAHAL: <https://pmayg.nic.in/netiay/Document/Pahal.pdf>

PAHAL VOL.II: <https://pmayg.nic.in/netiay/Document/Pahal-Volume-II.pdf>

Procedure to be adopted for dealing with unwilling beneficiary cases

File No.J-11060/07/2017-RH(M&T)-Part(4)

J-11060/07/2017-RH(M & T)-Part(4)
Government of India
Ministry of Rural Development
Department of Rural Development

Krishi Bhawan, New Delhi
Dated : 12th December, 2019

To

The Additional Chief Secretary / Principal Secretary/Secretary
Department of Rural Development (dealing with PMAY-G),
All States / UTs

Subject : Unwilling beneficiaries of PMAY-G –Procedure to be adopted for dealing with the
cases – Reg.

Sir/ Madam,

I am directed to say that several references have been received from State / UT Governments with regard to the procedure to be adopted in dealing with the cases relating to beneficiaries who are unwilling to construct houses under PMAY-G. The matter has been examined in the Ministry of Rural Development and it was decided to consult States / UTs with regard to the documents that are required and the process to be adopted for dealing with such beneficiaries. Accordingly, comments / suggestions were sought from all States / UTs with regard to the procedure to be adopted for dealing such cases.

2. The comments / suggestions received from States / UTs have been examined in detail in the Ministry and it has been decided to adopt the following procedure to deal with the cases relating to beneficiaries who are unwilling to construct houses under PMAY-G.

A. The following scenarios / categories have been identified in so far as unwilling beneficiaries are concerned:

- i. Single persons women/Men above 65 years
- ii. Financially poor
- iii. In-sufficient unit cost.
- iv. Permanent migration
- v. Beneficiary not-traceable
- vi. Beneficiary not willing to construct house at present
- vii. Site dispute/Joint property/Court cases.
- viii. Beneficiary living in sensitive areas (viz LWE affected areas etc.) and unable to construct the house
- ix. Beneficiary not interested in construction of the house.
- x. Beneficiary residing in Reserve Forest
- xi. Landless beneficiary who had been allotted land and does not want to shift to the new place and hence unwilling to construct the house
- xii. Any other scenarios for unwilling beneficiaries

B. The procedure to be adopted in respect of each of the scenario is as follows:

- i. In respect of scenarios - **Single persons Women/Men above 65 years**, such households should not be deleted from the PWL. They should be sensitized and proper handholding needs to be provided by the ground level officials for construction of the house. Further, as per para 5.5.2 of the Framework for Implementation of PMAY-G construction of houses of such households shall be taken up as a part of Mason Training programme. In case there are still some beneficiaries left out, the State Government will ensure that they are assisted through the Gram Panchayats or ground functionary to get their house constructed.
- ii. **Financially poor and in-sufficient unit cost** such households should not be deleted from the PWL. They should be sensitized and proper handholding needs to be provided by the ground level officials for construction of the house.
- iii. In respect of scenarios - **Permanent migration, beneficiary not-traceable, not willing to construct house at present and Site dispute/Joint property/Court cases** should not be considered for deletion from the PWL. The State / UT Government may identify the Gram Panchayats where such cases exist and organise the Gram Sabha of the respective Gram Panchayat for re-verification of the PWL prepared. The Gram Sabha during the meeting may review such cases and re-prioritize the PWL by placing such households at the end of the PWL. So that allotment of houses to such beneficiaries can be made at a later date. Gram Sabha resolution re-prioritising the PWL needs to be uploaded on AwaasSoft and the priority in the PWL may be changed accordingly. Requisite provisions would be made in AwaasSoft accordingly.
- iv. In respect of scenario - **beneficiary living in sensitive areas (viz LWE affected areas etc.)** and unable to construct the house, such cases should not be deleted from the PWL. The State / UT should provide requisite support and ensure that such households construct the houses under PMAY-G.
- v. In respect of scenario - **beneficiary not interested in construction of the house**, the exact reason for not showing interest in construction of the house needs to be ascertained. Based on the exact reason, the cases if they fall in any one of the identified scenario action may be taken accordingly. However, if the cases does not fall in any one of the identified scenario, the matter may be referred to Ministry of Rural Development.
- vi. In respect of scenario - **beneficiary is residing in reserve forest**, if the beneficiary is not given forest right to construct a dwelling on the forest land they cannot construct PMAY-G house on forest land. The name of such beneficiaries cannot be deleted from the PWL and alternative site may be provided by the State Govt.
- vii. If the **beneficiary residing in reserve forest is provided alternative land** and is not willing to shift to the new place and hence does not want to construct a house, such beneficiaries can be deleted from the PWL. The procedure to be adopted for deletion of such households is as follows :-
 - (a) The following documents needs to be obtained :-
 - i. Document allotting land to the beneficiary
 - ii. A declaration from the beneficiary and his/her family members that he/she does

- not want to construct the house in the land allotted to him/ her and leaves his / her right to get benefit from rural housing scheme in future.
- iii. Gram Sabha resolution indicating that the household is residing in forest land and is not willing to construct the house in the alternative land allotted to him.
 - iv. An order from the revenue authority that the land allotted to the beneficiary had been cancelled as he is not willing to construct the PMAY-G house in the allotted land.

(b) Process that would be incorporated in AwaasSoft for deletion is as follows:

- i. The process of deletion of the name should initiate at the Block level.
 - ii. The official at the block level while initiating the process, upload the documents mentioned above in AwaasSoft and propose for deletion of name of the households from the PWL.
 - iii. The proposal initiated at the block level need to be recommended at the District level using their login ID and approved at the **State Level (through an OTP)** and the name of the beneficiary would be deleted from the PWL.
- viii. In respect of scenario - **Landless beneficiary who had been allotted land** and does not want to shift to the new place and hence unwilling to construct the house, such households can be deleted from the PWL by following the process mentioned at 2(B)vii above.
- ix. If there are any **other scenarios for unwilling beneficiaries**, the matter may be referred to Ministry of Rural Development.
- x. In respect of the unwilling households whose name had been deleted from the PWL and to whom assistance had been paid for construction of the house, the amount can be recovered using the Remand Module. Requisite provision for the same would be made in the module.
3. The above procedure prescribed may be adopted by States / UTs in dealing with the cases relating to beneficiaries who are unwilling to construct houses under PMAY-G.

Yours faithfully,


(Shailesh Kumar)
Deputy Secretary (Rural Housing)
Email: shailesh.kumar83@nic.in

Annexure-IX (C)

Death of beneficiary under PMAY-G - Procedure for dealing with cases where PMAY-G beneficiary has died

J-11014/01/2016-RH
Government of India
Ministry of Rural Development
Department of Rural Development

Krishi Bhawan, New Delhi
Dated: 10th February 2020

To,
The Additional Chief Secretary / Principal Secretary/Secretary
Department of Rural Development (dealing with PMAY-G),
All States / UTs.

Subject :Death of beneficiaries under PMAY-G –Procedure to be adopted for dealing with the cases – Reg.

Sir/Madam,

I am directed to say that several references have been received from State / UT Governments with regard to the procedure to be adopted in dealing with the cases relating to death of beneficiaries under PMAY-G. The matter has been examined in the Ministry of Rural Development and it was decided to consult States / UTs with regard to the documents that are required and the process to be adopted for dealing with such cases.

2. The comments / suggestions received from States / UTs have been examined in detail in the Ministry and it has been decided to adopt the following procedure to deal with the cases pertaining to death of beneficiaries under PMAY-G.

