

Chapter IV

Implementation of the Scheme

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This chapter analyses various aspects of implementation of PMAY-G which includes issues related to physical progress, ensuring quality in construction of PMAY-G houses and availability of other basic amenities in convergence with other existing schemes.

Audit Objective: Scheme was implemented effectively to ensure timely achievement of physical targets as per required quality and convergence with other schemes to provide basic amenities were in compliance with the provisions of Scheme guidelines.

Brief snapshot of the Chapter

- 20,215 PMAY-G houses, which were sanctioned during 2016-17 to 2022-23, were incomplete as of March 2025 despite exceeding the prescribed timeline of 12 months for their completion from the date of sanction and release of ₹ 134.51 crore as unit assistance.
- The State Government had reported no shortfall in providing land and sanction of PMAY-G houses to landless beneficiaries. However, cases of landless beneficiaries to whom land was not allotted and houses not sanctioned were noticed in the audit of seven test checked districts.
- The zone-specific house designs for construction of demo houses, as suggested by GoI, was not followed. Further, demo houses were constructed in only 49 *per cent* blocks of the State as of September 2024.
- In Joint Physical Verification (JPV) of 2,178 houses of PMAY-G, cases such as house reported as ‘completed’ in AwaasSoft were found ‘incomplete’, besides houses without logo of PMAY-G and beneficiary details, houses not in use, houses without dedicated space for cooking and bath, etc., were noticed.
- Shortfall of 89 *per cent* in availability of piped drinking water supply connection, 29 *per cent* in availability of toilets, 30 *per cent* in availability of electricity connections and 39 *per cent* in availability of cooking gas connections in PMAY-G houses respectively were noticed during JPV of 2,079 completed houses.

4.1 Physical progress of the scheme

Paragraph 3.2.2 of Framework for Implementation (FFI) provides that the annual allocation of funds and physical targets of houses to the State shall be based on the Annual Action Plan (AAP) approved by the Empowered Committee of the Ministry of Rural Development, Government of India. After communication of the Ministry, the State was to finalise district wise and category wise targets and upload the same on the AwaasSoft. Further, as per

Paragraph 5.6.2 of the FFI, the construction of houses was to be completed within 12 months from the date of sanction.

The status of year wise targets of construction, houses sanctioned during 2016-23 and completion of these houses in the State under PMAY-G as of March 2024 is given in **Table 4.1**.

Table 4.1: Physical progress of construction of houses under PMAY-G as of March 2024

Year	Target	Sanctioned	Completed
2016-17	570875	570873	566950
2017-18	394383	394382	392691
2018-19	309590	309589	308847
2019-20	171555	171554	170817
2020-21	732513	732502	728306
2021-22	433251	433250	429537
2022-23	858498	858481	821015
Total	3470665	3470631	3418163

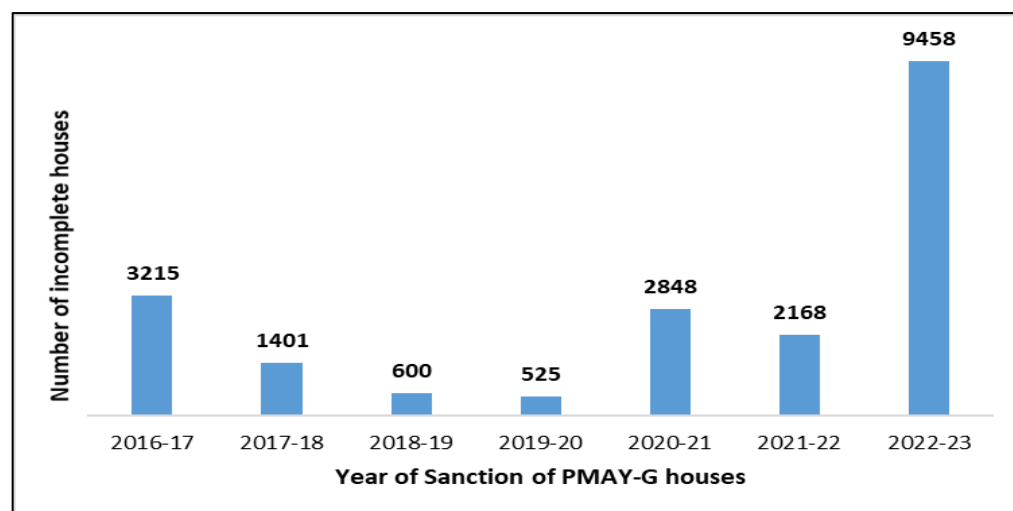
(Source: Information provided by CRD)

As seen from **Table 4.1**, out of 34,70,631 houses sanctioned under PMAY during 2016-23, 34,18,163 houses (98.49 *per cent*) were completed. However, 52,468 houses remained incomplete as of March 2024 due to various reasons, viz., diversion of fund by beneficiaries, migration of beneficiaries, land dispute, death of beneficiary, *etc.*

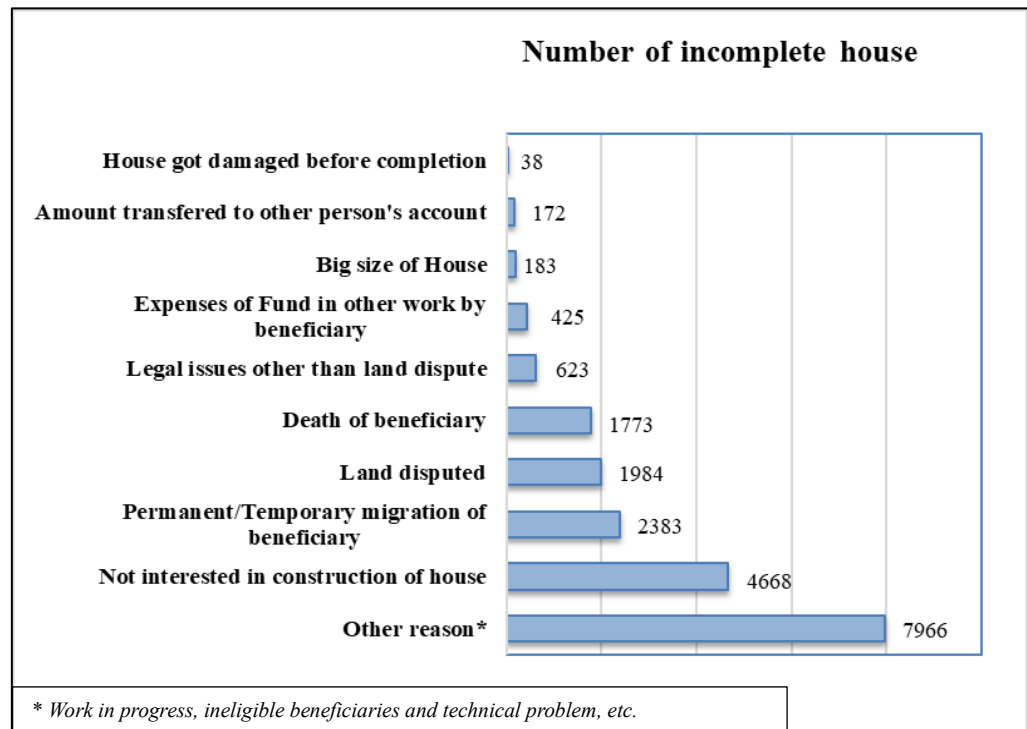
The State Government stated (September 2024) that instructions were issued to districts for completion of these houses and regular monitoring was also being done. The State Government further stated (March 2025) that at present, 20,215 houses were incomplete against 34,70,631 houses sanctioned during 2016-17 to 2022-23.

Audit noticed that these 20,215 houses were incomplete as of March 2025 despite exceeding the prescribed timeline of 12 months for their completion from the date of sanction by up to seven years as shown in **Chart 4.1** and **Chart 4.2**.

Chart 4.1: PMAY- G houses sanctioned during 2016-17 to 2022-23 but remained incomplete as of March 2025



(Source: Information provided by CRD)

Chart 4.2: Reasons due to which houses sanctioned during 2016-17 to 2022-23 remained incomplete as of March 2025

(Source: Information provided by CRD)

Thus, incomplete houses not only defeated the purpose of the scheme but also the amount of ₹ 134.51 crore released as assistance for construction of houses to these beneficiaries³⁹ remained unfruitful. State Government may, therefore, examine the feasibility of construction of these houses and recovery of the amount released to beneficiaries in cases where the house could not be completed within a reasonable timeline.

