

PERFORMANCE AUDITS

COMMUNITY AND RURAL DEVELOPMENT DEPARTMENT

2.2 Direct Benefit Transfer in Meghalaya

2.2.1 Introduction

Direct Benefit Transfer (DBT) is a major reform initiative of the Government of India (GoI) to ensure better and timely delivery of benefits from Government to the people. This marks a paradigm shift in the process of delivering benefits like wage payments, fuel subsidies, food grain subsidies *etc.* directly into the bank accounts of the beneficiaries, removing leakages and enhancing financial inclusion.

DBT was rolled out in the country in 2013 in 43 districts, 24 selected Central Sector (CS) and Centrally Sponsored Schemes (CSS) in a phase-wise manner. In Phase II, DBT was further expanded across the country in December 2014 with 7 new scholarship schemes, and modified DBTL for Liquefied Petroleum Gas (LPG) subsidy and National Rural Employment Guarantee Scheme (300 districts) brought under its ambit.

Apart from its extended spread, the definition of DBT has also expanded over the years. Today, DBT not only encompasses direct transfer of cash benefits, but also In-kind benefit transfers and transfers to the service providers/enablers within the Scheme design. In totality, DBT has progressed onto becoming a revolutionary delivery mechanism, enabling the country to leapfrog generations of sub-optimal service delivery and migrate directly to a cutting-edge government delivery system.

The GoI has set a target of bringing in all Central Sector & Centrally Sponsored welfare and subsidy schemes within the purview of DBT by **March 2017**. This requires bringing in new mechanisms, re-engineering of Government processes, and appropriate distribution of authority and responsibility as well as financial resources for delivery public benefits/services.

2.2.1.1. DBT Performance ranking of Meghalaya

Out of 36 States/UTs, Meghalaya with the score of 46.6 *per cent* ranked at 27 position. The score of Meghalaya under different parameters *vis-à-vis* DBT performance ranking in comparison to other NE States (including Sikkim) is given in the table below:

Table 2.2.1: Score of Meghalaya under different parameters vis-à-vis DBT performance ranking in comparison to other NE States (including Sikkim)

State	Score under different parameters									
	State Aadhaar Act.	Aadhaar saturation	CSS identification	Portal compliance	Data reporting	Savings Reporting compliance	Savings Expenditure ratio	DBT per Capita	Overall state score	Overall Ranking
1	2	3	4	5	6	7	8	9	10	11
Tripura	100	76	99.9	100	100	100	0.1	85.5	80.2	3
Mizoram	0	75.8	93.9	100	100	100	11.3	52.8	62.0	13
Manipur	100	70.1	96.9	100	0	0	0	16.5	54.8	20
Nagaland	100	48.6	85.9	100	0	0	0	23.1	51.1	23
Sikkim	100	72.6	63.7	100	0	0	0	17.2	50.5	24
Meghalaya	0	25	69	100	100	0	0	32.4	46.6	27
Assam	0	15.7	100	50	0	0	0	19.1	26.4	35

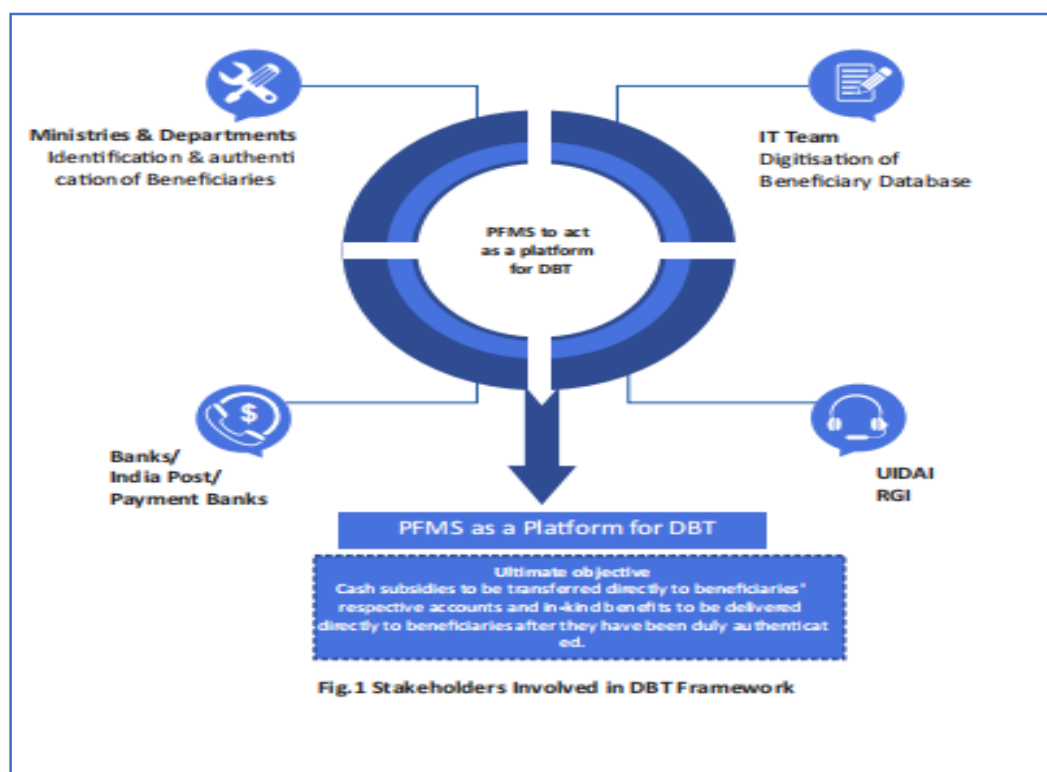
Sources: Government of India, DBT website.

As can be seen in the table above, Meghalaya ranked second last bottom among the eight NE States.

2.2.2 DBT Framework

Direct Benefit Transfer (DBT) framework has a multi-stakeholder architecture which capitalises on the competencies of various departments and institutions to deliver benefits to beneficiaries in a timely and effective manner. The figure below explains how different stakeholders work together to facilitate a holistic environment for successful implementation of DBT system.

Chart 2.2.1: Framework of DBT



Source: Standard Operating Procedure (SOP) of DBT.