3. The following scenarios are identified in so far as PMAY-G deceased beneficiaries are concerned:-

3.1 Deceased beneficiary having family /nominee but not reflected in SECC household ID or the family details are showing as unknown.
The procedure to be adopted is as follows:-

3.1.1. The following documents need to be obtained :-

i. Death certificate of the deceased beneficiary to be obtained from Competent Authority
ii. Screenshot of SECC data showing that the deceased beneficiary has no family against his SECC ID.
iii. Legal Heir Certificate of family members from the competent authority in the State / UT. The legal heir so certified should be a dependent of the deceased beneficiary (except in the case of wife / husband of the deceased beneficiary)

1



- beneficiary).
- v. Gram Sabha resolution stating that the selected person is in the legal heir list, is dependent on the deceased beneficiary, and PMAY-G house may be allotted him in lieu of the deceased beneficiary.

3.1.2. Process that would be followed / incorporated in AwasSoft for allotment of PMAY-G house to the legal heir in lieu of deceased beneficiary.

- i. The process will be initiated at the Block level.
- ii. The designated official at the block level upload the documents mentioned at Point I on AwasSoft and proposes the name of the legal heir in lieu of the deceased beneficiary.
- iii. The official also captures all the details of the legal heir (Details that are required at the time of registration of the beneficiary including bank details) on AwasSoft.
- iv. The proposal initiated at the block level need to be recommended at the District level using their login ID and approved at the **State Level (through an OTP)** wherein after the approval the name and other details of the legal heir would be replaced in place of the deceased beneficiary in AwasSoft.

3.2. Deceased beneficiary having no legal heir - family /nominee.

- a. In case no payment is made to the beneficiary
- b. In case payment is made to the beneficiary and no construction was started
- c. In case payment is made to the deceased beneficiary and construction started and the house is yet to complete

The procedure to be adopted is as follows:-

3.2.1. The following documents need to be obtained :-

- i. Death certificate of the deceased beneficiary to be obtained from Competent Authority
- ii. Screenshot of SECC data showing that the deceased beneficiary has no family against his SECC ID
- iii. Gram Sabha resolution stating that the name of the deceased beneficiary can be deleted from the PWL.

3.2.2. Process to be followed after the documents have been obtained

- i. After the resolution, a notice inviting objections on the resolution maybe placed on the notice board of the Gram Panchayat for a period of seven days and a window period of fifteen days would be provided for submission of objections .
- ii. Such objections can be submitted to the official at the Block viz., BDO or equivalent as designated by the State Government. The objections may also be collected by any village level functionary/official appointed by the State/UT and thereafter forwarded to the Designated Authority.

- iii. If no objection is received within the specified time, process may be initiated for deletion of the deceased beneficiary from the PWL.
- iv. If any objection is filed, the official designated by the State / UT Government will hold an enquiry as per the procedure and within the time period prescribed by the respective State / UT Government and necessary action would be taken based on the outcome of the enquiry.

3.2.3. Process that would be followed / incorporated in AwasSoft.

a. In case no payment is made to the beneficiary

- i. The process will be initiated at the Block level.
- ii. The designated official at the block level upload the documents mentioned at Point I on AwasSoft and propose deletion of name of the deceased beneficiary from the PWL.
- iii. The official also ensures registration of the next senior most household in the PWL on AwasSoft.
- iv. The proposal initiated at the block level need to be recommended at the District level using their login ID and approved at the **State Level (through an OTP)** wherein after the approval the name of the deceased beneficiary is deleted from PWL and the next senior most household in the PWL would be allotted house in lieu of the deceased beneficiary.

b. In case payment is made to the beneficiary and no construction was started

and

In case payment is made to the deceased beneficiary and construction started and the house is yet to complete

- i. Process needs to be initiated at the village / block level for recovery of the amount due and credited into SNA.
- ii. If the land belongs to the deceased beneficiary and the amount paid to the deceased beneficiary could not recovered.
 - The land on which the house is proposed to be constructed may be allotted to the landless beneficiary, if any, in the village. The State / UT may frame guidelines for allotting land to the landless beneficiary.
 - In case the deceased beneficiary had started construction of the house, the land on which the house construction has been started may be allotted to the landless beneficiary, if any, in the village. The instalments that can be given to the landless beneficiary may be decided based on the stage of construction. The State / UT may frame guidelines for allotting land to the landless beneficiary.

c. If the amount paid to the deceased beneficiary is recovered and the land had been allotted to him as he was a landless beneficiary

- i. The land may be allotted to the landless beneficiary who is next in seniority, if any, in the Gram Panchayat.
- ii. If there are no landless beneficiaries in the village, the land may be taken over by the allotting authority.

- iii. iii. The process of deleting the name of the deceased beneficiary from the PWL as enumerated at para III (a) above would be followed in respect of scenarios (b) to (c).

3.3. Deceased beneficiary having minor family member and is reflecting in the SECC ID,

and

Deceased beneficiary having minor family member and is not reflecting in the SECC ID.

The procedure to be adopted for para 3.3 above are as follows:-

3.3.1. The following documents need to be obtained :-

- i. Death certificate of the deceased beneficiary to be obtained from Competent Authority
- ii. Date of birth certificate of the minor
- iii. Screenshot of SECC data showing that the deceased beneficiary has only minor family member against his SECC ID.
- iv. A guardian to the minor need to be identified and a certificate from the Competent Authority as decided by State / UT Government to be obtained that the person identified is the guardian of the minor/ minors. If no guardian is available, the Block / village official may act as a guardian for receiving assistance and completion of the house.
- v. A certificate from the guardian that the house should be allotted in the name of a particular minor
- vi. A certificate from the Gram Panchayat that the minor is the family member of the deceased beneficiary and is dependent on the deceased beneficiary. The certificate should also mention that the minor is in the care of the identified guardian and the assistance under PMAY-G can be transferred to the guardian of that particular minor identified.
- vii. If the minor family member and is not reflecting in the SECC ID of Deceased beneficiary, Minor family members of the deceased beneficiary has to obtain Legal Heir Certificate from the competent authority in the State / UT. The legal heir so certified should be a dependent of the deceased beneficiary.

3.3.2. Process that would be followed / incorporated in AwasSoft for allotment of PMAY-G house to the minor family member of deceased beneficiary,

- i. The process will be initiated at the Block level.
- ii. The designated official at the block level upload the documents mentioned at Point I on AwasSoft and proposes the name of the minor alongwith the Guardian in lieu of the deceased beneficiary.
- iii. The official also captures all the details of the minor / Guardian (Details that are required at the time of registration of the beneficiary including bank details) on AwasSoft.
- iv. The proposal initiated at the block level need to be recommended at the District level using their login ID and approved at the **State Level (through an OTP)** wherein after the approval the name and other details of the legal heir would be replaced in place of the deceased beneficiary in AwasSoft.

3.4. Deceased beneficiary having family members and are reflecting in the SECC ID.

The procedure to be adopted is as follows:-

If there is more than one family member to the deceased beneficiary as per SECC ID who are dependent on him, the members of the family to decide in whose name the PMAY-G house is to allotted (except in the case of wife / husband of the deceased beneficiary). Further, a document / NOC needs to be obtained from the other legal heirs that they have no objection in this regard.

3.4.1. The following documents need to be obtained :-

- i. Death certificate of the deceased beneficiary to be obtained from Competent Authority
- ii. Screenshot of SECC data showing the family details of deceased beneficiary against his SECC ID.
- iii. If there is more than one family member to the deceased beneficiary as per SECC ID who are dependent on him, a letter of consent / NOC from the legal heirs that the house can be allotted to a particular legal heir (except in the case of wife / husband of the deceased beneficiary).
- iv. Gram Sabha resolution stating that the selected person is in the legal heir list, is dependent on the deceased beneficiary, and PMAY-G house may be allotted him in lieu of the deceased beneficiary.

3.4.2. Process that would be followed / incorporated in AwaasSoft for allotment of PMAY-G house to the family member of deceased beneficiary.

- i. The process will be initiated at the Block level.
- ii. The designated official at the block level upload the documents mentioned at Point I on AwaasSoft and propose the name of the nominated family member in lieu of the deceased beneficiary.
- iii. The official also captures all the details of the nominated family member (Details that are required at the time of registration of the beneficiary including bank details) on AwaasSoft.
- iv. The proposal initiated at the block level need to be recommended at the District level using their login ID and approved at the State Level (through an OTP) wherein after the approval the name and other details of the nominated family member would be replaced in place of the deceased beneficiary in AwaasSoft.