4.2 Preparation of Annual Action Plan

Para 3.6.1 of FFI provides that State should prepare a comprehensive Annual Action Plan (AAP) for implementation of PMAY-G. Further, Para 3.6.2 stipulates that the AAP for the State should contain the district-wise plan highlighting the strategy that is to be adopted for saturating priority households. The district-wise plan will also, *inter alia*, highlight mason training program, sources for construction material, facilitation of loan to the beneficiary, development and dissemination plan for house typologies, beneficiary sensitisation workshops and all the amenities that will flow to the beneficiary through convergence with different schemes. Further, Para 8.3 stipulates that the district level plan as in Para 3.6.2 should be reviewed in District Level Committees (DLCs) meetings.

Audit noticed from the copies of AAP for the year 2018-23⁴⁰ provided (March 2024) by the CRD office that the AAP⁴¹ did not contain district-wise

³⁹ 10,052 beneficiaries x ₹ 40,000 (Ist instalment) + 8,151 beneficiaries x ₹1,10,000 (Ist and IInd instalment) + 387 beneficiaries x ₹1,20,000 (All three instalments) = ₹ 134,51,30,000. In case of 1,625 beneficiaries, no amount was released.

⁴⁰ AAP for 2017-18, was not provided to audit.

⁴¹ Submitted to MoRD.

plan as envisaged in the FFI. Further, it was noticed that district level plan was not being prepared in any of the 19 test checked districts.

In reply, the State Government stated (September 2024) that in the online format of GoI for AAP, option for separate AAP of districts was not available. It was further stated that the points available in online format of AAP was prepared in consultation with districts. It was also informed that a quarterly action plan for completion of incomplete houses and construction of new houses as per new annual target was prepared in consultation with districts. During exit conference (October 2024) it was informed that since district wise targets of construction of houses under PMAY-G are decided at MoRD, GoI level, the AAP at district level was not feasible.

4.3 Sanction of houses to landless beneficiaries

Paragraph 5.2.2 of the FFI provides that in case of a landless beneficiary, the State shall ensure that the beneficiary is provided land from the Government land or any other land including public land. The FFI further provides that the State would ensure that the provision of land to the landless beneficiary is accomplished once the Permanent Wait List is finalised.

The total number of landless beneficiaries identified in the State and included in the PWL was not provided to Audit⁴². CRD informed (March 2024) that BDOs of blocks have tagged 2,207 households as landless and these have been provided land. However, scrutiny of records in test checked districts revealed that 137 landless beneficiaries in six test checked districts had not been provided land by the State Government, as detailed in **Table 4.2**.

Table 4.2: Details of landless beneficiaries not provided land in test checked districts

SI. No.	Name of district	Number of landless beneficiaries not allotted land
1	Ambedkar Nagar	5
2	Azamgarh	7
3	Bahraich	6
4	Barabanki	11
5	Lakhimpur Kheri	19
6	Sultanpur	89
Total		137

(Source: Information provided by DRDA of respective districts)

Audit further noticed that in Mahasi Block of the district Bahraich, houses were sanctioned under PMAY-G and first instalments were released to six landless beneficiaries, though State Government was yet to provide land to these beneficiaries. Thus, although the State Government had reported no shortfall in providing land and sanction of houses to all landless beneficiaries, the landless beneficiaries were still awaiting land and PMAY-G houses as noticed in the test checked districts.

The State Government replied (September 2024) that in Ambedkar Nagar, land were made available to three out of five landless beneficiaries, available at the time of audit and one beneficiary was found to be ineligible whereas another

⁴² As per report published (May 2024) on the website of PMAY-G maintained by MoRD, there were 2,192 landless beneficiaries in the PWL of the State out of which 2,191 beneficiaries were provided land. During exit conference (October 2024), State Government informed that overall data of landless beneficiaries identified in the State was not available on the portal of GoI.

beneficiary's land was under dispute. In case of Azamgarh and Lakhimpur Kheri, land had been provided to 21 beneficiaries and allotment was in progress in case of remaining five beneficiaries. Further, all 11 landless beneficiaries had been allotted land in Barabanki. In case of Block Mahsi in Bahraich district, it was informed that as on date (August 2024), land on lease was not required in any of the houses sanctioned under PMAY-G during 2016-17 to 2022-23. State Government, however, contended that only 79 landless beneficiaries were available in Sultanpur at the time of audit who had been provided with land lease.

The reply of State Government in respect of cases of Sultanpur district was not acceptable, since the list of landless beneficiaries provided (November 2023) by DRDA Sultanpur clearly indicated 89 landless beneficiaries and thus, action in case of 10 remaining beneficiaries was awaited.

Case Study

In the district Maharajganj, District Magistrate directed (July 2020) Sub Divisional Magistrate, Pharenda to make available land to 198 landless beneficiaries in the PWL of Gram Panchayat Mathuranagar (Vangram Bhariwaisi). Audit noticed that 164 of these beneficiaries, who were found eligible for PMAY-G after verification, were provided land only in September 2023. Although these beneficiaries were registered for PMAY-G in 2016-17, they could not be sanctioned (March 2024) houses as they belong to PWL of SECC-2011 which was already exhausted in 2019-20. Audit further noticed that these 164 landless beneficiaries were earlier not categorised and reported as landless beneficiaries⁴³ in the district, depriving them of the benefit under PMAY-G much earlier.

After the matter was pointed out in Audit (March 2024), the CRD requested (August 2024) the GoI to open the AwaasSoft for sanction of houses to these 164 eligible beneficiaries of SECC-2011 PWL. State Government stated (September 2024) that PMAY-G houses to 162 of these beneficiaries had been sanctioned in September 2024 and with reference to remaining two beneficiaries, State Government stated (April 2025) that both beneficiaries were found ineligible and their name had been remanded for further verification.

4.4 Preparation and dissemination of Annual Select List

As envisaged in Para 4.7.1 of the FFI, once targets are communicated by the GoI, the State shall distribute category wise targets to respective districts and enter the same on AwaasSoft. District level Programme Management Unit (PMU) was responsible⁴⁴ to prepare Annual Select List from the PWL, which was to begin with the top households in the approved PWL and be restricted to the target assigned for each category to the Gram Panchayat for that year.

⁴³ As per information provided (March 2024) by DRDA, Maharajganj, only seven beneficiaries were tagged as landless in PWL for the district and none of these seven beneficiaries were from Pharenda block.

⁴⁴ Para 7.3.1.2 of FFI.

Para 4.7.2 of the FFI further provided that the Annual Select List should be widely disseminated.

Audit observed that in 17 test checked districts⁴⁵, Annual Select List was not prepared during 2017-23. Sanctions for assistance under PMAY-G were issued on the basis of final PWL. In the absence of Annual Select List, the beneficiaries could not be made aware with the target assigned for each category to the Gram Panchayat for that year. The sanction of houses to beneficiaries remained opaque to that extent.

The State Government replied (September 2024) that the sanction of houses was done on the basis of PWL which was prepared category wise and the priority of beneficiaries was displayed on AwaasSoft. State Government further stated that wall writing of PWL was also being done and as such, beneficiaries were aware of the order in which they would be benefited out of annual targets. However, no reply was provided for not preparing the Annual Select List. During exit conference (October 2024) audit observation was accepted and it was informed that houses were sanctioned on the basis of PWL and as per the target allocated for each district.

Audit is of the view that preparation and dissemination of Annual Select List was necessary as per FFI for awareness among beneficiaries.

4.5 Ensuring quality in construction of houses

As per Para 6.2.2.3 of the FFI, along with the sanction order, the beneficiary should be provided the menu of options of the identified house designs and technologies that may also have the plan, layout and detailed cost estimates of the house designs, the list of trained masons with their contact details, location of demonstration houses of different house designs typologies, contact details of all the material supplier in the vicinity. These measures were taken to ensure timely completion of quality houses. The issues noticed in audit are detailed in following paragraphs:

4.5.1 Demo houses not constructed

Para 6.2.2.1 of FFI provides that the States should provide the beneficiaries a bouquet of options of house designs according to local conditions, using appropriate technology suitable to the region of their residence. To address the critical question of construction of quality houses on sustainable basis, MoRD developed housing prototype for each housing zone within a state based on the climatic conditions, disaster risk factors, local materials and traditional skills. These designs were published (November 2016) in a compendium titled as 'PAHAL'. As per the compendium, the State of Uttar Pradesh was divided into six zones and six zone specific housing designs one for each zone were recommended.

