

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: 06.03.2020

To

The Addl. Chief Secretary / Principal Secretary/Secretary
(concerned with the implementation of PMAY-G),
Department of Rural Development,
All States/UTs.

**Subject: Request for comments on Draft Framework for
Implementation of PMAY-G – Comments / suggestions – Reg.**

Sir/Madam,

You are aware that Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) which came into effect from 1st April, 2016 aims to realize the noble goal of 'Housing for All by 2022'. The Framework for Implementation of PMAY-G has been released by Hon'ble Prime Minister of India on 20th November, 2016 during the launch of the scheme.

2. The competent authority while approving implementation of 2nd phase of PMAY-G in the year 2019 had inter-alia made certain changes in the implementation aspects of the scheme. Further Ministry of Rural Development in order to ensure smooth implementation of the scheme at the ground level had decided to simplify the procedures so that the huge target set is achieved within the prescribed period of time.

3. In this direction, Ministry of Rural Development had prepared draft Framework for Implementation (FFI) of PMAY-G simplifying the provisions in the implementation of PMAY-G. The draft FFI of PMAY-G is enclosed for your kind perusal.

4. It is requested to furnish comments / suggestions on the draft FFI of

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PMAY-G by 20th March, 2020 enabling the Ministry to finalise the same. Softcopy of the revised FFI is being forwarded so that if any changes to be made may be done in track change mode. The comments / suggestions would be treated as NIL if no reply is furnished by 20th March, 2020. The comments / suggestions may please be furnished through email to the undersigned with a copy to gaya.prasad@nic.in, shailesh.kumar83@nic.in and pmu.ruralhousing@gmail.com.

Yours faithfully,

Encl: As above.

(Anil Kumar Singh)

Under Secretary to the Govt. of India

Email: anilksingh.edu@nic.in

CHAPTER – I

HISTORY OF RURAL HOUSING PROGRAMME IN INDIA

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

1.2 In 1957, as a part of the Community Development Movement (CDM) a Village Housing Programme (VHP) was introduced providing loans to individuals and cooperatives, of upto Rs.5,000/- per unit. Only 67,000 houses could be constructed in this scheme till the end of the 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 (RLEGP- 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 RLEGP, with earmarking of funds, for the construction of houses for SCs/STs and freed bonded labourers. When Jawahar Rozgar Yojana (JRY) was launched in April, 1989, 6% of the funds were allocated to housing for SCs/STs and freed bonded labourers. In 1993-94, the coverage was extended to Non-SC/ST families, by increasing the earmarked fund for housing under JRY to 10%. The additional 4% was to be used for non-SC/ST category of beneficiaries.

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

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

1.6 The scheme was launched on 20th November 2016 by Hon’ble Prime Minister from Agra, Uttar Pradesh.

CHAPTER – II

KEY FEATURES OF PMAY-G

2.1 Aim and Objective

2.1.1

PMAY-G aims to provide a pucca house with basic amenities to all rural houseless households and households living in kutcha and dilapidated house by the year 2022. The target number of houses to be constructed by the year 2021-22, to achieve the objective of “Housing for All” is 2.95 Crore which is proposed to be achieved in phases. In the first phase 1.00 crore houses were taken up for construction in 3 years i.e., 2016-17 to 2018-19 and in the second phase 1.95 crore houses are to be taken up for construction in 3 years i.e., 2019-20 to 2021-22. Target for construction of 60 lakh houses in 2019-20, 70 lakh in FY 2020-21 and 65 lakh in FY 2021-22 has been approved by Union Cabinet. PMAY-G enables construction of quality houses by the beneficiaries using locally available construction-materials, appropriate house design typologies and trained masons. Beneficiaries will be motivated to adopt green housing design, materials and technology to enable construction of houses that not only will have an overall low environmental impact but are also comfortable, hygienic, durable, safe and affordable for the beneficiary. For houses to become homes, a habitat approach through convergence has also been adopted.

2.2 Key Features of PMAY-G

- a. Providing assistance for construction of 2.95 crore houses in rural areas **from 2016-17 to 2021-22.**
- 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 plains and from Rs 75,000 to Rs.1.30 lakh in hilly states, difficult areas and IAP districts.
- d. The cost of unit (house) assistance is to be shared between Central and State Governments in the ratio 60:40 in plain areas and 90:10 for North-Eastern and

2 Himalayan States (Himachal Pradesh and Uttarakhand). In respect of Union Territories, 100% cost is borne by Government of India.

- e. Provision of assistance (Rs.12,000/-) for toilets through convergence with Swachh Bharat Mission – Gramin (SBM-G) or any other dedicated source of funding.
- f. Provision of 90/95 days of un-skilled wage under MGNREGA for construction of house, over and above the unit assistance.
- g. Identification and selection of beneficiaries, based on the housing deficiency and other social deprivation parameters in SECC-2011 data, and verified by the Gram Sabhas.
- h. **National Rural Infrastructure Development Agency (NRIDA) set up** ~~Setting up of National Technical Support Agency (NTSA)~~ at national level to provide technical support in achieving the target set under the programme. The beneficiaries of PMAY-G, in addition to being provided financial assistance, ~~shall~~ **may** also be offered technical assistance in the construction of **quality** house. ~~The guidance to enable green housing has been provided in Chapter 14.~~
- i. If the beneficiary so chooses, he/she ~~will~~ **may** be facilitated to avail loan of upto Rs.70,000/- from Financial Institutions.
- j. ~~The Government will also make an effort to incentivize green housing through innovative financing and other support mechanisms. (this sentence we may not incorporate as this is not part of the approval of PMAY-G)~~
- k. Special Projects to be sanctioned by the Ministry of Rural Development after the approval of the Empowered Committee.

- l. Convergence with other Government schemes for provision of basic amenities viz., toilet, drinking water, electricity, clean & efficient cooking fuel, treatment of social and liquid waste etc..
- m. **Transfer of assistance to beneficiaries to be done only** ~~All payments to the beneficiary to be made~~ electronically to their Bank/Post office accounts that ~~are~~ may be linked to Adhaar with **their** consent.
- n. **Orienting of PMAY-G beneficiaries towards the processes, financial assistance mechanism, appropriate designs, suitable materials, green technologies and converging schemes.**
- o. Focus on construction of quality houses by the beneficiaries using local materials, appropriate designs and trained masons.
- p. Adoption of saturation approach using Gram Panchayat, Block or District as unit, wherever possible.
- q. In order to ensure good quality of house construction, training and certification programs have been launched pan-India to train rural masons with the locally available material.
- r. The beneficiaries are provided with a bouquet of options of house designs with disaster resilience features according to local conditions, using appropriate technology suitable to their region.
- s. The implementation of the program is being monitored through end to end e-governance model with the help of AwaasSoft and AwaasApp.
- t. NTSA has been set up the national level to facilitate quality construction, monitoring of implementation, management of extra budgetary finances, management of e-governance solutions, data analytics etc.

CHAPTER - III

Financial Arrangement and Targets

3.1 Sharing of the Scheme Cost

3.1.1 The target set under PMAY-G to achieve the objective of “Housing for All” by 2022 is construction of 2.95 crore houses in two phases. Under Phase – I of PMAY-G, the target was construction of 1.00 crore houses in three years i.e., 2016-17 to 2018-19. Under PMAY-G Phase-II, the target is construction of 1.95 crore houses in three years i.e., 2019-20 to 2021-22. The cost would be shared between the Government of India and the State Governments in the ratio of 60 : 40. In the case of North-Eastern States, 2 Himalayan States and Union Territory of Jammu & Kashmir, the sharing pattern is in the ratio is 90:10. Government of India would provide the full cost in respect of Union Territories (UTs)..

3.1.2 The Central share of the total cost of the programme would be met from budgetary allocation and the Extra Budgetary Resources (EBR).

3.2 Allocation of Scheme funds

3.2.1 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 expenses for administering the scheme at the Central and State level, to be notified separately by the Ministry (for the year 2019-20, the rate has

been notified as 2%). For Special Projects 5% of the total funds would be retained at the Central Level as reserve fund.

3.2.2 The Annual allocation to the States/UTs shall be based on the Annual Action Plan approved by the Empowered Committee of the Ministry of Rural Development, Government of India. The State/UT wise total number of houses to be constructed by 2022 shall be finalised by Ministry of Rural Development based on the number of households included in the Permanent Wait List. The States/UTs may propose the annual target within the overall number of houses that have to be completed by 2022 as communicated by the Ministry.

3.3 Administrative expenses

3.3.1

2% of the programme funds shall be utilised for administering the scheme both at the Central and State level. Out of which, 1.7% is released to States / UTs and 0.3% is retained at the Central Level. The 2% earmarked for administrative expenses is over and above the programme funds released by Government of India and State Governments. Upto 12.5% could be retained at the State/UT level and remaining 87.5% shall be distributed to the Districts in proportion to their targets. The administrative expenses shall be shared by the Centre and States in the same ratio as applicable to the main programme fund.

The items of works that are permitted to be incurred under administrative expenses are as follows:-

- i) Cost of supervision and monitoring of scheme implementation including mobility, IT (hardware and software) and Communications systems, office contingencies, incentives, etc;
- ii) Cost of setting up and operating PMU, including hiring of personnel on contract;
- iii) Activities to sensitise and impart habitat and housing literacy to beneficiaries
 - a. **Training and Certification of Masons including training on appropriate building materials and technologies for green housing construction**
 - b. Social audit and other audits
 - c. IEC Activities;
 - d. Organisation of regional review meetings, workshops etc.
 - e. Development of prototypes of house typologies for demonstration **including green housing typologies;**
 - f. Wall painting of PWL at the Gram panchayat/Block development office.
 - g. Training of Community Resource Persons (CRPs) viz., NRLM compliant SHGs, Asha worker, Anganwadi worker and NGOs;
 - h. Payment of honorarium to CRPs and service charges to NGOs;
 - i. Training of officials and elected representatives of Panchayats including exposure visits;
 - j. Conduct of assessments and studies including evaluation studies;
 - k. Cost of demonstration of Innovative technologies and works related to housing,
 - l. Cost of engaging IIT/NIT or other institutes of repute as State Technical Support Agency (STSA).
 - m. Cost towards monitoring the quality of **construction and green features** of PMAY-G houses
 - n. **Cost towards promotion of green housing technologies, materials and typologies.**

3.3.2 The expenditure on the above items from the administrative fund shall be strictly adhered to.

3.4 Earmarking of Targets

3.4.1. **Under PMAY-G, 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/ST is to be decided from time to time by the respective States/UTs.** The States/UTs, upon deciding the proportion of SC/ST in their State/UTs, 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/ST households appearing in the PWL are covered, the State / UT targets would be allocated to beneficiaries from 'Other' categories included in the Permanent Wait List.

