



SUPREME AUDIT INSTITUTION OF INDIA

लोकहितार्थ सत्यनिष्ठा

Dedicated to Truth in Public Interest

**Report of the
Comptroller and Auditor General of India
for the period ended March 2023**



Government of Chhattisgarh

Report No. 06 of 2025

(Performance and Compliance Audit-Civil)

**Report of the
Comptroller and Auditor General of India on
Performance and Compliance Audit
for the period ended 31 March 2023**

**Government of Chhattisgarh
Report No. 06 of 2025**

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PREFACE

This Report of Government of Chhattisgarh for the period ended 31 March 2023 has been prepared for submission to the Governor of Chhattisgarh for being laid before the State Legislature under Article 151 of the Constitution of India. This Report contains three chapters.

This Report deals with the results of audit of expenditure of the departments of Government of Chhattisgarh under General, Social and Economic Sectors. It contains significant results of Performance Audit of Urban Administration and Development Department and Compliance Audits of Labour Department, Energy Department, Public Works Department of the Government of Chhattisgarh.

The instances mentioned in this report are those which came to notice in the course of test audit during the period 2023-24, as well as those which came to notice in earlier years, but could not be reported in the previous Audit Reports. Instances relating to the period subsequent to 2022-23 have also been included, wherever necessary.

The audit has been conducted in conformity with Auditing Standards issued by the Comptroller and Auditor General of India.

Overview

This Report comprises three chapters containing results of one Performance Audit pertaining to Urban Administration and Development Department, one Compliance Audit pertaining to Labour Department and one Long Paragraph pertaining to Energy Department under General, Social, Economic Sectors. In addition, the Report contains one audit paragraph pertaining to Public Works Department.

The audit has been conducted in conformity with the Auditing Standards of the Comptroller and Auditor General of India. Audit samples have been drawn based on Multistage Stratified Sampling, Simple Random Sampling without Replacement methods. The specific audit methodology adopted has been mentioned in the Performance/Compliance Audits. The audit conclusions have been drawn and recommendations have been made taking into consideration the views of the State Government.

Chapter I

This chapter presents the planning and extent of audit and a brief analysis on the expenditure of departments along with responses of Government to the Audit Inspection Reports/Audit Reports pertaining to General, Social and Economic Sectors.

Chapter II

This chapter deals with the findings of Performance Audit (PA) on Implementation of Pradhan Mantri Awas Yojana - Urban in Chhattisgarh. Significant results of audit that featured in this chapter are summarized below:

PA on Implementation of Pradhan Mantri Awas Yojana-Urban in Chhattisgarh

PMAY-U is a flagship Mission of Government of India (GoI) implemented by Ministry of Housing and Urban Affairs (MoHUA). Mission was launched in June 2015 with the objective to address the housing requirement of the slum dwellers and other people belonging to Economically Weaker Sections (EWS), Low Income Group (LIG) and Middle Income Group (MIG) categories in the urban areas through four verticals:

- **Affordable Housing in Partnership (AHP)** – EWS houses are built with Central assistance of ₹ 1.50 lakh, State support of ₹ 2.50 lakh and ₹ 0.75 lakh from beneficiaries involving public or private sector.
- **Beneficiary Led individual house Construction (BLC)** – Beneficiaries get ₹ 1.50 lakh from the Center, ₹ 0.85 lakh from the State, and contribute ₹ 0.86 lakh to construct new house or enhancement.
- **In Situ Slum Redevelopment (ISSR)** – Slum housing is redeveloped using land as a resource, with Central assistance of ₹ 1 lakh, beneficiary contribution of ₹ 0.75 lakh and Public Private Partnership (PPP) share of ₹ 3.75 lakh per house.

- **Credit Linked Subsidy Scheme (CLSS)** – Home loan interest subsidy of 6.5, 4 and 3 *per cent* on loan amount of ₹ 6, 9 and 12 lakh for EWS, LIG and MIG-I & II beneficiaries respectively. CLSS implemented as a Central Sector Scheme.

The Performance Audit on Implementation of Pradhan Mantri Awas Yojana-Urban in Chhattisgarh was conducted to assess the adequacy of planning and execution of projects, and the robustness of beneficiary identification system under each vertical, prudence in Fund management for the scheme, along with built-in monitoring and evaluation mechanisms in the scheme to successfully achieve its intended goals.

Housing for All Plan of Actions (HFAPOAs) for 36 and 132 ULBs were prepared and approved (April 2018 and February 2022) by State Level Sanctioning and Monitoring Committee (SLSMC) and Central Sanctioning and Monitoring Committee (CSMC) in August 2020 and February 2022 respectively. A total demand for five lakh Dwelling Units (DUs) under four verticals of scheme (AHP- 1.70 lakh, BLC – 2.57 lakh, ISSR – 0.27 lakh and CLSS – 0.46 lakh) was projected by the State Government in the approved Housing for All Plan of Action (HFAPOAs). However, 2.49 lakh DUs (50 *per cent* of demand) were taken up for construction under AHP (0.38 lakh) and BLC (2.11 lakh), out of which 2.07 lakh DUs (0.23 lakh – AHP and 1.84 lakh – BLC) were completed as of April 2025. Subsidy claims of 0.37 lakh were also approved under CLSS.

Identification and Selection of Beneficiaries

There was delay in preparation and approval of HFAPOAs by SLSMC due to which projects for 1.48 lakh DUs under PMAY-U were sanctioned without preparing Plan of Action and finalization of beneficiaries list. Audit observed that DPRs of projects were submitted for approval of CSMC either without attaching the list of beneficiaries or attaching the probable list of beneficiaries without verification/validation of beneficiary data.

Initial demand survey database of identified beneficiaries attached with HFAPOAs and entered in the Management Information System (MIS) were not available due to continuous updation (addition/deletion) in the original database. Due to which grant of scheme benefit to originally identified beneficiaries could not be ensured in Audit.

Vacant housing stocks available with ULBs under previous schemes could not be utilised as the same were not considered during preparation of HFAPOA. Due to non-linkage of PMAY-U and PMAY-G MIS, 99 beneficiaries have availed benefits in both schemes. Thirty-five beneficiaries who had already benefitted under Integrated Housing and Slum Development Program again availed the benefits under BLC vertical of scheme.

Audit observed in four ULBs (Municipal Corporation Bilaspur, Raipur, Korba and Municipal Panchayat Premnagar) that 71 beneficiaries whose income was more than ₹ 3.00 lakh were selected and were allotted houses/DUs under BLC/AHP. ULBs paid assistance of ₹ 4.05 crore to 250 beneficiaries under BLC without ensuring the ownership of land in the name of beneficiaries.

Fund Release

Against the GoI contribution of ₹ 3291.60 crore, the State Government has contributed funds of ₹ 594.85 crore through budget and ₹ 1554.57 crore of matching State share were sourced by State Urban Development Agency from loan taken against the State Government Guarantee. An expenditure of ₹ 5,175.09 crore had been incurred under the scheme during 2016-17 to 2023-24.

Central assistance was transferred to the Single Nodal Agency (SNA) with delay (14 days to 251 days), leading to delays in fund disbursement to ULBs.

Project implementation under various verticals of scheme

Affordable Housing in Partnership (AHP)

During the period of 2015-16 to 2023-24, out of total sanctioned 75,164 DUs under AHP vertical, 37,067 DUs have been curtailed/surrendered. Out of remaining 38,097 DUs, only 23,242 DUs were completed as of April 2025.

Out of the completed DUs under AHP vertical, 6,888 DUs were allotted to slum dwellers while 10,903 DUs meant for slum dwellers were allotted under 'Mor Makan Mor Aas' to non-slum dwellers by revising the eligibility criteria without the approval of CSMC. Further, share of State contribution (₹ 2.50 lakh) was also recovered from the beneficiaries in addition to their contribution of ₹ 0.75 lakh per DU under the *Mor Makan Mor Aas* scheme.

Audit noticed that against the DUs allotted to slum dwellers, ULB could only recover ₹ 22.13 crore and remaining amount of ₹ 17.23 crore could not be recovered (March 2025). The main reason for non-recovery was absence of written consent of beneficiary contribution and non-attachment of eligible beneficiaries at the stage of DPR preparation.

Audit noticed delay in completion of DUs by ULBs under AHP projects and consequent blocking of scheme funds of ₹ 230.05 crore. Delay in completion of DUs were mainly due to lack of funds, Covid pandemic and slow progress of work. Undue favour extended to contractors due to irregular disbursement and non-recovery of mobilisation advance as per the terms of contract.

Beneficiary Led Construction (BLC)

Out of total sanctioned 2.77 lakh houses in Beneficiary Led Construction (BLC), 66,383 houses were surrendered/curtailed, and out of remaining 2.11 lakh houses, 1.84 lakh houses were completed as of April 2025.

Under BLC vertical, there were some instances of selection of ineligible beneficiaries, construction of houses beyond the prescribed lay out, construction of shops along with house, sanction of house without ownership of land and selling of houses/DU to a third person after construction by beneficiaries. Audit noticed that in some cases instalments for various stages of construction were released without completion of construction and geo-tagging of respective stage while in other cases there was delay in release of final instalment after completion of houses.

In Situ Slum Redevelopment (ISSR)

All the projects under ISSR vertical comprising 5,946 DUs could not be implemented and surrendered/curtailed due to lack of private partnership. Thus, beneficiaries of slum areas were deprived of scheme benefit due to curtailment of projects.

Credit Linked Subsidy Scheme (CLSS)

Under CLSS, against the total of 2.49 lakh subsidy claims submitted by the beneficiaries, only 37,374 claims were approved, for which an amount of ₹ 820.93 crore was released as subsidy during 2016-17 to 2022-23. 29 beneficiaries availed the double benefits under the CLSS as well as BLC/AHP verticals under the scheme.

Monitoring and Evaluation

Audit noticed lapses in the monitoring mechanism of Department regarding construction of BLC houses i.e. mismatched and photographs of other beneficiaries' houses used for geo-tagging of different construction stages, irregular geo-tagging for completion stage of houses found incomplete during site inspection etc., delay in appointment of Independent Facilitate Agency resulted in delay in conducting social audit.

Audit noticed that despite the scheme's strong emphasis on empowering women through property ownership, a significant number of female members did not get the intended benefits as only 50 *per cent* of houses were sanctioned in the name of female beneficiaries during the period 2016-17 to 2023-24, which falls short of the scheme's goals.

The State Government may

- ***Speed up the construction of remaining houses and set a firm deadline to complete them so that all intended beneficiaries receive their houses without further delay.***
- ***Ensure timeliness in release of Central and State share and transfer of funds to executing agencies/ULBs and beneficiaries for construction of houses.***
- ***Ensure that eligible slum dwellers identified originally get benefitted under the scheme by facilitating allotment of house to them on priority in ongoing projects.***
- ***Strengthen the monitoring/control mechanisms to prevent double benefits to single beneficiary under two housing schemes or two verticals of a scheme.***
- ***Enforce geo-tagging compliance to ensure proper tracking of housing units before releasing funds to intended eligible beneficiaries.***
- ***Fix responsibility on the erring officials for wrong release of assistance before geo-tagging and other irregularities in geo-tagging of BLC houses as included under Paragraph no. 2.1.6.4, 2.1.7.4, 2.1.8.9, 2.1.8.12 and 2.1.9.1.***
- ***Fix responsibility on the erring official for irregular release and non-recovery of mobilization advance from the contractor.***

- *Increase the numbers of female beneficiaries by allocating/sanctioning house in the name of female member to meet the scheme objective of women empowerment.*

(Chapter-II)

Chapter III

This chapter deals with the findings of Compliance Audit (CA) on Implementation of Welfare Schemes by the Labour Department, one Long Paragraph on Installation of Solar Pumps by CREDA and one Compliance Audit Paragraph pertaining to Public Works Department. Significant results of audit that featured in this chapter are summarised below:

(i) Compliance Audit on Implementation of Welfare Schemes by the Labour Department

The Labour Department of the Government of Chhattisgarh (GoCG) is the nodal department to ensure protection of workers from the organised as well as unorganised sectors, and their economic, physical and social interests through enforcement of Labour Acts/Laws made by the Central and State Governments, and implementation of worker welfare schemes. Under the Unorganised Workers' Social Security Act, 2008 (UWSSA) of Government of India, Government of Chhattisgarh (GoCG) constituted (January 2011) the "Asangathit Karmkaar Rajya Samajik Suraksha Mandal" (CGAKM) under the Labour Department to provide social security to the unorganised workers. The CGAKM is implementing welfare schemes to provide social security to workers of the unorganised sector.

On the other hand workers engaged in the various establishments, having 10 or more workers, were categorised as organised sector workers. Chhattisgarh *Shram Kalyan Mandal* (CGSKM) was constituted (February 2001) under the provision of the Chhattisgarh *Shram Kalyan Nidhi Adhiniyam*, 1982 to protect the interest of the workers, and implement various welfare schemes for the sector.

The Compliance Audit on Implementation of welfare schemes by the Labour Department was conducted by examining 10 welfare schemes (seven from unorganised sector and three from organised sector) in 10 selected districts covering the period from 2018-19 to 2022-23. Beneficiary survey of 506 workers had also been conducted to evaluate the implementation of the selected schemes.

Implementation of welfare schemes for unorganised & organised sector:

Audit observed that out of allotment of ₹ 329.41 crore to CGAKM for unorganised sector workers, ₹ 210.75 crore (64 *per cent*) was spent whereas out of available fund of ₹ 44.86 crore, only ₹ 21.27 crore was spent by CGSKM. In the unorganised Sector, 76.33 lakh workers of Chhattisgarh state were registered under *e-Shram* portal of Government of India (GoI), against which only 16.62 lakh (22 *per cent*) workers were found registered under Chhattisgarh labour portal while in the Organised Sector only 2.05 lakh (26 *per cent*) workers against target of 8 lakh had been registered during the period of Audit.

This indicates that Information, Education and Communication (IEC) activities which are important to create awareness about schemes were not implemented effectively.

It was noticed that expenditure was not incurred consistently under various schemes such as marriage assistance, distribution of cycle, sewing machines, tools, equipment etc., while in 10 (Assistance for Smart Vending Cart, E-Thela Sahayta Yojna, OPD treatment to Safai Karmkar, OPD treatment to Contract Labour and Hamal Workers, Mukhya Mantri Cycle Rickshaw, Free Baishakhi/Calipers/Hearing Aid distribution, Free Cycle Distribution, Health and Eye Test Camp and Free Spectacles Distribution, Accidental Death Assistance to Workers and Sports Competitions for workers) out of total 50 schemes for unorganised and organised sector, no expenditure was incurred during the period 2018-19 to 2022-23. Further, in 17 schemes, only 12.42 lakh workers were benefitted during 2018-19 to 2022-23, indicating shortfall in coverage of registered workers under various schemes. Irregularities in the purchase of cycles for cycle distribution scheme was observed as 695 number of cycles remained undistributed to workers for six years in Raipur district. Deficiencies such as delay in release of financial assistance for the purchase of *e-Rickshaw*, non-distribution of cycle purchased for cycle distribution schemes, non-providing of necessary equipment and protective gears to *Safai Karmakar* every year, and non-distribution of food regularly at various centers in *Shaheed Veer Narayan Singh Shram Anna Yojana* were noticed.

The Government may ensure:

- ***Better utilisation of the funds allotted for the benefit of workers.***
- ***Fixing the responsibility on erring officials who failed in distribution of purchased cycle and other equipment/protective gears/materials etc.***
- ***Specific measures to register remaining and eligible workers on IT labour portal and to effectively conduct IEC activities to educate and create awareness among workers about various government welfare schemes and procedure to take advantages of these schemes.***
- ***A robust IT sub-module in existing labour portal may be made for user friendly registration and disbursal of benefits for better implementation, transparency and monitoring.***

(Paragraph 3.1)

(ii) Long Paragraph on Installation of Solar Pumps through Chhattisgarh Renewable Energy Development Agency (CREDA)

Audit of installation of solar pumps through CREDA was conducted with objective to assess whether the installation of solar pumps was done in an economical, efficient and timely manner for minor irrigation purpose and supply of drinking water in remote, scattered and unelectrified area of the State in accordance with the scheme guidelines. The CREDA allowed installation of costlier DC solar pumps instead of AC pumps contrary to scheme guidelines resulted in extra cost on works pertaining to installation of solar pumps under *Saur Sujala Yojana* (SSY). As per scheme guideline and scope of rate contract,

before installation of solar pumps in tube wells, yield testing was to be carried out to determine capacity of solar pumps. During 2016-23, the System Integrators (SIs) installed 90,130 solar submersible pumps in tube wells without conducting yield test. Moreover, installation of costlier submersible solar pumps in well instead of surface pumps without considering the depth of water table in the wells resulted in avoidable extra cost of ₹ 9.70 crore. During the period 2016-21, CREDA did not deduct labour cess towards building and other construction workers' welfare from the bills of SIs.

- *It is recommended that CREDA should frame clear guidelines specifying the suitable type and category of solar pumps to be installed for respective source of water, and enforce strict adherence to scheme guidelines*

(Paragraph 3.2)

(iii) Audit Paragraph on undue benefit to contractor

Loss of ₹ 2.02 crore to the Government due to misclassification of hard rock as ordinary rock and excess payment of ₹ 1.19 crore to the contractor for embankment work.

(Paragraph 3.3)

CHAPTER I

INTRODUCTION

CHAPTER I

INTRODUCTION

1.1 About this Report

This Report of the Comptroller and Auditor General of India (CAG) contains matters arising from Audit of various Departments of the Government of Chhattisgarh conducted with a view to assess whether a given subject matter (an activity, financial or non-financial transaction, information in respect of an entity or a group of entities) complies in all material respects with applicable laws, rules, regulations, established codes etc., and the general principles governing sound public financial management.

The primary purpose of this Report is to bring to the notice of the State Legislature, significant results of Audit and to enable the Executive to take suitable corrective actions, for improved financial management of organisations and better governance.

This chapter explains the planning and coverage of audit, response of Departments and Government to audit findings, process of preparation of audit reports and follow-up action on previous Audit Reports.

1.2 Expenditure Profile of the Departments

A summary of the expenditure incurred against the budget estimate by the major departments of Government of Chhattisgarh during the year 2022-23 is given in *Appendix 1.1*. The total Budget Estimates of the departments were ₹ 1,13,262.75 crore and Actual Expenditure was ₹ 1,10,683.20 crore. In Annual Audit Plan (AAP) 2023-24, out of the 40 departments (as mentioned in the *Appendix 1.1*), comprising audit universe of 4987 units, 392 units pertaining to 39 departments were planned for audit during 2023-24. This report covers result of 230 units (including 100 Implementing units for which IRs were issued), which were test checked from 12 Apex entities where an expenditure of ₹ 6435.81 crore was incurred (5.81 *per cent* of total expenditure incurred by the State).

1.3 Office of the Accountant General (Audit)

Under the directions of the CAG, Office of the Accountant General (Audit), Chhattisgarh is responsible for conducting audit of 40 Apex departments¹ and Local Bodies/ Public Sector Undertakings/ Autonomous Bodies thereunder in the State of Chhattisgarh. Out of these, 35 departments are covered under General, Social and Economic Sectors Audit.

1.4 Audit Mandate

The CAG's authority for audit is derived from Articles 149 and 151 of the Constitution of India, and CAG's (Duties, Powers and Conditions of Service) Act, 1971 (DPC Act). The CAG audits the departments in General, Social and

¹ Including Law and Legislative Department

Economic Sectors (GS&ES) of the Government as per the following provisions of the CAG's DPC Act:

- Audit of expenditure of various Departments is carried out under Section 13 of the DPC Act;
- Audit of autonomous bodies is conducted under sections 19(2)², 19(3)³ and 20(1)⁴ of the DPC Act;
- In addition, CAG also conducts audit of other autonomous bodies, which are substantially funded by the Government under Section 14⁵ of the DPC Act.

Principles and methodologies for various audits are prescribed in the Auditing Standards and the Regulations on Audit and Accounts, as well as other guidelines, manuals and instructions issued by or on behalf of the CAG.

1.5 Planning and Conduct of audit

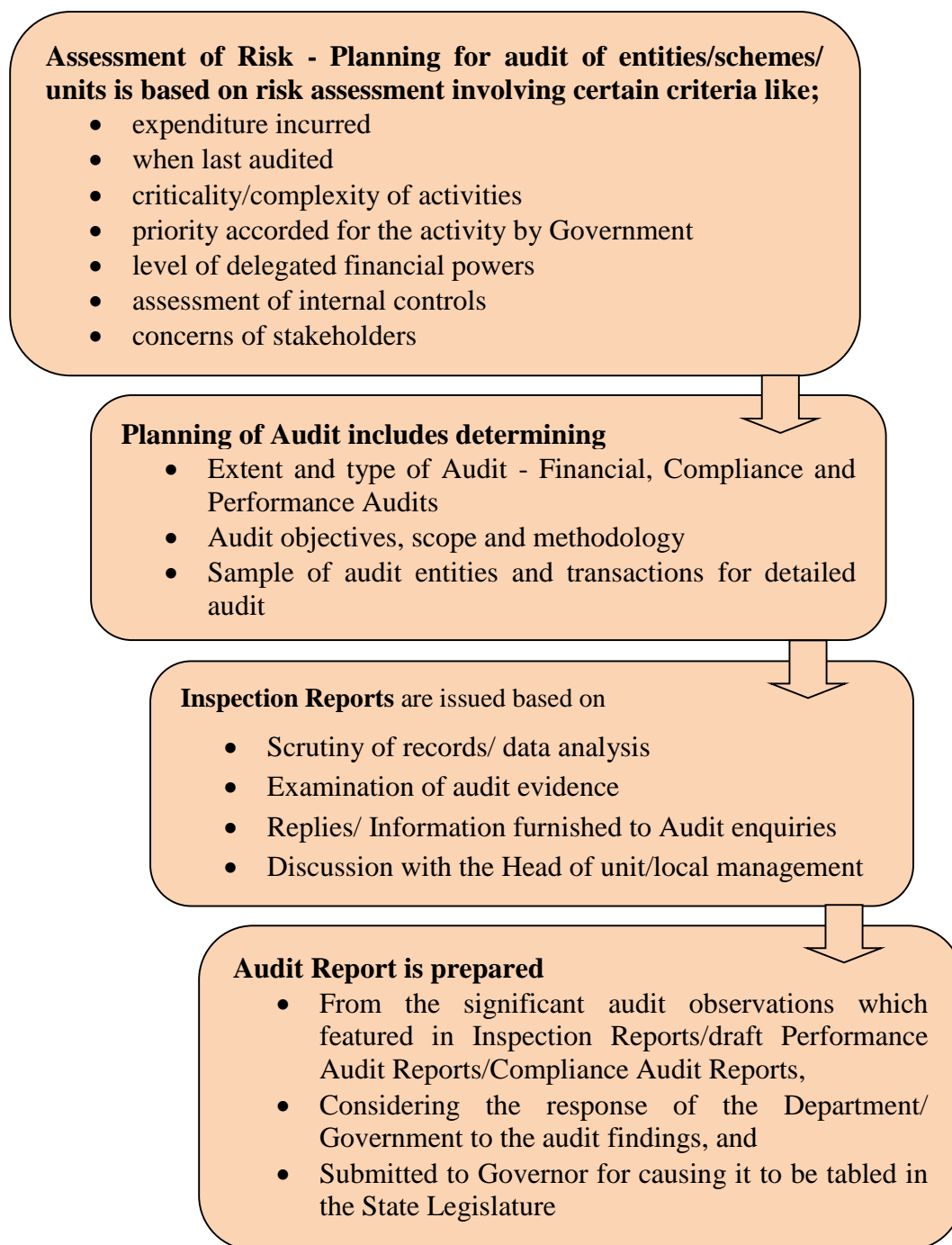
The following flowchart depicts the process of planning, conduct of audit and preparation of Audit Reports:

² Audit of the accounts of Corporations (not being Companies) established by or under law made by the Parliament in accordance with the provisions of the respective legislations.

³ Audit of accounts of Corporations established by or under law made by the State Legislature.

⁴ Audit of accounts of any Body or authority on the request of the Governor, on such terms and conditions as may be agreed upon between the CAG and the Government.

⁵ Audit of all (i) receipts and expenditure of a body/authority substantially financed by grants or loans from Consolidated Fund of State and (ii) all receipts and expenditure of any body or authority where grants or loans to such body or authority from Consolidated Fund of State in a financial year is not less than ₹ one crore.

Chart 1.1: Planning, conduct of audit and preparation of Audit Reports

After completion of audit of each unit, an Inspection Report (IR) containing audit findings is issued to the Head of the unit with a request to furnish replies within four weeks of receipt of the IR. Significant audit observations pointed out in these IRs, which require attention at the highest level in Government, are issued as draft paragraphs to the Government for their responses, before possible inclusion after due consideration of the responses, in the Audit Reports. In addition, Compliance Audits on specific themes or topics are also issued to the Government for their responses, before possible inclusion in the Audit Reports. These Audit Reports are submitted to the Governor of Chhattisgarh under Article 151 of the Constitution of India for causing them to be laid on the Table of the State Legislature.

1.5.1 Significant audit observations and response to audit:

During the year 2023-24, 230 units were audited and 29 significant audit observations were reported as Part-IIA para through Inspection Reports, however, response from Government were not received in any case. Out of these 29 significant audit findings, 11 significant deficiencies were reported to Departments as Factual Statements for which responses were received in six cases. One Audit paragraph and one Long Paragraph is included in this Report.

One Performance Audit on 'PA on Implementation of Pradhan Mantri Awas Yojana-Urban in Chhattisgarh' and one Compliance Audit on 'Implementation of welfare schemes by the Labour Department' was conducted and included in this Report. During the year 2023-24, 18 Certification Audits were also conducted.

1.6 Response of Departments to audit findings

1.6.1 Response to previous Inspection Reports

Heads of Offices are required to respond to the observations contained in IRs and take appropriate corrective action. Audit observations communicated in IRs are also discussed at periodical intervals in meetings at District/State levels by officers of the Accountant General's office with officers of the concerned departments. As of 30 June 2024, 6,575 IRs related to General, Social and Economic sectors containing 34,434 paragraphs pertaining to previous years were pending for settlement as detailed in **Table 1.1**. Of these, first replies have not been received in respect of 3,424 IRs (21,071 paragraphs). Department-wise details are given in **Appendix 1.2**.

