By Speed post/e-mail

No. SMH-06/2016-17-PMAC-G-RDD-424-47
Government of Himachal Pradesh
Rural Development Department

From: -

The Secretary (RD) to the
Government of Himachal Pradesh
Shimla-171002

To

All the Deputy Commissioners –cum-Chief Executive-Officers
District Rural Development Agencies
In Himachal Pradesh

All the Deputy Directors-cum-Project Officers
District Rural Development Agencies
In Himachal Pradesh

Dated Shimla-9

August, 2016

Subject:

Allocation of Physical Targets & Financial Allocation under Pradhan Mantri Awaas Yojana (Gramin) (PMAY-G) for the year 2016-17.

Sir/Madam,

This is to inform you that the Ministry of Rural Development Government of India has conveyed a total financial allocation of Rs. 4927.26 lakh with a physical target of 3644 houses to be constructed during the year 2016-17 under Pradhan Mantri Awaas Yojana PMAY-G) @ Rs. 1,30,000/- per unit which has replaced the erstwhile scheme of IAY. The sharing pattern has been proposed to be 90:10 between centre and State.

In view of the allocation conveyed by the Government of India, the district wise/category wise targets have been finalized in accordance with the SECC report 2011 by the Department which is already uploaded on the website www.rural.nic.in by the Ministry.

The block-wise targets are required to be decided by the DRDAs by using SECC data 2011. The detailed guidelines of PMAY-G scheme have also been uploaded on the website of the Ministry of Rural Development, Government of India www.rural.nic.in. However, the brief set of guidelines for smooth implementation of the scheme of PMAY-G for selection of beneficiaries, sanction of houses, release of funds and operationalization of the Scheme during 2016-17 are given as under:

1. In view of the Government's commitment to provide “Housing for All” by 2022, the Ministry of Rural Development, Government of India has restructured the scheme of Indira Awaas Yojana (IAY) into Pradhan Mantri Awaas Yojana (Gramin) (PMAY-G) w.e.f 1st April, 2016.
2. The PMAY-G aims to provide a pucca house with basic amenities to all houseless households and households living in kutcha and dilapidated house by 2022.
3. The immediate objective is to cover 1.00 crore houses in rural areas over the period of 3 years from 2016-17 to 2018-19 all over the country.
4. The minimum unit size enhanced from the existing 20 sq.m. to 25 sq.m including a dedicated area for hygienic cooking.
5. Enhancement of unit enhancement from Rs.75000/- to Rs.1.30 lakh in hilly states, difficult areas.
6. The cost of unit (house) is to be shared between central and state government in the ratio of 90:10 for hilly states.
7. Provision of toilet at Rs.12000/- and 90/95 days of unskilled wage labour under MGNREGA over and above the unit cost.
8. The beneficiaries are to be identified by using SECC -2011 data. The identification and selection of the beneficiaries shall be done by the community through the Gram Sabha from the SECC -2011 list based on the housing deficiency and other social deprivation parameters.
9. The beneficiaries of PMAY-G in addition to being provided financial assistance shall also be offered technical assistance for the construction of the house.
10. If the beneficiary of PMAY-G so chooses, he/she will be facilitated to avail loan from financial institutions for an amount of up to Rs. 70000/-. 
11. Use of effective Convergence for provision of electricity, piped drinking water facility, rainwater harvesting, LPG connection under Ujjwala scheme, Solar initiatives, backyard fruit poultry, goatery, dairy shed, solid and liquid waste management.
12. All payments through DBT to beneficiary’s Bank/Post Office accounts registered in AwaasSoft/MIS.
13. Special module for orientation of beneficiaries for demystifying concepts of construction costs and process.
14. Specially designed mason training certificates proforma on site to improve quality of homes and enhance skills of participants.
15. Creating menu of housing designs based on local typologies incorporating local materials, traditional knowledge and aesthetics.
16. Saturation approach in housing provision using Gram Panchayat, block or District as unit wherever possible.
17. Out of the total earmarked targets allocated to each district, it should be earmarked for SC/STs subject to availability of eligible PMAY-G beneficiaries. Within earmarked targets, the proportion of SC/ST is to be decided from time to time by the respective districts. The districts would also be allowed to interchange targets between SC and ST if there are no eligible beneficiaries from either of the category and it is certified as such. In case all eligible SC/ST households are saturated, the earmarking could cover other households.
18. Further as far as possible, 15% of the total fund would be earmarked for Minorities at the National Level. In case no eligible beneficiary is available as per SECC among minorities, the earmarking could cover eligible households from other categories.
19. Once the category SC/ST and minorities in a particular district has been saturated, the same should be informed to the Department to avoid allotting any more targets to that particular social category in that district during the next year.
20. The identification and selection of Minority beneficiaries should be done in the meeting of Gram Sabha where the Priority list of beneficiaries is verified as per the procedure. The Gram Sabha has to identify the Minority beneficiary from the list of eligible beneficiaries in * Others * category and sanction houses to the identified minorities as per the target allocated for the category in the Gram Panchayat.
21. The Persons with Disabilities are to be given priority keeping in view the provisions of the PWD Act, 1995 and to ensure 3% of the beneficiaries at the State level are from among the PWDs.
22. 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 kutchha houses as per SECC data subject to the exclusion process.
23. There will be multilayered prioritization 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, 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.