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

3.4.3 **Further, as far as possible, 15% of the total fund would be earmarked for Minorities at the National Level. The allocation of targets for Minorities among the States/UTs would be on the basis of number of minority households**

included in the Permanent Wait List of PMAY-G. Minorities notified under Section 2(c) of the National Commission for Minorities Act, 1992 are to be considered eligible for receiving benefits against Minority earmarks.

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

3.4.5 States may follow a saturation approach using the Gram Panchayat, Block or District as a unit. Priority shall be given to SAGY Gram Panchayats, Rurban clusters, Open Defecation Free Gram Panchayats, Gram Panchayat with strong social capital through DAY- NRLM Self Help Groups of women and **Gram Panchayats with Kala-azar affected Villages.** ~~*With a view to provide scale for green housing, cluster saturation approach may also be adopted. Accordingly, the preference should be provided to beneficiaries who commit to adopt green features during design, construction and operation (A view needs to be taken in this regard).*~~ Saturation approach improves supervision, availability of masons and materials, and comprehensive habitat planning. (~~* vide amendment to FFI Order No. J-11014/01/2016-RH, dated 2nd January, 2018).~~

3.4.6 **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 disabled member and no able bodied adult member have been accorded additional deprivation score so that such households are given priority while

allotting the houses. Keeping in view the provisions of **The 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.** (~~* vide amendment to FFI, Order No. J-11014/01/2016 RH, dated 7th March, 2018~~)

3.5 Empowered committee

3.5.1 There shall be an Empowered Committee chaired by Secretary(RD) to approve the Annual Action Plan of the States / UTs. The Empowered Committee shall consist of the of following members :-

- Additional Secretary (RD)
 - u. Joint Secretary/ **Dy. Director General / Officer of similar rank incharge of Rural Housing, Ministry of Rural Development, Government of India**
 - v. Adviser (NITI Aayog)
 - w. Representative of HUDCO
 - x. Secretary dealing with Rural Housing, of the State/UT concerned.
 - y. Representative of Internal Finance Division.

The Committee may co-opt any other person **or organization**, 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) Reallocation of targets
- e) To approve supply of construction material including green building materials in lieu of financial assistance.
- ~~f) To issue clarifications in matters where there are genuine difficulties in operationalising the Framework for Implementation~~

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 Based on the Ministry's efforts to promote green elements in the PMAY-G schemes, the Annual Action Plans of States/UTs may try to include measures to integrate and report on the green elements under PMAY-G.

Chapter-IV

IDENTIFICATION AND SELECTION OF BENEFICIARIES

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

4.1 Universe of Eligible Beneficiaries

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

Further, the final list of households prepared after verification of the potential households captured by States / UTs through mobile application, Awaas+, following a due procedure, would also form universe of eligible beneficiaries of PMAY-G.

4.2 Prioritisation within the Universe

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

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

- i. Households with no adult member between age 16 to 59
- ii. Female headed households with no adult male member between age 16 to 59
- iii. Households with no literate adult above 25 years
- iv. Households with any disabled member and no able bodied adult member
- v. Landless Households deriving the major part of their income from manual casual labour

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

4.3 Preparation of Priority Lists

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

4.4 Verification of Priority Lists by Gram Sabha

4.4.1 Once the category wise system generated priority lists are made available and suitably publicized, a Gram Sabha / Village Sabha or the lowest unit of local self

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

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

- i) Households with widows and next-of-kin of members of defence/paramilitary /police forces killed in action;
- ii) Households where a member is suffering from leprosy or cancer and People living with HIV (PLHIV).
- iii) Households with a single girl child.
- iv) Beneficiary families of the the Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006, commonly known as Forest Rights Act.
- v) Transgender persons.

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

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

- i) List of deleted households.
- ii) List of eligible households prioritized by the Gram Sabha.
- iii) List of households not included in the system generated priority list, but otherwise found eligible.

4.5 Grievance Redressal

4.5.1 Post verification, once the lists have been made available by the Gram Sabha/Village Sabha or the lowest unit of local self government as recognized by the respective State /UT Panchayat Act, the BDO or any official designated by the State / UT Government for the purpose, referred to as Competent Authority hereinafter, will

ensure that the lists are widely publicized within the Gram Panchayat for a minimum period of seven days. Further, he/she will be responsible for ensuring that the list verified by the Gram Sabha/Village Sabha or the lowest unit of local self government as recognized by the respective State/UT Panchayat Act, is entered on AwaasSoft after due process is completed.

4.5.2 After the lists have been suitably publicized for seven days, a window period of fifteen days would be provided for submission of complaints regarding 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 waitlist will be entered on the website of PMAY-G.

4.6 UPDATION OF PERMANENT WAITLIST

4.6.1 Claimants, other than those endorsed by the Gram Sabha/ Village Sabha or the lowest unit of local self government as recognized by the respective State/UT Panchayat Act, for inclusion in the list, may submit their claims to the Competent Authority within a period of six months from the day of the passing of Gram Sabha/Village Sabha or the lowest unit of local self government as recognized by the respective State/UT Panchayat Act. The Competent Authority shall enquire into the list, as endorsed by the Gram Sabha/Village Sabha or the lowest unit of local self government as recognized by the respective State/UT Panchayat Act, as well as the representations received directly and submit report to the Appellate Authority. Based on the merit of the claim, the Appellate Committee may recommend including these **potential** households in the universe of beneficiaries of PMAY-G. The detailed procedure for submission of reports by Competent Authority and disposal of cases by the Appellate Authority, including timely disposal, will be decided by the respective State/UT.

4.6.2 The list of **potential** households proposed to be included in the universe as recommended by the Appellate Committee may be prepared, Gram Panchayat and community wise. The list should fulfill all the conditions of prioritization enunciated in previous paras.

4.6.3 In addition, States would include such names in the Ministry of Rural Development developed mobile application Awaas+. The mobile application 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 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. An Expert Committee, constituted by the Ministry, would decide the procedures and processes to be adopted for verification & validation of the details of potential households and inclusion of the final list of households in the Permanent Wait List of PMAY-G.

4.6.4. The target set under PMAY-G, by 2022 from 2016-17, is construction of 2.95 crore houses. However, there is a shortfall in the number of households included in the Permanent Wait List prepared after due verification of priority list by the Gram Sabha. Accordingly, the target of construction of 2.95 crore houses under PMAY-G by 2022 would include (i) beneficiaries of PMAY-G available in the Permanent Wait List (PWL), and (ii) the final list of households prepared after verification and validation of the data captured on Awaas+. The number of households to be included in the PWL of PMAY-G from Awaas+ data would be the difference between 2.95 crore and actual number of beneficiaries available in the PWL. Inclusion of households from Awaas+ data into the Permanent Wait List (PWL) of PMAY-G, with a ceiling of 2.95 Cr, would be done on priority for those States / UTs where PWL is exhausted. Further, the target from Awaas+ list would be allocated to these States / UTs with the approval of the Minister of Rural Development in consultation with the Ministry of Finance.

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 Waitlist 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-V

CONSTRUCTION OF HOUSE

5.1 Unit Assistance to the Beneficiary

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

- a) **Difficult areas:** Those areas where due to reasons of poor availability of materials, poor connectivity, adverse geo-morphological and climatic conditions the cost of construction is higher. The classification of an area as *difficult* within a State, is to be done by the State Governments. Such classification shall be based on an existing classification in the State under some other provision or **using** a methodology based on objective criteria. The difficult area of a State should have separate and higher provisions in the State Schedule of Rates. The Empowered Committee for the programme shall approve the state classification. A Village Panchayat, may be treated as the smallest unit for identifying an area as “difficult”.
- b) **Hilly States:** The States of Himachal Pradesh, Uttarakhand, and Union Territories of Jammu and Kashmir & Ladakh are included in this category.
- c) **IAP Districts:** Districts taken up under Integrated Action Plan of Ministry of Home Affairs.
- d) **Pucca House:** A house which **can** withstand normal wear and tear due to usage and natural forces including climatic conditions, with reasonable maintenance, for at least 30 years.

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

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 financing source.

5.1.4 The minimum covered plinth area of a house is to be 25 square meters, 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. **The willingness of the beneficiary to go for green housing, as per details at para, may also be sought and recorded at the time of registration.**

5.2.2 In case of landless beneficiary the State shall ensure that the beneficiary is provided appropriate land for the construction from the government land or any other

land including public land (Panchayat common land, community land or land belonging to other local authorities). **For such selected land, adequate infrastructure, viz., electricity, road connectivity, availability of drinking water etc., may be ensured. The States will ensure that the provision of land to the landless beneficiary is accomplished once the Permanent Waitlist is finalized.**

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, NREGS Job Card number have to be mandatorily entered. In addition, the mobile numbers wherever available, and Aadhar number, **with consent of the beneficiary,** may also be seeded on AwaasSoft. The details of the field functionary and trained mason mapped to the beneficiary may also be entered on AwaasSoft. **The willingness of the beneficiary to avail the housing loan facilitated by the Ministry and/or to adopt green housing may also be recorded. Access to trained masons and approved green material providers may be facilitated.**

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. In case of landless households, the State shall facilitate provision and then 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.** In the case of beneficiaries selected under the quota for persons

with disabilities, the allotment should only be in the name of such person. The issue of sanction in favour of the beneficiary shall also be communicated through SMS to the beneficiary. The beneficiary can either collect the sanction order from the Block Office or download it from the PMAY-G website using his PMAY-G ID.

5.4 Release of first instalment to Beneficiary

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

5.5 Mode of Construction

5.5.1 The house shall be constructed by the beneficiary himself/herself under PMAY-G or get the house constructed under his/her supervision. **In case the beneficiary indicates preference for green housing, associated support in terms of design, materials, technology and suppliers may be facilitated as far as possible.** 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.

5.5.3 Under PMAY-G, houses are taken up for construction on ones individual land. However, in areas where the availability of land is a concern for landless households, the beneficiaries may be allowed to construct multi-storey house, after the beneficiaries are facilitated to come together, with each floor being given to one beneficiary. In such cases, it shall not exceed three floors including the ground floor.