4. The above procedure prescribed may be adopted by States / UTs in dealing with the cases relating to beneficiaries who have died after selected as beneficiary under PMAY-G.

Yours faithfully,



(Gayatri Prasad)

By: Director General (Rural Housing)

Email: gaya.prasad@nic.in

011-23388431

Copy to STD, NIC for making necessary provision in AwaasSoft.

Procedure to be adopted for dealing with cases of permanent and temporary migration of beneficiaries

J-11060/07/2017-RH(M&T)-Part(4)
Government of India
Ministry of Rural Development
Department of Rural Development

Krishi Bhawan, New Delhi
Dated: 25th February, 2020

To

The Additional Chief Secretary / Principal Secretary/Secretary
Department of Rural Development (dealing with PMAY-G),
All States / UTs.

Subject : Permanent and temporary migration of beneficiaries of PMAY-G after preparation of Permanent Wait List – Procedure to be adopted for dealing with the cases – Reg.

Sir / Madam,

I am directed to say that references have been received from various State / UT Governments on how to deal with those PMAY-G beneficiaries who have either migrated permanently or temporarily. This matter has also been raised at different forums viz., video conference, PRC meetings etc.

2. In this connection, attention is drawn towards para 4.4.1 of the Framework for Implementation of PMAY-G wherein it is mentioned that if a household had permanently migrated, 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. Accordingly, all the households who have permanently migrated before preparation of Permanent Wait List are deleted from the list of eligible beneficiaries.

3. However, if the household had temporarily migrated or not traceable after preparation of the Permanent Wait List, the procedure that had been mentioned in the advisory issued by Ministry of Rural Development in respect of unwilling beneficiaries vide letter No. J-11060/07/2017-RH(M&T)-Part(4), dated 13th December, 2019 may be adopted which is reiterated as follows :-

"The State / UT Government may identify the Gram Panchayats where such cases exist and organise the Gram Sabha of the respective Gram Panchayat for re-verification of the PWL prepared. The Gram Sabha during the meeting may review such cases and re-prioritize such households and place them at the end of the PWL, so that allotment of houses to such beneficiaries can be made at a later date. Gram Sabha resolution re-prioritising the PWL needs to be uploaded on AwasSoft and the priority in the PWL may be changed accordingly. Requisite

GSC/25/2

provisions would be made in AwnasSoft accordingly."

4. The above procedure may be adopted by States / UTs in dealing with the cases relating to beneficiaries of PMAY-G who have temporarily migrated or permanently migrated or not traceable after preparation of the Permanent Wait List.

Yours faithfully,



(Gaya Prasad)

Dy. Director General (Rural Housing)

email: gaya.prasad@nic.in

011-23388431

Copy to : DDG, NIC RD for information and necessary action.

Annexure-IX (E)

Guidelines for construction of demonstration houses

The guidelines are already available on website of PMAY-G. Links are as under:-

<https://pmayg.nic.in/netiay/Document/Guidelines-for-Construction-of-Demonstration-Houses.pdf>

Annexure-IX (F)

Guidelines on social Audit under PMAY-G

The guidelines are already available on website of PMAY-G. Links are as under:-

<https://pmayg.nic.in/netiay/Document/Guidelines-on-Social-Audit.pdf>

Annexure-IX (G)

Guidelines for Rural Mason Training under PMAY-G

The guidelines are already available on website of PMAY-G. Links are as under:-

<https://pmayg.nic.in/netiay/Document/Guidelines-on-RMT.pdf>

Annexure-IX (H)

**Workflow and processes involved in deletion of households from PWL and
remanding cases to Gram Sabha**

J-11060/04/2017-RH(A/c)
Government of India
Ministry of Rural Development
(Rural Housing Division)

Krishi Bhawan, New Delhi
Dated: 24th October, 2017

To

The Addl. Chief Secretary / Principal Secretary/Secretary (RD)
of All States and UT's
dealing with Pradhan Mantri Awas Yojana-Gramin.

Subject: Module on deletion of Households from PWL reg:-

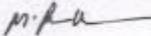
Sir,

I am directed to say that a Module on deletion of Households from Permanent Wait List (PWL) after remanding the same from Gram Sabha has been prepared (copy enclosed) and made live at District and State Login.

2. In this connection, it is requested to proceed as per the above mentioned module in respect of the pending cases regarding the deletion of households from PWL.

Your's faithfully

Encl: As above


(M. Ramakrishna)

Under Secretary to Govt. of India

Tel: 23381343

**WORKFLOW AND PROCESSES INVOLVED IN DELETION OF HOUSEHOLDS
FROM PWL AND REMANDING CASES TO GRAM SABHA**

DISTRICT- Concerned official at the district level will initiate the cases which are to be remanded to the GS with reason and sufficient proof. Upon submission, the cases selected by the user will be transmitted to the State for further consideration.

- 1) Login from respective district in AwaasSoft.
- 2) Access tab titled 'Beneficiary Selection under PMAY-G'
- 3) Click on link- 'Cases to be Remanded to Gram Sabha'
- 4) Choose Block and Gram Panchayat from the dropdown.
- 5) Choose among 3 options appearing in the form of radio buttons; (i) Yet to be sanctioned (ii) Sanctioned but no installment paid (iii) Sanctioned and installment released.

Remarks: The Permanent Waitlist (PWL) will be displayed as per the option chosen. For instance, if the user chooses 'Sanctioned', all beneficiaries appearing on the PWL, who have been sanctioned houses but are yet to receive any financial assistance, will be displayed.

- 6) Select the beneficiary who has been found to be ineligible by clicking on the checkbox next to the beneficiary. Choose reason for ineligibility from dropdown. Upload necessary documents substantiating the claim. Click on 'Submit'.

Remarks: Presently two options will be displayed in the dropdown: Beneficiary has a pucca house and Death/Migration.

STATE- The State will consider the cases submitted by the district and approve the same, depending on merit of the case, through OTP or digital signature based authentication. Consequent upon approval, the cases will start appearing at the block/GP login for further necessary action.

- 1) Login from State level in AwaasSoft.
- 2) Access tab titled 'Beneficiary Selection under PMAY-G'
- 3) Click on link- 'Cases to be Remanded to Gram Sabha'
- 4) Choose District, Block and Gram Panchayat from the dropdown.
- 5) Choose among 3 options appearing in the form of radio buttons; (i) Yet to be sanctioned (ii) Sanctioned (iii) Sanctioned and installment released.
- 6) View reasons and documents uploaded by the district. Once satisfied, approve beneficiaries whose name(s) are to be remanded to the Gram Sabha for re- verification by clicking on the checkbox next to the beneficiary.

- 7) Click on 'Submit'. An OTP will be sent to the mobile no. and e mail ID that is mapped to the State login. Enter the OTP. The cases will get submitted.

Remarks: Once the cases have been submitted, they will get highlighted in the PWL. The system will not allow any further transaction against these cases until the entire process of remanding and removal/reinstatement has been completed. For instance, if the beneficiary remanded by the State has already been paid the first installment, his/her name will no longer appear in the link for inspection and likewise.

BLOCK/GP- Concerned official (s) at the block/GP level will be responsible for entering the decisions taken by the Gram Sabha, to which the cases have been remanded, by uploading documentary proof in the form of minutes of the proceeding of the Jan Sunvai and the Gram Sabha resolution.