24. 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.

25. Separate priority lists satisfying the principles of prioritization will be generated for SC ST, Others and Minorities.

26. Once the category wise priority lists are made available and suitably publicized, a Gram Sabha will be convened. The Gram Sabha will verify the facts based on which the households have been identified as eligible. If the inclusion has been done based on wrong facts, if the household has constructed a pucca house or has been allotted a house under any government scheme or migrated since the time of the survey, the Gram Sabha shall delete the name of such families. The list of deleted households including reasons for deletion will form part of the minutes of the Gram Sabha resolution.

27. In case there is a tie with more than one household within a sub group having the same deprivation score, the Gram Sabha will rank the households by according priority on the basis of following parameters.
   a) Households with widows and next of kin of members of defence /paramilitary /police forces killed in action,
   b) Households where a member of suffering from leprosy or cancer and People with HIV(PLHIV),
   c) Households with a single girl child,
   d) Beneficiary families of the Scheduled Tribes and other Traditional Forest Dwellers (Recognition of Forest Rights Act, 2006 commonly known as Forest Rights Act),
   e) Transgender persons.

28. The Gram Sabha may also record its opinion about households to be added to the priority list which are not included in SECC list and which though included in SECC list have not been included in the priority list in the minutes of the resolution, thereafter the following lists prepared as per the Gram Sabha resolution are to be forwarded to the BDO or any block level official.
   a. List of deleted households
   b. List of eligible households with ranking
   c. List of households which may be included /added to the priority list to the priority list – The list may include households which were not enumerated during the SECC survey or households which though enumerated have not been included in the priority list despite being eligible for receiving assistance under PMAY-G

29. Post verification, once the lists have been made available by the Gram Sabha, the BDO or any block level official referred 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 Gram Sabha resolution along with the above list are entered on AwaasSoft.

30. After the lists have been suitably published for seven days, a window period of 15 days would be provided for submission of complaints regarding deletion or change in ranking without following due procedure. The complaint may be collected by any village level functionary/official appointed by the State and thereafter forwarded to the Competent Authority for further processing or the aggrieved party may submit his/her complaint directly. The competent Authority shall enquire into the complaints, prepare a report and submit the same in a time bound manner where time period is to be decided by the state to an Appellate Committee that is to be constituted by the State.
31. Every district shall constitute a three member Appellate Committee at the District level. It may be headed by a nominee of the District Collector /Magistrate /Collector, another official and at least one non-official member.

32. The Appellate Committee will then publish the Gram Panchayat wise final priority list for each category after ensuring the ranking is complete and each household has been assigned a distinct rank. The list will be published on the notice board of the Gram Panchayat and advertised widely. The priority list will also be entered on the website of the PMAY.

33. In the initial year of implementation of PMAY-G, no provision will be available for adding /including names to the list. However, claimants other than those endorsed by the Gram Sabha 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 resolution. The Competent Authority shall enquire into the claims as endorsed by the Gram Sabha and otherwise prepare a report and submit the same in a time bound manner where time period is to be decided by the Appellate Committee. Based on the merit of the claim, the Appellate Committee may recommend including these households in the universe of beneficiaries of PMAY-G.

34. An additional priority list for the households included in the universe as recommended by the AC may be prepared GCCP and community-wise. The list should fulfill all the conditions of prioritization enunciated in the guidelines.