Scrutiny of records revealed that the State Government approved (December 2016) six zone specific housing designs of 'PAHAL' with estimated per unit cost of construction ranging from ₹ 1.38 lakh to ₹ 1.60 lakh under PMAY-G. Subsequently, CRD directed (December 2017) all Chief

⁴⁵ Information was not provided by DRDAs of districts Unnao and Bahraich.

Development Officers for construction of a model house in each Block of the districts to the extent feasible based on the designs prescribed (December 2016) by the GoUP. Further, as per Annual Action Plan 2018-19, demo houses in all blocks was to be constructed by September 2018.

Audit observed that out of 249 blocks of 19 test checked districts⁴⁶, demo houses were constructed only in 125 blocks (50 *per cent*) as detailed in **Appendix 4.1**. Demo houses were constructed in all blocks of two districts⁴⁷. However, no demo house was constructed in five⁴⁸ test checked districts, as such 1.40 lakh beneficiaries of these five districts who were sanctioned PMAY-G houses during 2017-23 were deprived of the opportunity to experience the suggested house designs suitable for the region.

Moreover, out of 826 blocks of the State, demo houses were constructed in only 395 blocks (48 *per cent*) and it was under construction in 132 blocks as of March 2024. Thus, an important exercise for ensuring quality in construction of PMAY-G houses was not prioritised by the Department, as construction of demo house was not ensured even after the lapse of more than five years of timeline prescribed in Annual Action Plan 2018-19.

The State Government stated (September 2024) that at present, construction of demo house had been completed in 407 blocks and construction was in progress in 144 blocks. Further, instructions were being issued (August 2024) for construction of demo houses in 32 blocks. During exit conference (October 2024) audit observation was accepted and it was informed that due to unavailability of land in some blocks and lack of funds in western region, demo houses were not constructed in some blocks.

The reply was not acceptable, as 34.18 lakh houses under PMAY-G in the State had already been constructed during 2016-23 without construction of demo houses in 48 *per cent* blocks and only 0.60 lakh beneficiaries were left to be covered (March 2024) as per existing PWL. Thus, majority of PMAY-G houses were constructed without beneficiaries getting opportunity to acquaint themselves with the house designs suitable for the region, which defeated the purpose of construction of Demo house.

4.5.2 Providing options of the identified house designs and technologies

Scrutiny of records of construction of demo houses pertaining to six blocks⁴⁹ of six test checked districts, which were in the six zones specified in compendium 'PAHAL', revealed that the demo houses were not constructed as per design suggested for respective zones. Demo houses constructed in these blocks neither followed estimates and design nor used construction materials as specified in the 'PAHAL'. Respective Block Development Officers (BDOs) of five⁵⁰ of these test checked blocks stated that the demo houses were constructed as per

⁴⁶ Audit was conducted during September 2023 to April 2024.

⁴⁷ Ambedkar Nagar and Mahoba.

⁴⁸ Hamirpur, Jhansi, Budaun, Maharajganj and Moradabad.

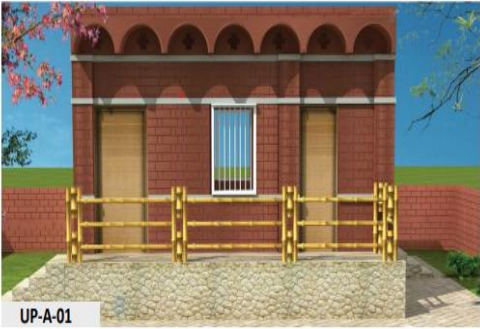

⁴⁹ Bijua (Lakhimpur Kheri), Asmauli (Sambhal), Charkhari (Mahoba), Akbarpur (Ambedkar Nagar), Khutahan (Jaunpur) and Behta (Sitapur).

⁵⁰ Bijua (Lakhimpur Kheri), Asmauli (Sambhal), Charkhari (Mahoba), Khutahan (Jaunpur) and Behta (Sitapur).

house design popular and liked at local level. In case of remaining one⁵¹ test checked block, the concerned BDO stated that demo house was constructed as per estimate and design received from DRDA.



The photographs of house design suggested in 'PAHAL' for the six zones and demo houses constructed in these Blocks along with recommended specifications and specifications used in construction of demo houses are detailed below:

Demo House in Zone- A (Block Bijua, District Lakhimpur Kheri)



Design suggested for Zone-A		Demo House constructed in district Lakhimpur Kheri (Block Bijua)
		
Zone A falls under the highest category of seismic zone and high damage risk zone for wind/ cyclone, therefore, lot of attention is given in incorporating the earthquake resistant features in the suggested design.		
Components	Recommended Specifications as per 'PAHAL' compendium	Specifications/Materials used in construction of demo house (as per estimates provided to Audit)
Wall	2 brick thick column with rat trap bonded brick wall. • Reinforcing bars embedded in brick masonry at the corners of all the rooms • Seismic bands provided at sill level, lintel level and ceiling level.	M-150 class brick work in 1:4 with cement and fine sand mortar
Wall Finish	• No wall finish required	12 mm thick plaster in 1:4 with cement and coarse sand, sand mortar, etc.
Roof Structure	• Prefabricated reinforced concrete beam at roof level to support the load of the roof	RCC work in 1:2:4 with cement & coarse sand stone grit, etc. (lintel and sunshed)
Roof Cover	Precast Ferro cement roofing channel.	R.C.C. slab work in 1:2:4 with cement & coarse sand stone grit etc.

⁵¹ Akbarpur (Ambedkar Nagar).

Demo House in Zone-B (Block Asmauli District Sambhal)


Design suggested for Zone-B		Demo House constructed in district Sambhal (Block-Asmauli)
		
<p>Since zone B lies in seismic zone III and most readily available material after mud is stone, therefore attention is given in the suggested design for judicious use of stone and mud together in the construction technique for this zone.</p>		
Components	Recommended Specifications as per 'PAHAL' compendium	Specifications/Material used in construction of demo house (as per bills provided to Audit)
Wall	<ul style="list-style-type: none"> Hollow interlocking Compressed Stabilized Earth Block wall. Reinforcing bars embedded in wall at the corners of all the rooms Seismic bands provided at ceiling level 	<p>M-150 class bricks purchased for construction.</p> <p><i>(As only bill/voucher of material supplied for construction was provided to Audit and sanctioned estimate for construction was not made available, the specifications used in construction of demo house could not be compared)</i></p>
Wall Finish	<ul style="list-style-type: none"> No wall finish required 	Cement plaster in outer walls, as visible.

Demo House in Zone-C (Block Charkhari District Mahoba)



Design suggested for Zone-C		Demo House constructed in district Mahoba (Block-Charkhari)
		
<p>Zone C Bundelkhand lies in seismic zone II and does not have any flood hazard in the region. In most parts of the region, stone is dominant natural building material for construction.</p>		
Components	Recommended Specifications as per 'PAHAL' compendium	Specifications/Material used in construction of demo house (as per estimates provided to Audit)
Foundations	<ul style="list-style-type: none"> Random rubble stone masonry is proposed with cement mortar, bond stones and hooked links in regular intervals to hold the small stones together and prevent structural cracks in foundation. 	Laying of CC in 1:4:8 with cement, coarse sand, 40 mm GSB in foundation or base of CC road slab

Wall	<ul style="list-style-type: none"> • Rat trap bond wall with fly ash bricks. • Stone lintels and brick arches above the openings. • Loft and roof projections supported on stone brackets resting on walls. 	Brick work with class M-150 bricks in sand and cement mortar in proportion of 4:1
Wall Finish	<ul style="list-style-type: none"> • No wall finish required 	12 mm tick plaster over brick work with cement mortar consisting of one part of cement and four part of fine sand
Roof Structure	<ul style="list-style-type: none"> • Prefabricated reinforced concrete beam at roof level to support the load of the roof. Bamboo framework for MCR tile roofing. 	RCC in 1:2:4 with cement sand and 20 mm grit
Roof Cover	<ul style="list-style-type: none"> • Precast Ferro cement roofing channel. 	RCC in 1:2:4 with cement sand and 20 mm grit



Demo House in Zone D (Block Akbarpur District Ambedkarnagar)

Design suggested for Zone-D		Demo House constructed in district Ambedkar Nagar (Block-Akbarpur)
		