Roles & Responsibilities of different stakeholders required for the implementation of DBT are given in the box below:

Stakeholder and their responsibilities	Stakeholder and their responsibilities
<p>1. Ministries/Departments</p> <ul style="list-style-type: none"> ➤ Creation of a DBT Cell to facilitate smooth transition of different schemes to DBT. ➤ Examination of all schemes to identify specific schemes and/or their components which are suitable for DBT. ➤ Identification and authentication of beneficiaries for respective schemes. ➤ Maintenance of database containing scheme wise beneficiary details. ➤ Seeding of Aadhaar into beneficiary database. ➤ Creation of payment files for disbursements to end beneficiaries. 	<p>5. PFMS</p> <ul style="list-style-type: none"> ➤ Facilitate mapping of schemes to bank accounts of different stakeholders by Program Divisions involved in fund flow under various schemes. ➤ Verification of bank account details of beneficiaries by maker/checker using PFMS platform. ➤ Processing of payment files to the sponsor bank of Ministry/ State Department/ Implementing Agency for disbursement of benefits: <ul style="list-style-type: none"> a) For DBT payments by Ministry/ Department- done by DDO/PAO of concerned Ministry/Department b) For DBT payments by implementing agency- done by maker and payment authority of Implementing Agency ➤ Sharing final payment response with the concerned Ministry/State Department/ Implementing Agency within the time limit as prescribed by banks. ➤ Establishment of reverse feedback loop to Ministries/Departments. ➤ Issue automatic Utilisation Certificates (UC) to the Ministries/Departments which have utilised their funds under a scheme. ➤ Provide training and hand-holding support to user departments. ➤ Dissemination of information about payments to beneficiaries through SMS alerts based on reverse information on credit success from Banks.
<p>2. IT Team of Ministry/Department</p> <ul style="list-style-type: none"> ➤ Digitization of verified beneficiary data ➤ Creation and maintenance of real time MIS portal ➤ Timely update and maintenance of data 	
<p>3. UIDAI/Registrar General of India</p> <ul style="list-style-type: none"> ➤ Ensure Aadhaar enrolment ➤ Enable Bio- metric authentication to establish identity of individual 	
<p>4. Banks/ Post Offices</p> <ul style="list-style-type: none"> ➤ Opening of bank accounts/postal accounts/Jan Dhan accounts. ➤ Updating Beneficiary data (Updating bank account numbers and linking them with Aadhaar). ➤ Carrying out payments to beneficiaries' accounts within the prescribed time limits. ➤ Generating payment status response files with PFMS. ➤ Dissemination of payment information to beneficiaries through SMS alerts about credit/debit of the fund transfer under a scheme 	

2.2.3 Audit objectives

The objectives of the Performance Audit were to assess whether:

- i. The infrastructure, organisation and management of DBT Cell was adequate and effective.
- ii. Necessary process of re-engineering was done for implementation of DBT so as to minimise a) intermediary levels b) delay in payments to intended beneficiaries and c) pilferage and duplication.

2.2.4 Scope and methodology of Audit

The PA covered implementation of two selected schemes over a period of three years and four months i.e. from April 2017 to July 2020 and involved test check of records of the (i) State DBT Cell, (ii) State Rural Employment Society, (iii) Directorate of C&RD and (iv) Selected C&RD Blocks. Audit also verified convergence of the scheme MIS data with the State DBT portal and DBT Bharat Portal to check the reliability of data at all levels.

The PA commenced with an Entry Conference (26 November 2020) with the Commissioner & Secretary to the Government of Meghalaya, Community and Rural Development Department and other State Government representatives wherein the Audit objectives, Audit Scope and Methodology and Audit Criteria to be adopted were

discussed. Exit meeting was held with Commissioner Secretary of C&RD and other representatives of the State Government on 28 April 2022, wherein the audit findings were discussed in details and Departments’ replies are incorporated in the report appropriately.

2.2.5 Audit criteria

Audit findings were benchmarked against the criteria sourced from the following documents:

1. Circulars, orders and notification issued from time to time by the GoI and State Government.
2. Standard Operating Procedures, Handbook on DBT and Guidelines for State DBT Cell issued by DBT Mission.
3. Scheme guidelines of the PMAY and IGOAPS on the process of identification and authentication of beneficiaries and payments.
4. Instructions regarding maintenance of database, generation of various reports and IT controls.

2.2.6 Audit sampling

As on April 2017, the State DBT Portal listed 58 Centrally Sponsored Schemes and 9 State Schemes, of which, two schemes *namely* (i) Indira Gandhi National Old Age Pension Scheme (IGNOAPS) and (ii) Pradhan Mantri Awas Yojana- Gramin (PMAY-G) were selected for review based on the volume of expenditure during April 2017 to July 2020.

Further, three districts (out of eleven) were selected by using Probability Proportionate to Size (PPS) with volume of expenditure as the size, during April 2017 to July 2020. From each selected districts, one third (33 *per cent*) of the total number of blocks were selected using Simple Random Sampling Without Replacement (SRSWOR) method. The details of selected districts and blocks were given below:

Table 2.2.2: Detailed list of selected districts and blocks

Sl. No.	Name of the selected District	Total No. of C&RD blocks	Name of the selected Blocks
1.	Ri-Bhoi	4	i. Umsning ii. Umling
2.	East Khasi Hills	11	iii. Mawryngkneng iv. Myllem v. Pynursla vi. Khadarshnong Laitkroh
3.	West Jaintia Hills	3	vii. Thadlaskein

Limitation: Out of the seven selected blocks, only four blocks from the two districts were actually covered due to lockdown imposed owing to COVID-19 pandemic as detailed below:

Table 2.2.3: Sampled districts and Blocks

Sl. No.	Name of the Districts covered	Name of the Blocks covered
1.	Ri Bhoi	i. Umsning
2.	East Khasi Hills	ii. Myllem iii. Pynursla iv. Khadarshnong Laitkroh

2.2.7 Acknowledgement

The Indian Audit and Accounts Department acknowledged the cooperation of the Community and Rural Development Department and State Rural Employment Society of the State Government in providing necessary information and records for audit.

2.2.8 Audit Findings

2.2.8.1 Setting up of State DBT Cell and its functioning

The State DBT Cell, comprising of eight members, representing different departments/organisations³, with Secretary, Finance Department being the Chairperson, was constituted (May 2016) with the following Terms of Reference (TOR):

- i. To study the schemes, classify them and re-examine existing process flows and fund flow of the same.
- ii. To develop Web based IT applications and facilitate automation of process flow and funds flow.
- iii. To monitor and supervise the implementation of DBT on regular basis.
- iv. Any other related matters.