- 1) Login from respective block/GP in AwaasSoft.
- 2) Access tab titled 'Beneficiary Selection under PMAY-G'
- 3) Click on link- 'Cases Remanded to Gram Sabha'
- 4) Choose Gram Panchayat from the dropdown incase block login is being used.
- 5) Choose among 3 options appearing in the form of radio buttons; (i) Yet to be sanctioned (ii) Sanctioned (iii) Sanctioned and installment released.
- 6) Download the lists containing cases which have been remanded to the Gram Sabha. The lists are to be presented to the Gram Sabha for consideration. The list/cases are preferably to be presented before the Gram Sabha in its coming meeting, the date of which is usually pre fixed.
- 7) On the basis of the GS resolution, select the beneficiary from the list and choose between 'Yes' or 'No' in the column asking – 'Is beneficiary eligible?'
- 8) Upload minutes of the proceedings of the Jan Sunvai and the Gram Sabha resolution next to the beneficiary for future record.
- 9) Save and submit the cases for which conclusive decision has been taken by the Gram Sabha.

STATE- The State will examine whether the minutes of the proceedings of the Jan Sunvai and Gram Sabha resolution, uploaded against the beneficiary, are in order. If so, the State will confirm the findings of the Gram Sabha. If beneficiary is confirmed as 'Ineligible', his/her name will be deleted from the PWL. In case a house has been sanctioned to the beneficiary, the sanction will be cancelled. The option to sanction another beneficiary in place of the deleted beneficiary will be enabled. However if financial assistance has been provided to the ineligible

beneficiary, the option to sanction another beneficiary in place of the deleted beneficiary will only be enabled once the State has initiated necessary proceedings pertaining to recovery or otherwise. On the other hand if the beneficiary is confirmed as 'Eligible', his/her name will no longer be highlighted in the PWL. Further transactions would be enabled against such cases.

- 1) Login from the State level in AwaasSoft.
- 2) Access tab titled 'Beneficiary Selection under PMAY-G'
- 3) Click on link- 'Decision taken by Gram Sabha on remanded cases'
- 4) Choose District, Block and Gram Panchayat from the dropdown.
- 5) Choose among 3 options appearing in the form of radio buttons; (i) Yet to be sanctioned (ii) Sanctioned (iii) Sanctioned and installment released.
Remarks: For all 3 options, the cases submitted by the Gram Sabha will be displayed. The user should examine the documents uploaded through the block/GP login against each case. Thereafter the user may choose either 'Confirm' or 'Reject' depending on the validity of the documents examined. A separate tab will open if 'Reject' is selected wherein the user will have to record the reason.
- 6) Click on 'Submit' button which will appear against each case. An OTP will be sent to the mobile no. and e mail ID that is mapped to the State login. Enter the OTP. The decision will get submitted.

Remarks: If both Gram Sabha and State confirm eligibility, the beneficiary will be reinstated and will no longer be highlighted in the PWL. Further transactions would be enabled against such cases. If both Gram Sabha and State confirm ineligibility, the beneficiary will be deleted from the PWL. For option (i) and (ii) in point 5, sanctioning in place of deleted beneficiary will be enabled. For option (iii), if the user confirms ineligibility, a pop up will appear asking- 'If necessary proceedings have been initiated by the State?' The user will only be allowed to submit if he/she chooses 'Yes'.

For cases which are rejected by the State on grounds of invalidity of documents, the reasons have to be clearly recorded. It will be the responsibility of the State to convey the reasons for rejection to the Gram Panchayat and ask the concerned official to furnish valid documents. Thenceforth the provision to re examine the cases may be enabled.

Revised SOP for Deletion of ineligible beneficiary using Remand Process

A provision was made in AwaasSoft to eliminate the ineligible beneficiaries from existing Permanent Wait List (PWL) of PMAY-G prepared on the basis of SECC 2011 database as there may be changes/ modifications in the eligibility of the beneficiaries over the years of implementation of scheme. The reasons for beneficiary to be ineligible can be non-compliance of SECC 2011 13-point criteria or that house is already allocated through a state or central scheme or migration of the beneficiary or death of beneficiary & other criteria approved by the Ministry & duly communicated to the States/UTs. The remand module was made effective in FY 2017-18 and the same was communicated to States/UTs vide letter no. J-11060/04/2017-RH (A/c) dated 24th October, 2017.

The process has been updated time from time to accommodate changes/ modification suggested by States/UTs. The present remand process was adopted to simplify the process and save the administrative time and procedural delays.

The present remand process has been communicated to the States/UTs vide Letter no. J-11060/04.2017-RH (A/c) dated 25th September, 2020 and is as under:-

1. Present process of Remand (w. e. f. 25th September, 2020)

(a) District or Block Login

- i. District or block level official will login at their level and select all the beneficiaries who are to be remanded along with the appropriate reason (s) for the same
- ii. System generates a GP wise list of all the cases which are to be remanded and the same is made available for download
- iii. District or block level official uploads 2 documents for each GP wise list:
 - a. Inspection report of the official
 - b. Gram Sabha resolution for remand (Gram Panchayat resolution would be accepted at present owing to Covid -19 and GP resolution would be placed before Gram Sabha for ratification before deleting the names permanently).
- iv. List of beneficiaries required to be remanded is sent to the State for final approval

(b) State Login

- i. State level official can view the list of ineligible beneficiaries along with the required documents
- ii. State can either accept or reject the remand list depending upon the validity of the supporting documents as a) Inspection Report b) Gram Sabha resolution
- iii. The GP wise cases will be deleted from PWL once the State approves the list

2. Requirement for changes in this flow

The current flow requires the approval of the State Government/UT for the remand cases. As the relevant documents to warrant deletion are already being uploaded, it was felt that the District Magistrate/ Collector/ Officer implementing PMAY-G at District Level may be made the competent authority for approval of the remand cases. As all States/UTs are already implementing PMAY-G through DM/DC at District Level for this purpose, this would lead to further saving of administrative time & would avoid delays in remand of cases. Further, this process would also be applicable for remand of households in Awaas+ database.

3. Proposed process of Remand

(a) Block Login

- i. Block level official/ Officer designated by State Government will login at their level and select all the beneficiaries who are to be remanded along with the appropriate reason (s) for the same
- ii. System generates a GP wise list of all the cases which are to be remanded and the same is made available for download
- iii. Block level official uploads 2 documents for each GP wise list:
 - a. Inspection report of the official
 - b. Gram Sabha resolution for remand (Gram Panchayat resolution would be accepted at present owing to Covid -19 and GP resolution would be placed before Gram Sabha for ratification before deleting the names permanently).
- iv. List of beneficiaries required to be remanded is sent to the District Level for removal

(b) District Login

- i. District level official/Collector/ Officer designated by State Government can view the list of ineligible beneficiaries along with the required documents submitted by Block Level
- ii. District can either accept or reject the remand list depending upon the validity of the supporting documents as a) Inspection Report b) Gram Sabha resolution
- iii. The GP wise cases will be deleted from PWL once the District approves the list.

I/195484/2020

No. L-11025/05/2018-RH
 Government of India
 Ministry of Rural Development
 Department of Rural Development
 Krishi Bhawan, New Delhi
 Dated: 3rd December, 2020

To,

The Additional Chief Secretary/ Principal Secretary/ Secretary (RD)
 Of All States and UTs dealing with Pradhan Mantri Awaas Yojana- Gramin

Subject: Addition of options in Remand Module on AwaasSoft for dealing with special cases including unwilling beneficiaries- Reg.

Sir/Madam,

I am directed to refer the above mentioned subject and to state that references have been received from the State Governments of Tamil Nadu, Rajasthan and Uttarakhand seeking directions for handling cases of beneficiaries unwilling to construct house, living in sensitive areas, switch from rural area to urban area, site dispute, etc. for their deletion/ removal from the Permanent Wait List (PWL) of PMAY-G. However, due to limited options/ non availability of options for these special cases on the Remand Module of AwaasSoft, the States are finding it difficult to clean their PWL of PMAY-G.

2. These cases have been examined in detail and it has been decided with the approval of competent authority for addition of options in the Remand Module on AwaasSoft for dealing wth these special cases and deletion from PWL of PMAY-G for achieving cleaning of PWL which is pre-requisite for allocation of targets from finalized Awaas+ lists. The Standard Operating Procedure (SOP) of providing the additional options on remand module on AwaasSoft is enclosed. The SOP also incorporates a Self-Declaration form to be filled by the ineligible households and counter-signed by the Officials of the State/UT concerned.