5.6 Time limit for completion of House by the beneficiary

5.6.1 Delay in construction of house leads to complications in completion of house. With delay, not only the cost of inputs increase but it may also lead to diversion of fund to other pressing needs, including consumption requirements, as the beneficiaries are from a strata of the society that is vulnerable to various insecurities of life. Such situations would become irretrievable leading to incomplete houses. The 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. House construction can have only the following 7 stages / levels viz.,

- a) House sanction
- b) Foundation
- c) Plinth
- d) Windowsill
- e) Lintel

- f) Roofcast
- g) Completed

5.7 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 of each instalment to be paid to the beneficiary for house construction. There shall be a minimum of 3 instalments. **House construction can have only the following 7 stages / levels viz.,**

- a) House sanction
- b) Foundation
- c) Plinth
- d) Windowsill
- e) Lintel
- f) Roofcast
- g) Completed

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

- a) Foundation
- b) Plinth
- c) Windowsill
- d) Lintel
- e) Roofcast

f) Completed

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

Chapter – VI

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 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 disabled beneficiaries
- f) Facilitating loan from Banks for upto Rs.70,000.

6.2.1 Sensitization of the beneficiaries

6.2.1.1 The States shall sensitize the selected beneficiaries, preferably at the block level, on a date fixed by the State Government (which may be common for all years, **preferably on or around Awaas Diwas, i.e. 20th November**) on different aspects of housing. This may include 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 elements, cooking area, sanitation, water storage** that need to be incorporated for houses in their locality, the need to take up construction of the core house initially, the approximate requirement of material for construction of each stage, the availability of the skilled mason along with their contact

details, source for procurement of the material at reasonable rate, sources of availability of institutional loan (with details of rate of interest, repayment period), sanitation of surrounding areas etc.

6.2.1.2 The States 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 should provide the beneficiaries a bouquet of options of house designs according to local climatic conditions, using appropriate materials 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) Clean cooking fuel including biogas
- d) a verandah
- e) Renewable energy, such as rooftop solar
- f) Energy efficient equipment (such as LED Bulbs, BEE star label fans)
- g) Waste management systems

6.2.2.2 The Central Government **may** handhold the States/UTs, wherever needed, in the development of region specific House Designs for the States/**UTs and construction of demonstration houses.**

6.2.2.3 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).**
- b) The quantity of materials **(traditional and/or green)** 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 that the houses constructed are of good quality, the availability of skilled masons in rural areas is an imperative. **Government of India has assigned targets to all States/UTs on rural mason training. States/UTs, as per the assigned targets, should plan and conduct training of masons in locations where the construction intensity is projected to be high,** as ascertained from the Permanent Wait List. The training is to be held as per the Rural Mason Qualification Pack (QP) and/ or any other qualification packs would be suggested by the MoRD. of the National Skill Development Corporation (NSDC). The QP currently includes occupational standards for basic construction work. For the identified and approved house type designs, **which incorporate use of local material & construction technology, green materials and green construction technologies, Government**

of India and States / UTs may take up inclusion of those aspects in the rural mason training. Ministry of Rural Development has also developed curriculum for Recognition of Prior Learning (RPL) pertaining to rural masons wherein persons already having knowledge in rural masonry would be provided a bridge training and after assessment, the certification. The States / UTs may identify such persons, train and certify them. The States/UTs will need to do the following for organising mason training.

- a) Identify, screen and nominate a willing, preferably a semi skilled, person in the rural areas for undergoing the rural mason 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) / Director General of Training (DGT), for conducting the training of masons.
- d) 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 Mason Training Plan for the State /UT may include bridge training for person having prior knowledge of rural masonry as per the approved curriculum of RPL
- f) Post training, make arrangements for assessment and certification of the trained masons through an Assessment Agency accredited by the CSDCI/ DGT.
- g) Linking of certified masons with the beneficiaries who have been allotted houses under PMAY-G for construction.
- h) Displaying the list of trained and certified masons available in the Block at a prominent place in the Gram Panchayt.

The guidelines for undertaking the Rural Mason Training along with subsequent amendments under PMAY-G issued separately by the Ministry of Rural Development may be referred for under taking the RMT under PMAY-G in the State.

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 WaitList (PWL). Based on requests from the beneficiaries, the State/UT Government may facilitate sustained supply of quality construction material at competitive rates.

6.2.4.2 States may also consider setting up construction material banks at the district level, for bulk procurement. Strict quality control mechanism must be put in place for procurement. **Such bulk procurement may also help bring down the unit cost and enable transition towards green building materials.** The State / UT may choose a Third Party verification of the material procured through an accredited Technical Institution in the State. The beneficiary may get the construction material from such material bank. However, the consent of the beneficiary for any such arrangement shall be mandatory. He/she will also have the option of not availing the facility.

6.2.4.3 The state may also consider the use of pre-fabricated/ engineered materials in the construction wherever feasible and requested for by the beneficiaries. **Guidance to engage green material and technology suppliers is referenced in Chapter 14.**

6.2.4.4 States / UTs may prepare and plan production of quality construction material through MGNREGS and SHGs under DAY-NRLM and make arrangements for supply of this material to the beneficiaries of PMAY-G at reasonable rates

6.2.5 Support to old and disabled beneficiaries

6.2.5.1 In cases where the beneficiary is old or infirm or a person with disability and is therefore not in a position to get the house constructed on his / her own, such

houses shall be taken up as a part of the mason training program. In case there are still some beneficiaries left out, the State /UT Governments shall ensure that such beneficiaries are assisted through the Gram Panchayats or a ground level programme functionary to get their house constructed.

6.2.6 Facilitating loan of upto Rs 70,000 from Banks

6.2.6.1 A beneficiary would have a desire to construct his / her house as per his/her aspirations and future requirements, as this would be a once in a lifetime activity. The beneficiary, if he/she so desires, should be facilitated to avail institutional finance of upto Rs.70,000. Further, the States / UTs may facilitate the SC/ST beneficiaries of PMAY-G to avail loan under the scheme of DRI.

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

- a) Hold meeting of State /District Level Bankers Committees (SLBC / DLBC) to discuss the modalities and terms and conditions 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 for availing the loan.
- c) State/UT and Banks to give wide publicity, including during the sensitization of beneficiaries, about the loan products offered by the Primary Lending Institutions (Scheduled banks, Co-operative and Regional Rural Banks, Housing Finance Companies, Non-Banking Finance Companies etc.).
- d) State/UT can also facilitate development of appropriate financial instruments including loan and grants to the beneficiaries and/or to the suppliers of green building materials including SMEs, SHGs etc. to facilitate construction of green PMAY-G houses. Such products will incentivize beneficiaries to adopt the green interventions which in the short and long run will have multiple economic and environmental benefits.
- e) 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 and smoothen the process of availing appropriate financial instruments, including loan, by the beneficiaries.
- f) In order to respond to grievances related to non-sanction of loan and to sort out the same in consultation with the bank concerned, a senior officer at the District and State level may be nominated by the State / UT.
- g) 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.

Chapter-VII

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, National **Rural Infrastructure Development Agency (NRIDA) has been 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 Centres identified by the State / UT Governments, **transition towards greening on PMAY-G houses, reporting towards India's Sustainable Development Goals and Nationally Determined Contributions (NDCs).** **NRIDA** would also undertake any other activity relating to implementation of rural housing scheme as assigned by the Ministry. The **NRIDA** shall hire professionals to provide need-based skills to undertake the above activities.

7.1.2 As part of the above activities, **NRIDA** 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 approved green materials, technology and associated suppliers,** 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 **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 centers **with proven technical capabilities** to ~~provide technical~~ support ~~to~~ beneficiaries in construction of their house. **The State/UT Government may also tap into CSR activities and bilateral/multilateral funding 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 and construction technologies **(including green materials and 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 Agency for Implementation – State Program Management Units

7.3.1 **The implementation of PMAY-G is done through the State/UT Government. Implementation of the scheme at the district level may be entrusted to Zilla Parishad or its equivalent. At the Block level, the Block Development Officer (BDO) would look after the implementation of the scheme in the respective blocks. At the local level, the Gram Panchayat, or its equivalent, would look after the implementation the programme. If Gram Panchayats are too small to implement the scheme, the State/UT may entrust the task to the Panchayat at the intermediate level.**

7.3.2 Although the construction of house is to be undertaken by the beneficiary, it is the responsibility of the State, **which is the implementing agency**, to ensure that beneficiary is provided requisite guidance in the process and 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:

7.3.2.1 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 drawl 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 and suppliers to NRIDA for inclusion into the approved list.**
- 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 State Nodal Account (SNA).
- n) Manage AwaasSoft related administrative functions.
- o) Submission of proposal to Centre for release of funds.

7.3.2.2 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 drawl 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 **including those that transition towards green housing** and monitor its implementation.
 - i) Monitor progress of construction as per the prescribed timelines.
 - j) Monitor Reporting on AwassSoft

7.3.2.3 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 installments to the beneficiary.

Reporting of the progress of construction through AwassApp/AwaasSoft.

7.3.2.4 Village / Gram Panchayat Level

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

7.3.2 The rate of remuneration to be paid to the personnel hired at different levels may be decided by the 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

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 atleast twice a year while the District Level Committee shall meet every quarter in a year.