<p>Since major areas of Zone D region lies in flood prone zone, seismic zone V and high damage risk zone of cyclone, therefore, it becomes essential to incorporate all the safety features to prevent damage during any natural calamity.</p>		
Components	Recommended Specifications as per 'PAHAL' compendium	Specifications/Material used in construction of demo house (as per estimates provided to Audit)
Foundations	<ul style="list-style-type: none"> • Brick pedestal foundation with cement mortar under the 2-brick thick column at super structure • Strip footing with burnt clay bricks and cement mortar till plinth level. 	Concrete with 40 mm gauge brick ballast fine sand of 1.25 F.M. and cement in proportion of 1:4:8
Plinth	<ul style="list-style-type: none"> • 150 mm thick reinforced RCC plinth beam at 650 mm height 	M-150 brick work in 1:6 cement and F. sand of 1.25 F.M. mortar in foundation and plinth
Wall	<ul style="list-style-type: none"> • 2 brick thick column with rat trap bonded brick wall. • Reinforcing bars embedded in brick masonry at the corners of all the rooms • 75 mm thick seismic bands with bamboo reinforcement provided at sill level and lintel level. 	M-150 brick work in 1:6 cement and F. Sand of 1.25 F.M. mortar in super structure
Wall Finish	<ul style="list-style-type: none"> • No wall finish required 	12 mm thick plaster in wall in 1:6 mortar with cement and fine sand
Roof Structure	<ul style="list-style-type: none"> • Bamboo framework with 100 mm dia. Bamboos as purlins and 50 mm dia. Bamboos as battens. 	R.C.C. work in 1:1.5:3 in cement coarse sand and 20 mm stone grit in proportion
Roof Cover	<ul style="list-style-type: none"> • Pressed thatch panels with GI corrugated sheet as roof cover 	R.C.C. work in 1:1.5:3 in cement coarse sand and 20 mm stone grit in proportion

Demo House in Zone E (Block Khutahan District Jaunpur)

Design suggested for Zone-E		Demo House constructed in district Jaunpur (Block-Khutahan)
		
The Zone E region lies in the flood hazard zone and also have seismic zone II and III.		
Components	Recommended Specifications as per 'PAHAL' compendium	Specifications/Material used in construction of demo house (as per estimates provided to Audit)
Foundations	Brick strip footing with cement mortar till plinth level	Concrete with 40 mm gauge brick ballast, fine sand 1.25 F.M. and cement in proportion of 8:4:1 in foundation under floors
Wall	<ul style="list-style-type: none"> The corners in fly ash bricks and cement mortar, which acts as the main structural framework and takes the load of roof. Terracotta tile face mud block using mud mortar as binding material and cement mortar for pointing the outer surface 	M-150 brick work in 1:4 cement and fine sand of 1.25 F.M. mortar
Wall Finish	No wall finish required	12 mm thick plaster with cement and fine sand of 1.25 F.M. mortar in 1:4
Roof Structure	Prefabricated RCC beam to support the load of the roof. Bamboo framework for MCR tile roofing.	Not mentioned in item of works. However, Bamboo framework for MCR tile roofing was not mentioned in the estimates.
Roof Cover	Brick tile arch panel with mud phuska on top.	Not mentioned in item of works. However, brick tile arch panel was not mentioned in estimates.

Demo House in Zone F (Block Behta District Sitapur)

Design suggested for Zone-F	Demo House constructed in district Sitapur (Block-Behta)
	
Zone F lies in seismic zone III and II at the same time some regions are prone to flood hazards. In the suggested design, attention is given in exploring the use of brick and benefiting from the soil condition of the flat plains of Awadh and Lower Doab.	

Components	Recommended Specifications as per 'PAHAL' compendium	Specifications/Material used in construction of demo house
Foundations	Reinforced brick strip footing suggested. Non-erodible plaster finish of wall till plinth level of 0.60 m is suggested.	P.C.C. 1:5:10 with cement F. Sand and 40 mm b/blast
Plinth	Seismic bands of cement concrete with bamboo reinforcement are suggested at plinth, sill and lintel level.	Ist class brick work foundation and plinth in 1:6 brick cement and F. sand mortar
Wall	Rat trap bonded brick wall with corner reinforcements is suggested for the seismic zone III of awadh region.	Ist class brick in super structure 1:6 in cement mortar
Wall Finish	No wall finish required	12 mm thick plastering on walls with 1:4 cement and F. Sand mortar
Roof Structure	Filler slab construction system is suggested where portions of RCC slab is replaced by filler material i.e. earthen pots, which results in cheaper cost of material as compared to cement.	R.C.C work in 1:2:4 with cement C.sand and 20 mm stone grit

From above designs and components it is clear that housings prototypes suggested in the compendium were developed after in-depth study and based on the climatic conditions, disaster risk factors, local materials and traditional skills. However, Demo houses were not constructed in accordance with specifications suggested by GoI and further approved and circulated by GoUP. The construction of Demo house without following the approved design defeated the objective to construct demo houses with regions specific need to ensure construction of quality houses on sustainable basis.

The State Government replied (September 2024) that a copy of house design typologies 'Pahal' was circulated in all the districts of the State. It was further stated that as the designs are suggestive and not mandatory, the demo houses have been built as per the models prevalent and liked by the beneficiaries at local level. It was further informed that in Zone-4, the design of roof is triangular and in Zone-5 use of fly ash brick and stone was suggested, whereas beneficiaries liked flat roof and bricks made of mud for construction of houses. During exit conference (October 2024) audit observation was accepted and it was informed that house designs as given in the compendium 'PAHAL' of MoRD, GoI was circulated to each district and no other house design was developed or provided by the State.

The reply was not acceptable as demo houses should have been constructed as per zone specific designs so that PMAY-G beneficiaries could have been empowered with the knowledge of quality, sustainable and disaster resilient homes.

4.5.3 Availability of trained masons for construction of houses

4.5.3.1 Delay in Rural Mason Training

As envisaged in Para 6.2.3.1 of FFI of PMAY-G, to ensure that the houses constructed are of good quality, the availability of skilled masons in rural areas is an imperative. In this reference MoRD issued (September 2017) guidelines for undertaking Rural Mason Training (RMT) with the objective of improving

the quality of construction and also to ensure availability of skilled mason for construction of house under PMAY-G.

Scrutiny of records revealed that GoI allocated (September 2017) RMT training target of 17,093 in 2016-17, 11,785 in 2017-18 and 20,000 in 2018-19 for the State. Thus, total training target of 48,878 was allocated for RMT during 2017-23. Further, minutes of meeting (August 2018) held by Rural Development Department for selection of RMT training providers revealed that Deen Dayal Upadhyaya State Institute of Rural Development (SIRD) Lucknow was nominated for imparting training of RMT programme under PMAY-G. GoUP further reiterated (November 2018) that responsibility of organising training programme of RMT and its completion as per approved action plan lies with the SIRD.

Audit further noticed that CRD provided list of candidates and funds for training under RMT to SIRD in March 2019, i.e., after a lapse of almost one and half year from communication of targets of RMT by MoRD in September 2017. Further, the training programme of RMT was commenced by SIRD in March 2019. Thus, no training was conducted during 2016-17 to February 2019. Out of 53,300 candidates for whom training was conducted⁵² during 2019-20 to 2022-23, 52,385 trainees were assessed and only 45,063 candidates were declared pass after assessment.

Due to delay in commencement of RMT programme, availability of trained mason through RMT could not be ensured during 2016-19. Since 12.75 lakh PMAY-G houses were sanctioned under PMAY-G during 2016-19, beneficiaries of these PMAY-G houses could not get access to masons trained under RMT which defeated the objective of ensuring quality in construction of house under the scheme.

The State Government replied (September 2024) that due to administrative reasons, RMT programme was started from 2019-20. The responsibility of RMT was given to SIRD Lucknow by the State Government. The list of trainees who passed rural mason assessment was being provided to blocks and districts by Training Provider and SIRD respectively.

The reply confirms that the beneficiaries of 12.75 lakh PMAY-G houses, who were sanctioned houses up to March 2019, could not receive benefit of trained mason due to delay in RMT programme.

4.5.3.2 Mapping of trained mason with the beneficiary

Para 5.3.1 of FFI provides that during issue of sanction order to the beneficiary, details of a field functionary and trained mason was to be mapped. Further, for timely construction/completion and to ensure good quality of house construction, the guidelines for undertaking RMT envisaged to tag a PMAY-G beneficiary with a field level Government functionary and a Rural Mason.