Review on the role and responsibilities of the State DBT Cell in the light of its TOR, revealed the followings:

1. The State DBT Cell is yet to formulate any mechanism/guidelines/norms to identify/classify a scheme to be a DBT eligible scheme and is also yet to develop any Web based IT applications or application of Information and Communication Technology (ICT) for any Scheme to facilitate the scheme to DBT compliant.
2. The State DBT Portal was launched on 4 August 2017 on the URL <http://megdbt.gov.in/> and as of February 2022, 79 schemes implemented by 15 Department were on boarded in the Portal. However, the State DBT Cell is yet to develop any module to validate the information/data entered in the Portal by the implementing department/agency. Besides, the State DBT Cell had not provided any technical support to the DBT schemes implementing departments/agencies in the State.
3. One of the objectives of the DBT Cell was to develop a system for reporting of data and ensuring that data on DBT transactions (reflected through the State DBT portal or elsewhere) was complete, accurate and reliable. Audit observed that:

³ Planning Department, IT Department, NIC, SBI and representative of DBT implementing Departments.

- Though the State DBT portal was developed for monitoring the implementation of DBT in the State of Meghalaya, no scheme-specific MIS was integrated with the State DBT Portal.
- State DBT Portal did not have any module to validate the DBT information entered by the Departments. Such information was only being validated manually.
- No reconciliation of data was being done by the State DBT cell. There were discrepancies in financial figures reported by the DBT Cell and the figures reported by the implementing agencies ranging between 42 and 100 *per cent* in the test checked Schemes during 2017-21 as detailed below:

Table 2.2.4: Discrepancies in financial figures reported by the DBT Cell and the figures reported by the implementing agencies

<i>₹ in crore</i>			
Name of Scheme	Benefit transfer as per Department during 2017-21	Benefit transfer as per DBT Cell during 2017-21	Discrepancy (%)
IGNOAPS	84.04	15.10	68.94 (82)
PMAY-G	313.22	65.86	247.36 (79)

The Director, Institutional Finance & Ex-Officio, Finance Department *cum* Member-Convenor of DBT Cell stated (December 2020) that DBT applicable Centrally Sponsored Schemes are identified for the State by DBT Bharat Mission and the applicability and implementation of such schemes is identified by the respective implementing Departments in the State for on boarding the same in the DBT Portal. In regard to technical support, he stated that respective implementing department may have technical support from respective ministries/departments in the GoI for different schemes.

The reply is not tenable because one of the main functions of the DBT state cell was to develop mechanisms for automated flow of information. Had the DBT cell developed this mechanism, there would have been a centralised and automated system of flow of information to the central DBT portal, rather than each implementing department doing such tasks. As a result, it seems that the DBT Cell could not evolve into a central hub for flow of information. More importantly, without the access of such data, the role of the DBT Cell to monitor the implementation of the scheme remained unfulfilled.

Audit therefore concludes that, the State DBT Cell though constituted in 2016, is yet to deliver on its Terms of Reference. The objectives of DBT, for simpler and faster flow of information/funds and to ensure accurate targeting of the beneficiaries, de-duplication and reduction of fraud are yet to be fully achieved.

Departments' reply is awaited.

2.2.8.2 Deficiencies in the IT Applications/Software/MIS of the Schemes

The deficiencies with respect to IT Applications/Software/MIS in Indira Gandhi National Old Age Pension Scheme (IGNOAPS) and Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) are discussed below:

(I). Review of IT Applications/Software/MIS in respect of IGNOAPS

In order to enhance efficiency in the implementation of Indira Gandhi National Old Age Pension Scheme (IGNOAPS) for both sanction and disbursement of pensions, use of IT is essential. To put in place a fund management system that is IT-enabled, Ministry of Rural Development has developed National Social Assistance Programme (NSAP)-Pension Processing System (PPS) portal, which is transaction / work-flow based for all States and UTs to adopt.

Audit observed the following deficiencies in the NSAP-PPS system used by the Government of Meghalaya in the implementation of IGNOAPS:

A. Important fields like uploading of ‘Age proof certificate’ and ‘Income certificate’ were not made a mandatory field in the e-registration form resulting in extension of IGNOAPS benefits to ineligible people.

During test check of the NSAP-PPS portal, it was observed that the digital application form for NSAP-PPS pension scheme contained various important fields like submission of date of birth and income details but uploading of age proof certificate and income certificate of the beneficiaries were found not a mandatory field. This has resulted in registration and payment of pension to ineligible beneficiaries as pointed out in ***Paragraph 2.2.8.4(III)***.

B. Weak control in the National Social Assistance Programme (NSAP)-Pension Processing System (PPS) database resulting in duplication of beneficiaries.

Test check revealed that NSAP-PPS database contained duplicate beneficiaries which were not detected by the software during the entry stage. Audit noticed pension money being credited in one bank account of person having different name, age and registration numbers and credited of pension in the same bank account of person having same name but different registration number. This indicated weak controls applied by the NSAP-PPS software, resulting in double payment of pension to beneficiaries as pointed out in ***Paragraph 2.2.8.4(IV)***.

(II). Review of IT Application/Software/MIS in PMAY-G

AwaasSoft and AwaasApp were introduced for ensuring effective implementation and monitoring of the PMAY-G. Deficiencies observed in the software are detailed below:

A. Absence of checks in AwaasSoft for ensuring ranking as per Priority List

PMAY-G guidelines envisages that the allotment of houses under PMAY-G should be done according to the Socio Economic and Caste Census (SECC)-2011 based on priority list ranking of the beneficiary.

Audit observed that system could generate category wise ranked priority list which could be downloaded from the AwaasSoft by the implementing units and the following reports were available for public viewing:

- i. Category-wise SECC data summary
- ii. Status of priority list verification by gram sabha
- iii. Status of Mapped SECC Villages to GPs of AwaasSoft
- iv. Category-wise SECC data Verification Summary

In this regard, Audit however, observed that the following checks were not available in the AwaasSoft to prevent:

- i. Modification of priority list as per SECC data
- ii. Selecting a beneficiary arbitrarily and out of turn
- iii. Privileges to modify the sequence of allotment.

Non-availability of the above-mentioned checks proved to be hindrance in proper identification and selection of the beneficiaries as pointed out in **Paragraph 2.2.8.5(I)**. These deviations could have been averted if these checks were available in the AwaasSoft.

B. Failure of AwaasSoft to ensure release of funds mapped to construction level



PMAY-G guidelines envisages that release of instalments to the beneficiaries has to be mapped to the construction levels viz.