3. Accordingly, the State Governments/UT Administration are requested to kindly take necessary action and delete all the ineligible households from the PWL of PMAY-G at the earliest.

Yours faithfully,

Encl: As above

(Anil Kumar Singh)
 Under Secretary to the Government of India
 Email: anilksingh.edu@nic.in

Copy to:-

i. NIC, DoRD with a request for enabling the options as per approved SOP on

Signature Not Verified
 Remand Module of AwaasSoft

S to DDG(RH), MoRD

Digital signature by ANIL
 KUMAR SINGH
 Date: 2020.12.04 10:45:01 IST



SOP for Additional options in Remand Module on AwaasSoft for dealing with Special Cases including Unwilling Beneficiaries

1. As of now, following are the option available for deletion of ineligible beneficiaries through remand Module of AwaasSoft.

RejectionReason_Code	Rejection Reason
01	Already has pucca house/availed under other scheme
02	Beneficiary died with no nominee in SECC list
03	Beneficiary migrated permanently
04	Motorised two/three/four wheeler/ fishing boat
05	Mechanised three/ four wheeler agricultural equipment
06	Kisan Credit Card with credit limit of Rs.50,000 or above
07	Household with any member as a Government employee
08	Households with non-agricultural enterprises registered with the Government
09	Any member of the family earning more than Rs.10,000 per month
10	Paying income tax
11	Paying professional tax
12	Own a refrigerator
13	Own landline phone
14	Own 2.5 acres or more of irrigated land with at least one irrigation equipment
15	5 acres or more of irrigated land for two or more crop seasons
16	Owning at least 7.5 acres of land or more with at least one irrigation equipment

2. The following options are provided for deletion of beneficiaries with specific reasons provided in drop down menu.

Rejection Reason_Code	Cases
17	Beneficiary unwilling to construct house
18	Beneficiary not-traceable
19	Beneficiary living in sensitive areas/forest areas and unable to construct the house
20	Double registration
21	Switch from rural area to urban area/planning area.
22	Site dispute/Joint property/Court cases.

2.1 Procedure:

I/195487/2020

Step 1: State should identify such beneficiaries as per above given in para 2.

Step 2: Self declaration form of beneficiary to be filled along with the counter signature of State officer/official responsible thereon [self declaration form attached in Annexure].

Step 3: The State official should update the details on remand module of AwaasSoft.

Annexure: Self -Declaration form

Name of the Beneficiary	
Sex	
Age	
Category	
Occupation	
Annual Income	
Identity proof (Aadhar, PAN, Driving License, Voter Id, etc) (number only)	
Total Members in the house	
Address (GP, Block, District, State)	
Number in priority list	
Reason for unwillingness	

Name and Signature of the Beneficiary Date:	Name and Signature of the State Official Designation: Date:
--	---

Signature Not Verified

Digital signature by ANIL
KUMAR SINGH
Date: 2020.12.04 11:45:14 IST



Guidelines on Muster Roll generation under MGNREGS for PMAY-G beneficiaries

गया प्रसाद
Gaya Prasad



उप महानिदेशक
ग्रामीण विकास मंत्रालय
ग्रामीण विकास विभाग
भारत सरकार
कृषि भवन, नई दिल्ली-110001
Dy. DIRECTOR GENERAL
Ministry of Rural Development
Dept. of Rural Development
Government of India
Krishi Bhawan, New Delhi-110001

D.O. No. No. M-13011/01/2016-RH-Part(3)

Dated: 16th September, 2021

Subject: Convergence with MGNREGA for extending benefit of the 90/95 persondays to the beneficiaries of the PMAY-G beneficiaries-reg.

Dear Sir/Madam,

As you are aware that the Ministry of Rural Development is implementing the Pradhan Mantri Awas Yojana (PMAY-G) which aims at providing a pucca houses, with basic amenities, to all houseless households and those households living in kutcha and dilapidated houses. Further, as per the provisions contained in the Framework For Implementation (FFI) of the PMAY-G scheme, the beneficiaries of PMAY-G are also entitled to 90/95 person days of unskilled labour wages from MGNREGS for construction of their houses.

2. Based on the requests of various States/ UTs regarding the difficulties faced by them in providing the persondays to PMAY-G beneficiaries, the matter was examined in consultation with RE Division in this Ministry and following decisions have been taken:

- i. Generation of muster rolls under MGNREGA stands de-linked from the release of installments of funds under PMAY-G.
 - ii. Muster rolls shall not be generated for the houses which have already been completed under PMAY-G.
 - iii. Muster rolls for 90/95 persondays under MGNREGA for PMAY-G beneficiaries would be generated in two stages as per details given below:
 - a. Demarcation of the 90/95 personadays between the first stage and the second one would be made by the State/UT as per specific conditions of the State/UT.
 - b. First stage MR would be generated for any specified number of days between the date of sanction and Plinth/Windowsill/Lintel, as decided by the State/UT.
 - c. Second stage MR would be generated for any specified number of days between the period of Plinth/windowsill/Lintel till the time of completion of houses.
3. It is to be noted that the respective State/UT has to generate muster rolls for specified number of days for beneficiaries of PMAY-G before reaching the first stage of Plinth/Windowsill/Lintel as decided by them. Further it has to be ensured by respective State/UT muster rolls are issued for specified number of days for second stage between the period of Plinth/windowsill/Lintel till the time of completion of houses.
4. I would, therefore, request to issue necessary directions to the officials concerned with the implementation of MGNREGA and PMAY-G to coordinate for proper demarcation of the persondays between the first stage and the second one as per specific conditions of the State/UT and to ensure that benefits of 90/95 persondays of unskilled wages are extended to the PMAY-G beneficiaries in time.

With warm regards,

Yours sincerely,

(Gaya Prasad)

The Additional Chief Secretary/ Principal Secretary/ Secretary,
of All States/UTs dealing with PMAY-G

Copy to:

- i. The Director/State Nodal Officers of the PMAY-G, Department of Rural Development of all States/UTs for information and necessary action
- ii. PPS to JS(RE), Ministry of Rural Development, Krishi Bhawan, New Delhi.
- iii. NIC, MoRD is requested to make necessary provisions in the NREGASoft, MIS of the MGNREGA and AwasSoft, MIS of the PMAY-G Scheme.

M-13011/01/2016-RH-Part(3)(376676)

Government of India
 Department of Rural Development
 Ministry of Rural Development
 (Rural Housing Division)

Krishi Bhawan, New Delhi
 Dated: 10th May, 2022

To,
The Additional Chief Secretary/Principal Secretary/Secretary,
 Department of Rural Development & Panchayati Raj,
 of all States/UTs dealing with PMAY-G

**Subject: Convergence with MGNREGA for extending benefit of 90/95 person-days to
 the beneficiaries of PMAY-G - regarding**

Madam/Sir,

I am directed to refer to D.O letter of even no. dated 16th September, 2021 (copy enclosed) from Dy.DG(RH), MoRD on the subject mentioned above and to say that it has been decided with the approval of Secretary, Department of Rural Development, Ministry of Rural Development, Govt. of India to allow the States/UTs to generate MRs during the period from sanction till completion to extend benefits of 90/95 person-days unskilled wages through convergence with MGNREGA, instead of generation of MRs in two stages linked to stage of construction of house. It has also been decided that no State/UT shall be allowed to generate MRs against already completed houses.

2. This is for your kind information and further necessary action.

Yours faithfully,

 (Dr. Manashvi Kumar)
 Director (RH)
 Email:manashvikr@ias.nic.in

Copy to:

- i.The Joint Secretary (RE), Department of Rural Development, MoRD, Krishi Bhawan, New Delhi - for information and necessary action.
- ii.Sr.PPS to SRD/PPS to AS(RD)/PS to DDG (RH)
- iii.The DDG (NIC), Ministry of Rural Development- with a request to make necessary modifications in the MIS AwaasSoft of PMAY-G.