Audit observed that trained mason was not mapped with beneficiary in any of the 19 test checked district. Thus, mapping of trained masons with the beneficiaries of PMAY-G was not ensured as envisaged in the FFI of PMAY-G

⁵² As per SIRD report dated 25 March 2025.

which defeated the objective of aiding the beneficiaries for ensuring good quality construction.

The State Government replied (September 2024) that due to unavailability of option of mapping in AwaasSoft, trained rural masons could not be mapped with sanctioned houses. The BDO and Gram Panchayat Secretary provide help to beneficiaries in construction of house through list of trained masons provided by Training Provider.

The reply was not acceptable, as FFI of PMAY-G and Guidelines for RMT clearly provided for mapping of trained mason with the beneficiary and the problem, if any, of unavailability of such option in the AwaasSoft should have been taken up with the GoI.

4.6 Beneficiary Support Services

4.6.1 Support to old and disabled beneficiaries

Para 6.2.5.1 of FFI provides that in cases where the beneficiary is old or infirm or 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. As per guidelines for undertaking RMT the PMAY-G assistance money would be paid in one instalment to the beneficiaries whose houses are selected to be built under Rural Mason Training program. This will ensure that the beneficiaries are able to purchase the raw materials upfront and there is no delay in construction of houses under the training program.

Audit observed that in 19 test checked districts, 221 houses were sanctioned to PwD which could have been constructed as a part of mason training programme to provide support as envisaged in the FFI of PMAY-G. However, none of the houses was taken up for construction under mason training programme in these districts.

In reply, State Government provided (September 2024) a list of houses of old and infirm beneficiaries constructed as part of RMT programme. Scrutiny of this list revealed that 1,797 houses pertaining to old, infirm, disabled and widows were taken up for construction under RMT programme. Out of these, 234 houses of old and disabled beneficiaries were in 29 test checked blocks. However, these test checked 29 blocks were unaware about the houses of old and disabled beneficiaries built under RMT programme. Therefore, the reply was not consistent with the information provided by the test checked districts who have informed that cases of construction of houses of old and disabled through RMT programme was not in their notice. Further, the list provided by the Department was based on the information provided by various training providers and was not verified by respective District or Block level officers. Thus, the construction of houses of old or infirm or a person with disability through RMT programme could not be assured.

During exit conference (October 2024) it was accepted that such houses were to be built under RMT programme. It was further informed that a request would be made to the GoI for making the option available for release of full assistance amount in one or two instalments in such cases.

4.6.2 Facility of loan for construction of houses

Para 6.2.6.1 of FFI provides that if a beneficiary would have a desire to construct the house as per her/his aspirations and future requirements, she/he should be facilitated by the department to avail institutional finance up to ₹ 70,000. The department should hold meeting with bankers. The department and banks should give wide publicity including sensitization of the beneficiary about the loan products.

Audit noticed that while sanctioning the cost estimate for PMAY-G houses, the GoUP order (December 2016) envisaged that the amount required over and above the assistance provided for construction of houses shall be borne by the beneficiary himself as there was provision of loan as mentioned in FFI. Thus, facility of loan for PMAY-G beneficiaries was an important aspect of the scheme. However, in test checked districts, efforts to provide bank loan facility by holding meeting with bankers and other lending institutions was not evident in records of DRDAs. The concerned DRDAs stated that none of the beneficiary applied for availing loan from banking or other financial institutions. Further scrutiny revealed that at the State Level, in association with the banks, no advertisements were released for wide publicity of Differential Rate of Interest (DRI) loan scheme and sensitisation of PMAY-G beneficiaries about the availability of loan products. Furthermore, the State Government did not issue any orders for fixing roles of State level officers in providing facility of loan under DRI loan scheme.

The State Government replied (September 2024) that instructions and guidelines of GoI in this regard have been circulated to all the districts of the State. It was further stated that generally beneficiaries are very poor and are not willing for loan.

However, no reply was provided on the wide publicity of the DRI loan scheme at the state and district levels as envisaged under the PMAY-G guidelines.

4.7 Overridden mismatch cases not verified

MoRD issued directions (December 2021) for verification of overridden cases in PMAY-G. These cases pertain to mismatch in the names and other details of a PMAY-G beneficiary between SECC records and bank details while generating fund transfer orders (FTOs) in the name of the concerned beneficiary. Further, Para 13.4.2 (e) of FFI provides that once the frozen bank account of the beneficiary was verified by PFMS, it would be re-verified by the block officials for relevant details. The accounts verified by PFMS and subsequently by the block officials would appear in order sheet for payment.

Scrutiny of records revealed that CRD directed (November 2021) to DRDAs of all the districts of the State to take effective steps to verify pending 6,40,992 mismatch overridden cases in the districts. It was further directed to take action against any irregularity came into notice during verification. Audit further noticed that as per report of dashboard of PMAY-G maintained by MoRD, 1,44,108 mismatch cases were reported as pending to be verified as on 10 January 2024 in Uttar Pradesh. Thus, it was evident that sufficient steps were not taken to verify these pending mismatch cases.

After the issue was pointed out in audit, the CRD office provided the updated figures as of 19 March 2024 which reported 17,291 mis-match cases pending to be verified and total number of rejected cases after verification as 1,488. Reasons for rejections and amount paid to these 1,488 rejected beneficiaries was not provided to audit. CRD also stated that the information on payment made to 'mismatched rejected' cases can be collected from the district/block level. However, in test checked districts, DRDAs could not provide details of rejected case and amount released. In absence of the details of cases rejected, action taken by the Department against the irregularities noticed during re-verification of such cases could not be ensured.

The State Government replied (September 2024) that at present, 782 cases of mis-match were pending for verification and the number of mis-match rejection cases was 762. It was further informed that verification of mis-match case is a continuous process which is carried out by districts and blocks regularly. However, information related to details of rejected beneficiaries, reasons of rejection and amount involved in 762 rejected cases and action taken for the same was not provided.

4.8 Houses sanctioned without rectifying discrepancies in data

Audit observed that in the system generated list of beneficiaries to whom houses were sanctioned during 2017-23 in 11 test checked districts, the values in the Names field in case of 572 beneficiaries were either blank or have question mark or other signs. It was further noticed that in these cases, values either in the fields of Father's Name or Mother's name or in both the fields were also blank or had question mark or un-readable signs. The district wise detail of number of such beneficiaries is given in *Appendix 4.2*. Further, DRDAs Azamgarh, Budaun, Jaunpur and Mahoba stated (February 2024) that in these cases, PMAY-G houses had been allotted to the family member after verification of family details displayed on the website in relation to the beneficiary IDs mentioned in the list. The documents related to verification of these beneficiaries were not made available by DRDAs to audit, except in case of DRDA Hardoi which provide list indicating name of such beneficiary.

The main criterion available for verification was the names of the beneficiaries, which were not available as the field of Name of the beneficiary was kept as blank or filled with a question mark or other signs. Therefore, in the absence of any unique identifier, the authenticity of the beneficiaries who were sanctioned the houses, could not be verified. This indicated that rectification in defective data was not even carried out during verification at the Gram Sabha level as envisaged in the FFI and houses were sanctioned on the basis of defective data. An amount of ₹ 6.82 crore as assistance was released to these 572 beneficiaries who were sanctioned houses.

The State Government replied (September 2024) that reason for sanction of houses against 'Blank', 'Question Mark' or 'Unreadable signs' was due to non-porting of data from original list or name written in Hindi. On the process of sanction of house to such beneficiaries, it was informed that based on SECC-2011 survey, system generated list was made available by the GoI on AwaasSoft, which was got verified from the Gram Sabha and category wise PWL of beneficiaries was created. In case of those beneficiaries where name of

beneficiary or father's/mother's name or both were shown as 'blank' or 'question mark' or 'un-readable signs', they were got verified from the ID mentioned in the system generated mother list put up before the Gram Sabha for identification of eligibility of beneficiaries. Further, the identification was also made from the family details registered in the family register of the Gram Panchayat. It was also informed that these discrepancies could not be rectified as option of field correction was not made available by the GoI. During exit conference (October 2024) audit observation was accepted and process of sanctioning of houses and evidence was explained.

Audit is of the view that it was the responsibility of the officials to rectify and verify the discrepancies before sanction of houses and issue of unavailability of option for field correction should have been raised with GoI. Further, records of verification of such beneficiaries from the family details registered in the family register of the Gram Panchayat were not provided by the DRDAs when the issue was raised by Audit. State Government may, therefore, review such cases for adequate assurance for their genuineness.