Table 1.1: Position of Outstanding Paragraphs (GS&ES)

Year	Number of IRs/Paragraphs pending for settlement (as of 30 June 2024)		IRs/Paragraphs where even first replies have not been received (as of 30 June 2024)	
	IRs	Paragraphs	IRs	Paragraphs
2018-19& earlier years	4690	20528	1868	9654
2019-20	512	3361	413	2786
2020-21	238	1790	196	1520
2021-22	381	2655	322	2260
2022-23	754	6100	625	4851
Total	6575	34434	3424	21071

Lack of action on IRs and audit paragraphs is fraught with the risk of perpetuating serious financial irregularities pointed out in these reports. It may also result in dilution of internal controls in the governance process, inefficient and ineffective delivery of public goods/ services, fraud, corruption and loss to public exchequer. The State Government, therefore, needs to institute an appropriate mechanism to review and take expeditious action to address the concerns flagged in these IRs and audit paragraphs.

1.6.2 *Response of Government to audit observations*

All departments are required to send their responses to draft Compliance Audit paragraphs proposed for inclusion in CAG's Report within six weeks of their receipt. One draft Compliance Audit Report and one draft paragraph included in this Report were forwarded to the Additional Chief Secretaries/Principal Secretaries/Secretaries of the Departments concerned, drawing their attention to the audit findings and requesting them to send their response within six weeks. It was brought to their personal attention that these draft Compliance Audit Report and draft paragraph were likely to be included in the Audit Report of the CAG of India, which would be placed before the State legislature, and it would be desirable to include their comments/responses to the audit findings. The responses of the Government, wherever received, have been appropriately incorporated in the Report.

1.6.3 *Response of Government to audit paragraphs that featured in earlier Audit Reports*

Administrative Departments are required to submit Explanatory Notes on Audit paragraphs included in Audit Reports, within a period of three months after their presentation to State Legislature, duly indicating the action taken or proposed to be taken. Explanatory Notes were yet to be received (as of 31 July 2024) from 40 departments in respect of 324 Paragraphs that featured in the Audit Reports for the year up to 2022.

1.6.4 *Response of Government to recommendations of the Public Accounts Committee*

Administrative Departments are required to submit Action Taken Notes (ATNs) on recommendations of Public Accounts Committee (PAC) within six months from the date of receipt of recommendations. As of 30 June 2024, 122 ATNs in respect of 40 departments were yet to be received.

1.6.5 *Records not produced to Audit for scrutiny*

The programme of local audit of different offices was drawn up sufficiently in advance and intimations were issued to the departments to enable them to keep the relevant records ready for audit scrutiny.

For the period 2022-23, in 30 auditee units pertaining to Eight Departments, the auditee did not provide files, returns, documents, registers and other records pertaining to implementation of various schemes as detailed in **Appendix 1.3**. This issue was highlighted in the Inspection Reports and intimated to the Secretaries/HODs of the concerned departments. Non-furnishing of records to Audit raises red flags as these transactions could not be vouchsafed in audit and possibilities of fraud and misappropriation of public money could not be ruled out.

1.7 Acknowledgement

The Office of the Accountant General (Audit), Chhattisgarh wishes to acknowledge the cooperation and assistance extended by the officials of the State Government and various other departments during the course of audit.

CHAPTER II

PERFORMANCE AUDIT

CHAPTER II

PERFORMANCE AUDIT

Urban Administration and Development Department

2.1 Performance Audit on ‘Implementation of Pradhan Mantri Awas Yojana-Urban (PMAY-U) in Chhattisgarh’

Executive Summary

Why this audit?

Government of India (GoI) launched the scheme, Pradhan Mantri Awas Yojana-Housing for All-Urban (PMAY-U) in June 2015. The scheme addresses urban housing shortage among the Economic Weaker Section (EWS)/Low Income Group (LIG) and Middle-Income Group (MIG) categories including the slum dwellers by ensuring a *pucca* house to all eligible urban households by the year 2022. Union cabinet has approved continuation of PMAY-U up to 31 December 2025 with all the verticals except Credit Linked Subsidy Scheme (CLSS) vertical.

A total demand for 5 lakh Dwelling Units (DUs) was projected by the State Government in the approved Housing for All Plan of Action (HFAPOAs) prepared for 168 ULBs against which 2.49 lakh DUs (50 *per cent* of demand) were taken up for construction and 2.07 lakh DUs were completed as of April 2025. An expenditure of ₹ 5175.09 crore had been incurred under the scheme during 2016-17 to 2023-24.

We conducted this audit with the objective to assess the adequacy of planning and execution of projects, and the robustness of beneficiary identification system under each vertical, prudence in Fund management for the scheme, along with built-in monitoring and evaluation mechanisms in the scheme to successfully achieve its intended goals.

What we found?

We noticed that Housing for All Plan of Actions (HFAPOAs) were prepared and approved (April 2018 for 36 ULBs and February 2022 for 132 ULBs) by State Level Sanctioning and Monitoring Committee (SLSMC) with delay of three to six years of implementation of the scheme. Meanwhile, projects under AHP/BLC/ISSR verticals were sanctioned by the SLSMC and Central Sanctioning and Monitoring Committee (CSMC) for construction of 1.48 lakh DUs without preparation of HFAPOAs, Annual Implementation Plan (AIP) and finalisation of beneficiaries list indicating deficient planning. Approval of projects without identification and validation of beneficiaries led to curtailment of projects later on. During the period of 2015-16 to 2023-24, out of total sanctioned 75,164 DUs in Affordable Housing in Partnership (AHP) vertical, 37,067 DUs (49 *per cent*) have been curtailed/surrendered. Out of remaining 38,097 DUs, only 23,242 DUs (61 *per cent*) were completed as of April 2025. Similarly, out of total sanctioned 2.77 lakh houses in BLC vertical, 66,383 houses (24 *per cent*) were surrendered/curtailed, and out of remaining

2.11 lakh houses, 1.84 lakh houses (87 *per cent*) were completed. All the projects under In Situ Slum Redevelopment (ISSR) vertical with 5,946 DUs could not be implemented and surrendered/curtailed due to lack of private partnership. Vacant housing stocks available with ULBs under previous schemes could not be utilised as the same were not considered during preparation of HFAPOA.

Initial demand survey database of identified beneficiaries attached with HFAPOAs and entered in the MIS were not available due to continuous updation (addition/deletion) in the original database. Due to which grant of scheme benefit to originally identified beneficiaries could not be ensured in Audit.

Due to non-linkage of PMAY-U and PMAY-G MIS, 99 beneficiaries have availed benefits in both schemes. Thirty-five beneficiaries who had already benefitted under Integrated Housing and Slum Development Program (IHSDP) again availed the benefits under BLC vertical of scheme. Central assistance was transferred to the SNA with delay, leading to delays in fund disbursement to ULB and to beneficiaries and payment to contractors. Audit noticed delay in completion of DUs by ULBs under AHP projects and consequent blocking of scheme funds of ₹ 230.05 crore. Delay in completion of DUs was mainly due to lack of funds, covid pandemic and slow progress of work. Undue favour extended to contractors due to irregular disbursement and non-recovery of mobilisation advance as per the terms of contract.

Out of the completed DUs under AHP vertical, 6,888 DUs were allotted to slum dwellers while 10,903 DUs meant for slum dwellers were allotted under '*Mor Makan Mor Aas*' to non-slum dwellers by revising the eligibility criteria without the approval of CSMC. Further, share of State contribution (₹ 2.50 lakh) was also recovered from the beneficiaries in addition to their contribution of ₹ 0.75 lakh per DU under the *Mor Makan Mor Aas* scheme. All ISSR projects comprising 5946 DUs for slum redevelopment were also curtailed. Thus, beneficiaries of slum areas under AHP/ISSR vertical were deprived of scheme benefit due to curtailment of projects and allotment of house to non-slum dwellers.

Under BLC vertical, there were instances of selection of ineligible beneficiaries, construction of houses beyond the prescribed lay out, construction of shops along with house, sanction of house without ownership of land and selling of houses/DU to a third person after construction by beneficiaries. Audit noticed that in some cases installments for various stages of construction were released without completion of construction and geo-tagging of respective stage while in other cases there was delay in release of final instalment after completion of houses. Audit noticed lapses in the monitoring of construction of BLC houses i.e. mismatched and photographs of other beneficiaries' houses used for geo-tagging of different construction stages, irregular geo-tagging for completion stage of houses found incomplete during site inspection, etc. Delay in appointment of Independent Facilitate Agency resulted in delay in conducting social audit.

Audit noticed that despite the scheme's strong emphasis on empowering women through property ownership, a significant number of female members did not get the intended benefits as only 50 *per cent* of houses were sanctioned in the

name of female beneficiaries during the period 2016-17 to 2023-24, which falls short of the scheme's goals.

What we recommend?

The State Government may:

- *Speed up the construction of remaining houses and set a firm deadline to complete them so that all intended beneficiaries receive their houses without further delay.*
- *Ensure timeliness in release of Central and State share and transfer of funds to executing agencies/ULBs and beneficiaries for construction of houses.*
- *Ensure that eligible slum dwellers identified originally get benefitted under the scheme by facilitating allotment of house to them on priority in ongoing projects.*
- *Strengthen the monitoring/control mechanisms to prevent double benefits to single beneficiary under two housing schemes or two verticals of a scheme.*
- *Enforce geo-tagging compliance to ensure proper tracking of housing units before releasing funds to intended eligible beneficiaries.*
- *Fix responsibility on the erring officials for wrong release of assistance before geo-tagging and other irregularities in geo-tagging of BLC houses as included under Paragraph no. 2.1.6.4, 2.1.7.4, 2.1.8.9, 2.1.8.12 and 2.1.9.1.*
- *Fix responsibility on the erring official for irregular release and non-recovery of mobilisation advance from the contractor.*
- *Increase the numbers of female beneficiaries by allocating/sanctioning house in the name of female member to meet the scheme objective of women empowerment.*

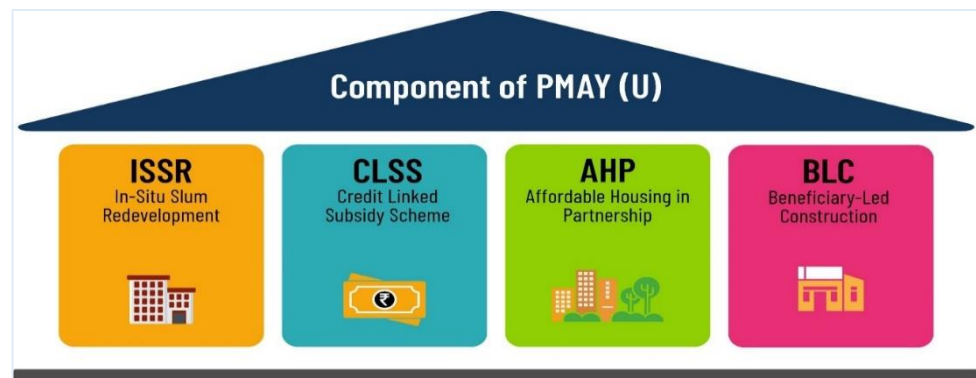
2.1.1 Introduction

PMAY-U is a flagship Mission of Government of India (GoI) implemented by Ministry of Housing and Urban Affairs (MoHUA), was launched on 25 June 2015. The Mission addresses urban housing shortage among the Economic Weaker Section (EWS)/Low Income Group (LIG) and Middle-Income Group (MIG) categories including the slum dwellers by ensuring a pucca house to all eligible urban households by the year 2022. Union cabinet has approved continuation of PMAY-U up to 31 December 2025 with all the verticals except Credit Linked Subsidy Scheme (CLSS) vertical.

PMAY-U adopts a demand driven approach wherein the Housing shortage is decided based on demand assessment by States/Union Territories. State Level Nodal Agencies (SLNAs), Urban Local Bodies (ULBs)/Implementing Agencies, Central Nodal Agencies (CNAs) and Primary Lending Institutions are main stakeholders who play an important role in implementation and success of PMAY-U.

The Mission promotes women empowerment by providing the ownership of houses in name of female member or joint name. Preference is also given to differently abled persons, senior citizens, Schedule Castes, Schedule Tribes, Other Backward Classes, Minority, single women, transgender and other weaker & vulnerable sections of society. PMAY-U house ensures dignified living along with sense of security and pride of ownership to the beneficiaries.

The Mission seeks to address the affordable housing requirement in urban areas through following programme verticals as given below:



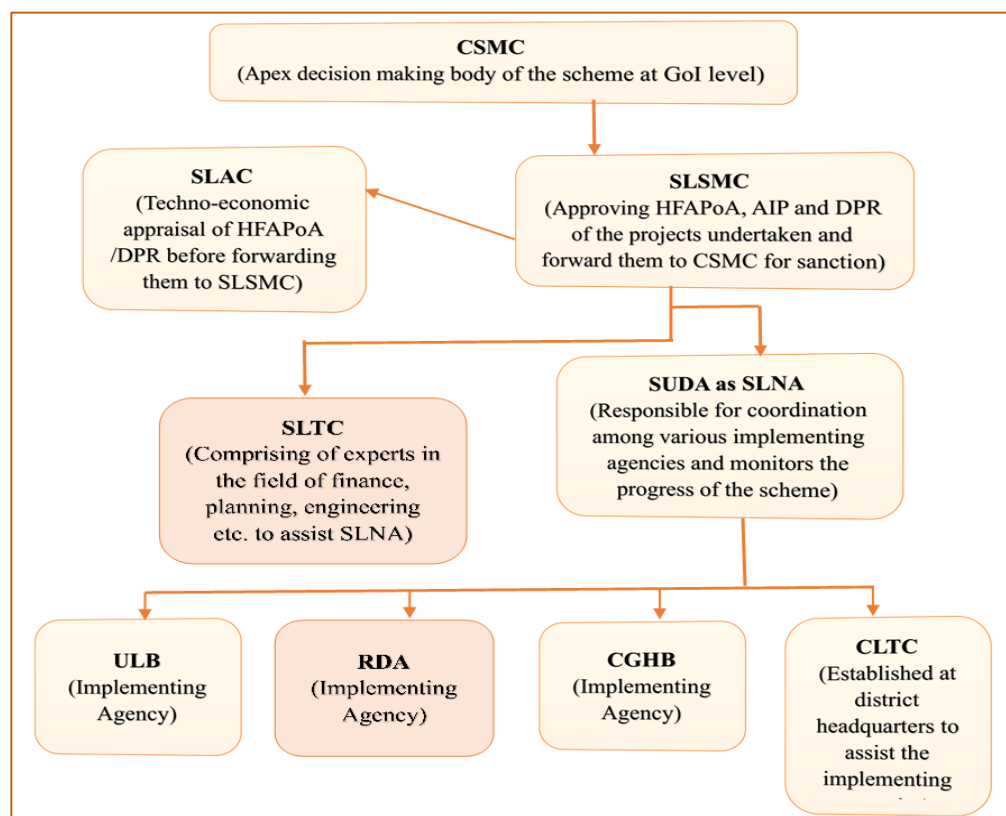
- Affordable Housing in Partnership (AHP) – EWS houses are built with Central assistance of ₹ 1.50 lakh, State support of ₹ 2.50 lakh and ₹ 0.75 lakh from beneficiaries, involving public or private sector.
- Beneficiary Led individual house Construction (BLC) – Beneficiaries get ₹ 1.50 lakh from the Center, ₹ 0.85 lakh from the State, and contribute ₹ 0.86 lakh to construct new house or enhancement.
- In Situ Slum Redevelopment (ISSR) – Slum housing is redeveloped using land as a resource, with Central assistance of ₹ 1 lakh, beneficiary contribution of ₹ 0.75 lakh and Public Private Partnership (PPP) share of ₹ 3.75 lakh per house.
- Credit Linked Subsidy Scheme (CLSS) – Home loan interest subsidy of 6.5, four and three *per cent* on loan amount of ₹ 6, 9 and 12 lakh for EWS, LIG and MIG-I&II beneficiaries.

The Performance Audit of PMAY-U in Chhattisgarh was undertaken to evaluate the effectiveness of the scheme in addressing the state's acute housing shortage, which was estimated at 4.23 lakh houses as per Census 2011.

2.1.2 Administration and Implementation Structure

Central Sanctioning and Monitoring Committee (CSMC) under the chairmanship of Secretary, MoHUA is the Apex decision making body of the scheme at GoI level. At State level, the Urban Administration and Development Department (UADD) is designated for financial and administrative control of ULBs. Government of Chhattisgarh (GoCG) constituted State Level Sanctioning and Monitoring Committee (SLSMC) and State Level Appraisal Committee (SLAC) under PMAY-U and appointed State Urban Development Agency (SUDA) as the State Level Nodal Agency (SLNA) for implementation of the AHP, BLC and ISSR verticals under the scheme in which Urban Administration and Development Directorate and SUDA monitor the funding to the ULBs and other implementing agencies {Chhattisgarh Housing Board (CGHB) & Raipur Development Authority (RDA)} and utilisation thereof. At Directorate level, Chief Engineer (CE) is assisted by Superintending Engineer (SE), Executive Engineer (EE), Assistant Engineer (AE), Sub-Engineer and they technically assist ULBs for implementation of projects. At ULB level, the Commissioner/Chief Municipal Officer is assisted by SE, EE, AE, Sub-Engineer, and other staff to discharge their duties for smooth functioning of the scheme. The role of various agencies involved in implementation of the scheme is illustrated in **Chart 2.1** below:

Chart 2.1: Implementation structure of PMAY-U scheme



2.1.3 Audit Objectives

The objectives of this Performance Audit are to assess whether,

- The 'Housing for All' projects were meticulously planned and executed with due diligence to ensure comprehensive implementation.
- The beneficiary identification system under each vertical was robust, effective, and guarantees the inclusion of all eligible individuals while preventing the inclusion of non-eligible beneficiaries.
- Fund management for the scheme followed established guidelines and policies, ensuring optimal efficiency and effectiveness.
- The scheme incorporates necessary administrative and regulatory measures, along with built-in monitoring and evaluation mechanisms, to successfully achieve its intended goals.

2.1.4 Audit Criteria

The Performance Audit findings were benchmarked against the following criteria:

- PMAY-U Scheme guidelines issued by MoHUA, GoI
- Advisory on geo-tagging of BLC issued by MoHUA
- PMAY Management Information System (MIS) User Manual, 2016
- Social Audit Guidelines 2017 issued by MoHUA
- Best practices and orders, notifications, circulars, and instructions issued by the State Government and MoHUA from time to time.

2.1.5 Audit Scope and Methodology

The Performance Audit covered implementation of PMAY-U scheme in Chhattisgarh during 2015-24. It involved examination of records in Secretariat, UADD, SUDA, 26 ULBs (six¹ Municipal Corporations, nine² Municipal Councils and 11³ Municipal Panchayats) sampled by adopting multistage stratified sampling by taking the number of houses sanctioned and expenditure incurred under PMAY-U along with other implementing agencies i.e. RDA and CGHB as detailed **Appendix 2.1.1**. Further, out of total 38 AHP and 388 BLC projects approved in selected 26 ULBs, 17 AHP and 128 BLC projects {30 *per cent* projects of AHP (minimum two) & BLC verticals selected by Simple Random Sampling Without Replacement (SRSWOR)} have been selected respectively of which five beneficiaries from each selected project were selected on random basis during field visit for detailed scrutiny and joint physical verification/interaction with beneficiary.

The methodology of this Performance Audit included analysis of procedures, use of existing data, quantitative analysis at directorate and ULB level and

¹ Ambikapur, Bhilai, Bilaspur, Jagdalpur, Korba and Raipur

² Arang, Bijapur, Gariyaband, Jamul, Katghora, Khairagarh, Saragarh, Surajpur and Takhatpur

³ Abhanpur, Bastar, Bhatgaon, Chhurikala, Dhamdha, Fingeshwar, Gandai, Geedam, Kota, Premnagar and Sitapur

beneficiary interaction/survey-cum-joint physical verification at ULB and implementing agencies level.

We conducted an Entry Conference on 14 August 2023 with the Special Secretary, UADD in which the audit methodology, scope, objectives and criteria were shared. Draft Performance Audit Report was forwarded to the State Government (08 November 2024) and an Exit conference with the Secretary, GoCG, UADD was held on 07 May 2025. The replies of the State Government had been suitably incorporated in the Report.

Audit findings

2.1.6 Identification and Selection of Beneficiaries

As per para 8.3 of PMAY-U guidelines, States/Cities must conduct demand surveys to assess housing needs, excluding temporary migrants from the beneficiary list. The Housing for All Plan of Action (HFAPOA) should outline the housing demand of eligible beneficiaries and selected interventions. Additionally, existing affordable housing stock in the city must be considered while preparing HFAPOAs.

Para 8.5 of PMAY-U guidelines stipulates that based on HFAPOA, States/Cities will subsequently prepare the Annual Implementation Plans (AIPs) dividing the task up to 2022 in view of the availability of resources and priority.

Further, as per para 8.8 to 8.10 the HFAPOA and AIPs should be submitted to the Ministry after approval of SLSMC, HFAPOA should be reviewed on a yearly basis to make changes in view of implementation of AIP in the preceding years and based on HFAPOA and availability of resources, each city will prepare Detailed Project Report (DPRs) under each vertical of the Mission (except CLSS) duly approved by SLSMC.

The various implementation stages of PMAY-U scheme are illustrated in the **Chart 2.2** and **Chart 2.3** given below:

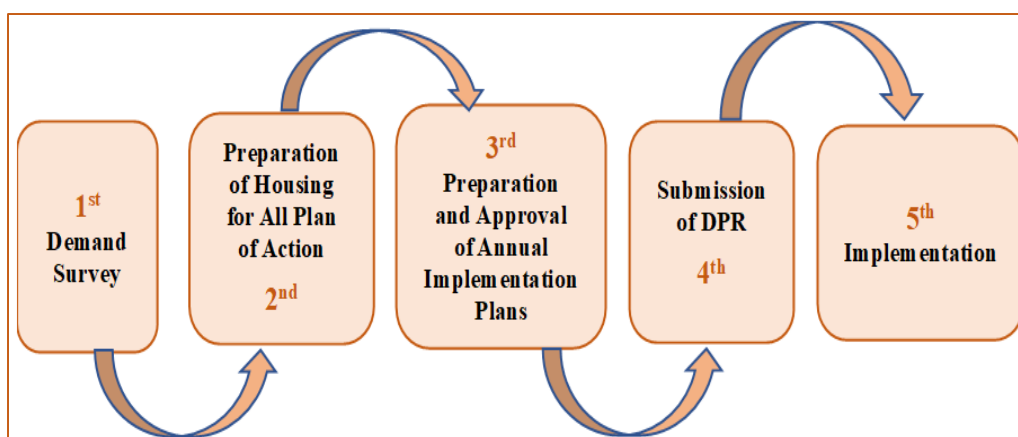
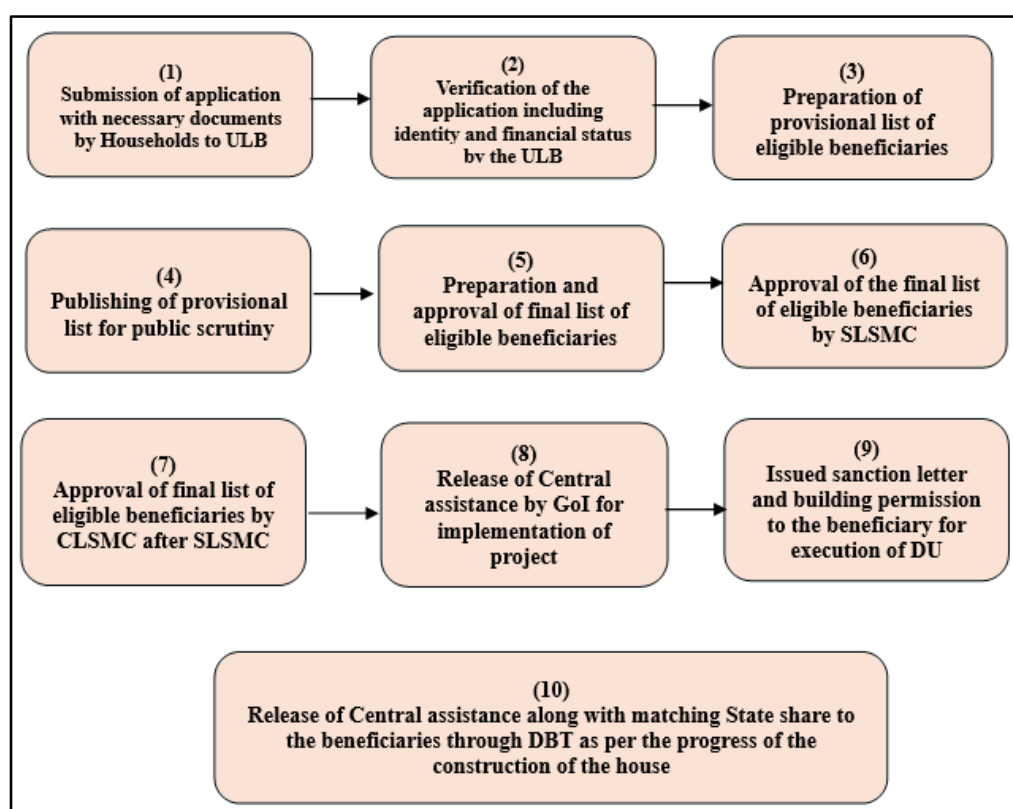


Chart 2.3: Process flow chart for selection of beneficiaries under PMAY-U



2.1.6.1 Demand Survey for identification of beneficiaries and preparation of Housing for All-Plan of Action (HFAPOA)

CSMC in its 8th meeting directed (April 2016) all State/UT to complete demand survey and preparation of HFAPOA by June 2016.

2.1.6.1(a) Delay in issue of RFP and preparation of HFAPOA

During scrutiny of records in test checked ULBs and SUDA, Audit noticed delay in issue of Request for Proposal (RFP) by SUDA for award of work of preparation of HFAPOA after conducting demand assessment survey.

Further, during 2016-17, three RFPs for preparation of HFAPOA after conducting demand assessment survey were issued in February 2016, May 2016 and September 2016 and work orders were issued to selected three agencies in August 2016, November 2016 and March 2017 for 17 ULBs, 11 ULBs and eight ULBs respectively. None of the agencies completed the assigned work within the prescribed time of four months. For remaining 132 ULBs, RFP was issued in March 2018 after a gap of 18 months and the work order was issued by SUDA in January 2019 for 132 ULBs.