Annexure-IX (J)

User Manual For Target Fixing And Sanction Of Houses From Awaas+ Lists Under PMAY-G



Pradhan Mantri Awaas Yojana – Gramin (PMAY-G)

User Manual for Awaas+

June 2021

Page 1 of 16

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1. Background

1.1. Need for Awaas+ Survey

Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) was launched with an objective of construction of 2.95 crore houses in the rural areas by March 2022. The scheme is being implemented in 2 phases -Phase-I (2016-17 to 2018-19) and Phase-II (2019-20 to 2021-22). The selection of beneficiaries under PMAY-G has been done based on the housing deprivation parameters included in the Socio-Economic Caste Census - 2011, followed by validation by the Gram Sabha.

Although the Permanent Wait List of (PWL) was prepared after following the prescribed procedure, still many States/UTs had reported exclusion errors implying that certain households though eligible, could not find place in the PWL of PMAY-G, owing to various reasons. Therefore, an exercise to identify such households was initiated through the States / UTs using Mobile Application “Awaas+”. Data from around 3.57 crore households have been captured during this exercise.

2. Target Allocation from System

2.1. Introduction

In order to explore the algorithms to conduct Awaas+ data analysis, an Expert Committee consisting of stakeholders from Ministry of Statistics and Programme Implementation (MoSPI), National Remote Sensing Agency (NRSA), National Informatics Centre (NIC), Centre for Data Analytics (CEDA), MoRD and other

agencies was constituted, under the Chairpersonship of Dr. Nagesh Singh, Former Additional Secretary (MoRD).

Target allocation at GP level as per recommendation from this committee was done using proportion of MGNREGA person-days generated. However, several states raised their concerns regarding usage of MGNREGA man-days as the sole indicator for target distribution. The man-days generated may also reflect the administrative efficiency and work demand in a GP and alone is not sufficient for target allocation GP wise. Therefore, a new Expert Committee under the Chairmanship of Shri Pravin Srivastava, Former Secretary, Ministry of Statistics and Programme implementationwas formed with below **key objectives**:

- (i) To examine the proposals of the State Governments for de-linking of MGNREGA persons for allocation of Awaas+ Targets
- (ii) Allocation of targets up to GP
- (iii) Priority list generation

2.2. Methodology for Target Allocation GP wise

Z Scores of the parameters - MGNREGA person-days in last three years, percentage of SC/ST population and SECC deprivation score are calculated. Cumulative Z Scores of these parameters is then calculated. This is then multiplied in the proportion of eligible Awaas+ registrations to the total rural households in that GP. Awaas+ state allocations are divided in this ratio comprising of Z score and proportion of Awaas+ registrations. Target allocated at various levels can be viewed in the reports.

1. Report on Target allocation category wise for state/district/block/GP can be viewed using the Link with name “View Target”. Figure 1 shows the target till district level.

Category Wise Target Report							
RSNo	District Name	Total Target	SC	ST	SCST	Others	Minority
	Total	1149148	0	0	589585	459462	0
1	ARARIA	62393	0	0	31703	30690	0
2	ARIWAL	14134	0	0	9555	5479	0
3	AURANAGABAD	55529	0	0	38066	17463	0
4	BANKA	12469	0	0	6543	5825	0
5	BEGUSARAI	24157	0	0	8546	15611	0
6	BHAGALPUR	19880	0	0	8774	11106	0
7	BHOJPUR	39955	0	0	27573	12382	0
8	BUXAR	15180	0	0	10284	4696	0
9	DARBHANGA	21465	0	0	8134	13331	0
10	GAYA	132241	0	0	101819	30422	0
11	GOPALGANJ	10335	0	0	5561	4774	0
12	JAMUI	12861	0	0	9748	3692	0

Figure 1 - View Target District wise

2. Figure 2 shows the target block wise after a district is selected from the dropdown at the left-hand side.

Category Wise Target Report							
RSNo	Block Name	Total Target	SC	ST	SCST	Others	Minority
	Total	62393	0	0	31703	30690	0
1	ARARIA	9210	0	0	4024	5186	0
2	BHARGAMA	8991	0	0	5705	3286	0
3	FORBESGANJ	9930	0	0	5367	4563	0
4	JOKHAT	4115	0	0	440	3679	0
5	KURSAKANTA	1818	0	0	933	885	0
6	NARPATGANJ	9335	0	0	4974	4361	0
7	PALASI	3244	0	0	1160	2084	0
8	RANIGANJ	14925	0	0	8752	6173	0
9	SIKITY	821	0	0	348	473	0
	Total	62393	0	0	31703	30690	0

Figure 2 - View Target Block Wise

3. Figure 3 shows the target GP wise after a Block is selected from the dropdown at the left-hand side.

Category Wise Target Report							
ISNo	Panchayat Name	TotalTarget	SC	ST	SCST	Others	Minority
	Total	9210	0	0	4024	5185	0
1	Araria Basti Panchayat	46	0	0	9	37	0
2	Bangama Panchayat	652	0	0	364	288	0
3	Bansbari Panchayat	504	0	0	170	334	0
4	Basantpur Panchayat	47	0	0	0	47	0
5	Baturbari Panchayat	371	0	0	49	322	0
6	Belwa Panchayat	131	0	0	1	130	0
7	Bochi Panchayat	175	0	0	1	174	0
8	Chandardevi Panchayat	128	0	0	34	94	0
9	Chatar Panchayat	252	0	0	130	122	0
10	Chikni Panchayat	59	0	0	34	65	0
11	Diyari Panchayat	91	0	0	14	77	0
12	Gaira Panchayat	445	0	0	99	346	0

Figure 3 - View Target GP Wise

AwaasSoft Shall do the social category wise target allocation automatically as per FFI Norms. Minimum 60% of the total target will be allocated to SC/ST, and remaining 40% will be allocated to Others and Minorities subject to maximum 15% allocation to Minorities. System will also take care of cases where PWL in a particular category is less than the target calculated, in such cases target will be reduced to PWL available in that category.

2.3. Methodology for Target Re-Shuffle

It is to be noted that the States/UTs will remand the ineligible beneficiaries. After remand of ineligible beneficiaries, there may be a scenario wherein the available beneficiaries' category wise may be less than the target allocated. Moreover, there may also be cases wherein beneficiaries' category wise may be more than the target allocated. Therefore, the surplus/deficit target will be re-distributed amongst the GPs. The surplus target will be available in the state pool. It is to be noted that the target in the state pool will be maintained category wise.

A button will be there at state level to re-shuffle the targets available in state pool. The process of allocation of target in state pool is same as that for Target allocation GP wise as per Shri Pravin Srivastava Committee. First time target re-shuffle button will be available to distribute target deficiency due to rounding off done to arrive at whole number for target allocation.

3. Priority List Generation

3.1. Pre-prioritization/Eligibility Criteria

Before generating the priority list, pre-prioritization exercise is done to find list of eligible beneficiaries. In this exclusion and inclusion criteria is applied as per SECC 2011. Further, de-duplication is done from AwaasSoft using Aadhaar number.

A. Exclusion Criteria as per SECC 2011

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. Motorized two/three/four-wheeler/ fishing boat
2. Mechanized 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

B. Inclusion criteria as per SECC

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

C. Removal as per de-duplication from AwaasSoft based on Aadhaar

Taking Aadhar as the base, the existing beneficiary data was compared with the data captured during the Awaas+ survey. All the duplicate entries were removed from the Awaas+ data on account of de-duplication of Aadhar number.

3.2. Prioritization Methodology

As per the recommendations of Shri Nagesh Singh Committee, Awaas+ priority list is generated using combination of three parameters. Three parameters namely family size, maximum age in family and mandays worked under MGNREGA are used for assigning priority to the beneficiaries. In case Z Scores have same value, same rank is given to such cases and a tie breaker mechanism as mentioned in Step 5 will be used for assigning unique ranks.