4.9 Delay in allotment of houses due to not geotagging of beneficiaries

Para 5.2.1 of FFI provides that before issue of Sanction Order, the BDO or any block level official authorised by the State Government shall capture through the mobile applications 'AwaasApp' the geo-referenced photograph of the beneficiaries in front of the house where the beneficiary is currently living, followed by a geo-tagged photograph of the land on which the beneficiary proposes to construct the house and upload these on AwaasSoft.

Audit observed that in test checked district Hardoi, a total of 1,31,695 beneficiaries in 19 blocks were identified through AwaasPlus application. Out of these, data of 79,538 beneficiaries was not displayed in the AwaasPlus application due to lack of geo-tagging of the beneficiaries which resulted in non-allotment of house to them in two consecutive years 2020-21 and 2021-22. The onus of geo-tagging of beneficiaries lied on block level officials and non-display of data on AwaasSoft due to lack of geo-tagging exhibited the laxity in implementation at the block level.

Audit further noticed that in six blocks of the district, out of 39,255 beneficiaries whose data was uploaded on AwaasApp, 25,197 beneficiaries (64 *per cent*) were remanded and only 13,788 beneficiaries (35 *per cent*) were allotted houses in 2022-23 and 2023-24. Interestingly, in one out of these six blocks, 95 *per cent* of beneficiaries were either found ineligible or remanded. Moreover, a total of 270 beneficiaries in these six blocks were still waiting for allotment of house.

The State Government replied (September 2024) that beneficiaries of district Hardoi left out due to non-geotagging would be sanctioned houses once the target of 2024-25 was received from the GoI. During exit conference (October 2024) audit observation was accepted.

4.10 Results of Joint Physical Verification of houses

A Joint Physical Verification (JPV) of PMAY-G houses constructed in 19 test checked districts was carried out during field visit. For the JPV of constructed houses, in each selected GP, eight beneficiaries were selected

(subject to availability) by applying systematic random sampling method and JPV was conducted in presence of beneficiary and a representative from the department. Thus, JPV of 2,178 beneficiaries were conducted in 19 test checked districts. Out of these 2,178 houses, 2,079 houses were reported as completed in AwaasSoft and 99 were reported as incomplete. The results of joint physical verification are discussed in succeeding paragraphs. The district wise detail of JPV is given in **Appendix 4.3**.

4.10.1 House reported as ‘Completed’ but actually was found ‘Incomplete’ in Joint Physical Verification

Out of 2,079 houses reported as completed in AwaasSoft, only 2,002 (96 *per cent*) houses were found actually completed (roof casted) in JPV. Thus, the claim of the department in case of 77 houses was not found correct in JPV. It was further noticed that all three instalments of assistance were released against these 77 houses. Illustrative cases of two such incomplete houses are discussed in **Case study**.

Case Study

Joint physical verification in one case of Gram Panchayat Tejwapur of Block Behta in District Sitapur revealed that the house of a beneficiary (ID UP144091039) was sanctioned in 2022-23 under PMAY-G. The house was shown as completed on 21 May 2023 as per AwaasSoft and all three instalments have been released to the beneficiary. However, the house was found incomplete during JPV (21 September 2023) and even picture uploaded on AwaasSoft did not match with the house actually constructed (**Picture 4.2**). Similarly, in District Sultanpur, another beneficiary (ID UP134488642) of Block-Karaundikala, Gram Panchayat Marauta Tulsipatti, was sanctioned house in 2021-22, which was shown completed in AwaasSoft on 16 February 2022, was actually found incomplete in JPV held on 16 November 2023. All three instalments were released on the basis of incomplete picture uploaded in AwaasSoft (**Picture 4.3**).

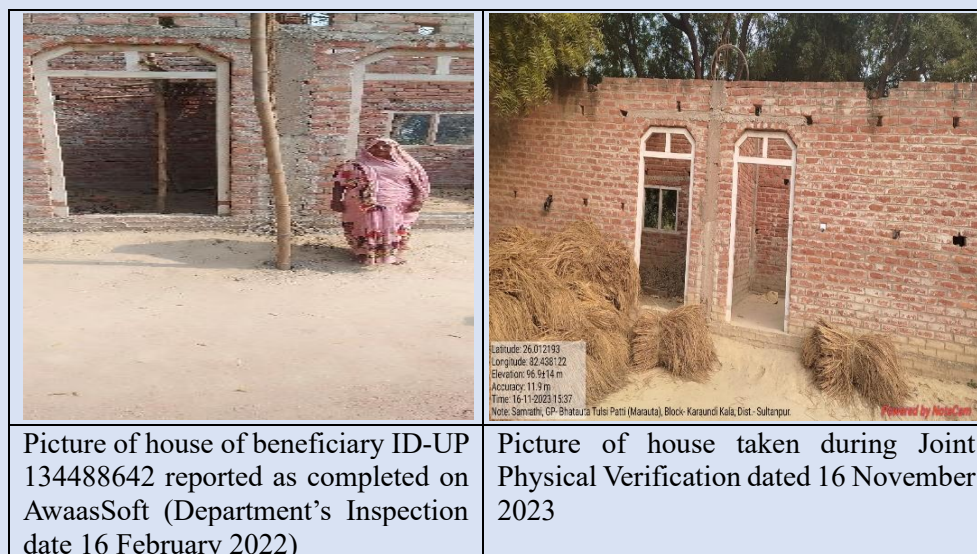
Picture 4.2



Picture of house of beneficiary ID-UP144091039 reported as completed on AwaasSoft (Department's Inspection date 21 May 2023)

Picture of house of beneficiary ID-UP144091039 taken during Joint Physical Verification dated 21 September 2023

Picture 4.3



Picture of house of beneficiary ID-UP 134488642 reported as completed on AwaasSoft (Department's Inspection date 16 February 2022)

Picture of house taken during Joint Physical Verification dated 16 November 2023

These instances indicated towards lack of due diligence in uploading the pictures on AwaasSoft and over reporting of physical progress to that extent.

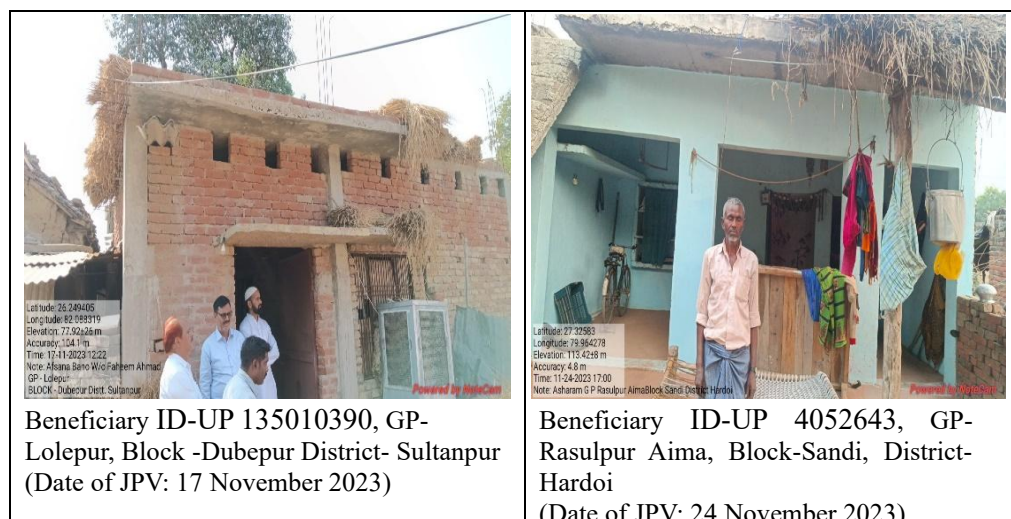
The State Government replied (September 2024) that instructions had been issued for taking action. During exit conference (October 2024) audit observation was accepted and it was informed that instruction had been issued for taking action and fixing responsibility.

4.10.2 Houses without Logo of PMAY-G and beneficiary details

MoRD directed (July 2017) that for identification of completed house constructed through assistance provided under PMAY-G, each constructed house should display – logo of PMAY-G, name of beneficiary, name of father/husband, category, year of sanction, name of village/block/district and amount spent - (i) assistance received, (ii) self-resources (iii) Total. The expenditure involved in this regard was to be met from the administrative expenses component of PMAY-G.