35. While distributing targets, priority may be accorded to Gram Panchayats covered under SAGY, Rurban Cluster and those of strong social capital has been developed through women’s Self Help Groups under DAY-NRLM. Priority may also be accorded to Open Defecation Free Gram Panchayats in adoption of saturation approach for housing. The annual select list shall begin with the top households in the approved priority list and be restricted to the target assigned for each category to the Gram Panchayat for that year.

36. The annual select list shall be widely disseminated including in print and electronic media and through wall paintings in the village.

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

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

1. Motorized two/three/four wheeler /fishing boat
2. Mechanized three/four wheeler agricultural equipment
3. Kisan Credit Card with credit limit of Rs. 50000/ 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. 10000/- per month
7. Paying Income Tax, professional tax, owning a refrigerator, landline phone, own 2.5 acre or more of irrigated land with at least one irrigation equipment, 5 acres or more land for two or more crop seasons, owning at least 7.5 acres of land or more with at least one irrigation equipment.

37. 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

38. Additionally up to 90/95 mandays of unskilled labour during house construction is provided under MGNREGA. This may be availed by beneficiary himself and in case where the beneficiary has exhausted his 100 days under NREGS or if the beneficiary is old and for some reasons unable to work by himself, the labour may be contributed by another worker seeking work under NREGS.
39. Houses sanctioned under PMAY-G are also eligible to receive assistance of Rs. 12000/- for the construction of toilet from Swachh Bharat Mission (G) or any other dedicated financing scheme.

40. House Size : The minimum size of the house to be 25 square meters including a cooking space and a toilet.

41. Before issue of Sanction order the BDO or any block level official authorized by the State Government shall geo-tag the vacant land of the beneficiary and also the details of field functionary and trained mason mapped to the beneficiary.

42. In case of landless beneficiary the State shall ensure that the beneficiary is provided land from the government land or any other land including public land (Panchayat common land, Community or land belonging to other local authorities). For the selected land connectivity and availability of drinking water be ensured. The district to ensure this once the priority list is finalized.

43. The Annual Select List drawn from the Priority List of the beneficiaries as per the target allocated will be registered on MIS-AwasoSoft. During the registration, the details of bank account, name of nominee, NREGS job card number have to be mandatorily entered. In addition, the mobile numbers wherever available may also be seeded on AwasoSoft. After registration of the beneficiary details and the bank account details of the beneficiary are validated, a sanction order shall be individually generated in AwasoSoft for each beneficiary with a distinct PMAY-G ID and QR code. Allotment of house shall be made jointly in the name of husband and wife except in the case of a widow/unmarried/separated person.

44. The implementing agencies may also choose to allot it solely in the name of the woman. In 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 to be communicated through SMS to the beneficiary. The beneficiary can either collect the sanction from the Block Office or download from the PMAY-G website using PMAY-G ID.

45. 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. The implementing agencies would pursue with the Bank in which the State Nodal Account is maintained to send an SMS to the beneficiary intimating transfer of assistance.

46. The house shall be constructed or got constructed by the beneficiary himself/herself under PMAY-G. No contractor should be engaged by the State/district/block in construction of houses. If any such case of construction through contractor comes to the notice of the Ministry of Rural Development, it will have the right to recover the releases made to the state for those PMAY-G houses. The house should also not be constructed by any Government department/agency other than where specifically mentioned.

47. The complications in completion of the house accentuate with delay in construction. With escalation of time, the cost of inputs also increase and because the beneficiaries are from a strata that is vulnerable to various insecurities of life, delay results in the assistance money being used to service other pressing necessities or to meet consumption requirements. Such situations become irretrievable and the recovery of money from such beneficiary would be very undesirable given their precarious socio-economic conditions. The implementing agency has to very closely monitor the construction of house by the beneficiary and ensure constant handholding.

48. The construction of house should be completed in 18 months from the release of first installment. House construction can have only the following 7 stages/levels viz:

- House sanctioned
- Foundation
- Plinth
- Windowsill
- Lintel
- Roof cast
49. The total number of installment and the amount in each installment to be paid to the beneficiary for house construction may be retained as 3 keeping in view the stages of construction of house. The first installment may be given at the rate of 25 %, 2nd at the rate of 60 % and the third and the last installment @ 15 % may be paid after completion of the house.