Agencies submitted the HFAPOA & AIP for 36 and 132 ULBs in March 2018 and March 2021 which were approved by SLSMC in April 2018 and February 2022 and CSMC in August 2020 and February 2022 respectively. However, 1,259 projects were approved before preparation of HFAPOAs and finalization of list of beneficiaries as shown in **Table 2.1.1** below:

Table 2.1.1: Details of approval of projects without preparation of HFAPOA

Name of component	No. of ULBs	Number of projects	Numbers of DUs	Date of approval of projects by CSMC	work of survey and HFAPOA awarded (completed)	Date of approval of HFAPOA by CSMC
AHP	13	58	43543	27-10-2015 to 27-02-2018	August 2016 to March 2017 (March 2018)	August 2020
BLC	161	1193	98017	20-12-2016 to 07-08-2020	August 2016 to January 2019 (March 2021)	August 2020 and February 2022
ISSR	05	08	5946	20-12-2016 to 27-09-2017	August 2016 to March 2017 (March 2018)	August 2020
Total		1259	147506			

(Source: Information compiled by audit from records of SUDA)

Thus, it can be seen that there was delay in issue of RFP and finalisation of proposals by SUDA as well as delay in preparation and approval of HFAPOAs under the PMAY-U. Due to which implementation of 1,259 projects for 1,47,506 DUs under PMAY-U was carried out without preparing Plan of Action as prescribed in the guidelines. During test check of records, Audit observed that DPRs of above projects were submitted for approval of CSMC either without attaching the list of beneficiaries or attaching the probable list of beneficiaries without verification/validation of beneficiary data. Implementation of projects, without Plan of Action and identification of beneficiaries resulted in gaps in linking/selection of beneficiaries and curtailment of projects as discussed in succeeding paras.

The State Government stated (May 2025) that during the period when the HFAPOAs were being prepared and submitted to the GoI, the Central Government has already started sanctioning of AHP/BLC houses by instructing the states to prepare proposals from the MIS Demand Base readily available in the MIS. In parallel to the operations above, during the preparation of HFAPOA the DPRs were sanctioned by GoI for which entries of probable beneficiaries in survey data/attachment/curtailment and all such activities were being carried out in PMAY-U MIS portal. The GoI didn't approve the HFAPOAs priority else would have stopped the sanctions, neither any sanctions were discussed in the CSMCs against the HFAPOA date of the State. The second lot of HFAPOA of the State were approved by CSMC in February 2022. The State has acted on the directives issued by the GoI.

The reply confirms that DPRs were prepared and submitted for approval without identifying the eligible beneficiaries as well as before completion of demand survey and preparation of HFAPOA. Reply of the Government regarding approval of DPR is not acceptable as according to the PMAY-U guidelines, based on HFAPOA and availability of resources, DPRs were to be prepared by the State Government.

2.1.6.1(b) *Deficiency in demand survey and mismatch with database in PMAY-U MIS portal*

According to PMAY-U guidelines, States and cities were required to conduct demand surveys to assess housing needs. Based on these surveys, they were to prepare HFAPOA, which contains the demand for housing by eligible beneficiaries and proposed interventions. It further states that allotment of houses to identified eligible beneficiaries in AHP projects should be made following a transparent procedure as approved by SLSMC and beneficiaries selected should be part of HFAPOA.

Audit observed inconsistencies between surveyed beneficiary data included in the approved HFAPOAs and the entries of surveyed beneficiaries made in the MIS database of ULBs in the PMAY-U portal. HFAPOAs recorded a total demand of 5,00,075 i.e. 3,48,640 and 1,51,435 in 36 ULBs and 132 ULBs respectively. However, as per MIS database as on December 2024, entries for 5,67,066 beneficiaries were made under surveyed list. Thus, additional entries for 66,991 beneficiaries were made in MIS that were not part of list of beneficiaries identified during demand survey and included in HFAPOAs.

Audit further noticed that removal of beneficiaries as well as the addition of new applicants based on proposals of curtailment/new projects submitted to the CSMC, led to continuous modifications in the original survey database on the MIS portal. As a result, the original list of surveyed beneficiaries initially entered in the MIS portal could not be traced, making it difficult for Audit to verify whether benefits were provided to originally identified beneficiaries. This indicates deficiencies in identification and selection of beneficiaries. Further scrutiny revealed that out of additional entries made in the MIS portal after approval of HFAPOAs (February 2022) benefits have been provided to 38,345 beneficiaries (AHP-3,588 and BLC-34,757) in contravention to the provision of scheme guideline as the benefits were to be provided to only surveyed beneficiaries included in approved HFAPOAs.

The State Government stated (May 2025) that the GoI approved the HFAPOA for any particular city/ULB based on the real time survey database of the PMAY-U MIS portal as on the date of CSMC. Therefore, the survey data of the HFAPOA report once approved was uploaded on the PMAY-U MIS Portal on a real time basis. In parallel to the operations above, during the preparation of HFAPOA the DPRs were sanctioned by GoI for which entries of probable beneficiaries in survey data / attachment/curtailment and all such activities were being carried out in PMAY-U MIS portal. Therefore, if looked upon today, the data cannot be traced retrospectively, since a lot of transformation has been carried out during the original mission period. Further, all the valid beneficiaries entered in the MIS Portal, interested in availing benefits of PMAY-U and whose proposals were duly forwarded by the ULBs have been provided with the benefits of PMAY-U, which includes the beneficiaries from the Demand Assessment Survey.

Reply is not acceptable as addition in the list of beneficiaries in MIS beyond the beneficiaries identified after conducting demand survey included in HFAPOA highlights a critical gap in survey data, selection of beneficiaries and tracking of benefits to originally identified beneficiaries during survey under PMAY-U.

2.1.6.1(c) *Curtailment of projects sanctioned under PMAY-U*

Audit noticed that total demand of 5 lakh DUs for beneficiaries was projected in approved HFAPOAs of Chhattisgarh on the basis of demand survey conducted in 168 ULBs. Against the total demand, 3.58 lakh DUs, were originally sanctioned of which 1.09 lakh DUs were curtailed and 2.49 lakh DUs i.e. 50 *per cent* of total projected demand were taken up for construction by the Chhattisgarh Government under PMAY-U resulting in unsaturated demand.

(i) *Curtailment of AHP projects*

During scrutiny of record of proposals submitted by the State Government for approval of AHP projects in CSMC and minutes of meetings, Audit noticed that out of 97 sanctioned projects for construction of 58,038 houses to be executed by 16 ULBs during the period 2016-19, 38 not started projects of 26,982 houses had been curtailed till April 2025. Of these eight projects of 12,817 houses were sanctioned before the preparation of HFAPOA. The curtailment was done due to non-availability of land, beneficiaries availed the benefits under CLSS and beneficiaries not interested to move/shift at the locations of these projects and allotment of land *patta* by the State Government to slum dwellers.

Similarly, out of 14 sanctioned projects for construction of 13,017 to be executed by CGHB during the period 2015-17, 10,085 houses of six projects had been curtailed in 38th and 54th CSMC due to insufficient registration and demand as well as absence of valid beneficiaries for the allotment. Further, all 14 projects of 13,017 houses were sanctioned before preparation of HFAPOA.

The State Government stated (May 2025) that the State after the directives of CSMC, thoroughly reviewed the non-started houses in the AHP vertical across various cities. The cities submitted proposals to the State for curtailment of not-started houses, since identification of the beneficiaries for houses being constructed was already a challenging task. In such scenario again constructing new houses might create vacant housing stocks. The beneficiaries identified during the Demand Assessment survey under the identified slum areas had started withdrawing their consent to relocate from slum to the AHP sites. Therefore, the State Government has proposed curtailment of AHP houses to avoid the creation of vacant house stock.

The reply is not acceptable as approval of projects without finalisation of list of beneficiaries and availability of resources resulted in cancellation of AHP projects.

(ii) *Curtailment of BLC projects*

Audit noticed that out of total sanction of 1,960 projects for construction of 2.77 lakh BLC houses during the period 2016-24, 66,383 houses have been curtailed till April 2025 for beneficiaries have sold their land, already benefitted in earlier GoI schemes, unwillingness due to financial burden, migrated, annual family income more than ₹ 3.00 lakh, land dispute, land located under high tension line, death of beneficiaries etc.

Thus, curtailment/surrender of projects indicates deficient planning in taking up housing projects under AHP and BLC and selection of ineligible beneficiaries and their entries in MIS portal.

The State Government stated (May 2025) that the curtailment of houses in BLC were basically due to non-submission of land documents by the beneficiaries or their dissent to start the construction even after 2 to 7 years of sanction from GoI. Therefore, the State Government has proposed curtailment of non-started houses under the directives of CSMC and cleaned up the sanction of invalid beneficiaries.

The reply is not acceptable as the cancellation of BLC houses highlights poor beneficiary validation and planning before sanctioning of projects.

(iii) Curtailment of ISSR projects

In-situ slum rehabilitation using land as a resource with private participation for providing houses to eligible slum dwellers is an important component of the “Pradhan Mantri Awas Yojana–Housing for All (Urban)” mission. This approach aims to leverage the locked potential of land under slums to provide houses to the eligible slum dwellers bringing them into the formal urban settlement.

Central assistance of ₹ one lakh per house is admissible for all houses built for eligible slum dwellers under the component of In-Situ Slum Redevelopment (ISSR). After redevelopment, de-notification of slums by State/UT Government is to be recommended under the guidelines. Flexibility is given to States/Cities to deploy this Central assistance for other slums being redeveloped.

Ten ISSR projects for construction of 6,671 DUs were sanctioned by CSMC for five Municipal Corporations during the year 2016-17 and 2017-18 as detailed in **Table 2.1.2**.

Table 2.1.2: Details of sanction and release of Central assistance under PMAY-U for ISSR projects

(₹ in lakh)

Sl. No.	Name of ULB	Project name	No. of units approved	Sanctioned Central assistance at the rate of ₹ one lakh per house	Central assistance released
(A) Projects approved in 17th CSMC meeting (December 2016)					
1	Bilaspur	Mittitila Vishnu Nagar	232	232.00	0.00
2	Bilaspur	Minimata Talapara	493	493.00	0.00
(B) Projects approved in 21st CSMC meeting (April 2017)					
3	Raipur	Tikrapara and Amapara	484	484.00	187.00
4	Raipur	Daganiya	592	592.00	50.00
5	Korba	Kuwanbhatta	161	161.00	64.00
6	Rajnandgaon	Dabripara	300	300.00	120.00
(C) Projects approved in 26th CSMC meeting (September 2017)					
7	Bhilai	Ghasidas Nagar	1680	1680.00	0.00
8	Bhilai	Ruvabandha	1176	1176.00	0.00
9	Bhilai	Indranagar Model town	616	616.00	0.00
10	Korba	Sitamani Basti	937	937.00	0.00
	Total		6,671	6,671.00	421.00

(Source: Information compiled by audit from records)

(*Included two projects with 725 DUs in Bilaspur which were converted under AHP vertical in April 2018)

CSMC in its 17th meeting (December 2016) while sanctioning the projects, directed the State Government to prepare a backup plan for ISSR projects in case private developers are not willing/available. Audit noticed that State Government has submitted the proposal of surrender of 5946⁴ houses in 10 ISSR projects which was approved by CSMC in its 51st and 72nd meeting held in August 2020 and April 2025 respectively.

While approving the proposal, the CSMC noted that verification of data was not done before preparation of DPRs for these projects. CSMC directed the State Government to ensure that no eligible beneficiary is deprived of benefit under the scheme due to dropping of these beneficiaries. ISSR projects were to provide dignified living conditions to slum-dwellers after development of slums, therefore projects under ISSR vertical should not be cancelled.

The State Government while submitting proposal for curtailment proposed to provide patta to eligible slum dwellers and providing houses under AHP for slum dwellers. Audit noticed that, out of the total eligible beneficiaries in eight ISSR projects, only 696 beneficiaries from Minimata in Bilaspur were given land *pattas*, leaving 5975 (6671-696) eligible beneficiaries without any benefits. Thus, intended purpose of development of slum could not be achieved.

Audit noticed that for preparation of DPRs for the eight surrendered ISSR fee of ₹ 1.44 crore was payable to various agencies against which payment of ₹ 1.25 crore was made by SUDA during 2017-18. Due to surrender/cancellation of ISSR projects, expenditure incurred on preparation of DPRs remained unfruitful.

The State Government stated (May 2025) that ULBs who issued tender did not receive bid. The Government notification (September 2019) regarding issue of land *patta* in slum area demotivated the entire process of relocation and in turn increase the tendency of interest toward BLC vertical. The State proposed the conversion of 725 DUs in 02 ISSR projects of Bilaspur into AHP projects primarily due to non-availability of bidders, which may be considered as a backup plan of the State. The State had a due diligence of all the back-up plan available at that instant and keeping in mind the available AHP houses and BLC houses, it was proposed not to increase the EWS housing stocks and proceed for curtailment of ISSR projects. Hence the curtailment of eight ISSR projects was done after thorough analysis and due diligence with all the available analytics.

The reply confirms that ISSR projects were initiated without proper planning after consulting the stakeholders, identification and validation of beneficiaries which resulted in curtailment of these projects.

2.1.6.2 *Non-inclusion of existing vacant affordable housing stock in HFAPOA*

As per the guidelines, while preparing HFAPOA, State/UT and Implementing Agencies should also consider the affordable housing stock already available in the city as Census data suggests that large number of houses built under earlier schemes are vacant.

⁴ In 51st CSMC-5946 DUs (6671-725) 725 DUs were converted under AHP and curtailed in 71st CSMC meeting in April 2025.

During the review of the HFAPOA that was prepared and approved by SLSCMC and CSMC, along with the information provided to the audit by the Municipal Corporation of Bhilai and Bilaspur regarding the availability of housing stocks in these two ULBs, it was noticed that vacant housing stocks present under earlier scheme such as IHSDP, BOMBAY Awas and Atal Awas etc. in these ULBs (Bilaspur-1000, Bhilai-1828) at the time of preparation of the HFAPOA. However, the availability of existing vacant housing stock was not considered while preparing HFAPOA.

As a result, the available vacant housing stocks with ULBs were not taken into account while assessing the requirement of housing stock in HFAPOA and therefore, could not be utilised under the AHP vertical of PMAY-U.

The State Government stated (May 2025) that the affordable housing stock already available with ULBs sanctioned through State parastatal housing agencies or houses sanctioned under previous housing schemes have been included in the HFAPOA report. Further, Demand Assessment for the city has been done keeping in view, the decadal urban population growth, demand-based needs for affordable housing and the Mission period of the PMAY-U, till December 2022. Although if existing housing stocks were to be accounted for, the ULBs still submitted their demands optimistically to cater the futuristic demands of affordable housing in the city. It is through this anticipation that the Houses being constructed across the cities are readily available to the beneficiaries, even in the year 2024-25.

The reply is not acceptable as neither the vacant housing stock considered in HFAPOA nor the details of allotment against the vacant housing stock had been provided in support of reply.

2.1.6.3 Selection of ineligible beneficiaries having income more than ₹3.00 lakh

As per Paragraph 3 of PMAY-U guidelines, beneficiaries having annual income less than ₹ 3.00 lakh of EWS categories only, can avail benefits under AHP and BLC verticals.

Audit observed in four ULBs (Municipal Corporation Bilaspur, Raipur, Korba and Municipal Panchayat, Premnagar) that 71 beneficiaries whose income was more than ₹ 3.00 lakh were selected and were allotted houses/DUs under BLC/AHP verticals as detailed in ***Appendix 2.1.2.***

Further analysis revealed that 57⁵ out of these 71 beneficiaries were serving staff officials in ULBs/Government departments having annual income more than ₹ 3 lakh availed the benefits of the scheme under EWS by submitting false declarations of annual gross income of their households. It is pertinent to be noted that even being aware of this fact, the ULBs ignored the same and extended undue benefits to ineligible beneficiaries.

The State Government stated (May 2025) that the benefits have not been provided to the beneficiaries of Municipal Corporation, Korba and proposed beneficiaries shall be removed from the MIS through Beneficiary Modification Request duly approved by the State Government in the upcoming SLSCMC. In Municipal Corporation Bilaspur, the beneficiary has been allotted the house

⁵ ULB staff/officials-56 and in one case wife of ULB staff

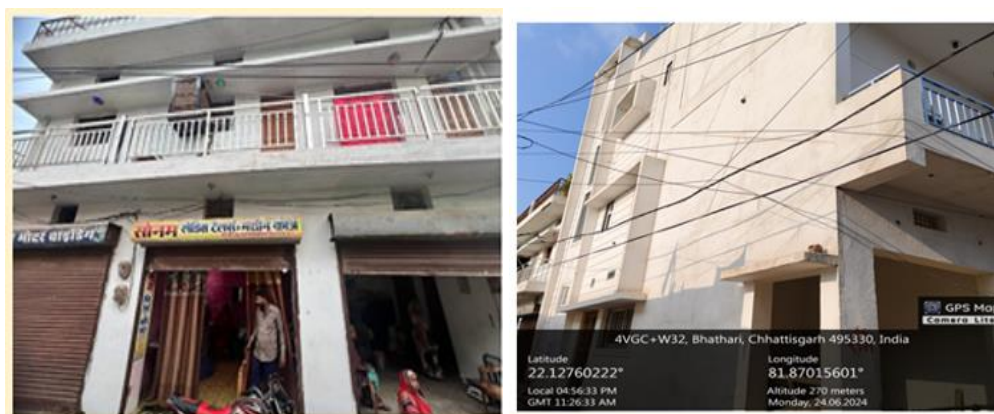
under the PMAY-U Scheme, based on the income certificate issued by Tehsildar, Bilaspur Tehsil, which declared the annual income of the beneficiary to be ₹ 2.80 lakh per annum. In Municipal Corporation Raipur, beneficiaries resided in the Sweeper colony, Tikrapara, Raipur, which was constructed around 70 years before. The condition of the housing infrastructure was severely deteriorated and to prevent loss of any life/property, the Corporation decided to relocate these beneficiaries of LIG category along-with other beneficiaries of EWS category before the Start of Monsoon Rains. As they did not have any housing stock reserved/vacant for LIG/Transit category for these beneficiaries, the decision was taken based on the circumstances created in relocating the beneficiaries of sweeper colony and the inclusive nature of the project. Further, in Municipal Panchayat Premnagar three beneficiaries availed the benefit by submitting false affidavits for which notices had been issued and recovery is being done.

The reply confirms that beneficiaries not fulfilling the income criteria had been benefitted under AHP/BLC vertical in contravention of the scheme guidelines.

2.1.6.4 Selection of beneficiary already having pucca house

In Municipal Council, Takhatpur, a BLC house was sanctioned in favour of a beneficiary (ID-0322801973609953938) and after completion, financial assistance of ₹ 2.26 lakh was paid.

On joint physical verification (February 2024) of BLC houses along with the officials of Municipal Council, PMC and CLTC, it was found that beneficiary already had a Pucca house with commercial shops adjoining to new PMAY-U house. Further, the house under BLC was constructed in three floors beyond the approved layout as shown below.



(Photos taken during JPV of Beneficiary ID-0322801973609953938)

Further, geo-tag of actual work site was not uploaded in PMAY-U BHUVAN portal, and a photograph of another house was uploaded which was approved.



(Geo-tagged Photos of Beneficiary ID-0322801973609953938)

Similarly, in Municipal Corporation, Raipur it was observed that a BLC house was sanctioned in favour of beneficiary (ID-228020340667800959) and after completion (May 2020), financial assistance of ₹ 2.26 lakh was paid.

Audit noticed that house under BLC was sanctioned to the beneficiary in February 2019 and building permission for the same was issued in September 2019. The beneficiary has submitted the self-declaration in June 2019 that she has no Pucca house anywhere in India. Further scrutiny of records revealed that on 5th October 2019, the beneficiary submitted an affidavit stating that beneficiary has a *Pucca* house constructed on 1470 Square feet of land and *Kachcha* house in 630 square feet land in her name at Ward-28, Maharshi Valmiki Ward, Raipur and she has given her Pucca house (constructed in 1470 Sqft.) to her three sons through a family settlement agreement (5 October 2019) to avail benefit under BLC on the remaining land of 630 Sqft in her name. Scrutiny also revealed that beneficiary has not submitted any evidence of transfer other than notarised family settlement agreement of house/property in the name of her three sons and the *Ration Card* of beneficiary attached with application included the name of all three sons as her family members.

Thus, proper verification of application/documents was not done for exclusion of ineligible beneficiaries having pucca house at the time of sanction and attachment of house under BLC vertical.

The State Government stated (May 2025) that the Architect is solely responsible for the mistake in Municipal Council Takhatpur. The ULB has also admitted that the Architect has uploaded fake geo-tagged images in the Bhuvan Portal. Further, in Municipal Corporation Raipur, the beneficiary and her three sons were residing the Aabadi Land, namely Rakba 630 sqft. and Rakba 1470 sqft. The beneficiary has submitted internal mutual *bantwaranama* deed, which states that the Aabadi Land of 630 sqft. has been allotted to the beneficiary Smt. Parvati Narang. The ULB has stated that since beneficiary was residing in the Kuchha house over the Aabadi Land before the cut-off-date, hence the sanction of BLC houses accorded.

The reply is not acceptable as ULB on the basis of self-declaration without validating the beneficiary data sanctioned house to beneficiary already having pucca house.

2.1.6.5 *Irregular sanction of House to beneficiary without obtaining the document for ownership of plot/land in the name of beneficiaries*

As per UADD guidelines issued in September 2016, people who own private or permanently leased land, or have built houses (Kutcha/Semi-Pucca) on such land and were living in the municipal area before 31st August 2015, can apply for this scheme. Additionally, according to State Government instructions (29 May 2017), upon submission of a notarized family partition letter as per the Rules by all heirs of the same family residing jointly, the benefits of the scheme will be provided to each eligible member of the family for separate house. However, before commencing construction, it will be mandatory for the beneficiaries to complete the process of transferring the plot into their name and submit the necessary documentation.

During scrutiny of records in test checked ULBs, audit observed that the construction work was started by 250 beneficiaries without submitting the documents of transfer of plot in their name. Further, scrutiny revealed that ULBs paid assistance of ₹ 4.05 crore to 250 beneficiaries without ensuring the transfer of land in the name of beneficiaries.

It is evident from the facts that building permission to start the work was issued to beneficiaries without obtaining required document in contravention to the Government instruction issued in this regard.

The State Government stated (May 2025) that notices were issued for submission of documents of transfer of land in the name of beneficiaries. Further, in some cases, letters have also been sent to the Tehsildar for the transfer of land ownership to the beneficiaries, which is still pending. Consequently, the payment of final assistance could not be disbursed.

Reply indicates that eligibility conditions prescribed in the guidelines were not complied while sanctioning house to beneficiaries.

2.1.6.6 *Duplication of beneficiaries under PMAY-U and PMAY-G schemes under BLC vertical*

Para 2.1 of PMAY-U Guidelines stipulate that the MIS linkage between Department of Panchayat and Rural Development (P&RD) for PMAY-G and MoHUA for PMAY-U would be done to avoid duplication of beneficiaries.

During analysis and scrutiny of online PMAY-U MIS database of all ULBs, 99 cases were noticed in 42 ULBs where beneficiaries have availed the benefits under BLC vertical of both the schemes i.e. PMAY-U and PMAY-G due to non-linkage of MIS database between PMAY-U and PMAY-G and absence of mechanism in the Department of Panchayat & Rural Development and Urban Administration and Development for sharing of database to avoid duplication of beneficiaries. Of these, 52 beneficiaries had completed their houses under both PMAY-U and PMAY-G scheme, and in remaining 47 cases, the work was completed in one scheme and progress in another scheme as detailed in *Appendix 2.1.3*.

The State Government stated (May 2025) that the MIS Portal of PMAY-U under report section has a segment named “Gramin Report” for which GoI dumps data of duplication between PMAY-G and PMAY-U periodically, but not regularly and no such separate identified notification for such dumping of data is received in the portal. This signifies that duplicate data is to be checked retrospectively after the data is dumped by GoI in the Gramin Report. Further, the PMAY-U MIS portal has no real time provision to avail the data regarding intimation of duplicity between PMAY-G and PMAY-U. The retrospective dumped data by GoI provides limited information regarding duplicity in sanction of houses between PMAY-G and PMAY-U and has no consideration regarding waiting list of PMAY-G. A letter has been sent to Panchayat and Rural Development Department for confirmation. The subordinate official was instructed that once duplicity under both schemes is confirmed, the beneficiary must be given the choice to avail benefits under only one scheme, as claiming under both is not permitted.

The reply is not acceptable as no efforts had been made by the Department for sharing of database/ list of beneficiaries for verification to avoid duplication of beneficiary which resulted in double benefits to beneficiaries under PMAY-U and PMAY-G.

2.1.6.7 *Irregular attachment of beneficiaries in BLC vertical after making allotment of houses of IHSDP*

As per para 1.3 of guidelines, a beneficiary family will comprise husband, wife, unmarried sons and/or unmarried daughters. The beneficiary family should not own a pucca house (an all-weather dwelling unit) either in his/ her name or in the name of any member of his/her family in any part of India.

During scrutiny of the records in Municipal Council, Khairagarh, it was observed that 492 houses under IHSDP were constructed (2016) to shift the identified beneficiaries of six different wards. Allotment of all 492 houses has been done by ULB till April 2019.

Further, on scrutiny of records of houses sanctioned under BLC vertical and cross verification from MIS database and allotment made to the beneficiaries under IHSDP, Audit found that the benefits under BLC vertical were provided to 35 beneficiaries to whom houses have already been allotted under IHSDP as detailed in **Appendix 2.1.4**. Financial assistance of ₹ 72.14 lakh was provided to these beneficiaries under PMAY-U.

The State Government stated (May 2025) that the relevant beneficiaries, who were allotted houses under IHSDP had previously submitted written application in the ULB for cancellation of the houses sanctioned under IHSDP scheme due to various personal reasons. It was further stated that the beneficiaries were sanctioned houses under BLC component only after their application for cancellation of IHSDP houses allotted to them previously. It was also stated that the IHSDP houses were not occupied by these beneficiaries.

The reply is not acceptable as house sanctioned under IHSDP were not cancelled and undue benefit was extended to the beneficiaries under PMAY-U even though a Pucca house was allotted under IHSDP.

2.1.7 Fund released under the scheme

The GoI, under the PMAY-U, distributes funds to States and UTs based on an assessment of factors such as population, existing slums, and other criteria outlined by the MoHUA. The disbursement occurs in three installments: 40 *per cent*, followed by another 40 *per cent*, and then 20 *per cent*. The second installment is to be released once 70 *per cent* of the first installment has been utilized. Similarly, the final 20 *per cent* depends on the utilization of 70 *per cent* of the previously allocated funds as well as the completion of housing and infrastructure projects.

The fund sharing of the cost of each dwelling unit under different verticals of the scheme is shown in **Table 2.1.3**.

Table 2.1.3: Details of fund sharing of the cost of each dwelling unit under PMAY-U

(₹ In Lakh)

Sl. No.	Verticals	GoI Share	GoCG Share	Beneficiary Share	PPP Share	Cost of each Dwelling Unit (excluding cost of land)
1	In-Situ Slum Redevelopment (ISSR)	1.00	0.00	0.75	3.75	5.50
2	Affordable Housing in Partnership (AHP)	1.50	2.50	0.75	NA	4.75
3	Beneficiary Led Construction (BLC (N/E))	1.50	0.85	0.86	NA	3.21

(Source: Information taken from details submitted by SUDA to CSMC)

Credit Link Subsidy Scheme (CLSS) is the fourth vertical of PMAY-U and this is to be implemented by Primary Lending Institutions (PLIs). Funding pattern for CLSS vertical is as given in **Table 2.1.4**.