- i. 1st instalment – within 7 (seven) working days of sanction
- ii. 2nd instalment – construction upto plinth level
- iii. 3rd instalment – construction upto roof cast level

Audit however, observed that 3rd instalment was released only after completion of the construction of the house, as pointed out in the **Paragraph 2.2.8.5(IV)**. Screenshot of AwaasSoft page of one beneficiary is shown below:

▲ Not secure | 164.100.213.198/netiay/Beneficiary_detail_1.aspx?reg_no=MG1035559&f1=MG&f2=03&f3=N&Digest=VFQb8C+qjwGz%2FNTDgmUEg

FTO Details					
Installment	Financial Year	Amount (In Rs.)	FTO No.	Payment Date	Refund Status
1	2018-2019	52000	MG2102004_060319FTO_5861	07/03/2019	
2	2019-2020	58500	MG2102004_060519FTO_6873	07/05/2019	
3	2019-2020	19500	MG2102004_141019FTO_9138	15/10/2019	

Inspection Details				
House Status	Inspect Date	Inspector Officer	Map View	House Photo
Completed	10/10/2019	By Mobile App	Bharat Map	
Roof Cast	24/05/2019	By Mobile App	Bharat Map	

Source: As per data available at AwaasSoft for beneficiary reg. no. MG1035559.

Despite availability of required information, there was no trigger in the AwaasSoft to detect the anomalies and raise red flags during implementation of the scheme.




Furthermore, Audit also observed that the inspections up to plinth level and roof cast level construction were not conducted on various occasions in the four selected blocks. Block-wise numbers are shown in the table below:

Table 2.2.5: Inspections up to plinth level and roof cast level construction not conducted

Sl. No.	Name of the Block	No. of Houses where inspection was not conducted after plinth level construction	No. of Houses where inspection was not conducted after roof-cast level construction	No. of Houses where inspection was not conducted after both plinth level and roof-cast level construction
1.	Mylliem	3	0	0
2.	Khatarshnong Laitkroh	9	96	0
3.	Pynursla	27	54	26
4.	Umsning	11	20	1

Source: As per data furnished by the selected blocks.

Even though the inspection dates were same (as shown in the screenshot below) for different level of construction, there was no system in the AwaasSoft to detect such irregularities and raise red flags to ensure corrective actions.

House Status	Inspect Date	Inspector Officer	Map View	House Photo
Completed	15/01/2021	By Mobile App	Bharat Map	
Roof Cast	15/01/2021	By Mobile App	Bharat Map	
Plinth	15/01/2021	By Mobile App	Bharat Map	

Source: As per data available at AwaasSoft for beneficiary reg. no. MG1064234.

2.2.8.3 Physical and Financial coverage of selected schemes

During the period of review, a total amount of ₹ 399.00 crore was incurred under the two selected schemes namely PMAY-G (₹ 313.22 crore) and IGNOAPS (₹ 85.78 crore) against Physical coverage as given in the table below:

Table 2.2.6: Coverage of beneficiaries under selected schemes

Name of the test checked schemes	Number of beneficiaries extended benefits			
	2017-18	2018-19	2019-20	2020-2021
IGNOAPS	44192	45941	52623	55280
PMAY-G	3713	Nil	17100	21489

Source: MIS data for PMAY-G and IGOAPS/ Information furnished by the Director, Social Welfare.

Deficiencies observed in the implementation of the schemes are discussed in the succeeding paragraphs:

2.2.8.4 Implementation of Indira Gandhi National Old Age Pension Scheme - IGNOAPS

The Indira Gandhi National Old Age Pension Scheme (IGNOAPS) is implemented as part of the National Social Assistance Programme (NSAP) by the Ministry of Rural Development, Government of India. The assistance is applicable for persons belonging to Below Poverty Line (BPL) category. Further, the states are urged to provide an additional amount of at least an equivalent amount, to the assistance provided by the GoI so that the beneficiaries can get a decent level of assistance.

In Meghalaya, an amount of ₹ 500 per month is provided to those whose age is between 60-79 years and ₹ 550 per month to those whose age is above 80 years. This scheme envisages the electronic/IT enabled transfer of pension for efficient service delivery in a time bound manner. The scheme is implemented through the Community & Rural Development Department (C&RD), Government of Meghalaya. The Director, C&RD is the State Nodal Officer. Identification and addition of new beneficiaries is done at block level by the respective BDOs. The data of the scheme is uploaded and maintained in the scheme MIS, NSAP-PPS and the payment is released to beneficiaries through the PFMS portal w.e.f. August 2019.

In spite of the availability of the MIS, NSAP-PPS and PFMS enabled disbursements, Audit observed the following deficiencies in the implementation of IGNOAPS:

(I). *Absence of data for establishing Applicant's eligibility as per Scheme Guidelines.*

As per Para 2.3 of National Social Assistance Programme (NSAP) Guidelines, the assistance under the IGNOAPS is applicable to persons belonging to 'Below Poverty Line' category. Further, para 3.1.3 of the guidelines *ibid* provides that if an eligible person's name does not figure out in the BPL list, he/she should not be left out but the deserving person's eligibility should be established and included in the selection list. In addition, the Director, C&RD, GoM stated (March 2020) that NSAP benefits were not limited to BPL persons, but people whose socio-economic condition are vulnerable based on proper verification may also be considered for the benefits under this scheme even if their name does not figure in the BPL list.

Audit scrutiny of the application forms revealed that selection of the beneficiaries in the sampled blocks was made on the basis of age criteria only. Socio-economic condition of the eligible persons apart from the BPL list were not considered during the selection process.

The Under-Secretary, GoM, C&RD Department stated (January 2022) that the Gram Panchayat are given active role in identification of beneficiaries. Accordingly, the village authorities are consulted and requested to help the eligible persons to get them enrolled under the scheme. Hence, with a view to help the beneficiaries and also keeping the provisions of the guidelines, the documents issued by the village authority, certifying the vulnerable condition and eligibility of the person are accepted for enrolment of beneficiaries even though their name does not appear in the BPL List. The documents are, however, available in the block office.

However, the supporting documents as stated above were neither on record nor furnished to Audit for verification.

(II). Non-release of pension benefits

Scrutiny of records of BDO, Pynursla revealed that pension benefits of ₹ 8.82 lakh in respect of 573 beneficiaries for the period November 2018 to January 2019 were not released till the date of audit (April 2021) as detailed below:

Table 2.2.7: Non-release of pension benefits

Date of Sanction	Sanction number	Period of Payment	Number of beneficiaries suffered		Amount (₹)
			Age 60 to 79	Age 80+	
24.04.2019	No.DRDA.11(Accts-IGNOAPS) /2011-12/154	01.11.2018 to 31.01.2019	420	153	8,82,450

Source: Sanction orders of the DRDA.

There was nothing on record to explain the reasons for release of IGNOAPS fund directly to the BDO, Pynursla instead of transferring the same to the bank/postal accounts of the beneficiaries and the reason for retention of the fund by the BDO Pynursla.

The Under-Secretary, GoM, C&RD Department stated (January 2022) that these beneficiaries have now been onboarded in the DBT and have received pension through DBT along with arrears. However, records to show that the pension money was actually transferred to the beneficiaries' account were not furnished. Further, the reply is silent about the retention of ₹ 8.82 lakh for more than two years by depriving the 573 eligible beneficiaries of the intended benefits to that extent. This indicates the casual approach of the Department in the implementation of the scheme and absence of accountability as well as monitoring in the Department.