50. The last installment must be paid after completion of the house. The installments are to be mapped other than the 1st and the last to house construction stages/levels of their choice from among the following in AwaasSoft:-

a) Foundation
b) Plinth
c) Window sill
d) Lintel
e) Roof cast

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

- The provision of support service will need action on the following areas
  a) Sensitization workshop for the beneficiaries.
  b) Developing House Design typologies, designs and estimates
  c) Mason Training and Certification
  d) Plan for unified sourcing of construction material
  e) Support to old and disabled beneficiaries
  f) Facilitating loan from Banks for up to Rs. 70000/-

52. The implementing agencies to organize a workshop on a selected date to sensitize the selected beneficiaries on the quantum of assistance and the stage wise installments thereof, the need to take up construction of the core house initially, the approximate requirement of material for construction of each stage, the disaster resilient features that need to be incorporated for houses in their locality, the different options of the house type designs suitable to their area, the availability of the skilled mason along with their contact, the source for procurement of the material at reasonable rate.

53. The implementing agencies should also facilitate having interaction of the beneficiaries with the banks identified to provide loan for house construction, the trained masons in the area and the line departments that are supposed to provide converged services to the beneficiary.

54. The implementing agencies should provide the beneficiaries a bouquet of options of house designs and appropriate technology suitable to the region of their residence. The core house design should include a dedicated space for hygienic cooking and also include a toilet and bathing area. The roof and wall should be strong to be able to withstand the climatic conditions of the place in which the beneficiary resided and incorporate disaster resilient features (where needed) to be able to withstand earthquakes, cyclones, floods etc. It is also desirable that the house design incorporates the following features which could be later added to by the beneficiary depending on the resource availability

- adequate space for pursuing livelihood activities
- a verandah
- rain water harvesting system
d) Along with the sanction letter of assistance for construction of the house, the beneficiary should be provided the menu of options of the identified designs and technologies that will also have the following details

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

f) Provide list of the trained masons and their contact details

g) Intimate about the location of demonstration house that had been constructed so that the beneficiary can have a walk through experience.

h) Name of the bank and the terms and conditions for institutional finance to the beneficiaries

55. **Mason Training and Certification**: To ensure that the houses that are to be constructed are of good quality, the availability of skilled mason is a must. The implementing agencies should plan and conduct training of masons in locations where the construction intensity is projected to be high which could be ascertained from the Priority List. The trainings are to be held as per the Rural Mason Qualification Pack (QP) of the NSDC. As the QP currently only includes occupational standards for basic construction work, the implementing agencies may take up the identified and approved type designs which incorporate local construction technology to be included as a part of mason training.

56. Identify and nominate semi skilled person in the rural areas who is willing to undergo the training.

57. Identify and engage a Training Provider accredited to CSDCI for conducting the training of rural mason.

58. Conduct Pilot Training in a district as per the approved QP and thereafter draw up a comprehensive Mason Training Plan for the state based on the learning from the Pilot training.

59. Post training make arrangements for assessment and certification of the trained masons through and Assessment Agency accredited to the CSDCI.

60. Map the certified masons with the beneficiaries sanctioned assistance under the scheme.

61. The implementing agencies may also promote the use of pre-fabricated/engineered materials in the construction wherever feasible and requested by the beneficiaries.

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

63. The beneficiary would want to construct the house as per his aspirations and future requirements as this would be a once in lifetime activity. This would invariably require additional funds over and above the financial assistance provided to the beneficiary under the scheme. The beneficiary if he/she so desires, should be facilitated to avail institutional finance up to Rs.70,000. In case the beneficiary chooses the option of institutional finance, the central and state subsidy will be routed through the same bank account through which the loan has been availed, and the officials of the financial institutions will also be expected to monitor the progress of construction.

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

   a) **Discuss with Primary Lending Institutions (Scheduled banks, Co-operative and Regional Rural Banks, Housing Finance Companies) the conditions to be satisfied and documents needed for due diligence.**
b) State and Banks to give wide publicity to the provision for loans for PMAY-G beneficiaries and the documents required for availing the loan.

c) Once the beneficiary is sanctioned a house and is willing to avail institutional finance, a functionary at the ground level may be assigned the task of getting the application form, assisting the beneficiary in filling the form and submitting the same to the bank for processing the loans.