Table 2.1.4: Details of funding pattern of CLSS Scheme

Particulars	EWS	LIG	MIG-I	MIG-II
Scheme Duration	17/06/15 to 31/03/22		01/01/17 to 31/03/21	
Household Income (₹ per annum)	Upto 3,00,000/-	3,00,001/- to 6,00,000/-	6,00,001/- to 12,00,000/-	12,00,001/- to 18,00,000/-
Interest Subsidy (<i>per cent</i> / annum)	6.50		4.00	3.00
Maximum loan tenure (in years)	20 Years			
Eligible Housing Loan Amount for Interest Subsidy (₹)	6,00,000/-		9,00,000/-	12,00,000/-
Dwelling Unit Carpet Area	Upto 30 [#] Sq.m	Upto 60 [#] Sq.m	Upto 160 sq.m	Upto 200 sq.m
Discount Rate for Net Present Value calculation of interest subsidy (<i>per cent</i>)	9			

(Source: Information compiled from scheme guidelines)

The beneficiary, at his/her discretion, can build a house of larger area but interest subvention would be limited to first ₹ 6.00 lakh only.

Apart from sharing the cost of dwelling units, the GoI also shares the 100 *per cent* expenses towards Capacity building, Social audit, Geo-tagging, Information Education & Communication and Administration and office expenses. Further, GoI shares 75 *per cent* expenses for preparation of House for All-Plan of Action, appointment of Third-party quality monitoring agency and experts at State and District level technical cell.

Year-wise receipt and expenditure incurred thereon are as detailed in **Table 2.1.5**.

Table 2.1.5: Details of year-wise receipt and expenditure incurred under PMAY-U

(₹ in crore)

Year	Release of fund from		Loan obtained by SUDA	Total availability of funds	Expenditure by SUDA		
	GoI	State			GoI	State	Total
1	2	3	4	5 (2+3+4)	6	7	8 (6+7)
2015-16	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2016-17	133.36	108.23	0.00	241.59	21.68	0.53	22.21
2017-18	479.96	83.74	0.00	563.70	105.60	100.27	205.87
2018-19	354.33	79.40	0.00	433.73	461.57	358.96	820.53
2019-20	617.75	25.50	500.00	1143.25	675.26	502.90	1178.16
2020-21	231.68	4.51	325.00	561.19	304.58	286.77	591.35
2021-22	436.60	86.21	0.00	522.81	359.19	194.39	553.58
2022-23	548.22	203.21	464.68	1216.11	505.12	357.62	862.74
2023-24	489.70	4.05	264.89	758.64	578.13	362.52	940.65
Total	3291.60	594.85	1554.57	5441.02	3011.13	2163.96	5175.09

(Source: Information furnished by SUDA and compiled by Audit)

It may be seen from the above table that against the GoI contribution of ₹ 3291.60 crore, State Government has contributed funds of ₹ 594.85 crore through budget. During 2022-23, ₹ 200.00 crore was diverted (September 2022) from additional State fund of AMRUT Mission (₹ 100.00 crore) and Swachh Bharat Mission (₹ 100.00 crore). Out of total available funds of ₹ 5441.02 crore, ₹ 1554.57⁶ crore were sourced by SUDA from loan taken against the State Government Guarantee (for matching State share).

2.1.7.1 Delay in transfer of GoI share to SNA

According to para 14.2.1 of PMAY-U scheme guidelines, the Central assistance along with the committed State share should be transferred to the State Level Nodal Agency (SLNA) within 15 days of receiving the Central funds, for further release to implementing agencies, who shall transfer the funds to eligible beneficiaries within another 15 days, wherever applicable. Further as per GoI instruction (March 2021), State Government has to notify a Single Nodal Agency (SNA) for implementation of scheme and transfer the Central share received in the RBI to concerned SNA account within a period of 21 days of its

⁶ State Bank of India- ₹ 825 crore and Housing and Urban Development Corporation Limited (HUDCO)- ₹ 729.57 crore.

receipt. Corresponding State share should be released as early as possible and not later than 40 days of release of Central share.

During scrutiny of records of CEO, SUDA audit noticed that in compliance of GoI instruction, SNA account was opened in September 2021 and after that, ₹ 486.35 crore from central assistance were deposited in the SNA account after a delay of 14 to 67 days. During the period 2015-2021, prior to introduction of SNA, there was delay ranging between 32 days to 251 days in release of central share by State Government. This resulted in delay in transfer of funds to ULBs and in payments to beneficiaries and contractors.

The State Government stated (May 2025) that the main reason for delay in withdrawal was due to non-provisioning of funds in the budget of the related years.

Reply is not acceptable as due to non-provisioning of budget, funds under the scheme were withdrawn with a delay which resulted in delayed transfer of funds to ULBs for implementation of projects.

2.1.7.2 Extra Budgetary resources used for funding of State share in PMAY-U

During scrutiny of records of SUDA it was observed that for requirement of funds of ₹ 3357.00⁷ crore for implementation of the scheme during the period 2017-18 to 2021-22, SUDA submitted a proposal to the Finance department through UADD for obtaining loan from financial institutions. The proposal was approved in Cabinet Decision (January 2018) and Government accorded Administrative Approval (AA) for providing guarantee (February 2018) for obtaining loan of ₹ 3357.00 crore from financial institutions till scheme period (March 2022) which was extended till December 2024. As per the AA, principal and interest on loan obtained was to be repaid in next 15 to 20 years up to the period 2038-39 through budgetary provision by the State Government.

Accordingly, after inviting Expression of Interest for Term loan of ₹ 3357.00 crore (August 2018), SUDA obtained loan of ₹ 825.00⁸ crore (with an interest of ₹ 674.00 crore for 19 years at 8.54 *per cent* rate of interest) from State Bank of India after executing an agreement (June 2019) and obtain approval from Finance Department (June 2019). Further, agreement was executed (December 2022) with Housing and Urban Development Corporation Limited (HUDCO) for loan amount of ₹ 2385.00 crore and ₹ 879.77⁹ crore (for 19 years at 8.5 *per cent* interest rate) was withdrawn as matching State share against the release of Central share (₹ 1164.00 crore) between December 2022 and October 2024.

The State Government stated (May 2025) that the Department has procured loans from the Financial Institutions for the fulfilment of commensurate State Share under PMAY-U. The decision has been backed by the policy approval of

⁷ 2017-18: ₹ 736.00 crore, 2018-19: ₹ 1373.00 crore, 2019-20: ₹ 802.00 crore, 2020-21: ₹ 298.00 crore and 2021-22: ₹ 148.00 crore

⁸ July 2019-₹ 200.00 crore, September 2019-₹ 100.00 crore, November 2019-₹ 100.00 crore, December 2019-₹ 100.00 crore, May 2020-₹ 125.00 crore, August 2020-₹ 100.00 crore and October 2020-₹ 100.00 crore

⁹ December 2022-₹ 700.00 crore, March 2024-₹ 93.00 crore, September 2024-₹ 19.69 crore and October 2024-₹ 67.08 crore.

the State Cabinet. The rate of interest for both the institutions was approved by the Department of Finance.

Funding of State share through extra budgetary resources not only understated expenditure and deficit of the State Government to the extent of expenditure incurred under the scheme met outside the budgeted resources in that year but also raise question on transparency and intergenerational equity.

2.1.7.3 *Delayed transfer of interest of ₹36.15 crore received on SNA account under PMAY-U*

As per GoI instruction (March 2021) State has to notify a Single Nodal Agency (SNA) for implementing the PMAY-U scheme and interest earned from the funds released was to be apportioned in SNA account between the Central and State for deposit in the respective Consolidated Funds.

During the scrutiny of records, it was observed that in compliance with GoI order an SNA account was opened by SUDA in HDFC Bank on 28th September 2021 and the State share along with the Central share was deposited in SNA account. However, the interest amount received on the central and State share released under the scheme was not transferred to the respective Consolidated Funds. Further, GoI issued another instruction in June 2021 and February 2022 with reference to earlier order (March 2021) regarding depositing of interest. Thereafter interest amount of ₹ 22.64 crore pertaining to Central share for the period from 2015-16 to 2021-22 was transferred (July 2022) to GoI after a delay of more than one year. Further, out of the total Central share interest of ₹ 14.98 crore earned during 2022-24, an amount of ₹ 2.71 crore earned on 1st July 2023 was transferred to GoI (October 2024) by SUDA after a delay of more than one year.

Similarly, interest received on State share was to be transferred to State Government but the interest amount of ₹ 9.40 crore for the period from 2015-16 to 2021-22 was transferred to the consolidated fund of State (April 2024) with a delay of more than three years from the date of issuing instruction by GoI. Further, out of the total State share interest of ₹ 7.72 crore earned during 2022-24, an amount of ₹ 1.40 crore earned on 1st July 2023 was transferred to the State Government (October 2024) after a delay of more than one year.

Thus, due to non-compliance of GoI instruction, the interest received on the central and State share released under the scheme had not only remained outside the Government Account but also could not be utilised by GoI and State Government.

The State Government stated (May 2025) that the Mission Directorate is regularly depositing the interest accumulated in the respective consolidated bank account under the Directives of Ministry of Finance, Department of Expenditure, GoI and Department of Finance of GoCG.

The reply is not acceptable as the interest earned under PMAY-U was deposited in respective Consolidated fund after a delay of more than one to three years.

2.1.7.4 Release of financial assistance before/without geo-tagging for construction of later stages

As per the operational guidelines for geo-tagging, the States/UTs should ensure that whatever construction stage is completed (Not Started, foundation, lintel, roof or completed) w.e.f. 25 August 2018 must be geotagged within five days from date of completion of that construction stage. The disbursement is based on the progress of construction and verified through geo-tagged photos uploaded on the PMAY-U BHUVAN Portal.

An analysis of the online PMAY-U MIS database (as of December 2024) for all ULBs revealed that, in 84 ULBs, final installment payments amounting to ₹ 13.18 crore were disbursed to 328 beneficiaries between 13 to 79 months before geo-tagging of completion stage. These payments were also made without uploading the geo-tagged photographs on the PMAY-U BHUVAN Portal. Of these, 94 cases test checked in 12 selected ULBs, and noticed that payment of ₹ 38.80 lakh was made without geo-tagging.

Thus, the payments were made to beneficiaries before completion of the house and geo-tagging for the completion stage.

The State Government stated (May 2025) that beneficiaries had duly completed their houses before the payment of final assistance made to them and the geo-tag was not being done due to technical error. However, the payment has been made to the beneficiaries based on the actual photograph of the completed house. The geo-tags of the houses were done after the eradication of the technical error.

Reply is not acceptable as neither any log was maintained at ULB level nor correspondence with higher authorities regarding technical error were found in this regard during audit.

2.1.8 Implementation of Projects under various verticals of scheme

2.1.8.1 Affordable Housing in Partnership (AHP)

As per para 6.1 and 6.4 of scheme guidelines the Central assistance of ₹ 1.50 lakh per EWS house is provided by the GoI under Affordable Housing in Partnership (AHP) vertical and AHP can be a mix of houses for different categories, but it will be eligible for Central assistance, if at least 35 *per cent* of the houses in the project are for EWS category. The States can decide on an upper ceiling on the sale price of EWS houses with an objective to make them affordable and accessible to the intended beneficiaries. State and cities also extend other concessions such as their state share, land at affordable cost, stamp duty exemption etc.

The year wise receipt of funds and expenditure incurred on AHP vertical are detailed in **Table 2.1.6** below:

Table 2.1.6: Details of year wise receipt and expenditure of fund by SUDA under AHP vertical

(₹ in crore)

Year	Opening Balance	Receipt			Total fund available	Expenditure (percentage against available fund)	Closing Balance
		Central share	State share ¹⁰	Total			
2016-17	0.00	79.82	84.66	164.48	164.48	20.80(13)	143.68
2017-18	143.68	136.37	62.79	199.16	342.84	106.65(31)	236.19
2018-19	236.19	96.91	23.15	120.06	356.25	247.00(69)	109.25
2019-20	109.25	0.00	250.00	250.00	359.25	276.40(77)	82.85
2020-21	82.85	0.00	160.00	160.00	242.85	240.77(99)	2.08
2021-22	2.08	0.00	0.00	0.00	2.08	0.50(24)	1.58
2022-23	1.58	75.62	210.93	286.55	288.13	147.06(51)	141.07
2023-24	141.07	0.00	3.18	3.18	144.25	66.95(46)	77.30
Total		388.72	794.71	1183.43		1106.13	

(Source: Information furnished by SUDA)

It can be seen that during 2016-17 to 2023-24, ₹ 1106.13 crore were spent by SUDA against the available funds of ₹ 1183.43 crore. Expenditure against available funds ranged from 13 per cent to 77 per cent except in 2020-21 in which 99 per cent funds were spent for implementation of AHP verticals.

The physical status of the AHP projects taken under the PMAY-U is detailed in **Table 2.1.7** below.

Table 2.1.7: Details of year wise physical status of AHP houses under PMAY-U as of April 2025

Year	No. of houses sanctioned	No. of revised houses sanctioned after curtailment/surrender	No. of houses completed	No. of houses under progress	No. of houses not started
2015-16	12670	2874	2394	480	0
2016-17	13416	12865	8922	3682	261
2017-18	17457	13164	8294	4216	654
2018-19	29752	7325	3073	4150	102
2019-20	0	0	0	0	0
2020-21	0	0	0	0	0
2021-22	1869	1869	559	1310	0
Total	75,164	38,097	23,242	13,838	1,017

(Source: Information provided by SUDA and compiled by Audit)

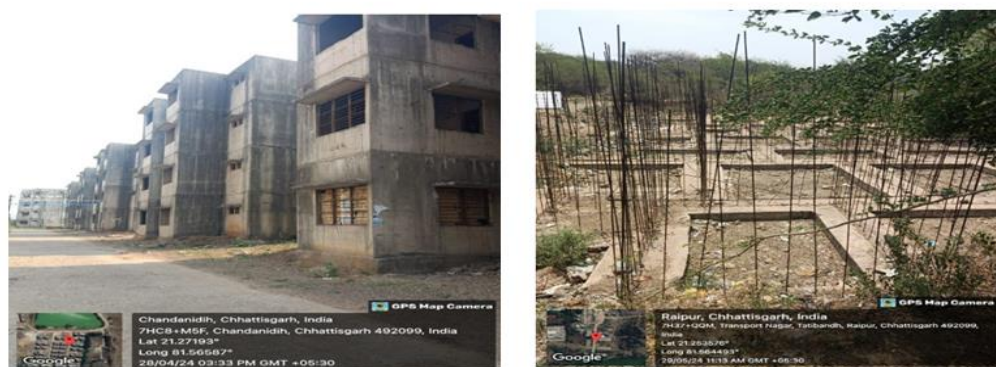
It may be seen from the above that out of total 75,164 DUs sanctioned during 2015-16 to 2018-19 and 2021-22, 37,067 DUs (49 per cent) had been curtailed/surrendered till April 2025. Out of remaining 38,097 DUs, 23,242 DUs (61 per cent) were completed and 13,838 DUs (36 per cent) could

¹⁰ State figure included funds financing through Extra Budgetary resources.

not be completed even after lapse of more than three to seven years from the date of approval of projects by CSMC. In four ULBs (Dhamtari, Dantewada, Risali and Ambikapur) not a single DU had been completed under sanctioned AHP projects. Moreover, construction of 1,017 DUs sanctioned during 2016-19 were not commenced till April 2025. The delay in construction of sanctioned houses was due to various factors viz. delay in award of work after sanctioning of project, delay in handing over of site, change in site, delay in payment of RA bills to contractor and slow/no progress by contractors etc.

2.1.8.2 *Blockage of fund due to non-completion of DUs under AHP*

Scrutiny of the records in six¹¹ test checked ULBs revealed that out of total sanctioned 10 projects for construction of 12,802 DUs during the period 2016-2020, work orders were issued to contractors at contract sum of ₹ 576.67 crore for completion of work within stipulated period of 12 to 36 months between August 2017 and January 2020. Out of 12,802 DUs, 580 DUs were completed as of August 2024. Audit noticed that in Municipal Corporation, Bilaspur one of the work awarded to contractor for 5785 DUs, 1,914 DUs were curtailed due to non-providing of work site to contractor. Out of the remaining 3,871 DUs, after completion of 522 DUs (14 per cent) with expenditure of ₹ 48.42 crore, contractor left the work incomplete in May 2023. Remaining, 2,406 DUs in which construction was not started were further curtailed in CSMC meeting dated April 2025. Similarly, in another project in Bilaspur, the work of 493 DUs was left incomplete by contractor after completion of 58 DUs and incurring expenditure of ₹ 9.20 crore. Municipal Corporation Bilaspur re-tendered the work in June 2023 which is yet to be approved by SUDA as of May 2025. In other seven project of five Municipal Corporations, contractors could not complete a single DU (out of 6,524 sanctioned DUs) even after a lapse of 29 to 72 months from the stipulated period of completion after incurring expenditure of ₹ 172.43 crore till August 2024 as detailed in *Appendix 2.1.5*. Thus, non-completion of DUs, resulted in blocking of fund ₹ 230.05 crore incurred under the projects in six ULBs. The photographs taken during joint physical verification of AHP projects are shown below:



(Photos taken during JPV of AHP projects of 392 DUs and 667 DUs at Raipur)

The State Government stated (May 2025) that the completion of AHP Dwelling units faced significant delays due to multiple factors such as COVID-19 pandemic, legal and procedural hurdles, slow progress of work, delay in site

¹¹ Ambikapur, Bhilai, Bilaspur, Jagdalpur, Korba and Raipur

handover, delay in payment of RA bills to contractors, and non-availability of funds. The State is continuously monitoring the progress and shall ensure completion by the Mission period.

Reply of the Government is not acceptable as works could not be completed till date (May 2025) even after the end of pandemic and the ULBs did not take action against the contractor for slow progress of work as per the terms of contract. This indicates inadequate monitoring of construction under AHP projects.

Similarly, in works executed by RDA and CGHB it was noticed total 4,109 and 2,932 DUs were sanctioned by the CSMC during the period 2015-19 and 2021-22. Above EWS DUs have been sanctioned under self-financing scheme¹² at a cost of ₹ 5.23 lakh to ₹ 8.60 lakh. Of these 2,415 and 2,452 DUs have been completed respectively and remaining 2,174 DUs could not be completed till March 2025 even after lapse of three to nine years from the date of sanction of projects. The photographs taken during joint physical verification (10 June 2024) of AHP projects are shown below:



(Photos taken during JPV of AHP projects of 257 DUs and 258 DUs of RDA)

The State Government stated (May 2025) that the delays were primarily due to Covid-19 pandemic and the financial stress it caused on allottees in this self-financing scheme. As beneficiaries defaulted on payments, RDA faced constraints in disbursing running bills to contractors, affecting the construction cycle. With the improvement in instalment collections and re-award of incomplete packages, construction has regained momentum. The remaining units are under active progress and targeted for completion by October 2025.

The reply is not acceptable as the cost of DUs allotted by RDA and CGHB was very high for EWS beneficiaries and approval of DPR without identification of beneficiaries affected the project execution.

2.1.8.3 Irregularities in payment and recovery of mobilisation advance to contractors

As per clause 3.20.1 (i) of the agreement executed between contractor and Commissioner, the mobilisation advance up to five *per cent* of the contract value shall be given if requested by the contractor within one month of the date of order of commencement of the work. The five *per cent* advance shall be given in two stages:

¹² After making total payment of AHP DUs by beneficiaries, central assistance of ₹ 1.50 lakh was paid to the beneficiaries.

Stage 1: Two *per cent* of the contract value payable after signing of the agreement

Stage 2: Three *per cent* of the contract value on the receipt of the certificate from the contractor that he has established complete central and field-testing laboratories and has engaged, the workers/technicians and has brought requisite plants and machineries at work site and also the work is physically started.

As per clause 3.20.1 (ii) of the agreement, the recovery of this advance shall be done in equal monthly installments on *pro-rata* basis (after 15 *per cent* of contract work is executed) from each of the further running bills. However, all the advances shall be fully recovered when 80 *per cent* contract sum is completed or when 75 *per cent* of stipulated validity period is over whichever event is earlier.

Audit found the following irregularities in payment and recovery of Mobilisation advances to the contractors:

2.1.8.3(a) Irregular grant and non-recovery of mobilisation advance

Scrutiny of records of Municipal Corporation Bilaspur revealed that construction of 5785 DUs at the rate of ₹ 4.53 lakh per DU (in 37 different sites) was awarded at a contract value of ₹ 262.12 crore in March 2019. The stage-I mobilisation advance of ₹ 5.24 crore at the rate of 2 *per cent* of contract value was provided to the contractor in March 2019. Further, out of the remaining stage-II mobilisation advance of ₹ 7.86 crore, first instalment of ₹ 4.09 crore was given to contractor on 14 May 2019 without starting of work physically at site in violation of contract conditions. Second instalment of stage-II advance of ₹ 3.77 crore was paid to contractor in July 2019 after commencement of work in only two sites at Madhuban and Mopka for construction of 493 DUs out of the total 37 sites involving construction of 5,785 DUs. Further, 13 sites were handed over to contractor between October 2019 and January 2021 after release of mobilisation advance. Thus, release of mobilisation advance of ₹ 4.09 crore without starting of work was irregular and in violation of contract conditions. Further, release of mobilisation advance of ₹ 7.19¹³ crore to the contractor before handing over the remaining work sites and before commencement of work resulted in undue favour to contractor.

It further noticed that progress of above work remained slow and only 18 *per cent* value of work was completed and work was stopped by contractor as per the status of work provided to Audit as of August 2024. The time extension was granted to contractor up to December 2024. Audit noticed that recovery of mobilisation advance was not initiated from the contractor though 75 *per cent* of the stipulated/validity extended period completed in July 2023.

Thus, undue favour to contractor by granting mobilisation advance without start of work at sites against the contract conditions resulted in non-recovery of mobilisation advance of ₹ 13.10 crore. As the matter was pending in court, bank guarantee could not be forfeited by the Municipal Corporation Bilaspur.

Similarly, in Municipal Corporation Raipur, work of construction of 667 DUs was awarded to a contractor (August 2019) with contract sum of ₹ 32.01 crore and stipulated completion period of 24 months. A mobilisation advance of

¹³ ₹ 7.86 crore- (three *per cent* of (493 DUs at the rate of ₹ 4.53 lakh = ₹ 0.67 crore)

₹ 1.60 crore was granted to contractor against the bank guarantee (BG) of ₹ 64.00 lakh and ₹ 96.00 lakh valid up to August 2020 and October 2020 respectively. Audit scrutiny further revealed that the above BGs were expired and were not renewed as of April 2024. Audit noticed that the above work was to be completed in August 2021 which was extended till March 2022. However, after completion of 24 *per cent* of work till August 2021 contractor stopped the work from September 2021.

As per the terms of contract, entire mobilisation advance was to be recovered till August 2021 (i.e 75 *per cent* of stipulated/extended period of contract) however, only ₹ 73.00 lakh out of 1.60 crore had been recovered from the contractor. Thus, non-recovery of mobilisation advance under the stipulated time and non-renewal of BG resulted in non-safeguard of financial interest of ULB.

The State Government stated (May 2025) that Municipal Corporation Raipur has followed the contractual provisions for mobilisation advance as per clause 3.20.1 (i) of the agreement. However, due to Covid-19 and other unfortunate incidents the project was delayed, and the project could not achieve the milestone required for recovery of mobilisation advance. The mobilisation advance recovery is under progress. Municipal Corporation Bilaspur has also followed the contractual provisions for mobilisation advance as per Clause 3.20.1(i) of the agreement. However, several unfortunate reasons prevented the project from reaching the required stage for mobilisation advance recovery. Further, the agreement values were revised, leading to adjustments in RA bills. As per the revised calculations, mobilisation advance recovery has already commenced, ensuring compliance with the contractual terms. Further, assured that due process is being followed, and corrective actions have been taken to regularise the recovery process as per the financial and contractual obligations.

The reply is not acceptable as the stage two mobilisation advance was provided to the contractor without handing over the work sites and commencement of work in Bilaspur and in case of Raipur the delay in recovering the mobilisation advance and the lapse in renewing bank guarantees indicated lack of internal controls in financial matters.

2.1.8.4 *Non-recovery of ₹0.70 crore from the defaulting contractor and cost overrun of ₹0.90 crore due to the work left incomplete*

In Municipal Corporation Bilaspur the work of 493 DUs (174 at *Chingrajpara* and 319 at *Chantidih*) was sanctioned by CSMC (December 2016) and after inviting the tender, work orders were issued (August 2017) to contractor for completion of 174 DUs with stipulated period of 12 months and 319 DUs with stipulated period of 18 months. The project remains incomplete and expenditure of ₹ 9.20 crore was incurred on the project till August 2024. Scrutiny of records revealed that after issue of work order (August 2017) of 174 DUs, the site for construction of six blocks (29 DUs per block) was provided to contractor between January and July 2018. Thereafter, two-time extensions without penalty have been granted till December 2019 but contractor failed to complete the work within the extended period. Thereafter four more-time extensions were granted with penalty at the rate of two *per cent* till April 2022 and regular notices were issued (between July 2019 and July 2022) for speedy progress &

timely completion of work but contractor could not complete the work. Therefore, notice under clause 1.15 was issued (December 2022) and finally the contract was terminated (July 2023) under clause 1.15 by the Municipal Commissioner and contractor was prohibited to participate in the tender for that work. As per the final measurement recorded, contractor has executed work of ₹ 5.15 crore against the total work of ₹ 7.97 crore. As per the final order, after forfeiture of EMD and Security deposit (SD) of ₹ 17.23 lakh and levying penalty of ₹ 28.24 lakh, an amount of ₹ 70.08 lakh was computed as recoverable from the defaulting contractor which shall be recovered as arrear of land revenue.

Similarly, for construction of 319 DUs in 11 blocks till March 2019, the land was provided to contractor for construction of 145 DUs (five blocks) in two phases between October 2017 and March 2018 and due to stay of Court for removal of slum, the land for remaining 174 DUs was provided in July 2021. Therefore, four-time extensions up to February 2022 (for 36 months) were granted without penalty but contractor failed to complete the work of 145 DUs and the work of 174 remaining DUs did not commence till the end of extended period. In the meantime, regular notices were issued (between June 2018 and July 2022) regarding slow progress and non-commencement of works. Thereafter, as contractor could not execute the work, notice for stoppage of work and cancellation of contract under clause 1.15 was issued (December 2022) and finally the contract was cancelled (April 2023). The contractor has executed work of ₹ 3.09 crore against the total work of ₹ 14.35 crore till April 2023. Further, the incomplete work was finalised (June 2023) after inspection of site and valuation of work left incomplete. As per the final incomplete bill after forfeiting of EMD and SD of ₹ 10.07 lakh, an amount of ₹ 1.02 crore was recoverable from the defaulting contractor, which was not yet recovered.