7.5 Role of Gram Panchayat

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

- a) The Gram Panchayats, through Gram Sabhas, as mentioned in Chapter 4 will select, prioritize and finalise the Permanent Wait List of eligible beneficiaries prepared on the basis of SECC-2011.
- b) **Identify households not included in the system generated priority list, but otherwise found eligible for assistance under PMAY-G and facilitate process of capturing the details of such households alongwith geo-tagged photograph through mobile application Awaas+.**
- c) The Gram Panchayats will facilitate orientation of beneficiaries on different aspects of the scheme.
- d) The Gram Panchayats would identify the families who are unable to construct houses on their own and help in getting the houses of these families taken up for construction as a part of the mason training program. ~~In case there are still some beneficiaries left out, the Gram Panchayats shall help to get their house constructed.~~

- e) The Gram Panchayats will assist in identifying common land available for allotment to the landless beneficiaries.
- f) The Gram Panchayats may facilitate beneficiaries in accessing materials required for construction at reasonable rates and help in identification of trained masons.
- g) The Gram Panchayats may facilitate / encourage / motivate the Self Help Groups to undertake production of quality building materials for supplying the same to the beneficiaries of PMAY-G at reasonable rates.**
- h) The Gram Panchayats would facilitate beneficiaries in availing benefits of other schemes of the Centre and State Government through convergence.
- i) 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
- j) 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 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) Expenditure incurred by Gram Panchayat for undertaking permitted works as mentioned in para 3.3 may be met from the fund allocated for administrative expenses.**
- 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 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 State / 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-Gramin.
- 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 – VIII

CONVERGENCE

8.1 **To provide basic amenities to the PMAY-G beneficiary**, 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 may include :-

- a) Construction of a toilet has been made an integral part of PMAY-G house construction. The toilet shall be provided to beneficiaries through funding from Swachh Bharat Mission-Gramin (SBM-G), MGNREGA or any other dedicated financing source. The house shall be treated as complete only after the toilet has been constructed.
- b) It is mandatory to provide support of 90 persondays (95 persondays in hilly states, difficult areas and IAP districts) unskilled wage employment at the current rates to a PMAY-G beneficiary for construction of his / her house in convergence with MGNREGA. Server to server integration between two MIS – AwaasSoft of PMAY-G and NREGASoft of MGNREGS has been ensured so that work for construction of house is generated on NREGASoft automatically once the sanction of house is issued on AwaasSoft.
- c) Drinking water is one of the basic necessities of life. The beneficiary of PMAY-G should be provided access to safe drinking water in convergence with National Rural Drinking Water Programme (NRDWP) of **Department** of Drinking Water and Sanitation or any other similar schemes.
- d) PMAY-G beneficiary would be provided electricity connection through convergence with Saubhagya scheme implemented by Ministry of Power.

- e) States / UTs to ensure that the beneficiaries of the PMAY-G get benefits of the schemes implemented by Ministry of New and Renewable Energy Sources (MNRES) including for Solar Lanterns, Solar Home Lighting Systems, Solar Street-lighting Systems, the benefits from National Bio-Mass Cookstoves Programme (NBCP) for cleaner cooking energy solutions for the beneficiary family and bio gas unit under National Biogas and Manure Management Programme.
- 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 Ujjawala Yojana (PMUY) of Ministry of Petroleum and Natural Gas. **The guidelines of PMUY have been amended wherein beneficiary of PMAY-G is eligible to get LPG connection under PMUY. The details of the beneficiaries of PMAY-G whose houses are in the last stage of construction and whose houses have been completed are being shared with Ministry of Petroleum and Natural Gas on real time basis so that all the eligible PMAY-G households are provided LPG connection.**
- 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.
- a) 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 involved in the production of building materials.** The material produced may

be supplied to the beneficiaries of PMAY-G. . **Efforts should be towards promotion of green building materials and technologies.**

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

8.2 The schemes / programmes mentioned above for convergence are illustrative and not exhaustive. The State/ UT Government may take the initiative to converge PMAY-G with other schemes of the Centre and States/UTs so that the benefit of those schemes 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.

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

Chapter - IX

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 implementation 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 rank them accordingly. This has been done to facilitate continuous monitoring of progress while ensuring healthy competition. Additionally, inspection by central teams (Area Officers and NLM), monitoring by DISHA, Social Audit and monitoring by State Level PMU are the mechanisms adopted for process monitoring.

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, Districts, Blocks and Panchayats under the scheme shall be monitored only through the reports generated from AwaasSoft. No progress reported through Monthly Progress Reports (MPR) etc. would be accepted.

9.2 Performance:

9.2.1 The performance of the States / UTs, Districts, Blocks and Panchayats on different pre-determined parameters are monitored through Performance Index Dashboard developed by Ministry of Rural Development.

Performance of these administrative units can be monitored both as geographies and then to pinpoint the bottlenecks, low performances and to take appropriate remedial actions, various parameters can also be seen. The Index acts as a tool not only to monitor progress of PMAY-G on various parameters across States, Districts, Blocks and Gram Panchayats but also instills healthy competition among them. The national and state ranking of State/UTs and lower formation on Performance Index is done on real time basis and changes everyday based on the performance of the State / UT and lower formation. The parameters used for monitoring in the dashboard are as follows:-

- a. Uploading of Gram Sabha Resolution:
- b. Verification of Priority Lists by Gram Sabha:
- c. Registration of Aadhaar of beneficiary
- d. Sanctions to the beneficiary with geo-tagged photograph
- e. Release of first instalment
- f. Release of second instalment
- g. Release of last instalment
- h. House Completed
- i. Masons trained
- j. Delayed house construction

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 Governments with special emphasis on quality, timely completion of houses and compliance of green measures, if any. Monitoring through Performance Index Dashboard helps in identifying areas of improvement and

motivate towards better results in implementation of the programme and ensuring timely completion of houses against targets assigned.

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 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, disbursement of assistance to beneficiaries, verification of progress in construction, release of funds etc. is conducted through workflow enabled transaction based MIS – AwaasSoft.

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

9.3.1.3 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 Infrastructure Development Agency (NRIDA) 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 including houses employing green technologies. District level officers should inspect 2% of the houses during construction **including houses employing green technologies**.
- b)
- 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) who shall facilitate and follow-up with the beneficiary till the completion of a house. **Implementation parameters will be monitored by the officials of the State Government through the Performance Index Dashboard**.
- d) The PMU, at different 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 State Nodal Account of PMAY-G at the State level, administrative fund account at the State and District level is audited by a

Chartered Accountant selected from a panel approved by the C&AG. However, once the administrative fund account at the State and District level are closed and merged with the State Nodal Bank Account, the auditing of the State Nodal Bank Account alone would suffice. The auditing should be completed before 31st August of the next financial year. The books of accounts maintained for PMAY-G at all levels shall also be open to audit by the C&AG as well as by the Internal Audit Wing of the Pay and Accounts Office of the Ministry of Rural Development.

9.6 Social Audit

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

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

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

9.6.4 The Social Audit process can be scheduled for an entire year and carried out in a staggered manner all over the State. The process of beneficiary selection for PMAY-G for the next year and the social auditing of the implementation of the previous year can be carried out in the same Gram Sabha meeting. The beneficiaries who are in the PMAY-G Permanent Wait List must be informed about the date, time and venue of the social audit. **The findings of the social audit of the Gram Panchayat alongwith action taken report are to be uploaded in the Social Audit module of AwaasSoft.**

For details one may see the Social Audit Guidelines issued by the Ministry. However, the same is summarised as below

Please see the guidelines on Social Audit and change the following, if required, The States/UTs shall refer to the Social Audit guidelines of PMAY-G for conducting social audit.

Chapter -X

FUND MANAGEMENT AND RELEASE

10 Fund Management

10.1 Basic Principles

- a) The States / UTs shall maintain single savings bank account in a Scheduled Commercial Bank at the State level. This account shall henceforth be referred to as the State Nodal Account (SNA).
- b) The annual Central 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 Governments shall communicate the details of the Bank, Branch, Account number, IFSC code etc. to the

Ministry. The SNA shall also be registered in AwaasSoft and with PFMS. (Any change in the SNA should be logged in AwaasSoft maintaining details of previous accounts and date of change).

- 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. **The States / UTs shall take up with the respective Banks for making such a provision.**
- d) The State/UT Government shall designate two authorities i.e. a creator / maker / 1st signatory and an approver / checker / 2nd signatory at the State / UT level for transfer of funds. **Further, the State / UT Government shall designate two authorities at other appropriate levels, below the State / UT level (as decided by the State / UT Government), for the transfer of assistance to the beneficiaries.** The FTO will have to be digitally signed by these two authorities. The State shall get the digital signatures of these authorized officials mapped to the jurisdictional location with PFMS to generate FTO. As far as possible, provision of One Time Password (OTP) must be made for clearing any transaction.
- e) **The total financial implication of Government of India for implementing the scheme shall be met partly from the budgetary allocation and partly through Extra Budgetary Support in the form of loan from Financial Institution.**
- f) **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 Nodal Agency viz., National Rural Infrastructure Development Agency (NRIDA) of the Ministry of Rural Development.**

- g) Funds released by Nodal Agency viz., NRIDA to the SNA of the State / UTs, both Programme and Administrative funds, will be treated on par with central release for all purposes. This fund from the Central Government / NRIDA would be transferred directly to the State Nodal Account (SNA).
- h) Funds released to the State / UTs, both Programme and Administrative funds, from the Budgetary Allocation would be transferred to the Consolidated fund of the State / UT and from there to the SNA.
- ~~i) The administrative fund admissible at the State Level shall be kept in a separate saving bank account and transferred from SNA through FTO. This account shall be registered with AwaasSoft/PFMS.~~
- ~~j) The districts shall also maintain a single savings bank account for transacting administrative funds. No Programme fund shall be transferred to the districts. The transfer of administrative funds from SNA to the district shall be made through FTO. These accounts shall be registered with AwaasSoft/PFMS.~~
- k) The transfer of the assistance to the beneficiaries shall be done to his / her registered / verified bank / core banking enabled post office accounts through digitally signed FTO from the SNA. For transfer of funds to the beneficiaries, the bank / post office account of the beneficiary shall be frozen on AwaasSoft. The amount transferred to beneficiary's accounts shall be as per the pre-decided instalments.

- i) The administrative funds shall be kept in State Nodal bank account. **ayment for the items of works that are permitted to be incurred under administrative expenses shall be paid from the SNA electronically through digitally signed FTO to the vendors and employees. The due process of transfer of funds electronically through FTO using AwaasSoft – PFMS platform need to be adopted.**
- m) If the beneficiary opts to borrow money from financial institutions facilitated under PMAY-G, the beneficiary may receive the PMAY-G funds in the same account as the loan account.
- n) Supply of construction material in lieu of financial assistance to the beneficiaries will require prior approval of the Empowered Committee and will only be through suppliers selected by the State / UT Governments as per their extant rules.
- o) The State Government will directly transfer the payment to the supplier from the SNA through PFMS by Fund Transfer Orders (FTOs). The supplier may be State Government Department / agency or a private entity. **The due process of transfer of funds electronically through FTO using AwaasSoft – PFMS platform need to be adopted.**
- p) **Reconciliation of balance available in the SNA and the balance as per AwaasSoft shall be undertaken on the last day of every quarter i.e., 30th June, 30th September, 31st December and 31st March.**
- q) **An audited statement of the State Nodal Account for the previous financial year must be furnished to the Ministry by the 31st of August.**

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 will be released in two instalments. The first instalment shall be equal to 50% of total annual financial allocation and the second instalment shall be equal to the annual allocation minus first instalment and applicable deductions (shortfall of state share etc.) as prescribed in the **Framework**.
- c) **In the case of Union Territories, the entire central assistance for a financial year would be released as lumpsum.**
- d) 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 and **administrative** 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.
- e) The miscellaneous receipts and interest accrued on PMAY-G funds shall be treated as part of the scheme resources. These directions will apply to Central and State Matching share.
- f) 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.
- g) The States / UTs are free to supplement the unit assistance under PMAY-G through their own resources. They can do so either through SNA or through separate account. In case they choose the SNA to supplement, the choice be communicated to the Ministry to make necessary adjustments in AwaasSoft. In such scenario, rules pertaining to operation of SNA will be applicable. Besides

this they shall maintain the separate statement of the interest accruing on the supplementary funds to facilitate accounting.