Steps followed for prioritization are as given below:

Step 1. Z Scores are calculated for parameters - family size, maximum age in family and mandays worked under MGNREGA

$$Z \text{ value} = (X_i - \text{Mean})/\text{SD}$$

Where X_i denotes the individual value of a parameter. Mean denotes the sum of all values under the selected parameter divided by the number of values. SD denotes Standard Deviation.

Step 2. Total Z Score is calculated by adding Z Scores of these parameters

Step 3. The Z Score obtained in Step 2 is translated in a rank to assign priority to each beneficiary. Separate priority lists will be generated for SC, ST, Others and Minorities for each Gram Panchayat / Village Sabha or lowest unit of local self-government.

Priority list generated as per Shri Nagesh Singh Committee is taken as the base. Further, prioritization is based on methodology mentioned in FFI.

Step 4. Prioritization in each category SC/ST, Minorities and Others is done on houselessness. Households with zero, one and two rooms are arranged in this order such that HH zero rooms are given higher priority.

Step 5. Deprivation score is used as a tiebreaker for resolving ties across the ranks which have the same rank till Step 4.

Deprivation Scores with equal weightage to below parameters

- Households with no adult member between age 16 to 59
- Female headed households with no adult male member between age 16 to 59
- Households with no literate adult above 25 years
- Households with any disabled member and no able-bodied adult member

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

It is to be noted that all the above steps mentioned will be done by AwaasSoft system. only and the State/UTs can view the system generated priority list.

3.3. Priority List Finalization - Steps to be followed

1. The first step is to remove ineligible beneficiaries from Awaas+ list. This can be done by selecting the Panchayat and Village and marking the beneficiaries which are ineligible.

User has to login into the website <https://pmayg.nic.in/> and access Awaas+ module.

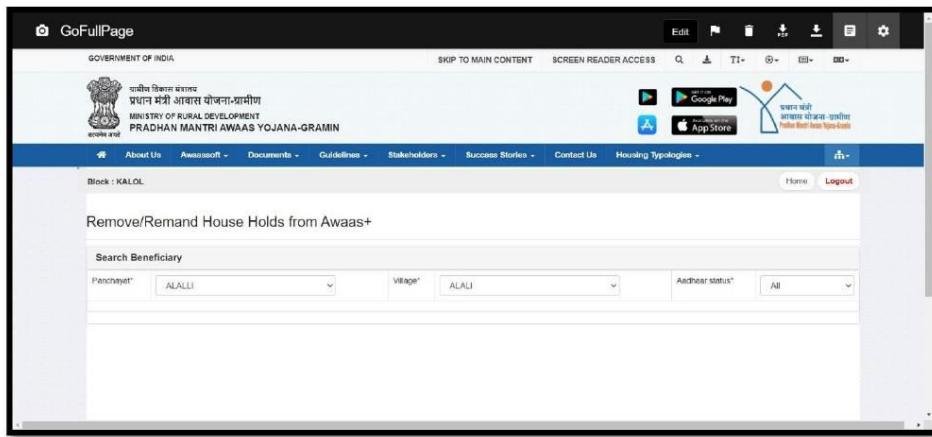


Figure 4 - Remand Initiation

2. The beneficiaries marked as ineligible are approved at district level.

The screenshot shows the official website for the Pradhan Mantri Awas Yojana-Gramin. At the top, there is the Indian Government logo and the text "प्रधान मंत्री आवास योजना-ग्रामीण" and "MINISTRY OF RURAL DEVELOPMENT PRADHAN MANTRI AWAAS YOJANA-GRAMIN". On the right side, there are download links for Google Play and App Store, along with a logo for "प्रधान मंत्री आवास योजना-ग्रामीण Pradhan Mantri Awas Yojana-Gramin". The main content area is titled "Approval of Rejected beneficiaries from Awas+" and contains three dropdown menus: "District:" (FARRUKHABAD), "Block:" (BARHPUR), and "Panchayat:" (BASELI).

Figure 5 - Approval for ineligible beneficiaries

3. Once all the ineligible beneficiaries are removed at GP level, the GP is to be marked as complete by district level officials for further process.

Sl.No	Panchayat	IsRemand Completed
1	BAGEN	<input type="checkbox"/>
2	BAIRIA	<input type="checkbox"/>
3	BARARHI	<input type="checkbox"/>
4	BHADWAR	<input type="checkbox"/>
5	BRAHMPUR	<input type="checkbox"/>
6	EKRASI	<input type="checkbox"/>
7	GAHAUNA	<input type="checkbox"/>
8	GAIGHAT	<input type="checkbox"/>

Figure 6 - Mark GP as Complete

4. The priority list can only be generated for a GP once the job card mapping is 100% complete for a GP. Therefore, the job card number needs to be updated for the pending beneficiaries at GP level.

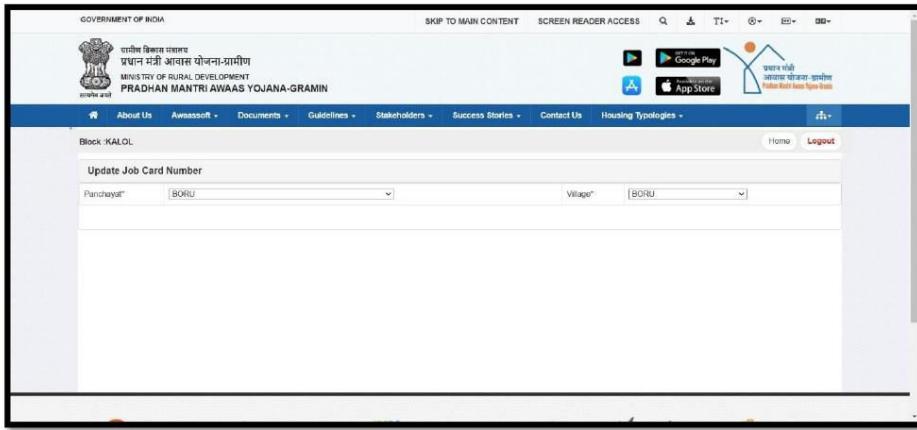


Figure 7 - Job Card Mapping

5. The priority list will be generated as per algorithm mentioned in 3.2 Prioritization Methodology. The priority list can be downloaded for GS verification.

The screenshot shows the official website for the Pradhan Mantri Awas Yojana - Gramin. At the top, there is the Indian national emblem, followed by the text "प्रधान मंत्री आवास योजना-प्रामीण" and "MINISTRY OF RURAL DEVELOPMENT PRADHAN MANTRI AWAAS YOJANA-GRAMIN". On the right side, there are links to download the app from Google Play and the App Store, along with the logo for the scheme.

The main content area has a blue header bar with the text "Download auto generated priority list for Awaasya". Below this, there are input fields for "District: CHAMPAWAT", "Block/Tehsil: CHAMPAWAT", "Panchayat: AAMNEE", and "Category: All".

Below these fields, there is a table with the following data:

Awaasya ID	Name of head of HH	Village	Social Category	Score	NoOfRooms	SystemRank
130648627	bhawan Ram	AAMNI	SC	1	1	1
130648491	Suraj Ram	AAMNI	SC	0	1	2
130648545	Revati	AAMNI	SC	-1	1	3

Figure 8 - Download priority list

6. Further, it is important to demarcate Minority in overall Others category pool by specifying the religion.

The screenshot shows a page titled "Separate Minority from Others Category List". It has input fields for "District: CHAMPAWAT", "Block/Tehsil: CHAMPAWAT", and "Panchayat: AMIKARIYA". Below these fields, there is a note: "* If there is no record to set minority then click on submit button and move for next process. Otherwise select for minority and then click on submit."