The photographs of work left incomplete taken during joint physical verification of AHP sites are shown below:



(Photos taken during JPV of AHP projects of 174 DUs and 319 DUs)

Further, the tender for balance work of above 493 DUs was invited (June 2023) and letter for approval of lowest rates (₹ 3.45 crore against the balance work of ₹ 2.82 crore for 174 DUs at *Chingrajpara* and ₹ 13.24 crore against the balance work of ₹ 11.25 crore for 319 DUs at *Chantidih*) was forwarded to CEO, SUDA (August 2023) approval of which is awaited (October 2024).

Thus, non-completion of work even after lapse of seven years after award of work not only resulted in blocking of expenditure of ₹ 9.20 crore incurred on

the work and cost overrun of ₹ 0.90¹⁴ crore on the project but also in non-recovery of ₹ 1.72 crore from the contractor.

The State Government stated (May 2025) that the original contracts for both *Chingrajpara* (174 DUs) and *Chantidih* (319 DUs) were terminated due to the contractor's inability to complete the work within the stipulated period, despite multiple extensions. Regular notices were issued to ensure timely completion, but due to slow progress and non-performance, the contracts were cancelled in 2023 after following due process. Following the contract termination, a re-tendering process was initiated, and the lowest rates for balance work were approved. The tender for balance work, amounting to ₹ 22.82 crore for *Chingrajpara* and ₹ 13.61 crore for *Chantidih*, was finalized in June 2023. Further, the Earnest Money Deposit and Security Deposit of ₹ 1.02 crore from the defaulting contractor have been forfeited and the process for recovering the remaining amount from the contractor is underway, as per contract conditions. The Municipal Corporation is actively ensuring the completion of the balance work and recovering dues as per legal and contractual provisions.

The reply is not acceptable as despite finalisation of tender for balance work in June 2023, the work is yet to be awarded which caused further delay in completion of project.

2.1.8.5 Non-recovery of beneficiary share of ₹17.23 crore

As per PMAY-U scheme guideline, EWS households are defined as households having an annual income up to ₹ 3.00 lakh and paragraph 6 provides benefits to EWS beneficiaries under AHP component by giving central assistance of ₹ 1.50 lakh, state assistance of ₹ 2.50 lakh and beneficiary has to contribute only ₹ 0.75 lakh for each unit. Further, according to the decision taken by CSMC in its 11th meeting (August 2016), written consent from the beneficiaries regarding beneficiary contribution must be obtained before preparation of DPR. As per instruction of SUDA (May 2017), the beneficiary contribution would be collected from eligible beneficiaries in monthly installments (First installment of ₹ 5000, 23 installments of ₹ 3000 and last installment of ₹ 1000) by ULBs.

Scrutiny of the records in seven test checked ULBs revealed that out of total sanctioned 23,246 DUs under AHP for slum dwellers, 14,316 DUs had been completed of which 5,247 DUs were allotted to the slum dwellers till March 2025. Audit noticed that against the DUs allotted to beneficiaries, ULB could only recover ₹ 22.13 crore and remaining amount of ₹ 17.23 crore could not be recovered (March 2025). The main reason for non-recovery was absence of written consent of beneficiary contribution and non-attachment of eligible beneficiaries at the stage of DPR preparation. This is one of the reasons for slow progress and non-completion of projects even after the expiry of stipulated period as detailed in **Table 2.1.8** below:

¹⁴ In 174 DUs (₹ 3.45 crore-₹ 2.82 crore) = ₹ 0.63 crore and in 319 DUs (₹ 13.24 crore-₹ 11.25 crore) = ₹ 1.99 crore; total ₹ 2.62 crore - ₹ 1.72 crore = ₹ 0.90 crore.

Table 2.1.8: Details of outstanding beneficiary share from slum dwellers under AHP as of March 2025

(₹ in crore)

Sl. No.	Name of ULB	No. of DUs Sanctioned	Completed DUs	DUs allotted	Required beneficiary share	Beneficiary share received	Outstanding beneficiary share
1	Bilaspur	3446	2097	2037	15.28	12.85	2.43
2	Bhilai	3709	1421	556	4.17	3.68	0.49
3	Raipur	11581	9536	2060	15.45	3.72	11.73
4	Ambikapur	493	0	0	0.00	0.05	-0.05
5	Jagdalpur	462	346	40	0.3	0.07	0.23
6	Korba	3265	800	544	4.08	1.59	2.49
7	Arang	290	116	10	0.08	0.17	-0.09
	Total	23246	14316	5247	39.36	22.13	17.23

(Source: Information provided by Suda and compiled by Audit)

The State Government stated (May 2025) that the category of beneficiaries selected for the scheme are basically EWS beneficiaries, who are either residing in slums or reside in rental complexes. These beneficiaries belong to a very scarce income group. The ULBs are facing great difficulty in collecting beneficiary share from these categorically economically weak beneficiaries, while it is very difficult for these beneficiaries also to spare amount for paying against the beneficiary collection. This vicious cycle of beneficiaries not able to pay due to their poor economic condition and ULBs not able to collect from these beneficiaries has resulted in low beneficiary collection. As far as written consent obtaining from beneficiaries before preparation of DPR it is kindly submitted that even after providing consent to relocate to the AHP site, several beneficiaries or major groups of beneficiaries have registered their discontent towards relocation to the AHP houses. The ULB therefore again keeps on surveying to identify and select the beneficiaries for the project. The ULBs have undertaken that the balance beneficiary collection shall be collected within the timeframe.

The State Government should find out ways such as facilitating/ educating the beneficiaries about the various available options of easy credit facilities and allowing smaller amount of monthly instalment for smooth recovery of beneficiary share.

2.1.8.6 Extra financial burden on beneficiaries for allotment of DUs under 'Mor Makan Mor Aas'

As per PMAY-U scheme guideline, EWS households are defined as households having an annual income up to ₹ 3.00 lakh and paragraph 6 provides benefits to EWS beneficiaries under AHP component by giving central assistance of ₹ 1.50 lakh, State assistance of ₹ 2.50 lakh and beneficiary has to contribute only ₹ 0.75 lakh for each DU.

To address the issue of unallocated DUs, the Urban Administration & Development Department introduced a sub-scheme called "Mor Makan Mor Aas" in February 2022 under PMAY-U. This scheme aimed to provide housing

to eligible beneficiaries living in rented accommodations in municipal areas, whether in slum or non-slum locations.

Further scrutiny of the "*Mor Makan Mor Aas*" guidelines revealed that instead of the standard ₹ 75,000 beneficiary contribution as per PMAY-U, beneficiaries were required to pay ₹ 3.25 lakh per DU (including ₹ 2.50 lakh of State share). However, the cost of DU ranged between 2.98 lakh to ₹ 3.87 lakh. Additionally, the scheme guidelines were not submitted for approval to the SLSMC, nor was approval obtained from the CSMC as detailed in **Table 2.1.9**.

Table 2.1.9: Details of allotment made under *Mor Makan Mor Aas* as of March 2025

(₹ in crore)

Sl. No.	Name of ULB	No. of DUs Sanctioned	Completed DUs	No. of DUs allotted under ' <i>Mor Makan Mor Aas</i> '	Beneficiary share as per PMAY-U at the rate of ₹ 0.75 lakh	Beneficiary share recovered by ULBs under ' <i>Mor Makan Mor Aas</i> '	Additional burden on beneficiaries
1	Bilaspur	3446	2097	76	0.57	1.36	0.79
2	Bhilai	3709	1421	1464	10.98	21.00	10.02
3	Raipur	11581	9536	7727	57.95	220.83	162.88
4	Risali	493	0	121	0.91	0.49	-0.42
5	Rajnandgaon	1930	1282	165	1.24	2.94	1.70
6	Raigarh	1031	622	231	1.73	5.63	3.90
7	Jagdalpur	462	346	206	1.55	0.59	-0.95
8	Durg	1502	536	279	2.09	5.41	3.31
9	Birgaon	696	696	138	1.04	2.52	1.49
10	Korba	3265	800	435	3.26	7.67	4.41
11	Bhilai-Charouda	1027	795	61	0.46	1.09	0.63
	Total	29142	18131	10903	81.78	269.53	187.76

(Source: Information provided by SUDA and compiled by audit)

It may be seen from the above that out of 29,142 DUs sanctioned under AHP vertical of PMAY-U, 18,131 DUs were completed of which 10,903 DUs allotted under *Mor Makan Mor Aas* scheme by the ULBs as of March 2025. For DUs allotted under the scheme, the contribution of beneficiaries was 68 per cent (₹ 3.25 lakh) instead 16 per cent (₹ 0.75 lakh) in PMAY-U. Thus, higher share of contribution was recovered from the beneficiaries and burden of State share of contribution was also transferred on the beneficiaries. In 11 test checked ULBs, additional contribution of ₹ 187.76 crore was recovered against the allotment of DUs to 10,903 beneficiaries till March 2025. Audit noticed that the allotment of DUs sanctioned under AHP for slum dwellers were allotted under "*Mor Makan Mor Aas*" by revising the basic eligibility criteria for extending benefits to non-slum dwellers. Thus, the core objective/purpose of the scheme to relocate the slum dwellers defeated as 59 per cent of DUs sanctioned under AHP for slum dwellers were diverted/allocated to non-slum dwellers. Also, the benefit of Central subsidy provided under the PMAY-U did not reach to

intended beneficiaries as AHP was initially planned by the State Government only for slum dwellers.

The State Government stated (May 2025) that the houses left vacant after occupancy of beneficiaries from slum were taken up under revised guidelines of *Mor Makan Mor Aas* as per the Cabinet decision and allotted to non-slum residents who were eligible under AHP guidelines. Further, the beneficiary share of ₹ 3.25 lakh per unit cost was provided to beneficiaries for AHP houses built in prominent and significant urban areas, where the cost of land and infrastructure is very high. But the State Government has not provisioned for recovery of cost of land and is indirectly subsidising the cost of land under *Mor Makan Mor Aas*. After 100 *per cent* allotment of DUs, modified project cost will be submitted to SLSMC and CSMC for approval.

Reply is not acceptable as the intended purpose of providing affordable housing to slum dwellers under AHP vertical could not be fully achieved due to allotment of DUs to non-slum dwellers at higher cost/beneficiary share.

2.1.8.7 Beneficiary Led Individual House Construction

The fourth component of the Mission i.e. beneficiary Led Construction or Enhancement (BLC) is assistance to individual eligible families of EWS categories to either construct new house or enhance existing houses on their own to cover the beneficiaries who are not able to undertake the benefit of other components of the mission. Central Assistance up to ₹ 1.50 lakh per EWS house is provided to eligible families belonging to EWS categories for individual house construction/enhancement under BLC. The ULBs validate the information and building plan submitted by the beneficiary so that ownership of land and other details like economic status and eligibility can be ascertained. Central Assistance, along with State/UT/ULB share up to ₹ 0.85 lakh was released to the bank accounts of beneficiaries through DBT by the State in 3-4 installments according to the progress of work and geo-tagging of photographs of houses at different levels in BHUVAN Portal taken by the Surveyors of Architects/Project Management Consultants prepared the DPRs approved by CSMC.

The year wise receipt of funds and expenditure incurred under BLC vertical by SUDA are detailed in *Table 2.1.10*.

Table 2.1.10: Details of year wise receipt and expenditure by SUDA under BLC vertical

(₹ in crore)

Year	Opening Balance	Receipt			Total available fund	Expenditure (percentage against available fund)	Closing Balance
		Central	State ¹⁵	Total			
2016-17	0.00	3.07	6.5	9.57	9.57	0 (0)	9.57
2017-18	9.57	335.68	18.63	354.31	363.88	92.08 (25)	271.80
2018-19	271.80	259.27	59.15	318.42	590.22	541.33(92)	48.89
2019-20	48.89	610.88	239.54	850.42	899.31	877.17(98)	22.14
2020-21	22.14	270.68	145.2	415.88	438.02	326.75(73)	111.27
2021-22	111.27	428.71	76.44	505.15	616.42	584.27(69)	32.15
2022-23	32.15	465.47	453.76	919.23	951.38	678.48(49)	272.90
2023-24	272.90	483.13	264.89	748.02	1020.92	844.99(83)	175.93
Total		2856.89	1264.11	4121.00		3945.07	

(Source: Information provided by SUDA and compiled by Audit)

It can be seen that utilisation against available funds was less in first two year and increased up to 98 per cent during 2019-20 and declined up to 49 per cent during 2022-23.

The physical status of the BLC projects taken under the scheme is detailed in **Table 2.1.11**.

Table 2.1.11: Details of year wise sanction and physical status of BLC houses under PMAY-U

Year	Original sanctioned	Revised sanction	Physical progress as on April 2025				
			Completed	Foundation	Lintel	Roof	Not started
2015-16	0	0	0	0	0	0	0
2016-17	2157	1222	1211	2	6	3	0
2017-18	64647	45576	43260	953	683	506	172
2018-19	65835	44286	41894	1023	750	447	172
2019-20	29777	24617	23039	606	488	332	152
2020-21	25497	20375	18126	867	737	452	193
2021-22	46368	38537	31132	3024	2065	1587	731
2022-23	38453	32505	22561	3502	2388	2339	1715
2023-24	4718	3951	2611	373	260	416	291
Total	277452	211069	183834	10350	7377	6082	3426

(Source: Information provided by SUDA and compiled by Audit)

It may be seen from the above that out of the total sanctioned 2.77 lakh BLC houses during the period 2015-16 to 2023-24, 24 per cent (66,383 houses) were

¹⁵ State figure included funds financed through loan outside the budgetary resources.

surrendered due to reasons such as beneficiaries already possessing a *pucca* house, having an income exceeding ₹ 3.00 lakh or lacking proper land documents. Out of 2.11 lakh, 1.84 lakh houses (87 *per cent*) were completed. However, 23,809 houses remain unfinished despite a lapse of more than one to seven years since the date of sanction.

The State Government stated (May 2025) that ULBs actively encouraged beneficiaries and issued notices to Architect and beneficiaries for completion of houses. However, due to financial constraints and rising material costs, many beneficiaries were unable to contribute their share towards the completion of their houses.

Reply is not acceptable as non-completion of houses is due to delay in attachment of beneficiaries and release of installments by the ULBs as discussed in next paras.

2.1.8.8 *Non/delay release of assistance even after completion of BLC house by the beneficiaries*

As per PMAY (U) manual for District level functionaries, funds should be transferred directly to beneficiaries account through DBT mode based on geo-tagging of house at various stages of construction. UAD Department and SUDA issued instruction (May 2018 and January 2019) to issue building permission and release various installments within three days after approval by competent authority.

During analysis of the online PMAY-U MIS database of all ULBs (as of December 2024), it was observed that in 136 ULBs, even after construction and geo-tagging of completion stage of BLC houses during the year 2019-20 to 2023-2024, final instalment of assistance of ₹ 62.55 crore was not released to 15,675 beneficiaries as of December 2024. Further, in 82 ULBs the instalment of final assistance amounting to ₹ 6.01 crore was released to 1,620 beneficiaries with a delay ranging from 25 to 71 months from the month of geo-tagging of completion stage uploaded in PMAY-U Bhuvan Portal.

Out of the entries in MIS database, audit has examined 449 cases from the records of 16 test checked ULBs and noticed the reasons for delay/non-release of installments were non-availability of funds, non-submission of documents for processing payment, non-completion of houses in all respect and non-availability of land ownership documents.

Thus, above cases of non-release/ delays in release of financial assistance not only caused financial hardship to the beneficiaries but also indicate deficient monitoring mechanism for sanctioning and geo-tagging of houses at ULBs level.

The State Government stated (May 2025) that the final payment of assistance was pending due to non-submission of land transfer documents; non-completion of internal finishing works and non-payment of building permission charges for extra construction by the beneficiaries. Further, due to weak financial capabilities of the EWS beneficiaries, the internal finishing works are often stalled due to non-availability of last trench of the beneficiary contribution. The beneficiary, however, completes the incomplete work as per their financial convenience. As far as the geo-tagging of the completion stage is concerned,

the external completion of the house and occupancy of the beneficiary in the proposed house provides merit to the ULB for geo-tagging and showing it as complete. However, the final payment is made only after the houses are completed in all respects.

Reply is not acceptable as geo-tagging of houses at completed stage without actual completion of house is incorrect and against the scheme guidelines. Due to geo-tagging of incomplete house as completed, misstated physical progress of construction on Bhuvan Portal.

2.1.8.9 Non-commencement of BLC houses by the beneficiaries

As per the advisory issued by GoI for all States/UTs on geo-tagging under BLC component of the Mission, the release of subsequent installments of central assistance to the beneficiaries through DBT is linked to the geo-tagging of various stages. It is also stated that physical progress reported in the Utilisation Certificate must be reconciled with the geo-tagged houses before releasing subsequent installments for BLC Projects to States.

Audit noticed from analysis of the online PMAY-U MIS database (as of December 2024), that in 133 ULBs, after geo-tagging of foundation/lintel stage of 11,181 BLC houses and release of first installment, beneficiaries had not executed the work at later stages even after lapse of 13 to 81 months resulting in non-completion of sanctioned house.

Audit verified the records in test checked ULBs and found that first instalment for foundation/plinth level was released to 177 beneficiaries (out of 201) after digging of small pit in the land and geo-tagging the same without achieving the prescribed foundation level as detailed in **Appendix 2.1.6**. This indicates that first instalment was sanctioned and released without actual completion of work and proper verification by the CLTC and Commissioner/CMOs as shown in PMAY-U BHUVAN Portal are below:

Housing For All Asset Details



	1	2	ThumbnailView
Sl.No	11239045		
Mobile App Version	1.4		
Beneficiary Name	MAHINGAL		
Project Name	Revised Project Korba 196		
Foundation or Plinth (Geo-tagged on 2020-02-10 18:47:27)			

Housing For All Asset Details



	1	2	ThumbnailView
Sl.No	9742991		
Mobile App Version	1.4		
Beneficiary Name	VIKASH JANOKAR		
Project Name	Revised detailed project report		
Foundation or Plinth (Geo-tagged on 2019-10-21 13:42:26)			

(Geo-tagged photos of beneficiary ID-22801949068800002 and 228019750723500003)

Thus, release of first instalment only after digging of small pit without carrying out actual foundation level work indicates serious lapses on the part of geo-

tagging personnel and officer who approved payment. This also indicates non-serious intent of beneficiary as many beneficiaries did not continue construction of their BLC houses. Moreover, there was no monitoring by architects, PMCs, CLTCs, Commissioner/CMOs or higher levels to identify and address such issues.

The State Government stated (May 2025) that ULBs have issued several notices to start the work, however, the 201 beneficiaries could not start the work after foundation/plinth. Therefore, final notices have been issued to them to start the work failing which the ULB shall initiate the process for recovery of first instalment provided to these beneficiaries.

2.1.8.10 Poor quality construction of BLC houses in PMAY by Architect's Surveyor

During scrutiny of records of Municipal Panchayat, Kota, and verification of the status of geo-tagging in PMAY-U BHUVAN Portal, Audit noticed that in 12 cases, the construction of BLC houses at Ward-1 'Fakir Mohalla' had commenced in February 2022 and remained incomplete even after more than two years (March 2024). An inspection of ward-01 was conducted in May 2023 by the CMO, accompanied by the Sub-engineer and CLTC, during which substandard quality of construction was found and concerned Architect was instructed to complete all under construction houses with quality within 15 days.

A joint physical verification on 04 March 2024 of the above BLC houses was conducted and from the discussions with beneficiaries, it came to light that these houses were being constructed by a contractor (an employee of the Architect). Complaints regarding poor quality construction and non-rectification by the contractor were also submitted (June 2023) to the Municipal Panchayat office, but no action was taken to address these issues or complete the houses. The photographs of the houses taken during the joint physical verification are as follows:



Photos taken during JPV of Beneficiary ID-0322801968631813047 and 0322801968627822675

The State Government stated (May 2025) that the concerned surveyor, who had started the work as a contractor for the construction of BLC houses has been removed and the Notice has been served to the Consultant in-charge of the project for completion of houses.

2.1.8.11 Construction of commercial shops in deviation to the approved lay out by the beneficiaries

During scrutiny of records and on joint physical verification of BLC houses in test checked ULBs Audit noticed that 17 beneficiaries had not constructed the houses as per lay-out and along with BLC house shops for commercial purposes have been found constructed as shown in the photographs below:



Photos taken during JPV of Beneficiary ID-228019266858400016 and 0322801989633384266

The State Government stated (May 2025) that after completion of their houses under PMAY-U, some beneficiaries have constructed shops to support their livelihood. In other cases, notices have been issued to the beneficiaries for construction of commercial shops.

The reply is not acceptable because as per geo-tagged photo uploaded in the PMAY-U BHUVAN Portal it is clearly visible that commercial shops were constructed by beneficiaries which were ignored by the competent authorities at the time of geo-tagging and release of payment as shown below.

Housing For All Asset Details		Housing For All Asset Details	
			
Click to Zoom-in			
	1 2 ThumbnailView		1 2 ThumbnailView
Sl.No	12983753	Sl.No	27606123
Mobile App Version	1.4	Mobile App Version	2.2
Beneficiary Name	Sumer Sahu	Beneficiary Name	RAMADHAR
Project Name	BLCPremnagar 45-42-36	Project Name	BLCPremnagar98-

Geo-tagged photos of Beneficiary ID-228019266858400016 and 228019266858400005

2.1.8.12 Construction of houses beyond approved layout/ carpet area

PMAY-U supports construction of houses up to 30 square meter carpet area.

During scrutiny of records and on joint physical verification of BLC house in test check ULBs, Audit found that 107 beneficiaries constructed the houses with higher carpet area/multistorey beyond the approved 30 sqm layout for BLC

houses for which notices have been issued by ULBs to the beneficiaries. Further, in Bilaspur and Bhilai beneficiaries later applied for regularisation of these unauthorized constructions under 'Chhattisgarh Regularisation of Unauthorized Development (Amendment) Act and Rules, 2022'. The officials responsible for monitoring the construction failed to ensure compliance to the guidelines, allowing unauthorized expansions. This led to irregular financial assistance of ₹ 2.19 crore being provided to 107 beneficiaries.



	1	2	ThumbnailView
Sl.No	24080267		
Mobile App Version	2.1		
Beneficiary Name	DARBAR SINH		
Project Name	REVISED VARIOUS 74 DUS		



(Geo tagged photo) (Beneficiary ID-228019737902000071) (Photo taken during JPV)



	1	2	ThumbnailView
Sl.No	14661343		
Mobile App Version	2.1		
Beneficiary Name	Suman Singh		
Project Name	BLC Ambikapur ReRev 101 - 100-01-10110-2022		



(Geo tagged photo) (Beneficiary ID-228019270707800082) (Photo taken during JPV)

The State Government stated (May 2025) that notices have been issued to the Architect and concerned beneficiaries for extra construction of houses and some beneficiaries have applied for regularisation of unauthorized construction. However, the payment of assistance was provided according to the provision of scheme guidelines and no payment was made for extra construction of houses.

The reply is not acceptable as regularisation of extra construction beyond approved lay out is not only in contravention of the scheme guidelines but also against the spirit of scheme objectives.

Case Study

Irregular approval of building permission for same land and payment of assistance by geo-tag of photographs of other house

In Municipal Corporation Korba a building plan for construction of BLC house up to 35 square meter in ground floor in Khasara no.-818 under Ward no-1, was approved (February 2020) in favor of Beneficiary code-228019490685500046. Accordingly, after geo-tagging of foundation (01 August 2021), the work was shown as completed on 27 September 2021.

During joint physical verification (September 2023), a double storey building was found constructed in place of 35 sqm. sanctioned lay out under the scheme. Municipal Corporation, Korba has also issued another building permission for carpet area of 224.06 sqm. Moreover, during Joint Physical Verification following actual house instead of house shown in geo-tagged photo was found.



(Geo tagged photo)



(Photo taken during JPV)

Further, payment of financial assistance was provided without physical verification of work site by the officials of Architect, PMC, CLTC and Municipal Corporation.

The State Government stated (May 2025) that the beneficiary has availed the benefit of the Scheme by submitting incorrect affidavits regarding income and has constructed houses more than the permissible area. Hence, ULB has initiated recovering the installments paid under the Scheme and taking necessary legal action against the beneficiary and notice has been served (January 2025) to the beneficiary.

2.1.8.13 Selling of houses by beneficiaries after receiving benefits under PMAY-U

According to first SLSCMC (October 2015), sale of houses allotted to the Beneficiaries under the mission will be restricted for 10 years. Further as per the provisional allotment letter, the house is allotted to the beneficiary for his residential use only. They will not have rights and are not allowed to sell or give on lease or rent or donate or transfer this house in any other manner. Scrutiny of records revealed the followings:

- In Municipal Council Takhatpur, during joint physical verification it was found that one beneficiary (ID-228019737147900111) sold half portion of the house to third party at a cost of ₹ 8.03 lakh in June 2023 after receiving financial assistance of ₹ 2.26 lakh.

- In Municipal Panchayat, Bhatgaon a BLC house was sanctioned (September 2017) in favour of beneficiary (ID-228020277427000009) on the basis of NOC from father without any document for ownership/partition of land as the land (Khasra No. 1295/8) registered in the name of his father. On joint physical verification it was found that after completion of house and receipt of assistance, the land on which house was constructed belongs to beneficiary's father, which was sold (February 2023) to third party at a cost of ₹ 42.60 lakh and the purchaser had renovated the house.
- In Municipal Corporation, Raipur after completion of the work of construction of 232 DUs at Amlidih for allotment (May 2022) of DUs under *Mor Makaan Mor Aas*, provisional allotment letter for 30 years lease was issued (January 2023). During joint physical verification of 232 DUs constructed at Amlidih (22 May 2024) and interaction with beneficiaries, it was noticed that the beneficiary to whom allotment was done after making a payment of ₹ 3.03 lakh through bank finance sold the house to a third person (July 2023) at a cost of ₹ 6.00 lakh in violation of the conditions of allotment.

The State Government stated (May 2025) that action will be taken against the beneficiaries who have sold their houses after availing of benefits under PMAY-U. As per the scheme guidelines, beneficiaries are prohibited from selling their houses within a period of 10 years. Further, in the case of Raipur notice was issued to the beneficiary for submission of justification regarding selling of DU but due to non-submission of justification, the house has been de-occupied from the beneficiary and taken under the control of the Corporation. This house will be further allotted to another valid beneficiary.