In JPV, out of 2,079 completed houses, 1,713 houses (82 *per cent*) were found not having logo of PMAY-G and other relevant details of beneficiary. Thus, these houses could not be identified easily as intended in MoRD directions. Pictures of two such houses are shown in **Picture 4.4**.

Picture 4.4: Houses without logo of PMAY-G and relevant details



Thus, compliance of MoRD instructions for display of PMAY-G logo on houses constructed under the scheme was not monitored by the implementing authorities.

The State Government replied (September 2024) that instructions had been issued for taking action. During exit conference (October 2024) audit observation was accepted and it was informed that instruction had been issued for taking action and fixing responsibility.

4.10.3 Roof of the houses made of Tin/Asbestos/Stone

Para 6.2.2.1 of FFI provides that the roof and the wall should be strong enough to be able to withstand the climate conditions of the place in which the beneficiary resides. Further, in compendium 'PAHAL', roof with Tin/Asbestos sheet was not suggested in any of the designs of houses.

Audit noticed in JPV that roof of 42 houses were of tin/asbestos sheet, etc. Illustrative pictures of two such houses taken during JPV are given in **Picture 4.5**.

Picture 4.5: Houses with roof made of Tin/Asbestos sheet



The State Government replied (September 2024) that under PMAY-G, there was provision of only pucca roof and instructions had been issued for fixing the responsibility and taking action thereon. During exit conference (October 2024) audit observation was accepted and it was informed that instruction had been issued for taking action and fixing responsibility.

4.10.4 Use of similar photographs for status of roof cast and completed house

As per GoUP order (November 2017) the third instalment of assistance under PMAY-G was to be released after completion of house, i.e., after roof cast and plaster. The amount of third instalment was to be utilised for installing doors and windows and painting of house.

Out of the sampled 2,079 completed houses selected for verification, similar pictures of windowsill/roof cast level of house and completed house were found uploaded on AwaasSoft in 1,275 cases (61 *per cent*) as illustrated in **Picture 4.6**. It was further evident from Picture 4.6 that the third instalment was released without ensuring plaster of house.

Picture 4.6: Photographs uploaded for the status of windowsill level of house and completed house (Beneficiary ID UP134617539)



In JPV, 1,548 houses (74 *per cent*) out of 2,079 sampled houses were found without plaster on walls. Thus, although these houses were shown as completed, but they could not be treated as complete with reference to GoUP order mentioned above. The photographs of two such houses are shown in **Picture 4.7**.

Picture 4.7: Houses without plaster reported as complete

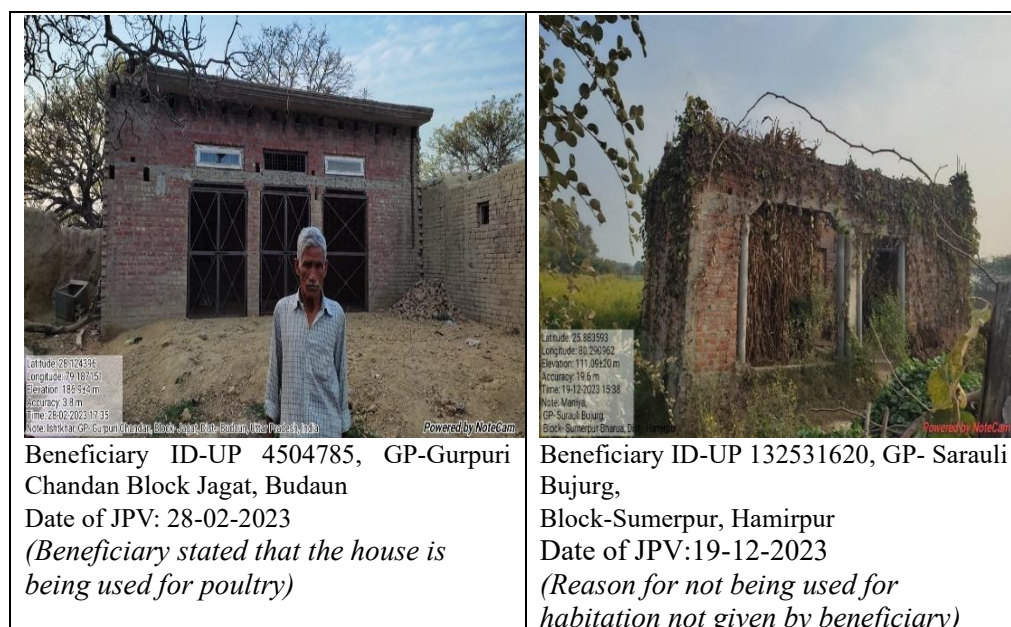


The State Government replied (September 2024) that instructions have been issued for plaster of houses. During exit conference (October 2024) audit observation was accepted and it was stated that instruction had been issued for taking action and fixing responsibility.

4.10.5 Houses not in use

Audit noticed in JPV that 25 houses which were although complete but were not in use for habitation. The photographs of two such houses not in use are shown in **Picture 4.8**.

Picture 4.8: PMAY-G houses not in use for habitation



The State Government replied (September 2024) that instructions for ensuring utilisation of houses constructed under PMAY-G had been issued. During exit conference (October 2024) audit observation was accepted and it was informed that instruction had been issued for taking action and fixing responsibility.

4.10.6 Houses without dedicated space for cooking and bath

Para 6.2.2.1 of FFI of PMAY-G stipulates that the core house design should also include a dedicated space for hygienic cooking and bathing area.

Audit noticed in JPV that out of 2,079 completed houses, 1,129 houses (54 *per cent*) were constructed without dedicated space for hygienic cooking and 1,205 houses (58 *per cent*) were without bathing area as required in terms of FFI of PMAY-G.

The State Government replied (September 2024) that instructions had been issued for compliance of GoI guidelines in this regard. During exit conference (October 2024) audit observation was accepted and it was informed that instruction have been issued for taking action and fixing responsibility.

4.11 Convergence with other schemes

In addition to financial assistance for house construction, Para 8.1 of FFI of PMAY-G envisages for providing basic amenities in convergence with existing schemes related to construction of toilet⁵³ under *Swachh Bharat Mission-Grameen* (SBM-G), MGNREGS or any other dedicated financing source, access to safe drinking water under *National Rural Drinking Water Programme* (NRDWP) or any other schemes, electricity connection under *Deen Dayal Upadhyaya Gram Jyoti Yojana* (DDUGJY), LPG connection under *Pradhan Mantri Ujjwala Yojana* (PMUY) for clean and more efficient cooking fuel. Shortcomings noticed in ensuring convergence with the related schemes and availability of basic amenities in PMAY-G houses are discussed below:

4.11.1 Status of convergence

The availability of basic amenities in PMAY-G houses in convergence with the schemes related to construction of toilet, cooking gas connection, electricity connection and water supply connection during 2016-17 to January 2024 in the State is given in **Table 4.2**.

Table 4.2: Status of convergence at the State level

Houses completed under PMAY(G)	Toilet constructed (<i>in per cent</i>)	Cooking gas connections (<i>in per cent</i>)	Electricity connection (<i>in per cent</i>)	Water supply connection (<i>in per cent</i>)
34,49,441	32,96,379 (96)	32,50,414 (94)	31,95,484 (93)	25,83,388 (75)

(Source: Information provided by CRD)

Scrutiny of records further revealed that in the 19 test checked districts out of 14,97,260 houses constructed under PMAY(G) scheme, toilets were constructed in 95 *per cent* houses, cooking gas connections were available in 93 *per cent* houses, electricity connections were provided in 92 *per cent* houses and water supply connections were provided to 71 *per cent* houses. Details are given in **Appendix 4.4**. However, the status of basic amenities noticed in JPV of 2,079 sampled houses, which were reported as completed by the department in