10.3 Submission of proposals and release of funds

10.3.1 The State/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 the module for submission of proposals for release of funds is developed on AwaasSoft, the auto generated proposal for release of funds alongwith supporting documents shall be uploaded by the State / UT Government after seeking approval of their competent authority.

10.4 Procedure for release of first instalment

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

10.5 Procedure for release of second instalment

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

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

- i. Utilisation of 60% of total available funds on AwaasSoft.
- ii. Achievement of the physical progress as per the prescribed criteria and indicators as given below:-

Year *	Criteria	Indicator
Current year	District-wise target Fixing	100 percent
Current year	Issue of Sanctions	95 percent of Target
Current year	Freezing of Beneficiary Accounts	100 percent of the sanction.
Current year	Release of 1 st instalment to the beneficiary	100 percent of the sanctions in terms of generation of FTO
Previous year	House constructed	80 percent of Sanction (100% of targets in respect of SC/ST/Minorities/Disabled)

* If the 2nd instalment is claimed in the next financial year, then the expression 'current year' will be construed as financial year in which 1st instalment was released. The 'previous year' as mentioned above will also be construed accordingly (*This definition applies for the whole of section 10.5*).

- iii. Any other condition specifically indicated during previous release.

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

- i. Submission of proposal in **the prescribed Performa**.
- ii. **Audited** Utilization Certificate, in the prescribed Performa, for funds received during the previous financial year(s).
- iii. **Provisional UC Expenditure Statement**, in the prescribed Performa, for funds received during the current financial year

- iv. Audit Report of the State for the previous financial year(s). In case any irregularities are pointed out in the Audit Report, the action taken on such irregularities should also be reported.
- v. **Targets of SC/ST/Minorities / Disabled prescribed by MoRD and distributed by the State Governments amongst districts.**
- vi. **Actual achievement of physical targets planned during the previous financial year in respect of aforesaid categories.**
- vii. Compliance status of issues raised in the Minutes of Empowered Committee Meeting.
- viii. Status of compliance of conditions put by MoRD while releasing **previous** instalment.
- ix. Certificate regarding non-diversion and non-embezzlement of funds.
- x. **Copies of sanction orders releasing the State Share for the previous financial year and documents in the form of bank statement showing actual transmission of funds in State Nodal Account and uploading the same in AwaasSoft.**
- ~~xi. **Certificate of deposition of penal interest in case there is delay in transfer of central share from State Consolidated Fund to State Nodal Account.**~~
- xii.
- ~~xiii. **Utilisation Certificate for administrative expenses for the previous and current financial year(s). (The requirement here)**~~
- ~~xiv. **Certificate from the State stating that Administrative Fund had been utilised only on permissible heads**~~
- ~~xv. **Certificate of deposition of penal interest in case there is delay in transfer of central share from State Consolidated Fund to State Nodal Account.**~~

A Check List for release of 2nd instalment and a Performa for submission of the proposal for 2nd instalment are at **Annexes II and III-A**. A model format for

Utilisation Certificate and Provisional Utilisation Certificate Expenditure Statement is given at **Annexe IV & V** respectively.

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

- a) The State shall submit the proposal complete in all respects for release of 2nd instalment by 31st December of the financial year. If the proposal for the 2nd instalment for the financial year **is received and processed after 31st December,** depending on the availability of funds, the proposal would be considered, and funds released in that financial year.
- b) In case the proposal for 2nd instalment is received and processed in the next financial year, the 1st instalment in that financial year would be processed and released only after the 2nd instalment of previous financial year is released.

10.5.5 Release of fund to the Union Territory

In the case of Union Territories, the entire central assistance would be released in one instalment. The release to the Union Territory in the first financial year would be made automatically and the releases for subsequent financial years to the Union Territory would be made on submission of proposal as prescribed at para 10.5.2 and para 10.5.3. However, the achievement of physical progress would be as under:-

<u>Year *</u>	<u>Criteria</u>	<u>Indicator</u>
<u>Previous year</u>	<u>Target Fixing</u>	<u>100 percent</u>

<u>Previous year</u>	<u>Issue of Sanctions</u>	<u>100 percent of Target</u>
<u>Previous year</u>	<u>Completion</u>	<u>80 percent of the sanction.</u> <u>(100% of targets in respect of</u> <u>SC/ST/Minorities/Disabled)</u>

*** If the fund is claimed in the next financial year, then the expression ‘previous year’ will be construed as financial year prior to the financial year for which the fund is claimed.**

10.6 Release of State share

10.6.1 The State Government shall release the full state share corresponding to the central share within a period of 15 days of the release of central share. The factum of release of these funds must be registered in PFMS. (Penalty and interest to be paid by the state in case of delay in release of state share – Non-release of state share will invite penalty which will be equal to the bank interest on the state share for the number of days of default.).The amount of State Share commensurate with the Central share, whether released or not, will be considered for the calculation of Total Available Fund (TAF) and percentage utilisation while processing the proposal for **release of 2nd next instalment.** A copy of the sanction order releasing the State Share need to be uploaded on AwaasSoft.

10.6.2 In the event of any shortfall of state share in the previous financial year, corresponding amount of shortfall would be deducted from the 2nd instalment of central share of the current financial year. The amount of Central Share so deducted would be restored when the shortfall in the State share mentioned above is released in SNA and the sanction order of such release is uploaded on AwaasSoft. The State Government is required to submit a proposal for restoring the deduction.

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

The central funds, including administrative funds, which have been sent to the State Consolidated Fund should be transferred to the State Nodal Account within 15 days from the date of receipt of funds in the State Consolidated Fund.

10.8 Reallocation

If any State/UT is unable to utilize its allocated funds/targets within reasonable time period as decided by the Empowered Committee, then the Committee may re-allocate the targets to other better performing States for the purpose of fulfilling the mandate of the scheme. This reallocation would be done to a State/UT that submits a specific proposal for additional funds by 31st January, after having utilised the annual allocation released to it.

10.9 Administrative Fund

- i. The quantum of Administrative Fund for a financial year, which is 1.7% of the total Central Fund released to the State for that financial year, will be released in two instalments. In respect of UT the fund will be released in one instalment as the programme fund is released in one instalment
- ii. The release of Administrative Fund would be proportionate to the release of programme funds to the State / UT.
- iii. The 1st instalment for the State shall be released along with the 1st instalment of the programme fund.
- iv. The release of 1st instalment is subject to the condition that the States have availed the 2nd instalment of the administrative fund of previous financial year and fulfilment of conditions, if any, prescribed at the time of release of previous instalment of administrative fund.
- v. The release of administrative fund for the UT shall be made along with the programme fund. However, the release is subject to the condition that the UT had availed the administrative fund of the previous financial year and fulfilment

of conditions, if any, prescribed at the time of release of previous instalment of administrative fund.

- vi. The 2nd instalment of Administrative Fund to the States and subsequent releases to the UT will be subject to the following conditions :-
 - a. The 2nd instalment of the programme fund of the financial year has been released.
 - b. Utilisation of 60% of the total available funds for administrative expenses. The total available funds would include the admin funds released under special projects, State Matching share and Misc receipts viz., interest.
 - c. Submission of audited utilisation certificate in respect of funds released during the previous financial year(s)
 - d. Audit report of previous financial year of the State Nodal Account including audit observations, if any.
 - e. **A certificate from the State Government that the admin fund accounts at the district level have been audited and found to be in order.**
 - f. Provisional utilisation Certificate of current financial year.
 - g. Release of matching state share of the previous financial year
 - h. Release of matching state share in respect of admin funds released for special projects if any in the previous financial year.
 - i. A certificate that the administrative expenses have been incurred on permissible items.
 - j. Fulfilment of conditions, if any prescribed at the time of previous release.
- vii. Administrative funds are to be accounted separately from the programme fund.
- viii. The release of administrative fund from the central government (from budgetary allocation) would be made to Consolidated Fund of the States / UTs.

- ix. The States / UTs should ensure that the administrative fund released into Consolidated Fund of the States / UTs is deposited into the State Nodal Account.
- x. ~~Transfer of administrative fund to the districts would be done electronically through the generation of FTO on AwaasSoft PFMS Platform. The district accounts shall be registered on AwaasSoft. For administrative funds, that are to be retained at the state level, a separate savings bank account shall be opened at the State Level and registered on AwaasSoft. The administrative funds from the SNA would be transferred to that account through FTO.~~
- xi. The State / UT Govt would submit a separate proposal for release of subsequent instalments of administrative funds. Performa for submission of the proposal for 2nd instalment is at Annexe **III-A**. A model format for **Utilisation Certificate and Provisional Utilisation Certificate Expenditure Statement** is given at **Annexe VI & VII** respectively.
- xii. The release of programme funds would not be contingent upon utilization of administrative funds.

Chapter-XI

Special Projects

11.1 Allocation for Special Project

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

A. Rehabilitation / relocation of 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 /

- 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 are affected by epidemic diseases such as “Kala-azar”

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.

F. Special projects taken up in collaboration with different funding and technology partners to demonstrate and scale up innovative and sustainable solutions for green housing. (The requirement of these need to be looked into)

11.2 Proposal for Special Project

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

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

- a) The beneficiaries who are to be provided assistance under Special Project have been identified.
- b) The beneficiaries identified under the special projects are those households that are listed in the Permanent Wait List.
- c) **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

- a) The funds for the projects approved under Special Projects will be released in two instalments.
- b) First instalment shall be equal to 50% of the total project cost
- c) Second instalment shall be equal to the total project cost minus first instalment.
- d) All releases for the Special Projects would be made to Consolidated Fund of the States / UTs with legislature.
- e) The assistance should be transferred electronically to beneficiaries Bank from SNA through FTO using AwaasSoft – PFMS platform
- f) The accounts in respect of special projects should be settled within one year from the date of release of 1st instalment to the State / UT.