2.1.8.14 *Extension of multiple benefits under different verticals*

Para 5.12 of PMAY-U scheme guidelines state that beneficiaries can only receive one benefit under the scheme's verticals. While three verticals are managed by State/UT governments through Urban Local Bodies (ULBs), the Credit Linked Subsidy Scheme (CLSS) is implemented by Primary Lending Institutions (PLIs). PLIs must use the CLSS Awas Portal (CLAP) to check for duplication and allow beneficiaries to track their application status. Housing Urban Development Corporation (HUDCO), National Housing Bank (NHB) and State Bank of India (SBI) are selected by the Ministry of Housing and Urban Affairs (MoHUA), Government of India as Central Nodal Agencies (CNAs) for implementation of the scheme and to distribute these subsidies.

In Chhattisgarh against the total of 2.49 lakh subsidy claims submitted by the beneficiaries, only 37,374 claims were approved, for which an amount of ₹ 820.93 crore was released as subsidy during the period 2016-17 to 2022-23. The reasons for non-approval of remaining cases or pending at different stages were asked from all three¹⁶ CNAs and are still awaited. Scrutiny of records revealed the following.

During scrutiny of online MIS database of test checked ULBs and the information provided by Chhattisgarh Housing Board (CGHB), it was observed

¹⁶ HUDCO, SBI and National Housing Bank

that 133¹⁷ beneficiaries in Municipal Corporation, Korba and Bilaspur and CGHB, availed benefits under the CLSS vertical. Of these, audit verified the cases of 29 beneficiaries availed the dual benefits under the scheme. This occurred despite their attachments under the AHP/BLC verticals, leading to an undue benefit of ₹ 57.61 lakh in contravention to scheme guideline, as detailed in **Appendix 2.1.7**.

The above findings highlight attachment of beneficiaries under the various verticals resulting in duplicity of benefits to beneficiary under PMAY-U. Such cases are in clear violation of the provisions outlined in the PMAY-U guidelines.

The State Government stated (May 2025) that the dual benefit was attained by the beneficiary by being attached in the same MIS portal twice for different verticals. Further, the beneficiary already attached in AHP vertical could apply for CLSS in the same portal and the CLSS vertical is handled /monitored by PLIs /CNAs hence are well beyond the reach of checks /monitoring of ULBs.

The explanations given by the State Government do not resolve the violation of PMAY-U guidelines. Allowing beneficiaries to receive benefits under the CLSS vertical, despite being attached to AHP and BLC verticals, clearly shows duplication and lack of proper verification.

2.1.8.15 Under-representation of Female Beneficiaries

The PMAY-U emphasizes women's ownership and co-ownership of houses, contributing to their socio-economic empowerment. As per paragraph 2.5 of the scheme guidelines, houses constructed or acquired with Central Assistance under the PMAY-U Mission should be in the name of the female head of the household, or the joint name of the male head of the household and his wife. Only in cases where there is no adult female member in the family, the house can be in the name of a male member of the household.

During scrutiny and analysis of PMAY-U MIS database (as of December 2024) across 170 ULBs and information provided to audit by SUDA regarding benefits provided to female beneficiaries under the scheme, it was found that despite the scheme's focus on empowering women through property ownership, a significant number of female members did not receive the intended benefits. The year-wise details of benefits provided to female beneficiaries under the scheme during the period from 2015-16 to 2023-24 are given in **Table 2.1.12**.

¹⁷ Bilaspur-08, Korba-01 and CGHB-124

Table 2.1.12: Details of year-wise benefits provided to female beneficiaries under PMAY-U

Year	Vertical	Total beneficiaries	Gender		
			Male (<i>per cent</i>)	Female (<i>per cent</i>)	Third Gender
2016-17	AHP	2278	456 (20)	1821 (80)	1
	BLC (NC)	2754	654 (24)	2100 (76)	0
2017-18	AHP	9536	1965 (21)	7561 (79)	10
	BLC (NC)	47313	21691 (46)	25620 (54)	2
2018-19	AHP	8641	1185 (14)	7456 (86)	0
	BLC (NC)	39316	22065 (56)	17251 (44)	0
2019-20	AHP	2170	755 (35)	1414 (65)	1
	BLC (NC)	48557	27688 (57)	20869 (43)	0
2020-21	AHP	1787	455 (25)	1330 (74)	2
	BLC (NC)	26185	14180 (54)	12005 (46)	0
2021-22	AHP	2076	1009 (49)	1066 (51)	1
	BLC (NC)	18086	10691 (59)	7394 (41)	1
2022-23	AHP	2391	771 (32)	1615 (68)	5
	BLC (NC)	18937	10535 (56)	8402 (44)	0
2023-24	AHP	901	304 (34)	597 (66)	0
	BLC (NC)	8256	3991 (48)	4265 (52)	0
Total	AHP	29780	6900 (23)	22880 (77)	22
Total	BLC (NC)	209404	111495 (53)	97906 (47)	03
Grand Total		239184	118395 (50)	120706 (50)	25

(Source: Compiled from MIS database of all ULBs)

It is evident from the above that only 47 *per cent* of the total 2.09 lakh BLC beneficiaries and 77 *per cent* of the total 0.30 lakh AHP beneficiaries, overall, 50 *per cent* from 2016-17 to 2023-24 were female, which falls short of the scheme's goals. This shortfall highlights the challenges in registering tangible assets in the name of the female head of the household or joint ownership. Consequently, the initiative's potential to advance women's empowerment and socio-economic independence could not be fully achieved.

The State Government stated (May 2025) that the sanction letter has been issued to the beneficiaries based on the ownership of land. The sanction has been preferably accorded to the beneficiaries who have the ownership of the land. Additionally, the subordinate officials were instructed to determine the number of houses sanctioned either in the name of the female head or jointly with the male head.

The reply is not acceptable as the scheme aims to empower women by sanctioning house in their name however, sanctioning houses in the name of male members on the basis of land ownership does not meet the scheme's objective.

2.1.8.16 Other irregularities

- In the Municipal Corporation Bhilai, Audit noticed that a BLC house (beneficiary ID 228020080660600435) was found completed within five days, from the foundation stage (10th February 2023) to the completion stage (15th February 2023).

The State Government stated (May 2025) that there has been error in the geo-tagging and subsequent notices have been issued to the relevant consultant, but no financial misappropriation has been done since payment has been made to the beneficiary based on actual site visit of the ULB officials.

- In Municipal Corporation Raipur, Audit noticed that two BLC houses of Beneficiary ID-0322802034632575297 and 0322802034632573544 were sanctioned (2021-22) and first instalment of ₹ 50,000 against foundation stage was made to each beneficiary (May 2023) without granting building permission (March 2024) and obtaining necessary documents such as self-declaration affidavits (May 2024) for income etc.

The State Government stated (May 2025) that keeping in view the importance of the Scheme and delivery of scheme benefit to the beneficiary; the work was started by the beneficiary and the payment of installments were made based on the actual geo-tagging.

The reply is not acceptable as the payment was provided without obtaining required affidavits in contravention of the scheme guidelines.

- During joint physical verification of BLC projects in test checked ULBs, audit noticed that in 49 houses, PMAY-U Logo showing the details of beneficiaries such as name, ID, project details, year of construction etc., were not found.

The State Government stated (May 2025) that logo was present during the final payment, but the beneficiaries removed the logo after completion of their houses. After instructions, the beneficiaries have reinstated the logo in their houses, and notices have been issued regarding non-removal of the logo.

2.1.9 Monitoring and Evaluation

Monitoring of the implementation of the scheme was done through manual monitoring, PMAY MIS, Third Party Quality Monitoring Agency (TPQMA), social audit, geo-tagging, SLTC/CLTCs etc.

2.1.9.1 Irregularities in geo-tagging of BLC houses

Geo-tagging in PMAY-U is used to monitor the construction progress of houses through geo-tagged photos. The Management Information System (MIS) integrates with BHUVAN Portal, BHARAT MAP, and UMANG Mobile App to track different construction stages. To ensure accuracy, photos must be tagged within 10 meters of the house, capture all five stages from a consistent location, and include the beneficiary. Audit observed the following deficiencies

in geo-tagging of construction of houses under the scheme in test checked ULBs:

- In 38 cases, the geo-tagging of completion stage were uploaded in the PMAY-U BHUVAN Portal **Appendix 2.1.8**. However, on joint physical verification it was found that the construction of those houses was at foundation/plinth stage or lintel/roof stage as shown below:



(Photo taken during JPV) (Beneficiary ID-228020706777400010) (Geo tagged photo)



(Photo taken during JPV) (Beneficiary ID-228020365837500065) (Geo tagged photo)

Thus, due to lack of monitoring at various levels, the photographs of other completed houses were uploaded in the PMAY-BHUVAN Portal and false progress was submitted to State and GoI.

The State Government stated (May 2025) that the surveyor of the consultant had error-fully geo-tagged the stages of the houses. All the beneficiaries were not paid the final instalment. Later, beneficiaries have informed them regarding completion of their houses, based on the physical verification, final installments were paid to them.

The reply is not acceptable as incorrect geo-tagging led to false reporting on construction progress to GoI.

- In Municipal Council Sarangarh and Municipal Panchayat Abhanpur and Kota, Audit noticed that two to four BLC houses were sanctioned to the beneficiaries of same families on the same land however, instead of construction of multiple BLC houses, single house was constructed by the beneficiaries and geo-tagging of same house was done from different sides of the house was uploaded in PMAY-U BHUVAN Portal.

The State Government stated (May 2025) that in Kota, notice has been issued to the Architect regarding furnishing of explanation for irregular attachment of beneficiaries and sanction of two BLC houses on the same land purchased after the cut-off date irregular payment of financial assistance against single house. In Abhanpur, four houses were sanctioned for family members. However, instead of constructing separate houses, they have constructed a single house on 1200 m² through mutual understanding. However, in the case of Sarangarh two separate houses have been sanctioned.

The reply is not acceptable because only single house was found constructed at the site instead of separate houses and uploading photos from different angles to show false progress indicates monitoring failure.

➤ In 42 cases, Audit noticed that completed house of one BLC beneficiary was used for geo-tagging purpose of multiple beneficiaries by simply changing the name and ID of beneficiaries. However, CLTC and competent authorities gave their approval, and finally mismatched photographs were geo-tagged in PMAY-U BHUVAN Portal. As a result, false progress submitted to State and GoI which shows the lack of monitoring at various level as shown below:



(Geo-tagged Photo) (Beneficiary ID-228019490685700042) (Photo taken during JPV)

The State Government stated (May 2025) that the wrong photographs were geo-tagged by the surveyors of Architect/PMC which has been later on corrected/revised, and notices have been issued to the Architects/PMC in this regard. However, the physical verification of the houses is ensured before the payment of installments.

➤ Audit noticed that the geo-tagged photographs from Lintel to Completion stage of 136 beneficiary was uploaded either on the same date or within two to five days from last geo-tagging. However, as per advisory for geo-tagging, the construction of each stage will take at least a minimum of 10-15 days. Thus, the provisions of advisory were not strictly followed which shows the lack of monitoring at each level.

While accepting the audit observation, the State Government stated (May 2025) that the beneficiaries often start the works before intimating the ULBs, in such cases to proceed in the portal which doesn't allow to skip the stages, same photographs are being uploaded for previous/skipped stages. Further, photographs are often taken from different angles, hence the houses seem to be different at various stages. The notices have been issued to the respective

Architect/PMCs. However, the physical verification of the houses is ensured before the payment of installments.

2.1.9.2 Delay in appointment of Independent Facilitate Agency (IFA)

Para 12.5 of scheme guidelines provided for undertaking social audit of the projects being implemented under the scheme. Further, MoHUA issued instruction (September 2017) and reminders (November-December 2018 and April 2019) for appointment of Independent Facilitate Agency (IFA) for conducting social audit.

SUDA initiated (January 2018) the process for selection of IFA for conducting social audit by inviting Request for proposal (February 2018) however, the same was cancelled (April 2018) due to receipt of single proposal. Thereafter next tender was re-invited in October 2019 and July 2020. The contract was signed (June 2021), and work order was issued to selected Agency on 19 August 2021 for conducting of social audit of nine¹⁸ ULBs for the period of 2016-17, 2017-18 and 2018-19 (three ULBs for each year) for completion of work within one year. The Agency started the Audit in April 2022 after a delay of seven months against the prescribed time of starting the work within three months.

Audit noticed that additional work was awarded to the same agency for conducting social audit for the period from 2019-20 to 2021-22 (three ULBs for each year) was issued (08 August 2022) at agreed cost of ₹ 8.21 lakh to the same IFA for completion of social audit and submission of report within one year. The IFA had submitted the social audit reports in November 2023 with delay of three months. Thereafter no records regarding conducting of social audit were found.

Further, scrutiny revealed that, despite Raipur and Bilaspur being audited twice, significant irregularities such as non/delayed payment of assistance, incomplete houses, geo-tagging with other beneficiary ID, selling BLC houses, construction beyond approved layouts, and commercial shop constructions etc. were not highlighted in the social audit reports.

Thus, due to delay in selection of Agency for conducting social audit, the social audit for the period from 2016-17 to 2019-20 was conducted in 2021-22 i.e. after a delay of two to four years. There was further delay on the part of Agency in conducting the social Audit.

The State Government stated (May 2025) that in the initial phase of the scheme, the department regularly coordinated with the GoI and other States for the social audit process. Along with this, the department also coordinated with the senior officials of the Panchayat and Rural Development Department (P&RD) of the State for conducting social audit. After coordination with the GoI and other States, the department started the process of preparing RFP for social audit work. Since only one tender was received in the first tender, the second tender was considered. During this time, coordination was again done with the P&RD, but due to not receiving proper response, second tender was issued and after negotiation, proposal was sent to the Government for approval of ₹ 8.20 lakh.

¹⁸ Bhilai, Bilaspur, Dongargarh, Durg, Jagdalpur, Lakhanpur, Raigarh, Raipur and Rajnandgaon

After approval of rates by the Government (June and August 2021), work order was issued (06 August 2021) to the firm. During this time, the second wave of Covid-19 epidemic was prevailing in the country.

The reply is not acceptable as there were critical delays in the social audit and an unjustifiable gap between the cancellation of the first tender in 2018 and issuance of the second in 2019, followed by further delays in issuing the work order in 2021. These delays in social audit impacted the timely identification and resolution of irregularities in PMAY-U projects.

2.1.9.3 *Functioning of Third-Party Quality Monitoring Agency (TPQMA)*

Paragraph 12.9 of PMAY-U guidelines require a system to check the quality of housing projects through Third Party Quality Monitoring (TPQM). All projects under the Affordable Housing in Partnership (AHP) component are to be monitored, while a sample of houses under Beneficiary-Led Construction (BLC) is to be reviewed fairly. Two¹⁹ TPQM agencies were appointed for monitoring the quality of houses under the scheme.

Scrutiny of the records revealed that for TPQM in ULBs of five different clusters, work orders were issued (March, September and October 2018) to two selected agencies in which TPQM was to be done at three levels (Foundation, lintel and completion) according to the guidelines issued by the GoI. Further scrutiny revealed that out of 70 sanctioned AHP projects first, second and third visit was carried out in 37, 28 and five (Bilaspur cluster) AHP projects respectively between September 2018 and October 2021 whereas no visit was carried out in Ambikapur cluster as ascertained from the bills for field visit submitted by the selected agencies.

Similarly, in case of BLC projects only first visit in Bilaspur cluster of 240 projects (October 2018 and July 2019) and third visit in Raipur and Durg cluster of 363 projects was carried out between September 2018 and April 2022 (Durg cluster). However, visit was not carried out after October 2018 and October 2019 in Ambikapur and Jagdalpur cluster. Thereafter, no visit was carried out by TPQMA in any clusters till the date of audit (June 2024).

Thus, due to inadequate monitoring of ongoing and completed projects, the objective of review and monitoring of quality of all PMAY-U projects had remained unachieved.

The State Government stated (May 2025) that TPQMA conducted visits in 73 AHP projects (1st Visit: 59 Projects, 2nd Visit: 45 Projects and 3rd Visit: 10 Projects). Further, TPQMA conducted visits in 1958 BLC projects (1st Visit: 1861 Projects, 2nd Visit: 1440 Projects and 3rd Visit: 1121 Projects). Hence, TPQMA conducted visits periodically in all the AHP and BLC projects to ensure quality and sound construction of the houses.

The reply is not acceptable because as per document attached with reply, 2nd and 3rd visits were not conducted by TPQMA in Durg, Jagdalpur and Ambikapur cluster which defeated the objective of ensuring housing quality.

¹⁹ Engineering Staff College of India, Hyderabad for Durg and Raipur cluster and SGS India Pvt. Ltd., Nagpur for Ambikapur, Jagdalpur and Bilaspur cluster

2.1.9.4 Non-updating of MIS payment in PMAY-U portal

As per PMAY-U guidelines, State Level Technical Cell (5-10 professionals) and City Level Technical Cell (2-4 professionals) were to be established to enhance capacity in planning, engineering, and monitoring. CLTCs were responsible for managing data entry and file uploads, preparing formats for MIS applications, setting up systems to monitor and report project progress, and submitting quarterly progress reports to the SLNA via ULBs.

During scrutiny of records and analysis of online MIS database (as of December 2024), Audit noticed significant gaps in MIS database updates for BLC projects. Payments were released based on progress and geo-tagging, but the payment status in the MIS database was not updated as a result out of a total of 2.11 lakh beneficiaries benefitted under BLC vertical, online MIS payment entries of only 1.25 lakh were found. Additionally, there was no integration between PFMS and MIS databases, leading to discrepancies.

The State Government stated (May 2025) that the MIS did not have the original feature of continuous up-dation of beneficiary payment. The provision for up-dation of beneficiary payments stagewise was introduced in the year 2022-23 for the retrospective entry of payments made from 2016-17 to 2022-23, so that the linkage with PFMS may be initiated. But significantly the follow-up for the up-dation of the payment details was not taken-up by the GoI and the linkage work was also left out. Hence, the up-dation of beneficiary payment in MIS portal may not be significantly used for signifying non-performance of the CLTC professionals. Every ULB with the help of CLTCs and PMC/Architects have maintained a detailed offline database of the beneficiary payments made till date. The CLTCs and PMC/ Architects have helped a lot in the performance of the project, else the ULB officials could not have been able to achieve progress as seen today.

The reply is not acceptable as CLTCs are responsible for MIS entries and in absence of MIS entries, the payment made to a particular beneficiary could not be verified from PMAY-U portal.

2.1.10 Conclusion

The Housing for All Plan of Actions (HFAPOAs) were prepared with delay of three to six years and AHP/BLC/ISSR projects with 1.48 lakh Dwelling Units (DUs) were sanctioned without identification/selection of beneficiaries based on demand assessment survey indicating deficient planning. Vacant housing stock available with ULBs under previous schemes could not be considered during preparation of HFAPOA. Due to approval of projects without identification of eligible beneficiaries, 1.09 lakh sanctioned houses had been curtailed till April 2025.

The initial demand survey database entered in the MIS at the time of preparation of HFAPOAs were not available due to continuous updation (addition/deletion) in the original database. As a result, grant of scheme benefits to originally surveyed beneficiaries could not be ensured in Audit.

The absence of linkage between PMAY-U and PMAY-G databases resulted in 99 beneficiaries availing benefits under both schemes, while 35 beneficiaries

who had earlier received housing benefits under the Integrated Housing and Slum Development Program were allotted houses again under PMAY-U.

Central share was not transferred to the SNA within the prescribed timeliness, leading to delay in fund disbursement to ULB and payment to beneficiaries and contractors.

Under AHP vertical of PMAY-U scheme, fund amounting to ₹ 230.05 crore was blocked due to delay in completion of DUs by ULBs and the delay in completion of DUs was mainly due to lack of funds, Covid pandemic and slow progress of work. Undue favour was extended to contractors due to non-compliance to the terms and conditions of contract for payment and recovery of mobilisation advance and levying penalty.

Out of 18,375 DUs completed under AHP vertical, 10,903 DUs (59 *per cent*) meant for slum dwellers were allotted under '*Mor Makan Mor Aas*' to non-slum dwellers by revising the eligibility criteria without the approval of Central Sanctioning and Monitoring Committee. Further, share of State contribution (₹ 2.50 lakh) was also recovered from the beneficiaries in addition to their contribution of ₹ 0.75 lakh per DU. All the In-Situ Slum Redevelopment projects for slum development could not be implemented and curtailed due to lack of private partnership. Expenditure of ₹ 1.25 crore was incurred on preparation of DPRs of these curtailed projects also rendered unfruitful. Thus, initially identified beneficiaries of slum areas under AHP vertical were deprived of scheme benefit due to curtailment of projects and allotment of house as per the revised criteria.

Under BLC vertical, there were instances of selection of ineligible beneficiaries having gross annual income more than ₹ 3.00 lakh and *pucca* houses, non-commencement of houses by beneficiaries after getting financial assistance for foundation/plinth, construction of houses beyond the prescribed lay out, construction of shops along with house, sanction of house without ownership of land and selling of houses/DU to a third person after construction by beneficiaries. In some cases, installments for various stages of construction were released without completion of construction and geo-tagging of respective stage while in other cases there was delay in release of final instalment after completion of houses.

There were lapses in the monitoring of construction of BLC houses i.e. mismatched and photographs of other beneficiaries' houses used for geo-tagging of different construction stages, irregular geo-tagging for completion stage of houses found incomplete during site inspection, release of final instalment of assistance before geo-tagging of completion stage. Delay in appointment of Independent Facilitate Agency resulted in conduct of social audit for the period 2016-20 with a delay of two to four years.

The scheme's objective of socio-economic empowerment of women through ownerships or co-ownership of house could not be fully achieved as only 50 *per cent* of houses were sanctioned to female members under PMAY-U which falls short of the scheme's goals.

2.1.11 Recommendations

The State Government may

- *Speed up the construction of remaining houses and set a firm deadline to complete them so that all intended beneficiaries receive their houses without further delay.*
- *Ensure timeliness in release of Central and State share and transfer of funds to executing agencies/ULBs and beneficiaries for construction of houses.*
- *Ensure that eligible slum dwellers identified originally get benefitted under the scheme by facilitating allotment of house to them on priority in ongoing projects.*
- *Strengthen the monitoring/control mechanisms to prevent double benefits to single beneficiary under two housing schemes or two verticals of a scheme.*
- *Enforce geo-tagging compliance to ensure proper tracking of housing units before releasing funds to intended eligible beneficiaries.*
- *Fix responsibility on the erring officials for wrong release of assistance before geo-tagging and other irregularities in geo-tagging of BLC houses as included under Paragraph no. 2.1.6.4, 2.1.7.4, 2.1.8.9, 2.1.8.12 and 2.1.9.1.*
- *Fix responsibility on the erring official for irregular release and non-recovery of mobilisation advance from the contractor.*
- *Increase the numbers of female beneficiaries by allocating/sanctioning house in the name of female member to meet the scheme objective of women empowerment.*

CHAPTER III

COMPLIANCE AUDIT

CHAPTER III

COMPLIANCE AUDIT

Labour Department

3.1 Compliance Audit on Implementation of Welfare Schemes by the Labour Department

3.1.1 Introduction

The Labour Department of the Government of Chhattisgarh (GoCG) is the nodal department to ensure protection of workers from the organised as well as unorganised¹ sectors, and their economic, physical and social interests through enforcement of Labour Acts/Laws made by the Central and State Governments, and implementation of worker welfare schemes.

Under the Unorganised Workers' Social Security Act, 2008 (UWSSA) of Government of India, GoCG constituted (January 2011) the “*Asangathit Karmkar Rajya Samajik Suraksha Mandal*” (CGAKM) under the Labour Department to provide social security to the unorganised workers. In Chhattisgarh, 56 categories of unorganised workers have been notified. The CGAKM is implementing welfare schemes to provide social security to workers of the unorganised sector.

Workers engaged in the various establishments, having 10 or more workers, were categorised as organised sector workers. Chhattisgarh *Shram Kalyan Mandal* (CGSKM) was constituted (February 2001) under the provision of the Chhattisgarh *Shram Kalyan Nidhi Adhiniyam*, 1982 to protect the interest of the workers, and implement various welfare schemes for the sector.

3.1.2 Organisational Setup

The Labour Department, GoCG is headed by the Secretary to GoCG and assisted by the Labour Commissioner, CGAKM and CGSKM. The CGAKM consists of a Chairman appointed by the State Government, Secretary of the Labour Department as *ex-officio* member and 28 nominated members including representative of unorganised workers, employers, State Legislative Assembly, reputed persons of civil society and related department. The CGSKM consists of Chairman, Vice-Chairman, Welfare Commissioner and 19 nominated members including representative of employers, employees and independent members. Detail flow chart of organisational set-up of the Labour Department is given in *Appendix 3.1.1*.

3.1.3 Audit Objective, Scope and Methodology

Audit was conducted covering the period from 2018-19 to 2022-23 to assess the compliance with ACTs/Rules and procedure in implementation of schemes for workers welfare, for achieving the intended benefits.

¹ An enterprise owned by self-employed workers engaged in the production/ sale of goods/ providing service of any kind, and any enterprise which employs less than ten workers.

Test check of records was carried out in three apex units i.e. Labour Commissioner Office, CGAKM and CGSKM and in 10 district-level units². Out of 10 districts, six districts where both labour offices and welfare centers existed were selected. In addition, four districts were selected based on statistical sampling. 10³ out of 50⁴ welfare schemes implemented by CGAKM and CGSKM were selected for scrutiny (**Appendix 3.1.2**). There were 4.94 lakh beneficiaries who availed the benefit of welfare schemes in the selected districts during 2018-19 to 2022-23. A beneficiary survey of 506 workers was conducted to evaluate the implementation of the selected schemes.

3.1.4 Audit Criteria

The audit criteria were derived from the following sources:

- The Chhattisgarh *Shram Kalyan Nidhi Adhiniyam*, 1982, UWSSA, and Labour Acts of the Government of India and the GoCG.
- Government Notifications and Instructions issued from time to time for implementation of Acts and laws by the Central and State Government.
- Welfare scheme guidelines/orders issued by the Labour Department, GoCG during 2011-18.

3.1.5 Financial Management under CGAKM and CGSKM.

Allotment of funds and expenditure for the welfare schemes in CGAKM and CGSKM revealed that the Labour Department made total budget provision/allotment of ₹ 329.41 crore during 2018-19 to 2022-23 under the Scheme Heads (SH) 7435, 8977, 8989 and 4270. Funds under the scheme head 4270-*Shram kalyan Nidhi* were provided to CGSKM while remaining scheme heads operated for CGAKM. Out of allotted funds, only ₹ 210.75 crore (64 *per cent*) was spent on all the 50 welfare schemes including administrative expenditure (₹ 88.56 crore in 10 selected welfare schemes) and ₹ 118.66 crore (36 *per cent*) remained unspent during 2018-23 as mentioned in **Table 3.1.1**.