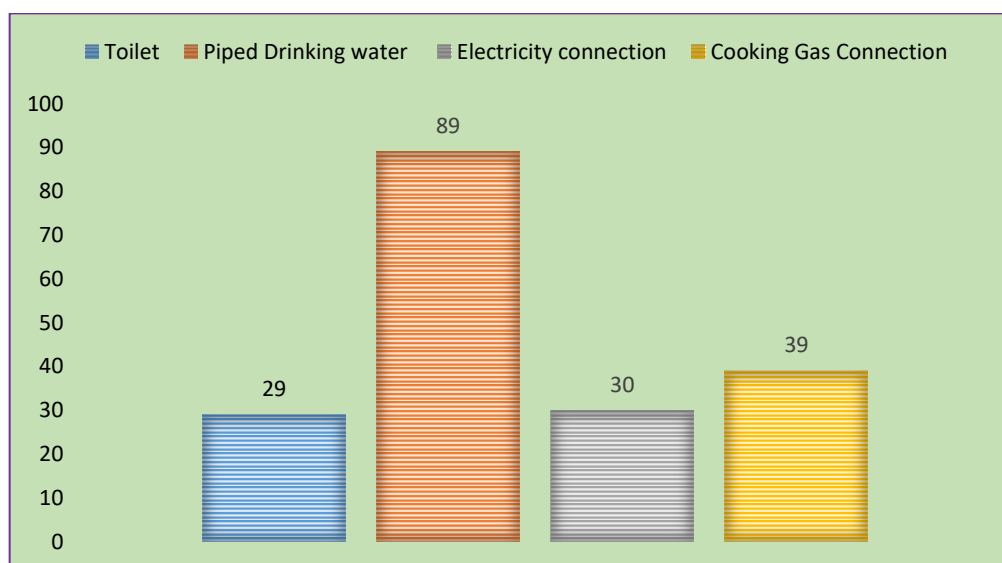
⁵³ The construction of toilet was important in terms of FFI which provides that a house shall be treated as complete only after the toilet has been constructed.

19 test-checked districts, was as detailed in *Appendix 4.5* and summarised in **Table 4.3** and **Chart 4.2**.

Table 4.3: Status of basic amenities in joint physical verification of houses

No. of test checked districts	No. of completed houses examined in JPV	No. of houses with toilet (in per cent)	No. of houses with cooking gas connection (in per cent)	No. of houses with electricity connection (in per cent)	No. of houses with piped drinking water supply connection (in per cent)
19	2079	1483 (71)	1271 (61)	1456 (70)	233 (11)

Chart 4.2 Shortfall in basic amenities noticed in JPV (in per cent)



As seen from **Chart 4.2**, the highest shortfall of 89 *per cent* was noticed in availability of piped drinking water supply connection and shortfall in availability of toilets, electricity connections and cooking gas connections in PMAY-G houses was 29, 30 and 39 *per cent* respectively. Thus, the percentage shortfall in providing basic amenities found during JPV was higher than what was reported at the State level through convergence.

The State Government replied (September 2024) that instructions have been issued (August 2024) for verification of data fed in the AwaasSoft and fixing responsibility and taking action in case of variation in the data. During exit conference (October 2024) audit observation was accepted and it was informed that instruction had been issued for taking action and fixing responsibility.

4.11.2 Convergence with MGNREGS for providing unskilled wages

As per Para 8.1(b) of FFI of PMAY-G, it is mandatory to provide support of 90 person days (95 person days in difficult areas and IAP districts) unskilled wage employment at the current rate to a PMAY-G beneficiary for construction of his/her house in convergence with MGNREGS.

The position of houses sanctioned, request for work creation and work created under MNREGS during the period 2017-23 is given in **Table 4.4**.

Table 4.4: Status of work creation under MNREGS

Year	Number of houses sanction	Request sent for work creation	Works created
2017-18	394382	391950	386101
2018-19	309589	307731	297376
2019-20	171554	170693	169864
2020-21	732502	732022	729544
2021-22	433250	433013	431327
2022-23	858481	856365	855406
Total	2899758	2891774	2869618

(Source: Provided by CRD)

As evident from **Table 4.4** that out of total 28.99 lakh houses sanctioned during 2017-23, the request for work creation under MGNREGS was sent in respect of 28.92 lakh beneficiaries whereas work was created for only 28.70 lakh beneficiaries. Thus, work was not created for the all sanctioned houses as envisaged under PMAY-G scheme.

The State Government replied (September 2024) that the mis-match in the number of houses sanctioned, work creation request and actual work creation was due to cases of ineligible beneficiaries noticed after sanction of PMAY-G houses. On sanction of PMAY-G house from SECC data (2016 to 2019-20), ID for work creation was auto ported on MNREGS website. However, after AwaasPlus data (2020-21 onwards), ID for work creation is auto ported during transfer of first instalment to the beneficiary. It was further stated that at present work creation under MGNREGS in case of 22,676 houses was pending and instructions had been issued for taking action. During exit conference (October 2024) audit observation was accepted and it was informed that instruction had been issued for taking action and fixing responsibility.

4.11.3 Drainage facility

As per guidelines of PMAY-G, Para 8.1(f) in order to ensure a cleaner and healthy environment for the households, the solid and liquid waste generated by the households needs to be treated. Accordingly, the State Government may through convergence with Swachh Bharat Mission (Grameen) or any other scheme of the State Government ensure management of solid and liquid waste.

Joint physical verification (JPV) of 2,079 completed houses of 19 test checked districts revealed that only 1,169 houses (56 *per cent*) were connected to the drains available in the area and remaining 910 houses (44 *per cent*) did not have a proper drainage system in their area which resulted in water logging and unhygienic living conditions. Pictures of two such PMAY-G houses without proper drainage system are given in **Picture 4.9**.

Picture 4.9: Photographs of houses without proper drainage system



The adequate and proper management of drainage was important in order to provide a cleaner and healthy environment for the households benefitted from PMAY-G. However, the JPV indicated towards inadequate convergence with Swachh Bharat Mission or any other scheme of the State Government for ensuring drainage for the households covered under PMAY-G.

The State Government replied (September 2024) that instructions have been issued in this regard to the districts. During exit conference (October 2024) audit observation was accepted and it was informed that instruction have been issued for taking action and fixing responsibility.

4.11.4 State and District level Committees for convergence

Para 8.3 of FFI of PMAY-G provides that to ensure convergence at the ground level, State and District Level Committees in their meetings should include convergence as an agenda point with periodical monitoring and review. However, as discussed in Paragraph 5.2 of the report, meeting of these committees was deficient. Thus, monitoring of convergence with other schemes was not ensured during 2017-23 as envisaged in the FFI of PMAY-G.

To sum up, 20,215 houses sanctioned during 2016-23 were incomplete as of March 2025, despite exceeding the prescribed timeline of 12 months for their completion from the date of sanction. Annual Action Plan for implementation of PMAY-G did not contain district wise plan as envisaged in the Scheme. Annual Select List of beneficiaries was not prepared and disseminated. Quality of construction of houses could not be ensured due to non-mapping of trained mason with each house sanctioned under the scheme, non- construction of demo houses in each block, besides demo houses were not constructed as per designs suggested by GoI. Further, overridden/mis-match cases were pending for verification and also, houses were sanctioned without any entry or question mark in the fields related to name of beneficiary, father's name and mother's name in AwaasSoft.

The result of Joint Physical Verification (JPV) disclosed that 77 houses out of 2,079 sampled PMAY-G houses reported as complete were actually incomplete and thus, progress of completion was over reported to that extent. Furthermore, in JPV, 82 *per cent* houses were found without logo of PMAY-G, 74 *per cent* were without plaster of walls, 54 *per cent* without a dedicated place for hygienic cooking and 58 *per cent* were without a bathing area. Deficiencies were also noticed in providing basic amenities such as toilets, cooking gas connections, electricity connections and piped drinking water connections in convergence with other schemes for PMAY-G houses. Thus, although the State reported an achievement of 98 *per cent* of the target in completion of houses, but there were various shortcomings in implementation of the scheme as discussed above and results of JPV indicated that more action was required to fulfil the aspirations of a complete house as provided in the FFI of PMAY-G.

Recommendations

In view of the audit observations, the State Government may ensure:

- (7) *active monitoring of the completion of 20,215 incomplete houses.*
- (8) *identification of landless beneficiaries across the State and all such identified beneficiaries are provided houses on priority basis as envisaged in the scheme.*
- (9) *construction of demo houses as per designs and specifications recommended for the respective zones so that the beneficiaries could be made aware of with the house designs suitable for that region.*
- (10) *thorough verification of all the overridden/ mismatch cases and houses sanctioned with the entries of 'blank' and 'question mark' in place of name of beneficiary, name of father and name of mother, to rule out any malpractice.*
- (11) *adequate and effective convergence with the specified social sector schemes as envisaged in the PMAY-G scheme guidelines to provide all the basic amenities, like toilets, cooking gas connections, electricity connections, piped drinking water connections, in houses.*