(III). Pension benefits extended to ineligible beneficiaries

Para 3.1.3 of NSAP guidelines states that for age proof, the birth certificate or school certificate may be relied on at the time of enrolment for pension. In their absence, ration card and Election Photo Identity Card (EPIC) may be considered. If there is no valid document, Medical Officer of any government hospital may be authorised to issue an age certificate.

Scrutiny of application forms and MIS data of IGNOAPS furnished by BDO, Myllem revealed that two beneficiaries had been extended pension benefits even though the applicants had not attained the age of 60 years as detailed below:

Table 2.2.8: Pension benefits extended to ineligible beneficiaries

Sl. No.	Name of the Beneficiary	Block	DOB as per EPIC enclosed	DOB in the MIS	Date of approval by the BDO/ Date of enrolment in MIS	Age at the time of approval by BDO	Amount of pension released to the beneficiary (9/2020 to 2/2021) (₹)
1.	Bilian Mjaw	Myllem	19.11.1961	02.01.1958	06.07.2020	58	6000
2.	Sengtimon Kharsohnoh	Myllem	Age 43 (on 01.01.2007)	28.11.1956	06.07.2020	56	6000

Source: Data furnished by the C&RD Block.

It is seen from the table above, that the BDOs had considered the beneficiaries' eligibility without taking into account the date of birth as recorded in the EPIC but had manipulated the date of birth in the MIS to bring the applicants under the eligibility criteria which was in contravention to the scheme guidelines. This indicates weakness of data validation in respect of age proof in the system.

The Under-Secretary, GoM, C&RD Department stated (January 2022) that the applications of the above beneficiaries were approved based on the latest verification and their latest EPICs, as it was found that these beneficiaries had already attained the age of 60 years and above.

(IV). *Double Pension benefit extended to beneficiaries*

In spite of the availability of the MIS and NSAP-PPS enabled disbursements, Audit observed that 26 beneficiaries in two out of the four selected blocks were extended double pension benefits amounting to ₹ 3.36 lakh during the period of review as detailed below:

Table 2.2.9: Double payment of pension benefits

Sl. No.	Mode of payment to duplicate beneficiaries	No. of duplicate beneficiaries	Name of the block development office	Amount (₹ in lakh)
1.	Transferred of pension money for beneficiaries bearing different Application No. to same bank account.	19	Umsning	1.95
		3	Pynursla	0.60
2.	Transferred of pension money for different beneficiaries to same bank account.	4	Umsning	0.81
Total		26		3.36

Source: MIS and NSAP-PPS data furnished by the C&RD Blocks.

From the above table it can be seen as follows:

- Two BDOs viz Umsning and Pynursla, had credited pension money (₹ 2.55 lakh) to same bank account of beneficiaries assigned with different Application No⁴. Crediting pension benefit in the same bank account for beneficiaries having different Application No. indicates double payment (**Appendix 2.2.1**).
- Umsning BDO credited pension money (₹ 0.81 lakh) to same bank account meant for different beneficiaries. This is a clear case of double payment of pension to the holder of the bank account (**Appendix 2.2.2**).

While accepting the audit observation, the Under-Secretary, GoM, C&RD Department stated (January 2022) that the pension to duplicate beneficiaries have been discontinued after proper documents are received or after proper field verification.

(V). *Pension extended to deceased beneficiaries*

As per Para 3.4 of the guideline of NSAP, 'the list of beneficiaries to whom sanctions are issued should be displayed at the Gram Panchayat / Ward / Municipal Office and updated **every three months**. A file containing photocopies of all applications, the register recording receipt of applications and Sanction Orders and Rejections shall be kept open and accessible for inspection at respective offices.' Further the Gram

⁴ The BDO, Umsning block stated (March 2022) that, Application No./ Sanction order No. is the unique IDs of the NSAP live beneficiaries which reflects the uniqueness of each beneficiary.

Panchayats / Municipalities shall report every case of death of pensioner to the designated Sanctioning Authority. Cases of mistaken / false identity should also be reported immediately for corrective action.

Audit observed that the list of beneficiaries under IGNOAPS had not been updated regularly by the sampled BDOs as stipulated in the guidelines. Delay in reporting /uploading of death certificates of the deceased beneficiaries was also observed in sampled blocks resulting in excess payment of pension benefits amounting to ₹ 15.78 lakh by three BDOs as detailed below:

Table 2.2.10: Pension extended to deceased beneficiaries (₹ in lakh)

Sl. No.	Name of the Blocks	Period of payment of pension after the death of beneficiary	No. of deceased beneficiaries	Amount
1.	Khadarshnong Laitkroh	3 to 48 months	9	0.86
2.	Umsning	1 to 65 months	59	4.81
3.	Pynursla	1 to 104 months	153	10.11
Total			221	15.78

Source: Data furnished by the C&RD Blocks.

It is seen from the table above that payment of pension benefits to 221 deceased beneficiaries continued for a period ranging from 3 to 48 months in Khadarshnong block, 1 to 65 months in Umsning block and 1 to 104 months in Pynursla block. This has not only resulted in excess payment of ₹ 15.78 lakh but also indicates lack of co-ordination between the BDO Offices and Field Workers like Gram Sevaks/ Sevikas, Village Headmen, etc., and absence of monitoring by the BDOs.

The Under-Secretary, GoM, C&RD Department, while accepting the audit observation, stated (January 2022) that payments of pension are discontinued based on the information of the family members or village headman supported by the death certificate.

(VI). Non-registration of mobile numbers and non-seeding of Aadhar numbers

The Ministry of Rural development, Government of India, in its letter (November 2018) to the Principal Secretary of all states suggested that Aadhar based authentication was to be completed in a mission mode by taking the following steps:

- The Aadhaar based authentication of the beneficiaries covered under NSAP was to be completed without any further delay.
- Cases where the beneficiaries have been provided the Aadhaar number but the same has not been validated needs to be expeditiously checked and verified.
- To address the failures of Aadhaar based authentication, alternative methods for identifying such persons shall be adopted after finding the causes of failure in such cases

Scrutiny of the data provided by the selected blocks revealed that registration of mobile numbers and seeding of Aadhaar numbers in bank accounts of the beneficiaries is yet to be completed even after several years of implementation of the scheme as detailed below:

Table 2.2.11: Position of registration of mobile numbers and seeding of Aadhaar Numbers

Name of the Block	Number of live beneficiaries	Numbers of beneficiaries whose mobile numbers are registered in MIS (%)	Numbers of beneficiaries whose Aadhaar seeding is done in MIS
Mylliem	482	NA	NA
Khadarshnong Laitkroh	630	97 (15)	NA
Pynursla	769	0 (0)	0
Umsning	1456	NA	NA

Source: Data furnished by the C&RD Blocks.