Table 3.1.1: Year wise detail of allotment, expenditure and savings under the budget head for welfare schemes in CGAKM and CGSKM during 2018-23

(₹ in crore)

Year	Allotment	Expenditure	Savings (<i>per cent</i>)
2018-19	71.15	36.00	35.15 (49)
2019-20	67.82	33.53	34.29 (51)
2020-21	63.42	40.80	22.62 (36)
2021-22	61.50	42.08	19.42 (32)
2022-23	65.52	58.34	7.18 (11)
Total	329.41	210.75	118.66 (36)

(Source: Information provided by Labour Commissioner Office and CGSKM)

² Assistant Labour Commissioner (ALC)/Labour Officer (LO) Bilaspur, Durg, Janjgir-Champa, Kanker, Kondagaon, Korba, Raigarh, Raipur, Rajnandgaon and Surguja

³ seven from unorganised sector and three from organised sector

⁴ 14 under organised sector and 36 under unorganised sector

It can be seen from the above table that allotment of fund declined while, expenditure against allotted funds consistently increased from 2019-20 onwards. Out of the total expenditure of ₹ 210.75 crore, ₹ 11.96 crore was incurred under the scheme head 4270 for CGSKM and remaining expenditure of ₹ 198.79 crore was incurred under CGAKM. Besides, budget allocation CGSKM received funds through contribution from registered workers and establishment and interest income etc.

Audit noticed that in CGSKM, out of available fund of ₹ 44.86 crore, ₹ 21.27 crore (47 per cent) was spent during 2018-19 to 2022-23 Details of receipts/available fund and expenditure is given in **Table 3.1.2**.

Table 3.1.2: Receipt, Expenditure and Saving of Shram Kalyan Nidhi during 2018-19 to 2022-23

(₹ in crore)

Year	Opening balance	Receipts during the year	Total available fund	Expenditure	Closing balance
2018-19	3.01	5.60	8.61	4.02	4.59
2019-20	4.59	9.32	13.91	5.27	8.64
2020-21	8.64	8.28	16.92	3.46	13.46
2021-22	13.46	7.00	20.46	2.88	17.58
2022-23	17.58	11.65	29.23	5.64	23.59
Total		41.85		21.27	

(Source: Information provided by CGSKM)

Section 9 of the Chhattisgarh *Shram Kalyan Nidhi Adhiniyam*, 1982 provides that registered establishments have to contribute to welfare fund so that the fund would be utilised for the welfare of workers of the organised sector. Audit noticed that out of 8,777 registered establishments, 1,627 had not made contribution of at least ₹ 2.93 crore⁵ to welfare fund during January 2017 to March 2023. The CGSKM had not taken any action for the recovery of these pending contributions.

Out of the total expenditure of ₹ 21.27 crore, only ₹ 9.05 crore (43 per cent) was incurred on various welfare schemes and remaining expenditure was incurred on administration and establishment. During 2018-19 to 2022-23, ₹ 3.74 crore was incurred by CGSKM for advertisement out of which ₹ 76.04 lakh was incurred on advertisement to raise awareness in public for prevention of covid.

The Government stated (May 2025) that in case of CGAKM saving occurred due to Covid-19 during 2020-21 and 2021-22 while in case of CGSKM there was provision of ₹ 50 crore for construction of *Shram Bhawan*, Dormitory, other buildings and implementation of new schemes. However, due to non-availability of land, constructions of these buildings could not started.

Reply of the Government indicates that focus of expenditure was more towards administrative and establishment activities than on welfare schemes.

⁵ 1627 (establishments) x ₹ 1500 x 2 (twice in a year) x 6 (years) = ₹ 2.93 crore

3.1.6 Registration of workers

(i) Unorganised sector:

Section 10 of UWSSA provides that every worker of unorganised sector who has completed 14 years of age shall be eligible for registration in CGAKM. The unorganised workers and establishment/workers of organised sector can apply for registration online via shramevjayate.cg.gov.in and obtain registration card to avail the benefit of various welfare schemes. Year-wise details of registration of workers in the CGAKM is given in **Table 3.1.3**.

Table 3.1.3: Status of unorganised Workers' registration in CGAKM

Year	Number of registered workers	Application for registration received during the year	Registration during the year	Number of applications rejected	Approved from pending application	Cancellation of registration due to death and any other reason	Closing (2) +(4) +(6) - (7)
1	2	3	4	5	6	7	8
2018-19	7,38,542	7,74,040	5,46,530	2,27,510	1,253	221	12,86,104
2019-20	12,86,104	79,420	48,162	31,258	6	304	13,33,968
2020-21	13,33,968	1,75,803	96,499	79,304	10	1,102	14,29,375
2021-22	14,29,375	98,970	69,319	29,651	49	2,311	14,96,432
2022-23	14,96,432	2,44,840	1,66,539	78,301	204	1,099	16,62,076
Total	-	13,73,073	9,27,049	4,46,024	1522	5037	-

(Source: Information provided by CGAKM)

Audit observed that:

- As per the *e-Shram* National portal, 76.33 lakh workers (excluding 6.44 lakh construction workers) were registered in various occupational sectors in Chhattisgarh State as of March 2023. However, number of workers registered under CGAKM as of March 2023 was only 16.62 lakh, and balance 59.71 lakh⁶ unorganised sector workers remained out of the targeted beneficiary number for the CGAKM.
- Out of 16.62 lakh unorganised worker registrations, only 9.25 lakh (56 per cent) were linked with Aadhaar numbers whereas 8.97 lakh (54 per cent) registrations were linked with mobile numbers. The Department identified 3.40 lakh cases (May 2024) having multiple registrations with same Aadhaar number, but only 5,013 cases were rectified and remaining 3.35 lakh cases were pending for rectification.

(ii) Organised sector:

Chhattisgarh *Shram Kalyan Nidhi Adhiniyam*, 2015 (amended) *inter alia* provides that every establishment⁷ shall submit the names of the workers working under it for registration to the CGSKM. Year-wise details of registration of workers in the CGSKM is given in **Table 3.1.4**.

⁶ 76.33-16.62 = 59.71

⁷ As per Section 2 (5) (i) (ii) of the Chhattisgarh *Shram Kalyan Nidhi Adhiniyam*, 1982, a factory or any establishment which carries on any business or trade or any work in connection with or ancillary thereto, which employs or has employed 10 or more workers in any working day during the preceding months

Table 3.1.4: Status of registration of Establishments and organised workers in CGSKM

Year	Opening balance of registered establishments and workers		Registration during the year		Closing balance of registration	
	Establishments	Workers	Establishments	Workers	Establishments	Workers
2018-19	2,393	1,05,863	1,439	23,719	3,832	1,29,582
2019-20	3,832	1,29,582	1,077	17,760	4,909	1,47,342
2020-21	4,909	1,47,342	1,206	23,257	6,115	1,70,599
2021-22	6,115	1,70,599	1,737	23,838	7,852	1,94,437
2022-23	7,852	1,94,437	925	10,292	8,777	2,04,729

(Source: Information provided by CGSKM)

Audit observed that target of 2.50 lakh and 5.50 lakh was fixed for registration of workers for the years 2019-20 and 2021-22 respectively. Accordingly, funds were sanctioned and expenditure of ₹ 3.74 crore was incurred on publicity/advertisement. However, only 2.05 lakh (26 per cent) workers were registered till March 2023.

The Government stated (May 2025) that in case of CGAKM, against 85.81 lakh registered workers under *e-shram* portal of Government of India, registration of 26.62 lakh workers have been done and efforts are being made to register remaining 59.19 lakh (May 2025) workers. In case of CGSKM, efforts are being made to increase the registration of number of establishments and workers of the Organised Sector.

3.1.7 Implementation of the Welfare Schemes

For CGAKM, applications were sought from unorganised workers to avail the benefit of the schemes. The workers were required to submit application forms (online through the Labour portal) along with uploading of required documents as per the scheme requirements (e.g. for Maternity Assistance schemes, birth certificate and bank account details). A committee consisting of District Collector, ALC/LO of the concerned districts and Chief Executive Officer (CEO) of Nagar Nigam/Nagar Palika was the sanctioning authority for financial assistance on *e-Rickshaw* and *Mukhyamantri* Cycle Assistance Scheme for entitlement of workers. For other schemes ALC/LO/any other officer (authorised by the Collector) of the district was authorised to sanction applications of workers. Similarly, for CGSKM, applications were sought by employer of establishment through online portal. Welfare Commissioner was the competent authority to scrutinise the applications and sanction for benefit of the welfare schemes.

During the period from 2018-19 to 2022-23, 36 schemes for unorganised sector workers and 14 schemes for organised sector workers were implemented by CGAKM and CGSKM respectively for their benefit. Total number of beneficiaries and expenditure under these schemes are given in **Table 3.1.5**.

Table 3.1.5: Status of number of beneficiaries benefited and expenditure incurred under various Labour welfare schemes during the period 2018-19 to 2022-23

Year	CGAKM		CGSKM	
	Number of beneficiaries	Expenditure (₹ in crore)	Number of beneficiaries	Expenditure (₹ in crore)
2018-19	4,46,113	32.67	78,684	2.45
2019-20	2,91,761	7.48	1,26,861	2.25
2020-21	12,557	21.04	93,015	1.13
2021-22	17,362	37.12	1,28,775	0.90
2022-23	20,480	42.75	26,780	2.32
Total	7,88,273	141.06	4,54,115	9.05

(Source: Information provided by CGAKM and CGSKM)

Audit observed that

- a) Number of beneficiaries reduced sharply after 2020, however, scheme expenditure has gone up for the unorganised sector. In comparison, scheme expenditure for the organised sector has remained insignificant, even though the number of registered beneficiaries is higher for the sector from 2020 onwards.
- b) In 10 out of the 50 schemes (**Appendix 3.1.3**) for CGAKM and CGSKM put together, no expenditure was incurred during the period 2018-19 to 2022-23 despite budget provision as detailed below:

CGAKM– (i) Assistance for Smart Vending Cart (Readymade Kitchen) (ii) E-Thela Sahayta Yojna (iii) OPD treatment to Safai Karmkar (iv) OPD treatment to Contract Labourer and Hamal worker (v) Mukhya Mantri Cycle Rickshaw;

CGSKM – (i) Free Baishakhi/Calipers/Hearing Aid distribution (ii) Free Cycle Distribution (iii) Health and Eye Test Camp and Free Spectacles Distribution (iv) Accidental Death Assistance to Workers (v) Sports Competitions for workers.

Thus, the workers of both organised and unorganised sectors were deprived of the benefit of the above welfare schemes even after availability of funds.

- c) In 17 schemes, average financial benefit to each worker was less than ₹ 1,000 (**Appendix 3.1.4**). Audit further noticed that expenditure on welfare schemes such as marriage assistance, distribution of sewing machine, cycles, tools and equipment etc. was not incurred consistently throughout the audit period and benefits were granted in specific years. In overall, CGAKM and CGSKM incurred expenditure of ₹ 150.11 crore and only 12.42 lakh workers were benefitted during 2018-19 to 2022-23, indicating shortfall in coverage of registered workers under various welfare schemes and under-utilisation of available funds there by CGAKM and CGSKM for the welfare of workers.

- d) For two schemes i.e. financial assistance to *e-Rickshaw* and CM Cycle Assistance Scheme, provision of constituting a committee is laid down in the scheme guideline for scrutiny of applications and extends benefit to workers. However, the said mechanism was not prescribed in other schemes. This reflects that there was no uniform mechanism for selecting beneficiaries and lacks consistent approach.

The Government stated (May 2025) that out of 10 welfare schemes, five welfare schemes have been closed due to non-receipt of applications/insufficient applications during 2018-19 to 2022-23. In remaining welfare schemes, efforts are being made to increase the number of beneficiaries.

Reply is not acceptable as 6,773 applications were received in five schemes (101 applications in four schemes under CGAKM and 6,672 in one scheme under CGSKM) but no benefit was provided to the workers.

3.1.7.1 CM Cycle Assistance and Newspaper Distributor (Hawker) Cycle Schemes by CGAKM

During 2018-19 to 2022-23 six schemes⁸ relating to free cycle assistance were implemented by CGAKM for registered workers. Audit test checked two cycle schemes of CGAKM i.e. CM Cycle Assistance and Newspaper Distributor (Hawker) Cycle Scheme. Under these schemes, a cycle would be provided to women workers (age 18-40 years) and Hawkers registered in CGAKM. Audit noticed the following irregularities:

(i) Less coverage of beneficiaries

There were 6.51 lakh women workers and 1,624 Hawkers registered under CGAKM. During 2018-19 to 2022-23 against 1.50 lakh applications received, 0.35 lakh (23 *per cent*) workers were benefitted while 0.76 lakh (51 *per cent*) applications were pending for processing by the District Labour Offices and 0.39 lakh applications were rejected. All the cycles were distributed during the year 2018-19 and no cycles were distributed to workers during 2019-20 to 2022-23.

- Scrutiny of records in District Labour Office, Raipur revealed that 18,200 cycles (4,200 for CGAKM and 14,000 for BOCW) supplied to the Raipur district for distribution to workers who had applied for cycle schemes. CGAKM made payment of ₹ 1.55 crore (March 2020) to the firm for 4,200 cycles (100 male + 4,100 female) and balance payment for 14,000 cycles were made by BOCW Board (February 2020). Out of 18,200 cycles received, 17,505 cycles were distributed to the beneficiaries and the remaining 695 cycles were not distributed to the beneficiaries and were lying idle for the last six years at Government Higher Secondary School, Kolar, Block-Abhanpur, *Krishi Upaj Mandi Samiti*, Block-Abhanpur, ITI College Mana, Gobra-Navapara and Arang. Photograph of damaged cycles were taken during the joint physical verification of the site is given below:

⁸ (i) CM Cycle Assistance Scheme (ii) Hawker Cycle Assistance Scheme (iii) Cycle and Torch Assistance for *Kotwar* (iv) Cycle Scheme for *Raut Charwaha, Milkmen* (v) Cycle Assistance for son/daughter of *Safai Karmkar* (vi) Cycle *Chhatri, Chappal/Juta Scheme for Gharelu Kamgaar*.



**Damaged cycles kept at Government Higher Secondary, Kolar (Block- Abhanpur),
Date: 26.06.2024**

It was also noticed that the Labour Inspector, office of the ALC, Raipur had reported (May 2022) that cycles were not in condition to use i.e. rusted and damaged. Due to non-distribution of cycles in time, not only there was wasteful expenditure of ₹ 25.76 lakh (₹ 3,707 x 695) but also the workers were deprived of the benefit of the schemes.

The Government stated (May 2025) that Ministry of Labour and Employment, Government of India issued instructions to BOCW board that materials shall not be issued to the workers. However, due to some confusion, distribution of cycles to the workers of unorganised sector was held up. As regards wasteful expenditure of ₹ 25.76 lakh, Government further stated that necessary steps will be taken after physical evaluation of remaining cycles.

Reply confirms that Department did not distribute cycles to the workers registered under CGAKM. Further, due to non-distribution and consequent damage in 695 cycles expenditure of ₹ 25.76 lakh incurred on purchase of cycle rendered wasteful.

3.1.7.2 Deficiencies in implementation of other schemes

Audit observations on other schemes of CGAKM such as *e-Rickshaw* Assistance Scheme, provision for necessary equipment i.e. Gloves, Mask, Gumboot etc. to *Safai Karmakar*, Skill Development to *Safai Karmakar* and under CGSKM, Educational Scholarship Scheme, Administrative expenditure on Operation of Welfare Centre and Free Tailoring Training Scheme and *Shaheed Veer Narayan Singh Shram Anna Yojna* are given below:-

- ***e-Rickshaw* Assistance Scheme (For unorganised worker):-** As per the *e-Rickshaw* Scheme, financial assistance of ₹ 50,000 was to be provided by CGAKM to the applicant/worker aged 18-50 years on his application after his contribution of ₹ 10,000 and sanctioning of the remaining amount of loan from bank. It was observed that 1,053 workers were provided financial assistance for the purchase of *e-Rickshaw* in the State during 2018-19 to 2022-23 and in Durg district, financial assistance for the purchase of *e-Rickshaw* had not been given to any beneficiaries during 2020-21 to 2022-23 even though 39 applications were received. Further, nine beneficiaries of four districts⁹

⁹ Rajnandgaon (1), Korba (4), Surguja (2) and Raigarh (2)

had got financial assistance for *e-Rickshaw* after the lapse of one year from their applications submitted to the Labour Department whereas 13 beneficiaries in eight districts¹⁰ had got financial assistance in six months to 12 months of submission of their applications.

The Government stated (May 2025) that out of 39 applications received during 2020-21, financial assistance for *e-Rickshaw* have been given to 11 beneficiaries whereas in 06 cases duplicate applications were received and in 22 cases applications were rejected due to improper documentation.

The Government did not address the issue of delay in providing financial assistance to 11 beneficiaries in Durg district and 22 beneficiaries in other selected districts.

- **Grant of Necessary Equipment for *Safai Karmkar* (for unorganised worker):** -Assistance of ₹ 1,000 for purchase of Gumboot, Gloves, Masks and Apron was to be given every year to *Safai Karmkars* aged 18-60 years registered under the CGAKM. It was observed that 11,042 applications were received, out of which 6,327 workers were provided benefits of the scheme after incurring expenditure of ₹ 34.35 lakh during 2018-19 to 2022-23. Out of 11,042 applications received, 3,230 applications (29 *per cent*) were pending. Beneficiary survey of 56 workers revealed that workers were provided the benefit of the scheme for only one year instead of every year as provided in the guidelines of the scheme. Further, in three districts, i.e. Kondagaon, Janjgir-Champa and Raigarh beneficiary survey revealed that 11 workers were included in the list of beneficiaries but none of them had got necessary equipment as provided in the guidelines.

The Government stated (May 2025) that notification would be issued as per the new guidelines and equipment will be issued every year on the basis of initial application and verifying the availability of respective *Safai Karmkars* every year.

- **Skill Development to *Safai Karmkar* :-**Scheme provides that training on some selected small business would be imparted to registered workers/family members (husband, wife, son and daughter) of workers (above 18 years age) from time to time with the help of Chhattisgarh State Skill Development Authority. There were 32,623 *Safai Karmkar* registered under CGAKM (during 2018-23). It was observed that 741 applications were received in the state, out of which 440 workers were given skill development training during 2018-19 to 2022-23 but no records on their subsequent employment in any organisation were maintained by CGAKM. Further, it was observed that in test-checked districts no workers were selected for training even after receiving 188 applications under the scheme during last five years.

The Government stated (May 2025) that instruction for maintenance of records of such employment would be issued in case of Skill development to *Safai Karmkar*.

¹⁰ Rajnandgaon (1), Durg (1), Korba (1), Kondagaon (1), Kanker (2), Janjgir-Champa (4), Raigarh (1) and Bilaspur (2)

- **Educational Scholarship Scheme (for organised worker):-**The scheme provides that Son/Daughter (up to two sons/daughters) of registered workers of establishment registered under CGSKM were eligible to get the benefit of ₹ 1,500 to ₹ 10,000 as scholarship (from class one to post-graduation). It was observed that out of 11,254 applications received, only 8,779 (78 per cent) workers were benefitted under the scheme after incurring expenditure of ₹ 3.12 crore during 2018-19 to 2022-23. Out of the remaining 2,497 applications, 2,475 were rejected and 22 were pending. In three test-checked districts (Surguja, Kondagaon and Kanker) although there were 4,859 workers in 168 number of establishments, no application was received from the workers. This indicates lack of awareness for the welfare scheme of educational scholarship in these districts.

The Government stated (May 2025) that in Educational Scholarship Scheme, efforts would be made through posters, display boards etc., in establishments for publicity of this scheme so that workers will be aware to avail the benefit of the schemes.

Reply is not acceptable as CGSKM incurred expenditure of ₹ 3.74 crore on advertisement during the same period indicating ineffectiveness in reaching out the workers through traditional mode of advertisement such as hoarding, posters etc. The CGSKM should take initiative to raise awareness among the workers for welfare schemes in innovative way.

- **Administrative expenditure on Operation of Welfare Centres and Free Tailoring Training Scheme (for organised worker):-**Family members (wife and daughter) of worker of the establishment registered under CGSKM are entitled to get the benefit of free tailoring training at Welfare Centres, and after qualifying the required examination of tailoring/embroidery conducted by CGSKM, sewing machine would be provided to them. Scrutiny revealed that 2,572 beneficiaries were given sewing training during 2018-23. Out of these 2,572 beneficiaries, 1,702 beneficiaries were entitled to availing sewing machines. These eligible beneficiaries were to be provided sewing machine during 2018-23 but they were provided benefit through DBT during the year 2023-24. Thus, there was delay in providing benefit of the scheme ranging from one to five years.

The Government remained silent for delay in providing benefit of the scheme to the beneficiaries.

- **Shaheed Veer Narayan Singh Shram Anna Yojna (for organised worker):-**Workers of registered establishments were eligible for nutritional food (Rice, Dal, Sabji and Achar) at a price of ₹ 5 per meal at specified centres. *Shaheed Veer Narayan Singh Shram Anna Yojna* was implemented in only five districts (Bilaspur, Raipur, Rajnandgaon, Durg and Raigarh) through distribution of food at Seven to eight centres in 2018-19. During 2019-20 to 2022-23, this scheme was operated in four districts (Raipur, Rajnandgaon, Durg and Raigarh). Food was not distributed during entire year in two centres i.e. Magneto Mall (Raipur) and Brihaspati Bazar (Bilaspur) and for six months in one centre of Chhavni (Durg) during 2018-19. Further, food was not distributed in Nava Raipur for 11 months during 2021-22.

The Government stated (May 2025) that in case of *Shaheed Veer Narayan Singh Shram Anna Yojna* in Brihaspati Bazar (Bilaspur) and Chhavni (Durg), workers from unorganised sector have benefitted whereas in Magneto Mall (Raipur), unregistered persons had availed the benefit, hence it was closed for some time. At present, in Nava Raipur, food centre is not operated by the engaged contractor/vendor.

Reply indicates inadequate monitoring of distribution of food in the centres i.e. Brihaspati Bazar (Bilaspur) and Chhavni (Durg) and in Magneto Mall (Raipur). Further, as per the agreement, contractor/vendor had to operate all food centres.

3.1.8 Non-adherence to Lok Seva Guarantee Act, 2011

Under *Lok Seva Guarantee Act, 2011* in three schemes i.e. Maternity Assistance related to women *Theka/Hamal/Gharelu Kamgaar shramik, Safai Karmkar* and other unorganised workers time limit for disposal of cases (30 working days after the date of application received) was provided. Audit scrutinised current records in selected districts offices related to scheme benefits under CGAKM which comes under the *Lok Seva Guarantee Act, 2011* and noticed that 2,837 applications of above three maternity schemes were pending beyond the time limit of 30 days from the date of application. The details are given in **Table 3.1.6**.

Table 3.1.6: Details of Schemes in which Lok Seva Guarantee Act, 2011 was not followed

Name of the Scheme	District	Delay Status obtained up to (Considering 20 working days in a month)	Delay ranges from date of application	No. of Applications were pending (delay beyond 30 days)
<i>Theka Shramik Gharelu Mahila Kamgaar and Hamal Shramik Prasuti Sahayta Yojna</i>	Kondagaon	31 December 2023	50 days to 55 days	02 (20 days to 25 days)
	Kanker	31 December 2023	40 days to 75 days	12 (10 days to 45 days)
	Raipur	31 May 2024	40 days to 246 days	123 (10 days to 216 days)
<i>Asangathit Karmkar Prasuti Sahayta Yojna</i>	Kondagaon	31 December 2023	40 days to 95 days	45 (10 days to 65 days)
	Kanker	31 December 2023	40 days to 84 days	25 (10 days to 54 days)
	Raipur	31 May 2024	40 days to 242 days	90 (10 days to 212 days)
	Janjgir-Champa	31 December 2023	Up to 60 and beyond 60 days	2535 (more than 60 days)
<i>Safai Karmkar Prasuti Sahayta Yojna</i>	Raipur	31 May 2024	40 days to 98 days	05 (10 days to 68 days)
Total				2837 cases

(Source: Information provided by selected district offices)

From the above, it is evident that the delay ranged from 10 days to 216 days after the time limit of 30 working days. Thus, the *Lok Seva* Guarantee Act was not adhered to properly by the Department in these schemes.

On this being pointed out, ALCs/LOs of concerned districts replied that delay in the disposal of applications was due to the Vidhan Sabha election and staffs were involved in election duty.

Reply indicates that provision of *Lok Seva* Guarantee Act was not adhered to.

3.1.9 Insufficient number of meetings conducted by CGAKM and CGSKM

Records of CGAKM and CGSKM revealed that, during 2018-23, the meeting of CGAKM was conducted only once (February 2023) against the required 15 meetings and the meeting of CGSKM was conducted seven times against the required 20 meetings provided in the Unorganised Workers Social Security Rules, 2010 and the Chhattisgarh *Shram Kalyan Nidhi Niyam*, 1984 respectively.

Further, the decisions taken in meetings of CGSKM for organising free health/eye examination camp, expansion of free sewing and embroidery training centres etc. were not implemented. Due to which, workers were deprived of the benefit of the welfare programs.

The Government stated (May 2025) that desired numbers of meetings were not conducted due to non-availability of nomination of members since 2018-19 to November 2022. However, nomination was made in December 2022 but due to incomplete quorum meetings were not held.

Reply confirms that meetings were not conducted due to delayed nomination of member and incomplete quorum indicating inadequate governance by CGAKM and CGSKM.

3.1.10 Shortage of Manpower in State

For the smooth implementation of various schemes and Acts under the Labour Department, the state Government has sanctioned the posts of officers and employees in Labour Offices. Details of sanctioned, working and vacant posts of staff in the Labour Department are given in the **Table 3.1.7**.

Table 3.1.7: Details of sanctioned, working and vacant posts (as of March 2023)

Category	State		
	Sanctioned posts	Men in position	Vacant posts (per cent)
Assistant Labour Commissioner/Labour Officer/Assistant Labour Officer	53	34	19 (36)
Labour Inspector/Labour Sub Inspector	150	113	37 (25)
Assistant Grade-3	103	21	82 (80)
Data Entry Operator	27	15	12 (44)
Peon and Choukidar including outsourced.	110	28	82(75)

(Source: Information provided by Labour Commissioner office)

It was observed that 80 *per cent* of post in case of Assistant Grade-3, 44 *per cent* in case of Data Entry Operator, 36 *per cent* of ALC/LO and 25 *per cent* of post in case of Labour Inspector/Labour Sub Inspector were vacant, which resulted in shortcomings in implementation of schemes, delay in pursuing pending cases in Labour Court, improper maintenance of records and non-adherence to the *Lok Seva* Guarantee Act, 2011 etc. as mentioned in previous paragraphs.