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

65. The implementing agencies may identify technical institutions of repute or building centers to provide technical support to the beneficiaries in the construction of the house. At the time of allotment of the house, the institution that has been roped in may provide a briefing to the beneficiaries about the housing designs and construction technologies that can be adopted in the region where the beneficiary is constructing the house. Further, the institution may monitor training of masons and assist the beneficiary in construction and completion of the house.

66. Under the scheme of PMAY-G, Gram Panchayats have been given the most critical role to play in the actual implementation of the scheme. These include the following:

a) The GP to finalize the priority list of eligible beneficiaries prepared on the basis of SECC-2011 data by convening a Gram Sabha.

b) The GP through Gram Sabha to prepare the list of additional beneficiaries who though eligible have been left out from the list of eligible beneficiaries.

c) The GPs should ensure maximum participation in the Gram Sabha held to finalize the Priority List of beneficiaries.

d) They should arrange the meeting of beneficiaries either at the level of the Village Panchayat or for a cluster of Village Panchayats, depending on the number of beneficiaries, and facilitate the orientation of beneficiaries on different aspects of the scheme.

e) The Gram Panchayats with the help of the Gram Sabha would identify families who cannot construct houses on their own and help in identifying NGOs/Civil Society Organizations of repute to handhold such beneficiaries to construct the houses in time.

f) The GPs to assist in identifying common land and other land including Govt land for allotment to the landless beneficiary.

g) The GPs may facilitate the beneficiaries in accessing materials required for construction at reasonable rates and also the trained masons needed for construction.

h) The Gram Panchayats would ensure convergence with other schemes of the Centre and State so that the beneficiary of PMAY-G avails the benefits of these schemes.

i) They should discuss the progress of the scheme in their scheduled meetings.

j) They should also proactively assist the social audit teams to conduct Social Audit.

k) The Gram Panchayat should identify and monitor the local level functionary who would be tagged with each house sanctioned for ensuring completion of the construction of the house without delay.

67. In order to enable the Panchayats to play their role effectively, the implementing agencies may do the following:

a) Organize training programmes to equip the Panchayats to carry out the tasks assigned to them.

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

c) Provide share of administrative expenses commensurate with workload.

d) Issue an order specifying the roles and responsibilities of each tier of Panchayat as appropriate to the States.
Convergence for basic amenities will be ensured so that the beneficiary has access to basic amenities in addition to housing. The schemes sought to be converged for providing basic amenities are:

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

b) It has been mandatory that the beneficiary of PMAY-G would get wage component for 90 person days (95 person days in hilly states, difficult areas and IAP districts) at the current rates with regard to the unskilled labour component for construction of the house under convergence with MGNREGA. Server to server integration between AwaasSoft and NREGASoft has been developed so that work for construction of house is generated on NREGASoft automatically once the sanction of house is issued on AwaasSoft.

c) Potable drinking water is the preliminary basic amenity which is required for leading a healthy life by the household. The beneficiary of PMAY-G should be provided access to safe drinking water through convergence National Rural Drinking Water Programme (NRDWP) of Ministry of Drinking Water and Sanitation.

d) The scheme of Deen Dayal Upadhyay Gram Jyoti Yojana (DDUGJY) of Ministry of Power for electricity connection should also be utilized for providing electricity connections to the PMAY-G households. The implementing agencies would furnish the details of beneficiaries who have been sanctioned houses under PMAY-G to the power distribution company which is operating in the area for providing free electricity connection. The power distribution company would as per the guidelines of DDUGJY provide electricity connection to the PMAY-G house.

e) The implementing agencies to ensure that the beneficiary of PMAY-G gets the advantage of the schemes implemented by Ministry of New and Renewable Energy for Solar Lanterns, Solar Home Lighting Systems, Solar Street lighting systems and the National Bio-Mass Cook stoves Programme (NBCP) for family size bio-gas plants.

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

g) The implementing agencies may meet the requirement of building materials, may take up production of building materials viz., bricks etc., through convergence with MGNREGA. The material that had been manufactured may be supplied at subsidized cost to the beneficiaries of PMAY-G.

h) The implementing agencies through convergence with MGNREGA, may ensure development of lands of the individual beneficiaries or habitats, soil conservation and protection, bio-fencing, paved pathways, approach roads or steps for the house etc.