11.4 Procedure for release of funds under Special Project

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

- i. Fulfilment of conditions prescribed for special projects sanctioned earlier,
- ii. Settlement of accounts in respect of Special Projects sanctioned prior to 1 year from the date of receipt of the present proposal.

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

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

- a. Utilisation of 60% of total available funds under the special project as reflected on AwaasSoft;
- b. Uploading of physical progress of special projects, including photographs as follows:-

Criteria	Indicator
Issue of Sanctions	100 percent of Target
Release of 1 st and 2 nd instalment to the beneficiary	100 percent of the sanctions in terms of generation of FTO
House constructed	25 percent of Sanction

- c. Fulfilment of conditionalities, if any, indicated during earlier releases for Special Projects;
- d. Settlement of accounts in respect of Special Projects sanctioned 1 year prior to the date of receipt of the proposal for second instalment.

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

- i. Audited utilization Certificate in the prescribed Performa (**Annexe IV**)
- ii. Uploading of copies of sanction orders releasing the state share for the project on AwaasSoft.
- iii. Audit Report in respect of funds released as 1st instalment. In case any irregularities are pointed out in the Audit Report, the action taken on such irregularities should also be reported.
- iv. Certificate regarding non-diversion and non-embezzlement of funds.
- v. **Copies of sanction orders releasing the State Share for previous releases under special projects and uploading the same in AwaasSoft.**
- vi. ~~Certificate of deposition of penal interest in case there is delay in transfer of central share from State Consolidated Fund to State Nodal Account.~~

11.5 Administrative Expenses under Special Project

- a) The administrative fund under the Special Project and that under normal PMAY-G would be treated as a single fund for all purposes.
- b) The quantum of administrative fund released for Special Project would be added to the administrative fund released under normal PMAY-G of the State /UT ~~during the particular financial year.~~
- c) The release of administrative fund under special projects would be subject to the following :-
1. Only after the programme fund under special project is released.
 2. The State should submit a proposal for release of administrative fund after utilisation of 60% of the total available fund which includes administrative fund under the Special Project, under regular PMAY-G, State share of administrative fund under Special Projects & regular PMAY-G and misc receipts.
 3. The release of State Share needs to be taken into account before release of 2nd instalment of admin fund for a particular special project.

Chapter – XII

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 among the people in rural areas through various IEC activities about the grievance redressal mechanism set up at different levels, procedure to lodge the grievance, escalation process in case of non-satisfactory disposal of grievance and about lodging of complaints on the CPGRAMS portal.**

12.4 The officer designated at each level of administration viz., Gram Panchayat, Block, District and the State on receipt of the grievance should acknowledge the receipt of the grievance to the complainant. The Action Taken Report (ATR) on the grievance should be furnished to the complainant. The ATR should also contain the name and address of the designated officer to whom the complainant can approach and escalate the grievance if he / she is not satisfied with the ATR.

12.5 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.

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

Chapter-XIII

E-Governance in PMAY-G

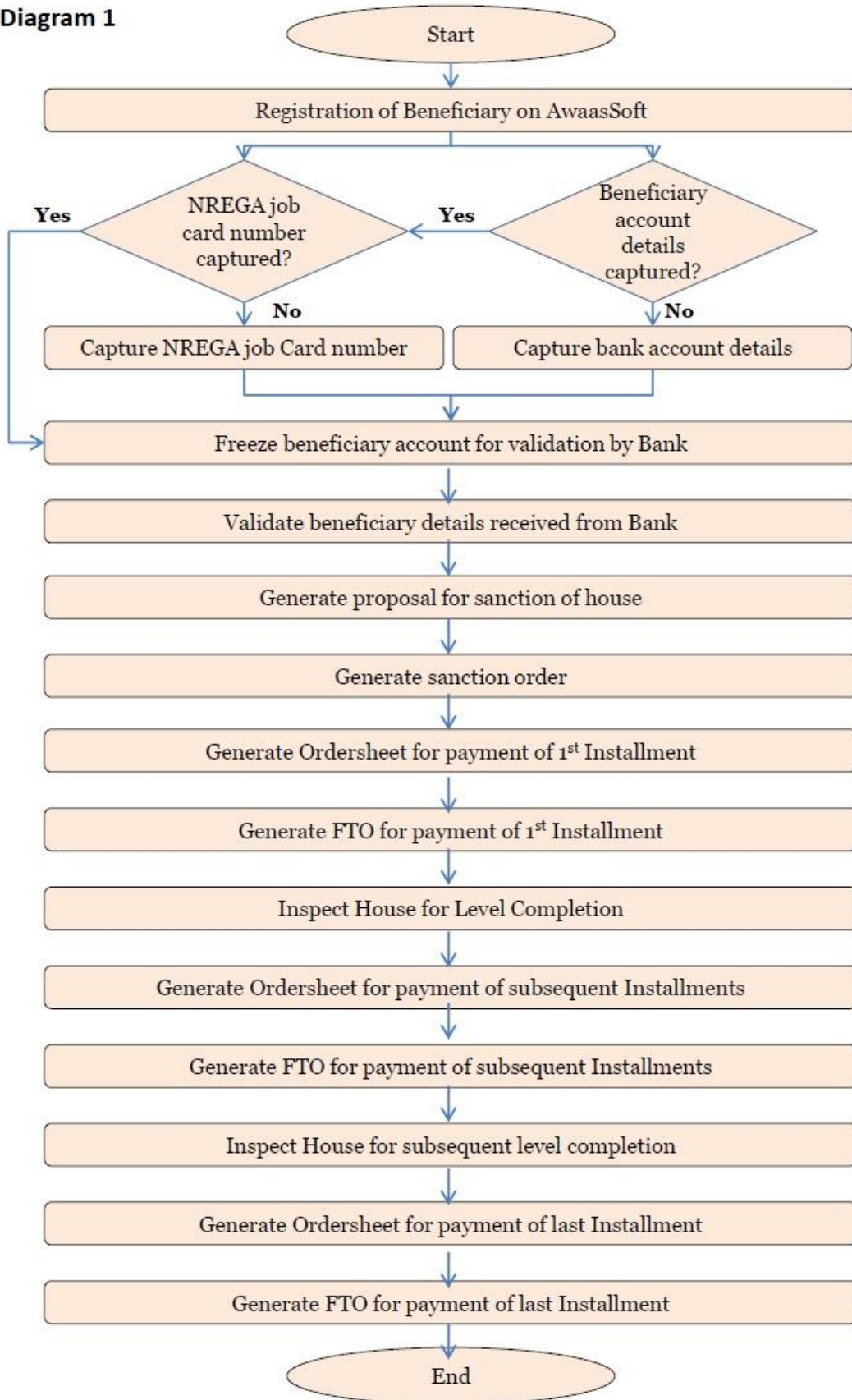
13.0 In PMAY-G, programme implementation and monitoring shall be executed through an end to end e-Governance model. There will be two systems for e-Governance based service delivery in the scheme i.e.;

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

13.1 AwaasSoft

AwaasSoft is a bi-lingual (Hindi & English), web based, transactional 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 the identification of beneficiaries from SECC, fixing of targets, the release of funds, the issue of sanction order to the beneficiary, the monitoring of the progress stages of the house constructed by the beneficiary, and the release of the assistance amount to the beneficiary, etc. are done through the 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

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

a) Target setting for a year

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

b) Beneficiary Selection under PMAY (G)

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

c) Beneficiary Management

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

d) Fund Management

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

e) Sanction Management

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

f) Progress of Construction

Deals with the regular inspection of houses at the level of Gram Panchayat and Block Panchayat. Captures the details of the images along with 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 the all the States/UTs, Districts and Blocks on real time basis based on certain identified performance parameters having dedicated weightages against which the performance of the States/UTs is being monitored. The dashboard has been developed to help the implementing officials to monitor the progress and performance of their respective States/Districts/Blocks by understanding the gap areas and take corrective action.

i) Financial Reconciliation Module

The Financial Reconciliation Module has been launched 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.

j) SECC Digitization Error Module

It is a module hosted on AwaasSoft at the respective logins of the States/UTs for re-verification of errors reported in details of family members of PMAY-G beneficiaries. This module is used for rectification of digitization errors by verifying the reported errors from the physical forms which were used to capture details during Socio Economic and Caste Census (SECC) - 2011 survey. The request may be raised by the state officials in case the complete details of family members as per SECC survey are not reflected on AwaasSoft or there is error in the details of family members and social category. This module would be used only for those beneficiaries to whom houses have not been sanctioned including cases of beneficiary's death.

k) 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 proposed heads and sub-heads basis which states and districts may book expenditure under administrative fund. The heads and sub-heads proposed are categorized basis the indicative heads in PMAY-G implementation framework.

The module is intended to digital processing of administrative funds at the following levels of implementation:

- State
- District

- Block
- Gram Panchayat

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 • Uploading of sanctions for fund release to State • Approval of State Nodal Account
State	<ul style="list-style-type: none"> • Allocating targets to Districts • Adding State Debit Account details • Confirming fund receipt from Centre • Releasing the State share • Setting the instalment values and payment levels • Generation of FTO for transfer of Admin Fund • Fixing the Digital Signatory levels • Activation/Deactivation of DSC • Managing Bank/Branch master lists • Generation of FTOs for admin fund payment
District	<ul style="list-style-type: none"> • Review and approve proposal for house sanction • Allocating targets to Blocks • Generation of order-sheet 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 • Registration of beneficiaries • Capturing MGNREGA job Card • Capturing Bank Account Details • Capturing old house and construction site photographs • Freezing beneficiary account

User Level	Function handled through AwaasSoft/AwaasApp
	<ul style="list-style-type: none"> • Generation of ordersheet for FTO • Generation of FTOs for payment of instalments • Inspection and approval of inspection photographs • Data entry for transactions prior to FY 2015-16

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

13.2 Managing PMAY-G at different levels

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

13.2.2 At the state level, state governments have to nominate Nodal Officers who would manage the MIS. The number of instalments in which the fund would be transferred and in what proportion, the district wise targets and allocation need to be entered at the State level. The Nodal Officer would also serve as the converging point for queries and issues faced by the districts and a single window for communication with NIC in respect of AwaasSoft.