Non-registration of mobile numbers and non-seeding of Aadhaar numbers reflects poor implementation of the scheme and provide scope for pilferage of benefits through fraudulent claims of ineligible beneficiaries.

While accepting the audit observation, the Under-Secretary, GoM, C&RD Department stated (January 2022) that most of the beneficiaries have not enrolled themselves for Aadhar due to false conception in spite of the fact that Aadhar Camp was conducted in co-ordination with District Administration. District and Blocks have been instructed to expedite seeding of Aadhar and mobile numbers for beneficiaries who have submitted the details.

(VII). Undue delay in release of pension benefits by the DRDAs

Scrutiny of the sanction orders release by the District Rural Development Agencies (DRDAs) to the BDO Offices revealed that there was undue delay in release of funds ranging between 7 and 226 days as detailed below:

Table 2.2.12: Delay in release of pension benefits by the DRDAs

Sl. No.	Period for which fund was sanctioned	No. of months for which pension not released on	Block	Date of Sanction	Delay in release calculated from last date of first month (in days)
1	March 2017 to July 2017	5	Pynursla, Khadarshnong & Mylliem (EKH District)	23-08-2017	145
2	August 2017	1		28-09-2017	28
3	Sep. 2017 to Nov. 2017	3		21-12-2017	82
4	Dec.2017 to Feb 2018	3		13-03-2018	72
5	March 2018 to May 2018	3		29-06-2018	90
6	June 2018 to July 2018	2		16-08-2018	47
7	August 2018 to Oct.2018	3		04-12-2018	95
8	Nov. 2018 to Jan 2019	3		24-04-2019	145
9	Feb 2019 to March 2019	2		21-05-2019	82
10	April 2019 to June 2019	3		03-07-2019	93
11	July 2019	1		07-08-2019	7
12	Nov 2016	1	Umsning (Ribhoi District)	15-06-2017	226
13	Dec 2016 to Dec. 2017	13		15-06-2017	196
14	Dec 2017 to March 2018	4		19-03-2018	77
15	April 2018 to Oct 2018 (part payment for different age group)	6		20-07-2018	110
16	Aug 2018 to Jan 2019 (part payment for different age group)	6		15-01-2019	167
17	Feb 2019	1		08-03-2019	35
18	March 2019	1		30-03-2019	29
19	April 2019 to July 2019	4		14-07-2019	104

Source: Sanction orders issued by the DRDAs.

As evident from the table above, pension benefits were released with delays ranging between 7 and 226 days indicating failure on the part of the Department to achieve the objectives of IGNOAPS for timely release of assistance to the beneficiaries.

(VIII). Undue delay in release of pension benefits by the BDO Offices

Cross verification of the sanction orders issued by the DRDAs with the advice list sent to the banks by the BDO Offices revealed that there were undue delays ranging between 9 and 392 days in release of pension benefits as detailed below:

Table 2.2.13: Delay in release of pension benefits by the BDO Offices

Sl. No.	District	Block	Delay by BDO Office in sending of advice list to the bank for the pension payment (since the date of sanction order)	Number of months for which pension was released at a time
1	East Khasi Hills	Khatarshnong	9 to 392 days	1 to 5 Months
		Laitkroh		
2		Pynursla	23 to 206 days	
3	Ribhoi	Umsning	26 to 270 days	1 to 13 Months

Source: Sanction orders issued by the DRDAs and Advice List sent to banks by the BDO Office.

Reasons for undue delay in release of funds by the BDO Offices in spite of receipt of funds from the DRDAs were neither on records nor could be explained to audit.

The Under-Secretary, GoM, C&RD Department stated (January 2022) that certain procedures are to be followed before the pension is credited by BDOs. Information on the verification of beneficiaries, discontinuation of the deceased beneficiaries and sanctioning of new beneficiaries are being asked from the BDOs to know the fund requirement. This leads to delay in releasing the fund to the BDOs. Further, pension is paid to the valid bank account of the beneficiaries. Some beneficiaries take time to bring the updated bank account to the block officials. Verification of the beneficiaries pose a delay for disbursement of pension.

Conclusion:

Implementation of IGNOAPS in the four selected blocks has been found deficient in many respects. Selection of the beneficiaries was made on the basis of age criteria only without considering the socio-economic condition of the eligible persons apart from the BPL list and cases of pension being extended to persons below the age of 60 years were also noticed. Instances of double payment of pension benefits and payment of pension benefits to deceased beneficiaries were also noticed. There was delay in release of pension money by the DRDAs ranging between 7 and 226 days and by the BDOs ranging between 9 and 392 days, which thereby delayed payment of monthly pension to the beneficiaries. In the overall analysis, audit concluded that the implementation of IGNOAPS was fraught with deficiencies due to non-implementation of the Scheme in a DBT mode, which would have helped in streamlining the procedure of identification/registration of beneficiaries, processing of payments to the intended beneficiaries and minimising the intermediary levels in transfer of funds.

Recommendations:**Government should consider:**

1. *To enrol the beneficiaries under Aadhaar and link the Aadhaar numbers with the bank accounts of the beneficiaries without further delay. The use of Aadhaar would obviate the need for multiple documents to prove one's identity and would bring in transparency and efficiency in beneficiary selection and payment of benefits conveniently.*
2. *To take up the matter with the GoI highlighting the drawbacks of the central software (NSAP-PPS and Awaasoft) in the light of the audit observations and take effective steps to ensure that the software utilised by the States are made effective and are linked with the beneficiaries' database to rule out any manipulation while uploading/transacting beneficiaries claims through the software.*

2.2.8.5 Implementation of Pradhan Mantri Awaas Yojna-Grameen (PMAY-G)

The scheme of Indira Awaas Yojana (IAY) was re-structured into Pradhan Mantri Awaas Yojana-Grameen (PMAY-G) with effect from April 2016 to address the gaps in the rural housing program and in view of Government's commitment to provide "Housing for All" by 2022. It aims to provide a pucca house, with basic amenities, to all homeless households and those households living in kutcha and dilapidated house.

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

Deficiencies observed by Audit in the implementation of PMAY-G are discussed in the succeeding paragraphs:

(I). Non-compliance of Priority List ranking while allotment of houses

PMAY-G guideline envisages that 'the Annual Select List shall begin with the top households in the approved permanent waitlist and be restricted to the target assigned for each category to the Gram Panchayat for that year'. This implies that allotment of houses under PMAY-G should be done according to the priority list ranking of the beneficiary and any beneficiary ranked higher in the Socio Economic Caste Census (SECC)-2011 based priority list, should get the benefit first.