The schemes mentioned above for convergence are illustrative and the State Government may take the initiative to converge the scheme of PMAY-G with other schemes of the Centre and States so that the benefit of those schemes are provided to the beneficiaries of PMAY-G.

In order to ensure that the convergence happens at the ground level, District level meetings should be held with all the Departments implementing other schemes of the Centre and States wherein the details of the beneficiaries who had been sanctioned houses during the financial year is to be furnished to all the Departments. The officers of the Departments are to be advised to give priority to the beneficiaries of PMAY-G for providing the benefits of the schemes implemented by them. The Committees that are set up at the State and District level should also ensure convergence of the scheme of PMAY-G with other schemes of the Centre and State Governments.
71 All the reporting under PMAY-G shall be based on the AwaasSoft data. The districts/blocks will also internally monitor their progress based on AwaasSoft data. The data entered in AwaasSoft with regard to the implementation of the scheme of PMAY-G enable generation of a number of reports which can be utilised for monitoring the implementation of the scheme. One of the important report is the gap analysis report which is crucial in monitoring the performance of the scheme. The report identifies the gap that is taking place in different aspects of the scheme which enables to pin point the place where action needs to be taken.

72 Beneficiaries should be registered within One month.

73 Sanctions against the targets should stand issued within 2 months of the communication of the Targets.

74 All new beneficiary accounts should be opened in SCBs / CSB enabled post office. The accounts of all beneficiaries who have been issued sanction to be frozen on AwaasSoft within 2 month of communication of targets.

75 Release of 1st installment to the beneficiary within 15 days after sanction /freezing of accounts whichever is later.

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<th>Year</th>
<th>Criteria</th>
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<td>Current year</td>
<td>Target Fixing</td>
<td>100 percent</td>
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<td>Current year</td>
<td>Issue of Sanctions</td>
<td>95 percent of Target</td>
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<tr>
<td>Current year</td>
<td>Freezing of Beneficiary Accounts</td>
<td>100 percent of the sanction.</td>
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<td>Current year</td>
<td>Release of 1st installment to the beneficiary</td>
<td>100 percent of the sanctions in terms of generation of FTO</td>
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<td>Current year</td>
<td>House constructed</td>
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<td>Previous year</td>
<td>House constructed</td>
<td>95 percent of Sanction</td>
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76 The Details of implementation of all components of PMAY-G should be proactively disclosed in the local area through wall paintings or notice boards at the Village Panchayat level. The details should include the following:-

a) The names and addresses of households eligible for assistance in the order of priority as per SECC-2011 data.

b) The names and addresses of households approved by the Gram Sabha

c) The final list of names and addresses of households who would be provided assistance under PMAY-G after the appellate process.

d) The names and addresses of the beneficiaries selected for providing assistance under PMAY-G during the year.

e) The quantum of assistance that is to be provided for each household and the number and quantum of installments in which the same is provided.

f) Date of completion of the house.

77 There should be compulsory and pro-active disclosure of the following to the beneficiaries through local level officials, Anganwadi Workers, ASHAs, SHG Leaders and Community Resource Persons:-

a) The rights and entitlements of the beneficiaries.

b) The options for appeal with regard to deletion and change in priority and the grievance Redressal mechanism.

c) The responsibilities of the beneficiaries

d) Registration in AwaasSoft, including entry of mobile number, MGNREGA Job Card Number, Aadhaar No (with consent from the beneficiary) in the system
e) Support services available from the State Government and the persons/agencies responsible for providing them

78 There should be concurrent independent monitoring using Community Resource Persons, representatives of civil society organizations and students from Higher Secondary Schools and Colleges. They should be given a format covering the points mentioned above.

79 Photographs of every house should be taken before, during and after construction of the house. The mobile application “AwaasApp” may be used to capture geo-referenced and time stamped photograph and uploaded on the AwaasSoft. The release of assistance to the beneficiary is based on the photograph of the stage of construction uploaded on AwaasSoft.

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

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

82 The basic objective is to ensure public accountability in implementation and provide an effective means for its achievement. 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.