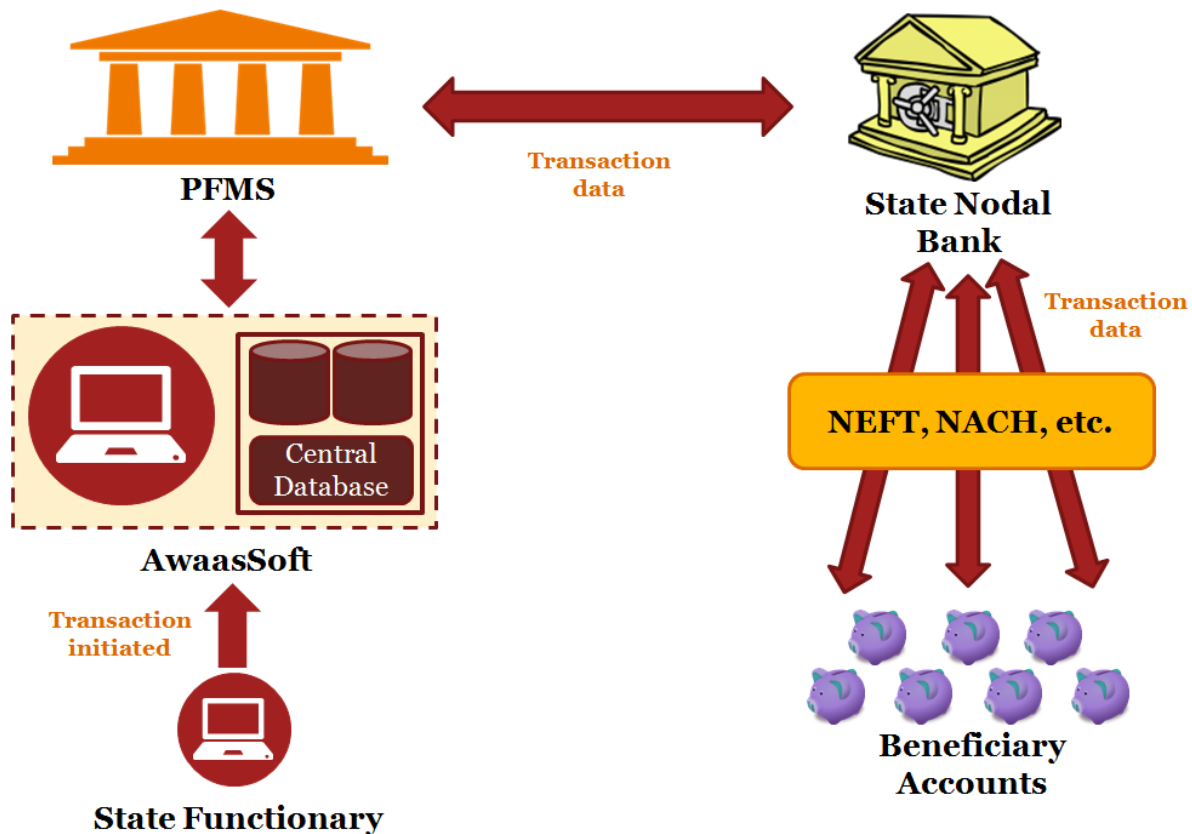
13.2.3 The status of usage of AwaasSoft at the district level shall be monitored regularly. The reporting of special projects needs to be made separately under the corresponding provision in AwaasSoft and this should be ensured at the state level. At the district level dedicated staff should be identified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

13.3 Process of Data Entry

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

13.4 Fund flow through AwaasSoft

13.4.1 All the payments from the states (State Nodal Account) 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
- i. There should be only one bank account dedicated to PMAY-G at the state level in which funds of PMAY-G should be kept.
- ii. Agency to ensure that the bank account is registered / integrated with PFMS
- iii. The details of the bank account are to be entered in AwaasSoft from the link given at State Login.
- iv. The details of the bank account once finalized, cannot be changed for the financial year.
- v. 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 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
- iii. The password would be sent to the registered mobile number of 1st and 2nd signatory, same shall be changed after first successful login.

(d) Enrolment of signatory and activation

- i. Registered signatories can login from any login screen of AwaasSoft with the new credentials and enrol their DSCs.
- ii. If the Officer does not have a DSC, the same should be procured
- iii. The State MIS nodal officer can activate/de-activate any DSC from state login.
- iv. Once DSC is activated, signatory can login again to generate/ digitally sign the FTO in future.

(e) Beneficiary Bank Account

- i. The bank account of PMAY-G Beneficiary should be frozen from the Block Login of AwaasSoft before generating 1st order sheet.
- ii. All frozen beneficiary bank accounts would be verified by PFMS
- iii. Once account is verified by PFMS, it will be re verified by the block officials who will ascertain that the name of the account holder matches with the name of the beneficiary as entered in AwaasSoft
- iv. The beneficiary bank accounts which have been verified by PFMS and subsequently by the block officials will appear in order sheet for payment
- v. The beneficiary bank accounts rejected by PFMS will again have to be updated and frozen again

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

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

13.5 Monitoring Progress on AwaasSoft

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

- a) Physical Progress Reports
- b) Financial Progress Reports
- c) Social Progress Report
- d) GIS Reports
- e) SECC Reports
- f) Convergence Reports
- g) eFMS Reports
- h) Social Audit Reports

13.6 Transactions through PFMS

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

- (a) Medium for validation of beneficiary accounts by banks
 - i. PFMS receives details of beneficiaries' accounts entered by executives of the state governments on AwaasSoft.

- ii. PFMS performs a preliminary validation of the account information received, and if all is found to be in order, beneficiaries' account details are sent to the concerned banks for validation.
- iii. Responses received from the beneficiaries' banks are relayed to AwaasSoft.
- iv. The above is true only in the case of banks which are integrated with PFMS. For non-integrated banks, after the preliminary validation by PFMS, if all is found to be in order, PFMS directly sends the appropriate responses to AwaasSoft, with no involvement of the beneficiaries' banks.

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

- i. PFMS receives the Fund Transfer Orders generated by executives of the state governments on AwaasSoft.
- ii. PFMS performs a preliminary validation of the FTOs received, and if all is found to be in order, PFMS sends an acknowledgment of having accepted the FTO, or else, responds with an FTO rejection.
- iii. Accepted FTOs are then sent to the concerned state nodal bank for payments to beneficiary accounts. Each State/UT shall have only one State Nodal Account for fund transfer.
- iv. Responses received from the state nodal bank are relayed to AwaasSoft.

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

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

13.7 Mobile Application: AwaasApp

13.7.1 Mobile application "AwaasApp" that captures geo-referenced and time-stamped photographs of the houses during their construction has been developed. The

application is designed to facilitate inspections and uploading of photographs. The geo tagged data made that would be available through 'AwaasApp' would be linked to the dashboard that is proposed to be developed in future. Functionality of AwaasApp is to be increased till it is enabled to cover the entire data entry and MIS requirements.

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

CHAPTER – XIV

GREEN RURAL HOUSING

14.1 Vision

Green Rural Housing for cleaner and healthier India.

14.2 Aim and Objectives

14.2.1 Housing has an impact on environmental systems during all stages – design to operation; such as emissions to air, water and soil during manufacture of building materials; emissions due to energy used in manufacture and transportation of materials as well as construction; sewage waste disposal once the house is built; and freshwater withdrawal to meet water requirements, etc.

14.2.2 Green rural housing will support India's commitment to Sustainable Development Goals (SDGs), specifically SDG 3 Health & Wellbeing, SDG 6 Clean Water & Sanitation, SDG 7 Affordable & Clean Energy, SDG 13 Climate Action and SDG 5 Gender Equity. It will also contribute towards the Nationally Determined Contributions (NDCs) of reduction in GHG emissions.

14.2.3 The objective of green housing is to ensure construction of quality rural houses on a sustainable basis, that have an overall low environmental impact and are also comfortable, healthy, safe and affordable for the end user. This will be achieved through optimized use of natural resources during the lifecycle of the house and use of designs and materials appropriate to local climatic conditions. Natural factors such as building orientation, wind direction, vegetation, drainage, and contours of the land along with usage of green building materials should be factored into housing design.

14.3 Definitions

Green housing can be defined as a house that;

- a) has low environmental impact during construction, and through its life - design, building materials and construction and occupancy.
- b) optimizes the use of natural resources - energy, water and materials and generates less waste.
- c) is structurally safe, disaster resilient, and less vulnerable to climate change.
- d) creates a comfortable and healthy environment for its inhabitants.

14.4 Performance Indicators

The definition of green housing is qualitative and needs to be quantified for the purpose of ground implementation. To enable assessment of a green PMAY-G house against a typical PMAY-G house following performance indicators have been identified based on global indices such as SDGs and NDCs:

- a) **Comfort** – Comfort can be improved by enhancing natural light and ventilation. This indicator assesses the improved hours of comfort by implementation of green strategies such as appropriate orientation of the house as per climate, choice of materials, shading strategies, size of openings etc.
- b) **Health** – Health of the inhabitants is impacted by the air quality and water quality during construction and occupancy of the house. Strategies for dust and insect free environment and clean drinking water quality as per standards, etc. would contribute to this indicator.
- c) **Energy** - Annual electricity consumption (kWh/house / year) during occupancy can be optimized through appropriate design, choice of materials, installation of energy efficient appliances and integration of renewable energy. Materials with low embodied energy (MJ) such as locally available materials, recycled materials, etc; have low environmental impact. This indicator evaluates houses on both annual electricity use and embodied energy.
- d) **Water** – Low water use during construction of the house and water savings through fixtures and fittings, and measures like rainwater harvesting are features of green rural house. This indicator evaluates the measures that contribute towards water savings based on “litres/house”.
- e) **Waste** – This indicator assesses waste management practices at occupancy stage in terms of integration and management of solid and liquid waste.



The above indicators will also be used to evaluate and qualify new and innovative materials and technology.

14.5 Technical Requirements

Specific technical requirements would need to be met across the life cycle of the house from design to occupancy.

- a) Design stage - Appropriate design considerations such as door/window (opening) size and location, orientation, shading etc. contribute to comfort conditions of the house.
- b) Building Materials and Construction - The choice of materials and construction contributes towards performance of both comfort and energy indicators.
- c) Occupancy - Installation of equipment, water fixtures, waste management systems contribute towards energy, water and waste indicators.

There are two types of technical requirements for determining green in the context of green rural housing.

- a) General Requirement - This set of requirements are applicable to all rural houses across the nation.