Audit however, observed that allotment of the benefit was not done strictly as per the priority list ranking in any of the selected blocks. Many instances of the benefits being

extended to a lower ranked beneficiary in the priority list, ahead of higher ranking beneficiaries, have been noticed as detailed below:

Table 2.2.14: Non-allotment of benefits as per priority list

Sl. No.	Name of the Block	No. of Beneficiaries in the SECC-2011 list	No. of beneficiaries with higher priority ranking but didn't receive house or received only after the beneficiaries ranked below them			Percentage of beneficiaries who were skipped and benefit was given to the beneficiaries ranked below them
			No. of beneficiaries who received benefit in subsequent years	No. of beneficiaries who are yet to receive the benefit	Total	
1.	Mylliem	358	35	0	35	9.78
2.	Khatarshnong Laitkroh	545	63	1	64	11.74
3.	Pynursla	1282	593	4	597	46.57
4.	Umsning	2190	1020	38	1058	48.31
Total:		4375	1711	43	1754	40.09

Source: Data furnished by the selected C&RD Blocks.

Further, in the four selected blocks, 51 beneficiaries were surveyed and none of the beneficiaries were aware about their ranking in the SECC-2011 based priority list and subsequent allotment thereof. From the above, it is evident that the PMAY-G guidelines were not complied with during allotment of houses and beneficiaries remained unaware about their ranking in the scheme.

The Director, C&RD Department, Government of Meghalaya stated (August 2017) that 'some grassroot level officials involved in the implementation of PMAY-G scheme are making false promises to the beneficiaries whose names appear in the SECC Priority list on the pretext of doing them a favour just to gain some personal monetary gain.

The BDO, Khadarshnong Laitkroh C&RD block stated (March 2021) that they could not comply with the priority list ranking on account of non-availability of land and beneficiaries could not furnish necessary documents within specified timeframe. Further, the BDO, Mylliem C&RD block stated (February 2021) that the allotment was not done in accordance with the SECC-2011 Priority List because the beneficiaries were not genuine, landless, shifted or unwilling.

Reply of the BDOs is not acceptable as ensuring the availability of land is the responsibility of the State and the Block could not furnish any notice or IEC activity for speedy collection of necessary documents.

(II). Non-allocation of houses to the landless beneficiaries

PMAY-G Guidelines envisages 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 (Panchayat common land, community land or land belonging to other local authorities)'.

Audit observed that house under PMAY-G was being allotted only when the beneficiary or relative of the beneficiary owns a land and permits the beneficiary to construct house in that land. Landless beneficiaries, although eligible under PMAY-G, have not been provided the scheme benefit. During the period under review, 46 eligible

beneficiaries in the selected blocks had not been provided houses under PMAY-G as detailed below:

Table 2.2.15: Non-allotment of benefits to landless beneficiaries

Sl. No.	Name of the Block	No. of Landless Beneficiaries
1.	Myllichem	41
2.	Khatarshnong Laitkroh	1
3.	Pynursla	Nil
4.	Umsning	4

Source: Data furnished by the selected C&RD Blocks.

The Principal Secretary to the GoM, Community & Rural Development Department stated (January 2022) that the State has so far identified 914 landless beneficiaries out of which 624 beneficiaries have been provided with community/clan lands till date. Further, 224 beneficiaries have been removed on being permanently migrated/untraceable/expired with no legal heir/beneficiaries not willing to construct houses and 66 remaining beneficiaries to be provided. Efforts are being made from the State, District and Block level to find out ways and means to provide land to all the remaining genuine landless beneficiaries.

(III). Delay in completion of houses

As per Para 5.6 of the PMAY-G guidelines, “Delay in construction of the house leads to complications in completion of the house. With delay, not only the cost of inputs increases but it may also lead to diversion of fund to other pressing needs, including consumption requirements, as the beneficiaries are from a strata of the society that is vulnerable to various insecurities of life. Such situations would become irretrievable leading to incomplete houses. The States/UTs, thus, have to very closely monitor the construction of the house by the beneficiary and ensure constant handholding. The State/ UT Governments may incentivise early and timely completion of construction by beneficiaries.

As per Para 5.4.1 of the PMAY-G guidelines, “The first instalment shall be released to the beneficiary electronically to the registered bank account of the beneficiary within a week (seven working days) from the date of issue of sanction order.”

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

In the four selected blocks, year-wise break-up of the number of houses sanctioned in 2017-18 and 2019-20 along with their actual completion (as on 31 March 2021) are detailed in the table below:

Table 2.2.16: Delay in completion of PMAY-G houses

Sl. No.	Name of the Block	No. of Houses (Target Year-wise)					
		2017-18		2019-20		Total	
		Sanctioned	Completed as on 31 March 2021 (%)	Sanctioned	Completed as on 31 March 2021 (%)	Sanctioned	Completed as on 31 March 2021 (%)
	Mylliem	31	31 (100%)	44	28 (63.6%)	75	59 (78.7%)
	Khadarshnong Laitkroh	30	30 (100%)	232	112 (48.3%)	262	142 (54.2%)
	Pynursla	63	63 (100%)	295	13 (4.4%)	358	76 (21.2%)
	Umsning	112	23 (20.5%)	531	12 (2.3%)	643	35 (5.4%)
	Total	236	147 (62.3%)	1102	165 (15%)	1338	312 (23.3%)

Source: Data furnished by the C&RD Blocks.

As evident from the table above, out of 1338 houses sanctioned in 2017-18 and 2019-20 in the four test checked blocks, construction of only 312 houses (23.3 per cent) was completed as on 31 March 2021. The completion rate was highest in Mylliem block (78.7 per cent) and lowest in Umsning block (5.4 per cent). In Umsning block, the completion rate of houses sanctioned in 2017-18 was only 20.5 per cent, whereas in other three selected blocks, all the houses sanctioned in 2017-18 were completed.

Audit observed that the major reason for delay in construction was due to delay in release of financial assistance to the beneficiaries. Average time taken to release 1st, 2nd and 3rd instalments in the selected blocks are shown in the table below:

Table 2.2.17: Delay in release of financial assistance

Sl. No.	Name of the Block	No. of Beneficiaries who received First Instalment (Target Year 2017-18 to 2020-21)	Average Time taken to release 1 st Instalment from Date of Sanction (Days)	No. of Beneficiaries who received Second Instalment (Target Year 2017-18 to 2020-21)	Average Time taken to release 2 nd Instalment from Date of Inspection for Plinth level (Days)	No. of Beneficiaries who received Third Instalment (Target Year 2017-18 to 2020-21)	Average Time taken to release 3 rd Instalment from Date of Inspection for Roof-cast level (Days)
1.	Mylliem	72	234	68	23	58	106
2.	Khatarshnong Laitkroh	273	124	247	46	154	32
3.	Pynursla	434	154	271	54	81	58
4.	Umsning	744	117	468	47	91	60

Source: Data furnished by the C&RD Blocks.