83 Social Audit Units (SAU) set up by the state government under MGNREGA can be roped in to facilitate conduct of Social Audit of all components of PMAY-G. Resource Persons identified by the SAU at different levels may be involved with the Gram Sabha in conducting social audit. The resource persons can be drawn from primary stakeholders, civil society organizations, SHGs under NRLM, Bharat Nirman Volunteers (BNV) and other organizations or individuals, who have knowledge and experience in working for the rights of the people. The Quality Monitors and Community Resource Persons under the scheme should be a part of the Social Audit process.

84 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 priority list should be informed about the date and venue where the Gram Sabha would conduct the audit.

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

b) The Social Audit Unit may be provided all details of implementation of PMAY-G like guidelines, five year priority list, annual select list, past beneficiary lists, payments made, support services provided, monitoring visits made from different levels, major inspections carried out etc.

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

i. Final list of beneficiaries eligible for provided assistance under PMAY-G is prepared as per the prescribed procedure based on SECC-2011 data base.

ii. The annual select list of beneficiaries is prepared as per the priority in the final list.
d) Following the verification mentioned above, the Gram Sabha shall meet chaired by an elderly person who is not part of the Village Panchayat or implementing agency to discuss the findings of the Social Audit Team. The Gram Sabha will be a platform for all beneficiaries who are included in the final list of beneficiaries and annual select list and other villagers to raise issues related to implementation of PMAY-G. Government may depute an observer to the Social Audit of Gram Sabha. The entire proceedings should be video graphed, suitably compressed and uploaded in the website.

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

85 The scheme needs to be monitored very closely. Monitoring should be done at all levels and with special emphasis on quality and timely completion of construction.

86 Officers at the Block level should inspect 10% of the houses at each stage of construction. The list of such houses may be generated at random by AwaasSoft and the inspection report uploaded. District level officers should inspect 2% of the houses at each stage of construction from the random list generated by AwaasSoft.

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

88 In the meeting of the Gram Sabha to approve the annual select list, the list of ongoing PMAY-G houses and list of houses completed during the year should be read out and copy posted in the Panchayat office notice board. A community based participatory monitoring system should be put in place utilizing the services of the SHG network under NRLM. The services of NGOs and Civil Service Organizations (CSOs) may also be utilized for creating awareness of the programme and monitoring the progress and quality of the construction of the house.

89 The districts shall also maintain a single savings bank account for transacting administrative funds alone. No Programme fund will be transferred to the districts. The transfer of administrative funds to the district shall also be made through FTO from the state level, by a designated authority. These accounts shall also have to be registered with PFMS.
The transfer of the assistance to the beneficiaries shall be done to the registered bank / core banking enabled post office accounts as per the decided installments and the amount thereof through digitally signed FTO. For transfer of funds to the beneficiaries, the bank / post office account of the beneficiary should be frozen on AwaasSoft.

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

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 authorized dealers whose bank accounts are registered in PFMS.

The State Government will directly transfer the payment to the registered authorized dealer from the SNA through PFMS by Fund Transfer Orders (FTOs) issued by the Competent Authority.

There should 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 see that the grievance raised is redressed to the satisfaction of the complainant.

The official who is tagged 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. The grievances may be in the following categories:

a) Irregularities in release of installments
b) Non provision of support services
c) Non provision of convergence schemes
d) Refusal to agree to the choice of design/construction technology made by the beneficiary
e) Non-provision of the loan from financial institutions to the beneficiaries.

The details of the grievance Redressal officers including the name, telephone number and address of the officer designated at each level for addressing the grievance and the procedure to file the grievance should be clearly displayed in each Panchayat so that the people are aware of process. The process so displayed should also indicate the steps that need to be taken by the complainant in case his grievance is not resolved at the level in which he had applied. Awareness also needs to be provided to the people of the procedure of lodging the complaints on the CPGRAMS portal.

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 furnishing the Action Taken Report. The officers designed at each level of administration for redressing the grievances should be responsible for redressing the grievance in the complaints and furnish the Action Taken Report within one month of receipt of the complaint to the Ministry under intimation to the complainant.

In PMAY-G, program 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; the PMAY-G MIS- AwaasSoft and the PMAY-G mobile application- AwaasApp.

AwaasSoft is a web based transactional electronic service delivery platform to facilitate e-governance in PMAY-G. The system has been developed in house by Ministry of Rural Development, in collaboration with NIC. The portal is currently hosted at the url - http://awaas.nic.in. All
Development, in collaboration with NIC. The portal is currently hosted at the url -http://liay.nic.in. All the critical functions like the fixing of targets, the release of Funds, the issue of sanction order to the beneficiary, the monitoring of the stages of the construction by the beneficiary, and the release of the assistance amount to the beneficiary is done through the AwaasSoft. The workflow in the scheme implementation that is transacted through AwaasSoft is shown in the flow diagram below.