- b) Climate Dependent and/or Location Specific Requirements - This set of requirements is a dynamic and variable list which is dependent on the location of the house, climatic conditions, availability of materials and technology, etc.

14.6 Implementation

- 14.6.1 Any beneficiary who is willing to construct a Green PMAY-G house and has indicated his preference before the issuance of sanction letter may be facilitated through the Block Development Office. This facilitation will include layout design, materials, technology, suppliers and associated financial support, if any, for green housing.
- 14.6.2 As far as possible a cluster approach should be adopted to bring in the scale of material supplies, facilitation of specialized mason training and ease of monitoring.
- 14.6.3 To provide technical support in green housing implementation, Green Technical Committee (GTC) will be set up within NRIDA at the national level. The GTC will interface with states and technical institutions such as CBRI, IITs, IISc etc. for approving and certifying green materials and/or products.
- 14.6.4 The GTC will be responsible for the following tasks:
 - a) It will collaborate with technical institutions to prepare a list of approved materials, technology and suppliers. The GTC will maintain and update the approved list of green materials, technology and suppliers on the PMAY-G online portal.
 - b) It will facilitate formulation of state specific technical requirements. In this endeavor, GTC will be guided by the approach outlined in the 'Green PMAY-G Framework'.
 - c) It will be responsible for integration of the green compliance monitoring requirements within Awaassoft.
- 14.6.5. The States can recommend green materials, technology and suppliers to the GTC to be included in the approved list. States can also recommend specific technical requirements to the GTC; based on variations in climate & geographical conditions, availability of resources – material and labor, type of construction, construction cost, beneficiary's access to materials and technology; to be included in the state specific list.
- 14.6.6. Additionally, green material manufacturers/suppliers, technology providers, can also apply to GTC to be included in the approved products and suppliers list as per the approach outlined in the 'Green PMAY-G Framework'.

14.7 Green Convergence

Convergence of Government of India mechanisms such as National Water Mission, Prime Minister Arogya Yojana, Swachchh Bharat Mission, Pradhan Mantri Sahaj Bijli Har Ghar Yojana (or Saubhagya), Pradhan Mantri Ujjawala Yojana (PMUY), etc. is also expected to contribute towards green rural housing.

Annexe –I**EXCLUSION PROCESS**

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

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

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

CRITERIA FOR AUTOMATIC INCLUSION

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

Annexe-II

CHECK LIST FOR RELEASE OF SECOND INSTALLMENT**1. Whether the following conditions have been fulfilled:**

- i. Utilisation of 60% of total available funds on AwaasSoft.
- ii. Achievement of the physical progress as per the prescribed criteria and indicators as given below :-

Year *	Criteria	Indicator
Current year	Target Fixing	100 percent
Current year	Issue of Sanctions	95 percent of Target
Current year	Freezing of Beneficiary Accounts	100 percent of the sanction.
Current year	Release of 1 st instalment to the beneficiary	100 percent of the sanctions in terms of generation of FTO
Previous year	House constructed	80 percent of Sanction <u>(100% of targets in respect of SC/ST/Minorities/Disabled)</u>

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

- iii. Any other condition specifically indicated during previous release.

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

- i. Submission of proposal in the prescribed Performa.
- ii. Utilization Certificate, in the prescribed Performa, for funds received during the current financial year and previous financial year(s).
- iii. Audit Report of the State for the previous financial year(s). In case any irregularities are pointed out in the Audit Report, the action taken on such irregularities should also be reported.

- iv. Uploading of copies of sanction orders releasing the matching state share for the previous and current financial year on AwaasSoft.
- v. Targets of SC/ST/Minorities / Disabled prescribed by MoRD and distributed by the State Governments amongst districts.
- vi. Actual achievement of physical targets planned during the last year in respect of aforesaid categories.
- vii. Compliance status of issues raised in the Minutes of Empowered Committee Meeting.
- viii. Status of compliance of conditions put by MoRD while releasing last instalment.
- ix. Certificate regarding non-diversion and non-embezzlement of funds.
- x. Copies of sanction orders releasing the State Share for the previous and current financial year and documents in the form of bank statement showing actual transmission of funds in State Nodal Account.
- xi. Utilisation Certificate for administrative expenses for the previous and current financial year(s).
- xii. Certificate from the State stating that Administrative Fund had been utilised only on permissible heads
- xiii. Certificate of deposition of penal interest in case there is delay in transfer of central share from State Consolidated Fund to State Nodal Account.

Signature_____

(full name with designation & official seal)

Date_____

3. Documents required with the Proposal

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

5.	Uploading of copies of sanction orders releasing the matching state share for the previous and current financial year on AwaasSoft.	
6.	Targets of SC/ST/Minoriteis/ Disabled prescribed by MoRD and distributed by the State Governments amongst districts.	
7.	Actual achievement of physical targets planned during the last year in respect of aforesaid categories.	
8.	Compliance status of issues raised in the Minutes of Empowered Committee Meeting.	
9.	Status of compliance of condition put by MoRD while releasing last installment	
10.	Certificate regarding non-diversion and non-embezzlement of funds.	
11.	Copies of sanction order releasing the State Share for the previous and current financial year and documents in the form of bank statement showing actual transmission of funds in State Nodal Account.	
12.	Utilisation Certificate for administrative express for the previous and current financial year(s).	
13	Certificate from the State stating that Administrative Fund had been utilized only on permissible heads	
14	Certificate of deposition of penal interest in case there is delay in transfer of central share from State Consolidated Funds to State Nodal Account.	

Signature _____

(full name with designation & official seal)

Date _____

Annexe- III A

**PRADHAN MANTRI AWAAS YOJANA-GRAMIN (PMAY-G)
PERFORMA FOR RELEASE OF SECOND INSTALMENT (HOUSING)**

1. YEAR : _____
2. Name of State : _____
3. Name of the State claiming 2nd Instalment:
- a) Address : _____
- :
- :
- b) Tele. No. : _____
- c) Fax No.(if any) : _____
- :
- d) E-mail address : _____
4. Central Allocation for the current year : _____
5. Funds received are as under:

(Amount ` in lakh)

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

6. Funds available :

Sl.No.	Items	Current Year (i.e.....)	Previous Year (i.e.....)
1.	(a) Carryover funds from the previous year		
2.	Released under PMAY-G received by the State		
	(a) Centre (i) of Current year (i.e.....)		
	(ii) of previous year (i.e.....)		

	(b) State	(i) of Current year (i.e.....)		
		(ii) of previous year (i.e.....)		
3.	Unadjusted advances with the Implementing Agencies, if any. (As per the Audit Report)			
4.	Miscellaneous Receipt, if any.			
5.	Total available funds			
6.	Expenditure as on date			
7.	Percentage (%) of expenditure			
8.	Percentage of expenditure on SC/ST components			

7. Utilization Certificate for the previous year (.....) is enclosed in the prescribed Performa (Form GFR-19A)
8. Audit report of the previous year (.....) with the relevant certificates duly recorded by the Auditor is enclosed.
9. It is certified that :
- (i) No major irregularities such as embezzlement, diversion of funds etc., have been noticed in the audit report for the previous year in respect of any implementing agency under Pradhan Mantri Awaas Yojana-Gramin;
- (ii) Necessary action has already been initiated to rectify the defects pointed out in the Audit Report for the previous year and earlier years and compliance would be sent/ has been sent to the Ministry shortly;
- (iii) All the funds under the scheme have been kept in the Savings Bank Account (SNA). No fund has been withdrawn from Saving Bank Account and deposited in the Treasury even temporarily.
- (iv) All conditions laid down in the PMAY-G guidelines are being fulfilled while implementing the scheme.

Signature _____

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

Date: _____

Annexe-III B

**PRADHAN MANTRI AWAAS YOJANA-GRAMIN (PMAY-G)
PERFORMA FOR RELEASE OF SECOND INSTALMENT
(Administrative Cost)**

1. YEAR : _____
2. Name of State : _____
3. Name of the State claiming 2nd Instalment:
- a) Address : _____
- :
- :
- :
- b) Tele. No. : _____
- c) Fax No.(if any) : _____
- :
- :
- d) E-mail address : _____
4. Central Allocation for the current year : _____
5. Funds received are as under:

(Amount ` in lakh)

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

6. Funds available :

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

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

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

9. It is certified that :

- 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;

- b. Necessary action has already been initiated to rectify the defects pointed out in the Audit Report for the previous year and earlier years and compliance would be sent/ has been sent to the Ministry shortly;
- c. All the funds under the scheme have been kept in the Savings Bank Account. No fund has been withdrawn from Saving Bank Account and deposited in the Treasury even temporarily.
- d. All conditions laid down in the PMAY-G guidelines are being fulfilled while implementing the scheme.

Signature _____

(full name with designation & official seal)

Authorized signatory of the State

Government Date:

Annexe-IV

Pradhan Mantri Awaas Yojana –(Gramin)
(Consolidated Utilization Certificate) - Housing
Utilization Certificates for the Financial Year_____

1. Certificate that a sum of Rs._____lakh (rupees_____only) was received by_____(Name of Sates as Grants-in-Aid during the year_____as per details given below, from the Centre 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 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.**
- (iii) 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:-----

Annexe-V

Pradhan Mantri Awaas Yojana –(Gramin)**(Expenditure Statement) - Housing****Provisional Utilization Certificate for the Current Financial Year_____**

1. Certificate that a sum of Rs. _____ lakh (rupees _____ only) was received by _____ (Name of Sates as Grants-in-Aid during the year _____ as per details given below, from the Centre 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 (rupees _____ 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 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.**
- (iii) 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:-----

Annexe-VI

Pradhan Mantri Awaas Yojana –(Gramin)
(Consolidated Utilization Certificate) – Administrative Expenses
Utilization Certificates for the Financial Year_____

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

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

i) Funds lying in State Nodal Account (SNA) : Rs. _____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 (as per BES) :
- h) 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.

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 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:-----

Annexe-VII

Pradhan Mantri Awaas Yojana –(Gramin)
(Consolidated Expenditure Statement) – Administrative Expenses
Provisional Utilisation Certificate for the current Financial Year_____

1. Certificate that a sum of Rs. _____ lakh (rupees _____ only) was received by _____ (Name of State 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 (as per BES) :
 h) Closing balance (including uncashed cheques of the current year) :

4. 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.
5. 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 Agency's Statement of accounts for the year _____ duly audited by the Chartered Accountant have been obtained and sanctioned.
- iii) 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:-----