From the above table, it is evident that the average time taken to release 1st instalment from the date of sanction order was 234 days for Mylliem block, 124 days for Khatarshnong Laitkroh block, 154 days for Pynursla block and 117 days for Umsning block. This was in contravention of the PMAY-G Guidelines which stipulates a time of seven working days from the date of issue of sanction order for release of the first instalment electronically to the registered bank account of the beneficiary. Thus, non-adherence of timeline set for release of funds to the beneficiaries account was also one of the major causes for hindering the completion of the houses within 12 months as envisaged.

The Principal Secretary to the GoM, C&RD Department stated (January 2022) in his reply that the availability of fund in SNA for the release of next installments is also equally dependent. The fund flow to the State as a whole was erratic. From 2020 onwards, there is an improved flow of fund to the SNA.

(IV). Release of 3rd Instalment after completion of houses in selected blocks

As per the Guidelines, for implementation of PMAY-G in the State of Meghalaya, release of 3rd instalment to the beneficiaries has been mapped to the construction up to roof-cast level, *i.e.* 3rd instalment will be released after completion up to roof-cast level.

Contrary to the above Guidelines, Audit observed that 3rd instalment was being released to the beneficiaries only after completion of the construction of the house, which in turn forced the beneficiaries to arrange for construction costs beyond roof-cast level construction, by themselves. Number of beneficiaries in the selected blocks who received 3rd instalment only after completion of the house are detailed below:

Table 2.2.18: Beneficiaries receiving financial assistance after completion of houses

Sl. No.	Name of the Block	Completed as on 31 March 2021	No. of Beneficiaries who received 3 rd Instalment after completion of the House	Percentage
1.	Mylliem	59	56	94.9
2.	Khatarshnong Laitkroh	142	110	77.5
3.	Pynursla	76	66	86.8
4.	Umsning	35	13	37.1
Total		312	245	78.5

Source: Data furnished by the C&RD Blocks.

As evident from the table above, 78.50 *per cent* beneficiaries in the four selected blocks were provided the 3rd instalment only after completion of the construction of the house. Further, in Myllyem block, 56 out of 59 beneficiaries *i.e.* 94.90 *per cent* beneficiaries received the 3rd instalment only after completion of the house.

As such, mapping of the 3rd instalment with the completion of the entire construction work instead of roof-cast level construction not only violated the PMAY-G guidelines but also resulted in additional financial burden on the beneficiaries.

The Principal Secretary to the GoM, C&RD Department stated (January 2022) in his reply that necessary instructions will be issued to the Blocks for timely release of installments to the beneficiaries.

(V). Payment details not intimated to the beneficiaries through SMS

As per the PMAY-G Guidelines, beneficiaries should be intimated through SMS about issue of sanction and the State would ensure with the Bank in which State Nodal Account is maintained, to send an SMS to the beneficiary conveying the transfer of fund.

Based on a survey questionnaire raised to 51 beneficiaries of the selected blocks during field visits made by audit in January 2020, March-April 2020, it was noticed that none

of the surveyed beneficiaries received SMS in their mobiles about the issue of sanctioned amount. Further, 38 out of 51 surveyed beneficiaries (75 per cent) stated in their replies that they did not receive any intimation from banks about the receipt of instalments.

The Principal Secretary to the GoM, C&RD Department stated (January 2022) in his reply that the issue has been noted and the State will take necessary action in this regard.

(VI). Poor monitoring and supervision of PMAY-G

Monitoring under PMAY-G is conceived to be multi-level and multi-agency with the use of technology. Monitoring for overall scheme implementation and quality supervision should also be done at different levels. Uploading of beneficiary data and payment details in the AwaasSoft can only be effective if the uploaded data is monitored and evaluated at the Block Level, District Level and the State Level on regular basis.

Audit, however observed poor monitoring and supervision by the departmental officials in implementation of PMAY-G in the selected Blocks as detailed below:

- Allotment of the houses were to be made as per the SECC-2011 Priority List as per the scheme guidelines. The Priority List and the selected beneficiaries list in each target year were also available in the AwaasSoft. However, audit observed that the allotment of houses was not done as per the Priority List as pointed out in **Paragraph 2.2.8.5(I)**.
- Real-time photographs were to be uploaded on AwaasSoft at different stages of construction. Photographs at various levels of house construction were meant to increase the transparency level of the scheme. However, Audit observed that some of the photographs uploaded at various levels of house construction were confusing, unclear and unreliable, indicating poor monitoring and supervision at each stage of house construction. Absence of inspections at the required stages and non-availability of construction level photographs threatened to jeopardise the very purpose of the scheme.
- Undue delays in release of funds were observed even though the administrative approval, order sheet generation and subsequent payment schedules were available on the AwaasSoft for necessary action to be taken as pointed out in **Paragraph 2.2.8.5(III)**.

Conclusion:

Implementation of PMAY-G in the four selected blocks has been found deficient in many respects. Selection of the beneficiaries and allotment of houses were not made as per the priority list and there was no trigger in the AwaasSoft to detect the anomalies and raise red flags during implementation of the scheme. Houses were not allotted to 46 landless beneficiaries in four selected blocks though they were eligible for receiving the intended beneficiaries under the scheme. There were delays in completion of houses in four selected blocks as only 12.9 per cent of total sanctioned houses have been completed as on 31 March 2021. Funds were not released in accordance with the levels of construction of the houses and 3rd installments were released only after completion

of the houses which created additional financial burden on the beneficiaries. Implementation of scheme was deficient in terms of absence of multi-level and multi-agency monitoring and supervision.

Recommendations:

- 1. The existing database of beneficiaries should be thoroughly reviewed to identify duplicate/ incomplete/ missing records, and only verified records should be retained. Government may consider mandatory Aadhaar based verification of beneficiary records to the existing database.*
- 2. To implement IGNOAP Scheme in full DBT mode to ensure that eligible beneficiaries receive monthly payments.*
- 3. Houses should be sanctioned/allotted to the landless and deserving beneficiaries and selection of beneficiaries should be as per the priority list.*
- 4. The drawbacks of the central software (Awaasoft and AwaasApp) may be highlighted to GoI for strengthening the system in the light of the audit observations.*