100 The MIS has different modules at different levels viz., State, District, Block and Panchayat designed to capture all the transactions that would be required in implementation of the scheme of PMAY-G.

101 All the targets are to be entered on the AwaasSoft before 15th September 2016

Yours Faithfully,

( R.Selvam )

Director-cum-Ex-Officio Secretary
(RD) to the Govt. of HP, Shima-9

Endst. No. SMH-06/2016-17-PMAY-G-RDD. 44/69 Dated Shimla-9

Copy forwarded to:

1. The Director (Rural Housing) Government of India, Ministry of Rural Development, Krishi Bhawan, New Delhi w.r.t. his letter No.G-20014/01/2015- RH(A/C) :340279 dated 28th June, 2016 for favour of information please.

2. The Adviser, Planning, Himachal Pradesh, Shimla-2 for favour of information and necessary action please.

3. The General Manager & Convener, State Level Bankers Committee UCO Bank Shimla, Himland, Shimla-1 for necessary action.

4. The Director, SC, OBC & MA Himachal Pradesh, Shimla-9 for favour of information please.

5. The Commissioner, Tribal Development Department, Himachal Pradesh, Shimla-2 for favour of information please.

6. All the Project Directors, DRDAs in Himachal Pradesh

7. The Joint Director (SBM-G) Rural Development Department Himachal Pradesh, Shimla-9 for favour of information please.

8. The Deputy Director (Budget) In charge Planning, Rural Development Department HP for favour of information please.

9. The Deputy Director (Budget) RD Department for favour of information and to make the necessary arrangements for release the State Share in view of allocation conveyed by the Government of India on the sharing pattern of 90:10 under PMAY-G.

10. The Nodal Officer, MIS -AwaasSoft (MGNREGA Cell) RD State Head Quarters HP Shimla-9 for favour of information and necessary action please.

Encl: As Above

( R.Selvam )

Director-cum-Ex-Officio Secretary
(RD) to the Govt. of HP, Shima-9
### The District wise physical target under PMAY-G for 2016-17

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of district</th>
<th>SCs</th>
<th>STs</th>
<th>Minorities</th>
<th>Others</th>
<th>Total</th>
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<tbody>
<tr>
<td>1.</td>
<td>Bilaspur</td>
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<td>2.</td>
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<td>2</td>
<td>332</td>
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<tr>
<td>6.</td>
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<td>98</td>
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<tr>
<td>7.</td>
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<td>0</td>
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<td>180</td>
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<tr>
<td>8.</td>
<td>Mandi</td>
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<td>7</td>
<td>0</td>
<td>43</td>
<td>113</td>
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<tr>
<td>9.</td>
<td>Shimla</td>
<td>35</td>
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<td>0</td>
<td>43</td>
<td>85</td>
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<tr>
<td>10.</td>
<td>Sirmaur</td>
<td>228</td>
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<td>176</td>
<td>460</td>
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<td>11.</td>
<td>Solan</td>
<td>134</td>
<td>12</td>
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<td>85</td>
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<td>98</td>
<td>10</td>
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<td>113</td>
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<td></td>
<td>1416</td>
<td>770</td>
<td>4</td>
<td>1129</td>
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### The District wise financial allocation under PMAY-G for 2016-17 including 4 % admin. funds

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Name of district</th>
<th>SCs</th>
<th>STs</th>
<th>Minorities</th>
<th>Others</th>
<th>Total</th>
</tr>
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<tbody>
<tr>
<td>1.</td>
<td>Bilaspur</td>
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<td>1.352</td>
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<td>55.432</td>
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<td>301.496</td>
<td>698.984</td>
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<tr>
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<td>Kullu</td>
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<tr>
<td>7.</td>
<td>Lahaul-Spiti</td>
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<tr>
<td>12.</td>
<td>Una</td>
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<td>13.52</td>
<td>0</td>
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<td>**Total</td>
<td></td>
<td>1914.428</td>
<td>1041.044</td>
<td>5.408</td>
<td>1526.404</td>
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