Below this note, there is a table with the following data:

Awaasya ID	Name of head of HH	Village	Social Category	Score	NoOfRooms	SystemRank	Select For Minority	Religion
142095071	Bachi Devi	AAMKARIA	Other	2.1168	0	1	<input type="checkbox"/>	
140661156	Asha Devi	AAMKARIA	Other	1.756	0	2	<input type="checkbox"/>	
146380850	Ishwari Devi	AAMKARIA	Other	0.8587	0	3	<input type="checkbox"/>	

Figure 9 - Separation of Minority List

7. After the execution of Gram Sabha, the ineligible beneficiaries found are marked for rejection along with specification of reason for rejection. Deletion from

the priority list requires upload of documents namely inspection report of the official and Gram Sabha resolution.

Awaas+ ID	Name of head of HH	Village	Social Category	Score	NoOfRooms	SystemRank	Select For Reject	Rejection Reason
148966451	Parvati Devi	AAMKARIA	SC	1.8677	0	1	<input type="checkbox"/>	
141902128	Triloki Devi	AAMKARIA	SC	1.4157	0	2	<input type="checkbox"/>	
141083657	Vimla	AAMKARIA	SC	0.4994	0	3	<input type="checkbox"/>	
144775868	Lalita Devi	AAMKARIA	SC	-1.0022	0	4	<input type="checkbox"/>	
141952437	MADHAVI DEVI	NADDOLA	SC	0.9232	2	5	<input type="checkbox"/>	

Figure 10 - Rejection of Beneficiaries

8. After removal of ineligible beneficiaries as found in Gram Sabha, the priority list displayed in the system is finalized with adjustments (if any) beneficiary wise along with specification of the reason for re-adjustment.

Awaas+ ID	Name of head of HH	Village	Social Category	Score	NoOfRooms	SystemRank	Priority	Reason to change the priority
131598873	Meena devi	BAIRIKOT	SC	0.3749	0	1	1	
133490846	rekha devi	BAIRIKOT	SC	0.1503	2	2	2	

Figure 11 - Priority Finalization

9. The final priority list is approved by appellate committee using the link below.

The screenshot shows a dark grey header bar with the text "Awaas Plus". Below it is a white content area containing a list of five items, each preceded by a small black square bullet point:

- [Verification by appellate committee\[Awaas+\]](#) New
- [Verification of ineligible families in Awaas+ data](#) New
- [Identification of GP where removal of eligibles completed](#) New
- [Awaas Plus Aadhar update status Report](#)
- [Awaas Plus Remand and Nrega Job Card Update Report](#) New

After priority list is finalized post approval from the appellate committee, the States/UTs can start the sanction and other process as done for PMAY-G.

Annexure-X

Format for submission of undertaking for interest remittance

Government of _____ (State / UT)
Department of _____

No._____

Dated;

UNDERTAKING

It is hereby certified that an amount of Rs. _____ was earned as interest from the funds received in the Single Nodal Account of the Centrally Sponsored Scheme _____ (name of scheme) during the financial year _____. The funds under this CSS are shared between the Centre and the State /UT in the ration _____. Therefore, out of the interest earned during the financial year, an amount of Rs. _____ has been deposited in the Consolidated Fund of India vide No. _____ dated _____ and an amount of Rs. _____ has been deposited in the Consolidated Fund of the State/UT.

Name:
Designation:

(To be signed by the Secretary of the
Administrative Department concerned
of the State Government)

Annexure – XI

Penalty Provision/Deduction in Administrative Fund Provided by Government of India due to delay in activities undertaken in Pradhan Mantri Awas Yojana - Gramin

No. J-11060/04/2022-RH (FMS No.379002)
Government of India
Ministry of Rural Development
Department of Rural Development
(Rural Housing Division)

Krishi Bhawan, New Delhi
Dated the 12th September, 2022.

To,

The Additional Chief Secretaries/ Principal Secretaries/ Secretaries
Department of Rural Development and Panchayati Raj,
Dealing with Pradhan Mantri Awas Yojana- Gramin (PMAY-G) in all States/UTs.

Subject: Penalty provision/ deduction in Administrative Fund provided by Government of India due to delay in activities undertaken in Pradhan Mantri Awas Yojana- Gramin (PMAY-G)-reg.

Sir/Madam,

The Ministry/ Department of Rural Development is implementing Pradhan Mantri Awas Yojana- Gramin (PMAY-G) w.e.f. 1st April 2016 to provide assistance to eligible rural households for the construction of 2.95 crore houses to achieve the objective of "Housing For All" in rural areas by March 2024. In this connection, I am directed to inform the following decision of the Department of Rural Development for imposition of penalties to be deducted from ensuing tranches of Central Share of Administrative Fund under PMAY-G in cases where there is delay in various stages of sanction/construction of houses as follows:

Sl.No.	Stage	Reason for penalty	Proposed penalty to be deducted from admin fund
1	Sanction of House	If delayed for more than one month from the date of issue of the target.	Rs. 10/- per house for first month of delay*. Rs.20/- per house for each subsequent month of delay (or part thereof)
2	1st Instalment	If delayed for more than 7 days from the date of sanction	Rs. 10/- per House/ week of delay, or part thereof
3	2nd Instalment	If delayed for more than 3 months from the 1st Instalment	Rs. 10/- per House/ month of delay*
4	3rd Instalment	If delayed for more than 2 months from the 2nd Instalment	Rs. 10/- per House/ month of delay*
5	4 th or 5 th Instalment/ Completion	If delayed for more than 2 months from the 3 rd / 4 th Instalment.	Rs. 10/- per House/ month of delay *

Page 1 of 2.

Gopal
12/9/2022

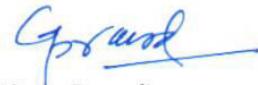
6	Capturing and approval of the photograph of each stage of the house	If delayed for more than 3 days from capturing of the photograph.	Rs. 10/- per House/ instance of delay
---	---	--	---------------------------------------

*Month would mean one calendar month, i.e. the day prior to the corresponding day in the next calendar month.

2. It is pertinent to note that this order shall come into effect from 1st October, 2022 onwards. Penalty will not be imposed in case the activity is completed before 1st October, 2022 even if with delay beyond what is given in the table above. However, from 1st October 2022, the penalty will be imposed if the activity has been performed with delay as per the above table. In such case, the calculation of delay will include the delay period prior to 1st October 2022 for determining the amount of penalty to be deducted.

3. No penalty would be imposed, if no central funds are available with the state; provided that the state has sent its demand in time, along with complete set of documents, fulfilling all conditions for release of central share, including release of state share of funds.

Yours faithfully



(Gaya Prasad)

Deputy Director General (RH)

Email: gaya.prasad@nic.in

Tel No.: 011-23388431

Copy to:

1. PSs to MRD/MoS(RD)
2. PSO to SRD/ PPS to AS(RD)/ PPS to AS & FA
3. Directors/ DS, Rural Housing Division.
4. US/AC/AD/SO of Rural Housing Division.
5. NIC, DoRD.

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SCHEDULE

No.	Item	Unit Assistance	Central and State Share
1	(i) Plain areas (ii) NE & Hill States/ difficult areas including worst LWE districts and UTs of Jammu & Kashmir and Ladakh	Rs. 1,20,000 Rs. 1,30,000	90: 10 for NE & 2 Hill States (Himachal Pradesh & Uttarakhand) and UT of Jammu & Kashmir 100:00 for remaining UTs (including UT of Ladakh) 60:40 in other cases
2	Administrative Funds	2% of housing funds out of which 1.70% released to States/UTs by Centre.	As in (1) above
3	Additional Administrative Funds	Additional Rs. 45 lakh administrative fund annually from Central Share of administrative funds (0.3% out of total Administrative Fund of 2%) will be released to each Smaller State viz. Himachal Pradesh, Haryana, Goa, Punjab, Uttarakhand, North Eastern States except Assam and Tripura and all UTs except J&K over and above the 1.70% administrative funds release to said States/UT (from FY 2021-22).	100% to be released by Centre