The Government stated (May 2025) that Steps are being taken for new appointment and promotion of staff in due time.

3.1.11 Conclusion

The Labour Department is the nodal department of GoCG to protect the workers' economic, physical and social interests through enforcement of Labour Acts and Laws made by the Central and State Governments, and implementation of welfare schemes for them.

We noted that the GoCG did not ensure expenditure on schemes commensurate with the allotments, and number of registered workers. Registration of workers of the unorganized sector was far below the number of registration under the *e-Shram* portal of GoI, while in the Organised Sector registration was only 26 *per cent*. Monitoring/evaluation of welfare schemes by CGAKM/CGSKM was insufficient due to lack regular and periodic meetings of the monitoring agencies.

3.1.12 Recommendations

The Government may ensure:

- *Better utilisation of the funds allotted for the benefit of workers.*
- *Fixing the responsibility on erring officials who failed in distribution of purchased cycle and other equipment/protective gears/materials etc.*
- *Specific measures to register remaining and eligible workers on IT labour portal and to effectively conduct IEC activities to educate and create awareness among workers about various government welfare schemes and procedure to take advantages of these schemes.*
- *A robust IT sub-module in existing labour portal may be made for user friendly registration and disbursal of benefits for better implementation, transparency and monitoring.*

Energy Department

3.2 Long Paragraph on Installation of Solar Pumps by Chhattisgarh Renewable Energy Development Agency

3.2.1 Introduction

The Chhattisgarh Renewable Energy Development Agency (CREDA) has been constituted (May 2001) under Society Act, 1973 by the Government of Chhattisgarh (GoCG) as a nodal agency for development and promotion of renewable energy in the State. The main objective of the CREDA is to promote the utilization of renewable energy resources like solar, wind, hydro, biomass, biogas and geothermal which are either limitless or abundantly available in nature to produce energy for domestic and industrial purposes and at the same time reduce the dependence on the limited conventional sources of energy like coal, fossil fuels, petroleum etc. CREDA functions as an agency for installing solar pumps based on Solar Photo Voltaic (SPV) devices in different sources of water such as tubewells, wells, rivers, ponds etc. to provide individual/community minor irrigation under *Saur Sujla Yojna* (SSY) and supply drinking water from spot source under *Solar Dual Pumps* (SDPs) and through pipeline under *Jal Jeevan Mission* (JJM). Under the SDP/JJM scheme, the CREDA installs solar pump sets and elevated storage tanks as deposit works.

During the period 2017-23, CREDA had installed 1,26,908 solar pumps with expenditure of ₹ 4,495.24 crore for providing minor irrigation and supply of drinking water under the three schemes. The details of number of solar pumps installed by CREDA under different schemes along with expenditure incurred during 2017-23 is shown in the following *Table 3.2.1*.

Table 3.2.1: Details of solar pumps installed by CREDA under different schemes during 2017-23

(₹ in crore)

Sl.	Name of Schemes	No. of solar pump installed	Expenditure
1	<i>Minor Irrigation-</i>		
	(i) Individual Saur Sujla Yojna (SSY)	1,12,392	3,404.09
	(ii) Solar Community Irrigation (SCI)	171	60.61
2	<i>Supply of Drinking Water-</i>		
	(iii) Solar Dual Pumps (SDPs)	9,594	482.54
	(iv) Jal Jeevan Mission (JJM)	4,751	548.00
	Total	1,26,908	4,495.24

(Source: Physical/financial progress intimated by the CREDA for year 2017-23).

Audit test checked (between April 2021 and September 2023) records maintained by the CREDA, its Regional Offices and offices functioning at district level covering the period from 2017-18 to 2022-23 with the objective to assess whether the installation of solar pumps was done in an economical, efficient and timely manner. Audit also conducted field survey of beneficiaries

(farmers) who has received solar pumps under the SSY. Out of 28 districts in the State, eight districts¹¹ and from each of the selected district, two Blocks (or 25 per cent) and in each selected block, 15 solar pumps were selected for field survey through Stratified Random Sampling Without Replacement method.

Audit findings were benchmarked against the criteria sourced from the Scheme guidelines, circulars, and instructions issued by the Ministry of New and Renewable Energy (MNRE), Government of India (GoI), GoCG, Energy Department/Finance Department and Works Manual of the CREDA.

Being a registered society, CREDA executes work from the deposits made available by various Departments/Authorities/Bodies.

During 2017-23, CREDA had received funds of ₹ 5,147.66 crore under SSY/SCI from Energy Department and, SDPs/ JJM from Public Health Engineering Department and other districts authorities. Out of the available funds of ₹ 5,195.63 crore (including opening balance of ₹ 47.97 crore for year 2017-18), fund totaling ₹ 4,495.24 crore (86.52 per cent) was utilised for installation of solar pumps under various schemes and ₹ 700.40 crore was lying as closing balance at the end of March 2023, as enumerated in **Table 3.2.2**.

Table 3.2.2: Status of fund flow for installation of solar pumps during 2017-23

(₹ in crore)

Year	Opening Balance	Receipts	Total	Expenditure (per cent)	Closing Balance (per cent)
2017-18	47.97	901.5	949.47	891.69 (93.91)	57.78 (6.09)
2018-19	57.78	677.05	734.83	621.25 (84.54)	113.59 (15.46)
2019-20	113.59	496.19	609.78	559.70 (91.79)	50.08 (8.21)
2020-21	50.08	988.64	1038.72	651.10 (62.68)	387.62 (37.32)
2021-22	387.62	790.90	1178.52	941.11 (79.86)	237.41 (20.14)
2022-23	237.41	1293.38	1530.79	830.39 (54.25)	700.40 (45.75)
Total		5147.66	6042.11	4495.24 (86.52)	

(Source: Financial progress intimated by the CREDA for year 2017-23)

The closing balance increased from ₹ 50.08 crore at the end of year 2019-20 to ₹ 700.40 crore at the end of year 2022-23 and the percentage of expenditure from available fund shows fluctuating trend from 93.91 per cent to 54.25 per cent during 2017-23 indicating under utilisation of available funds.

The District Water and Sanitation Committees (DWSCs) had deposited funds for installation of solar pumps under Jal Jeevan Mission at the fag end of financial year 2022-23 and unspent fund of these deposits reflected as more closing balance.

¹¹ Balodabazar, Balrampur, Gariyaband, Jashpur, Kanker, Kondagaon Narayanpur and Rajnandgaon

3.2.2 Audit findings

3.2.2.1 Preference to costlier DC solar pump over AC pumps for installation under SSY scheme

The SSY scheme aims to provide minor irrigation facility particularly in unapproachable areas devoid of electricity through installation of solar pumps. As per the scheme guidelines for the year 2016-17, 2017-18 and 2018-19, only AC solar pumps were to be installed under the category of three to five HP capacity while option of DC solar pumps was available for the category of one to two HP capacity. However, in revised guidelines for the year 2019-20 the option of AC and DC solar pumps was extended to all category i.e. two to five HP of pumps.

During the period 2016-23, CREDA invited open tenders for supply and installation of two to five HP AC and DC submersible and surface solar pumps. The lowest accepted rates of submersible and surface solar pumps ranged between ₹ 1,38,585 and ₹ 4,50,000 per pump set for AC pump sets while for DC solar pump sets these rates ranged between ₹ 1,86,219 and ₹ 4,90,500. Thus, the accepted rates of DC solar pumps were ₹ 40,500 to ₹ 47,634 more than the accepted rates of AC solar pumps.

Audit observed (between April 2021 and September 2023) that under SSY CREDA had installed 1,24,472 solar pump sets comprising 88,806 DC (71.35 per cent) and 35,666 AC (28.65 per cent) pump sets during the period 2016-23. Out of which, during 2016-17 to 2018-19, 24,427 DC solar pumps of three to five HP were installed instead of AC pumps in contravention to the scheme guidelines. As a result an extra cost of ₹ 49.39 crore incurred on the scheme due to preference to DC pumps over AC pumps shown in **Table 3.2.3**.

Table 3.2.3: Details of DC solar pumps installed with different capacity from 2016-19

(₹ in lakh)

Sl. No	Type and Capacity of the solar pumps	Phase-I (2016-17)			Phase-II (2017-18)			Phase-III (2018-19)		
		No. of DC pumps	Rates (DC/AC)	Difference	No. of DC Pumps	Rates (DC/AC)	Difference	No. of DC Pumps	Rates (DC/AC)	Difference
1	3 HP Surface	631	3.60/3.36	0.24	3011	2.99/2.82	0.17	573	2.09/2.10	0.00
2	3 HP Submersible	2107	3.72/3.48	0.24	5945	3.18/3.02	0.16	6910	2.48/2.25	0.23
3	5 HP Submersible	728	4.91/4.50	0.41	1929	4.19/3.94	0.25	1820	3.15/2.89	0.26
4	5 HP Surface	0	0	0	229	4.33/3.98	0.35	544	3.33/3.11	0.22
	Total	3466	Extra cost ₹ 955.60		11114	Extra cost ₹ 1927.41		9847	Extra cost ₹ 2056.02	
Total no. of solar pumps installed in year 2016-19					24427	Gross extra cost ₹ 4939.03 lakh				

(Source: - Financial progress intimated by the CREDA for year 2016-23)

It is evident from the above table that costlier DC pumps of three to five HP were installed while the guidelines prescribed for installation of AC pumps during the period from 2016-17 to 2018-19. This resulted in extra expenditure of ₹ 49.39 crore.

On being pointed out, the Government replied (January 2024) that as per Indicative Technical Specification of the MNRE water discharge capacity of the DC solar pumps is more in comparison of AC solar pump. There is no other use of DC solar pumps hence the possibility of theft cases is low.

Reply is not in consonance with the scheme guidelines prescribed for installation of AC Pumps under three to five HP category.

3.2.2.2 Payment to SIs for installation of solar pumps without conducting yield test of tube well under SSY

As per the scope of contract, the work of installation of solar pumps shall also include survey of sites, estimation of yield of bore well/water source, right selection of size and type of pumps, submission of site clearance certificate and yield report where the Solar Photo Voltaic (SPV) pumps are to be installed. The sanction order, work order and letter of intent issued by the CREDA for installation of solar pumps under SSY stipulate the responsibility of System Integrators (SIs)¹² to check the yield of bore well before the installation of solar pumps. Further, it was directed that the work orders will be cancelled with immediate effect in case the water is not found sufficient with respect to the sanctioned capacity of pump. Moreover, as per orders (June 2019) of CREDA minimum five geo-tagged photographs were to be submitted with the Joint Completion Certificate of every project executed by CREDA. This included photographs before and after completion of work, photographs of different components and one photograph of the established plant with beneficiary.

Scrutiny of the records revealed (between April 2021 and September 2023) that during the period 2016-23, CREDA had installed 1,24,472 solar pumps (90,130 submersible pumps in tube wells and 34,342 pumps on surface water sources like river, ponds etc.) under SSY scheme. However, the necessary yield tests were not carried out before installing solar submersible pumps as no reports of yield test or other record of execution of yield test was found and provided to Audit. During field survey (April 2022 to December 2022) in eight selected districts, 236 solar pumps (3HP-188 and 5HP-48) were physically inspected, and interaction was made with the beneficiaries. Out of these, 15 solar pumps (six *per cent*) were found yielding low water and 13 solar pumps were not working/collapsed.

The beneficiaries had also confirmed that the SIs did not perform the yield tests before installation of solar pumps. CREDA however, released entire payment to SIs as per the rate contract. In the absence of break-up of component wise cost in rate contract, audit has adopted the rate of yield test component prescribed in Schedule of Rates (SoR) effective from February 2015 and June 2020 in the Public Health Engineering Department (PHED) to calculate payment of ₹ 4.66 crore¹³ made to the SIs for yield test. This resulted in

¹² System Integrator is a Contractor/Agency registered with CREDA/MNRE to execute installation of solar pumps along with allied work.

¹³ 56301 nos x ₹ 415 per hour + 34083 nos x ₹ 688 per hour = ₹ 2.32 crore + ₹ 2.34 crore

extension of undue benefit to contractors of ₹ 4.66 crore as payment was made without ensuring execution of an item of work by CREDA.

On being pointed out, the Government stated (January 2024) that due to remote and un-electrified region all the SIs/Vendor examine water source by general method of static level and total depth of water before installation of solar pump and the same information was provided in Form- 2 of the application based on which work orders were issued by Regional offices. It was further stated that instructions will be issued for mandatory execution of yield test and geo-tagged photograph before installation of solar pump. It was further stated that in compliance to audit observations, provisions for conducting yield test and geo-tagged photographs has been adopted in tender documents.

Reply is self-explanatory that yield test was not conducted before installation of solar submersible pump and capacity (3HP/5HP) of solar pump was determined on the basis of static level and total depth of tube well instead of testing of water yield in tube wells.

3.2.2.3 *Avoidable extra cost due to installation of submersible solar pumps in well instead of surface pumps*

Under the SSY scheme guidelines (May 2017), farmers with less than one-hectare land are eligible for solar pumps on the basis of availability of water in their shallow tube well or own other source. SSY guidelines envisage that as per availability of water in sources like Tube Well/Well/Tank/River/Anicut, submersible/surface solar pump of 2HP to 5HP shall be installed.

Scrutiny of records revealed (between April 2021 and September 2023) that during 2016-23 CREDA had installed 1,24,472 solar pumps (Submersible-90,130 and surface-34,342) under SSY. Out of which 5,297 submersible solar pumps (4865-3 HP and 432-5 HP) were installed in wells as given in **Table 3.2.4.**

Table 3.2.4: Regional Office wise installation of solar pumps in wells

Name of Regional Offices	Three HP solar pumps		Five HP solar pumps	
	Submersible	Surface	Submersible	Surface
Bilaspur ¹⁴	99	346	25	11
Durg	409	466	66	137
Jagdalpur	386	1096	9	125
Dantewara	624	95	14	35
Raigarh	81	327	14	65
Raipur	524	495	88	69
Surguja	2742	2306	216	152
Total	4865	5131	432	594

¹⁴ Data relating to district Gourella-Pendra-Marwahi, Mungeli, Korba

Generally submersible pumps are used for deep wells while surface pumps are for shallow water sources. It can be seen from the above table that submersible were installed across the regions irrespective of depth of water table. Audit noticed that the general water level depth ranged between 0-2 meter below ground level (mbgl) in 13 *per cent* of wells, 2-5 mbgl in 46 *per cent* of wells and up to 10 mbgl in 37 *per cent* of wells in Chhattisgarh as per the ground water Report 2021-22 of Chhattisgarh. Deeper water level ranging between 20 to 40 mbgl occur only in parts of Bilaspur and Kabirdham. However, it can be seen from above table that in Bilaspur region which has deeper well than rest of Chhattisgarh more surface pumps had been installed than submersible pumps while in Surguja and Raipur more submersible pumps had been installed. This indicates that surface pumps that are more economical in cost could have been installed instead of submersible pumps under the scheme. Audit further noticed that as per the lowest rates accepted by CREDA during 2016-23 there was an average rate difference of ₹ 28,697 and ₹ 95,551 between submersible and surface solar pumps of 3HP and 5HP respectively, as detailed in **Table 3.2.5**.

Table 3.2.5: Rate difference between surface and submersible solar pump

(Amount in ₹)

Year of average Rate of solar Pumps in Rate Contract	3 HP solar pumps			5 HP solar pumps		
	Average rate of Submersible pumps	Average rate of surface pumps	Difference in average rate	Average rate of Submersible pumps	Average rate of Surface pumps	Difference in average rate
2016-17 to 2022-23	2,88,337	2,59,640	28,697	4,38,805	3,43,254	95,551

(Source:-During 2016-17 to 2022-23 lowest rates accepted for installation of solar pumps under SSY by the CREDA).

Thus, installation of 2,746 (2,474 nos. of three HP and 272 nos. of five HP) solar submersible pumps instead of surface pumps in 14¹⁵ districts resulted in extra avoidable cost of ₹ 9.70 crore¹⁶.

On being pointed out the Government replied (January 2024) that suction head of surface pump is low and submersible pumps were installed in few wells where depth was more. It was further stated that in compliance to audit observation, installation of submersible solar pumps are not being done now.

Reply is not acceptable because as per MNRE specification surface pump available with suction head capacity of 20 to 30 meter and as per the Ground water report of GoI the maximum depth of well was within 25 mbgl.

3.2.2.4 Undue benefit to SIs due to non-deduction of labour cess of ₹ 12.47 crore

The GoI notified “The Building and Other Construction Worker’s Welfare Cess Act, 1996” with a view to augment the resources for the welfare of the workers engaged in building and other construction works. As per Section 3(1) of the

¹⁵ Bastar, Dhamtari, Durg, Jangir-Champa, Jashpur, Kabirdham, Kanker, Korba, Koriya, Mahasamund, Raigarh, Raipur, Rajnandgaon and Surguja available in ground water report of 2021-22.

¹⁶ ₹ 7.10 crore (2,474 nos of three HP at the rate ₹ 28,697) + ₹ 2.60 crore (272 nos of five HP at the rate ₹ 95,551)

Act, cess is to be levied and collected at the rate of one *per cent* on the cost of construction as “deduction at source” in relation to construction works of Government or public sector undertakings. CREDA is the nodal agency for the implementation of various State schemes viz. SSY for individual minor irrigation, Solar Community Irrigation (SCI), Solar Dual Pump (SDP) and JJM for supply of drinking water in Chhattisgarh. CREDA followed rate contracts with the SIs for installation of solar pumps under SSY/SCI/SDP/JJM schemes during 2016-17 to 2022-23 which contains supply, installation and civil works. The condition of rate contracts also contains conditions for deduction of labour cess on civil works from the bills of the SIs during release of payments.

During 2016-17 to 2022-23, CREDA had installed 1,39,643 solar pumps under SSY/SCI for minor irrigation and SDP/JJM for supply of drinking water and payment aggregating to ₹ 5,006.57 crore made to SIs as per accepted costs. Thus, during this period labour cess (one *per cent* of cost) was to be affected to the extent of ₹ 50.06 crore.

Scrutiny of records revealed (between April 2021 and September 2023) that during 2016-21, CREDA had not deducted labour cess from the payment of ₹ 3,235.07 crore released to SIs for installation of solar pumps which was violation of codal provisions. However, CREDA had started deduction of labour cess on installation of solar pumps since year 2021-22. It was further noticed that during 2021-23, CREDA had deducted labour cess on 30 *per cent* cost i.e. installation of solar pumps.

However, CREDA had not deducted the labour cess from the payment made to SIs during the period 2016-17 to 2020-21. This had resulted in undue benefit to the SIs by non-deduction of labour cess to the extent of ₹ 12.47 crore¹⁷ which was not recovered from the responsible SIs and not deposited with Building and other Construction Worker’s Welfare Board till December 2024.

On being pointed out, the Government replied (January 2024) that at present, one *per cent* labour cess is being deducted on civil work of installation cost. It was further stated that in compliance to audit observation, provision for deduction of labour cess on total cost of a pump has been adopted in the tender document of 2024-25.

3.2.3 Conclusion

The objective of promoting renewable source of energy by implementation of projects for installation of solar pumps by CREDA suffered due to deficient utilization of funds and deviation from scheme guidelines. This led to installation of pumps without ascertaining suitability with the water sources, release of contract payment without testing the yield of tube wells, and opting for costlier pumps. All of these affected the performance of the schemes, and caused avoidable expenditure. CREDA also defaulted in statutory compliance by not recovering royalty and labour cess, where it was due.

¹⁷ One *per cent* of (30 *per cent* of ₹ 5,006.57 crore) = ₹ 15.02 crore – ₹ 2.55 crore (labour cess recovered and deposited for the period 2021-22 to 2022-23 to respective final head of accounts) = ₹ 12.47 crore

3.2.4 Recommendations

- *It is recommended that CREDA should frame clear guidelines specifying the suitable type and category of solar pumps to be installed for respective source of water, and enforce strict adherence to scheme guidelines.*

Audit Paragraphs

Audit observed significant deficiencies in critical areas, which impact the effectiveness of the State Government. Some important findings arising out of Compliance Audit are featured in this Chapter. The observations relate to non/absence of compliance with rules and regulations and deficiency in oversight/administrative control. These are mentioned below:

Public Works Department

3.3 Undue benefit to contractor

Misclassification of hard rock as ordinary rock and excess payment of ₹ 1.19 crore to the contractor for embankment work in excess of actual quantity executed, resulted in loss to the Government and undue benefit to contractor.

As per clause 4.023(v) of Works Department Manual regarding the use of measurement books, “Interpolations/erasures/overwriting of figures are strictly prohibited. If corrections are necessary, they must be made by drawing a line over the wrong entry and writing the correct figure above it. The correction must be initialled and dated by the party making it. When corrections are necessary in group of figures the whole group should be rewritten, initialled and dated. Initials must contain first letters of person’s name and surname. If any measurement is cancelled, the reasons for the cancellation must be recorded on the same page and dated signature made there under”. Further, as per provision of Schedule of Rates (SoR) for Road Works, 2013 issued by the Public Works Department (PWD), Government of Chhattisgarh (GoCG), the hard rock obtained during excavation shall be issued to the contractor at the rate of ₹ 200.00 per cum.

GoCG, PWD issued a work order (October 2014) to a contractor for contract amount of ₹ 6.46 crore (13.80 *per cent* below SoR) for *Ghat* cutting and construction of cement concrete (CC) road on Masanki- Bedmi Road (length 4.36 km), PWD, Surguja circle, with stipulated period of completion as 15 month including rainy season i.e. 19.01.2016.

The original scope of work was revised due to change in alignment of road and additional work including new item of Bituminous Macadam (BM) and Semi-Dense Bituminous Concrete (SDBC), and GoCG approved (April 2018) supplementary schedule for the work with the instruction to ensure that the net excess cost should not exceed ₹ 4.71 crore of the contracted amount. The work was completed in March 2018, and payment of ₹ 11.51 crore¹⁸ was released (March 2022) to the contractor. An amount of ₹ 33.92 lakh was paid in excess to the amount of ₹ 11.17 crore¹⁹ approved by GoCG in supplementary schedule.

Scrutiny of records showed the following:

¹⁸ Vide Vr. No. 13 DL dated 11.03.2022 including cost escalation of ₹ 12.82 lakh

¹⁹ ₹ 6.46 crore (contracted amount) + ₹ 4.71 crore (additional net cost in supplementary schedule)

(A) Loss of ₹ 2.02 crore to Government due to misclassification of hard rock as ordinary rock

Audit scrutiny showed that the original estimates of the work included item of excavation in ordinary rock with quantity as 44,528.16 cum and excavation in hard rock with quantity as 66,792.24 cum while in the revised estimate (June 2016), the quantity of items of excavation in ordinary rock and hard rock was revised as 3,72,566.90 cum and nil respectively.

Audit further noticed that time extension for the period April 2017 to March 2018 was granted (December 2017) to the contractor by the Superintending Engineer for reasons such as ghat cutting in hard rock and delay in permission from forest department.

Audit noted from the supplementary schedule submitted (February 2018) to GoCG, PWD for approval of variation in quantities and cost of items, actual quantities executed under the item of excavation in ordinary rock and in hard rock were shown as 2,41,064.28 cum (60 *per cent*) and 1,60,709.52 cum (40 *per cent*) respectively. The quantities included here were in agreement with the initial recordings (26 February 2018) made in the Measurement Books (MBs), for the 8th and final bill²⁰.

Audit however noticed that the above initial recordings were struck off in the MBs and overwritten, showing the entire quantity i.e. 4,01,773.80 cum (2,41,064.28 cum plus 1,60,709.52 cum) as cutting in ordinary rock without recording any justification/reasons for the overwriting. Accordingly, payment was made to contractor considering cutting in ordinary rock for 4,01,773.80 cum at the rate of ₹ 129 per cum in 8th running bill.

The above facts indicates that hard rock was excavated and as per provision of SoR of the Department, the hard rock obtained during excavation was required to be issued to the contractor. Thus, non-issue of 1,60,709.52 cum of hard rock to the contractor and misclassification of hard rock as ordinary rock resulted in net loss of revenue of ₹ 2.02 crore²¹ to the Government.

On this being pointed out, Secretary, GoCG, PWD replied (August 2024) that there was mix material (hard rock, ordinary rock and soil) in *ghat* portion and it was difficult to differentiate the material into hard rock, ordinary rock during the excavation and stacking & transport of the material was also difficult due to deep trench on both side of the road. Thus, payment of cutting material was done after classifying the material at lesser rate item i.e. ordinary rock. Besides this, 40 *per cent* of material had fallen in the trench during *ghat* cutting due to steep slope at one side of the road and remaining 60 *per cent* was used in construction of embankment. It was further stated that no clarification for overwriting in the MB and bill MB was received from the then Sub-Engineer and the then Sub-division Officer. Further, it was also informed that classification of rock was done by the then Executive Engineer and no permission letter for classification was as such available in the record.

Reply is not acceptable due to the following reasons:

²⁰ Later on 9th final bill for escalation was submitted.

²¹ $1,60,709.52 \times [200 - (215 - 129)] \text{ less } 13.80 \text{ per cent}$

- No record/documentary evidence for excavation of mixed material and correspondence by contractor for difficulties in differentiation and stacking of excavated material was provided in support of reply. In the absence of stacking quantification of material fallen in trench as 40 *per cent* is also questionable;
- Classification of excavated material was done without obtaining permission letter; and
- Excavation of hard rock was cited as a factor by the contractor and considered by the GoCG at the time of granting extension for the work. Striking out the initial entries of hard rock in MB and overwriting as ordinary rock just prior to final payment without any justification confirms that cutting material was misclassified as ordinary rock to avoid recovery from the contractor in lieu of hard rock excavated and issued to him.

(B) Payment of ₹ 1.19 crore to the contractor for embankment work in excess of actual quantity executed

The above work also included construction of embankment with material deposited from roadway cutting and material obtained from borrow pits with quantity as 50,721.60 cum at the rate of ₹ 74.00 per cum and 53,176.91 cum at the rate of ₹ 145 per cum respectively, as approved (April 2018) in supplementary schedule by GoCG.

It was seen that for 8th and final bill, Sub-Engineer recorded (February 2018) measurement of total filling volume of 1,01,837.26 cum in the MB (at Page 57 of MB No. 919), which included total fill quantity obtained from roadway cutting (50,721.60 cum) and borrow pit (51,115.66 cum). However, the quantity of item obtained from roadway cutting was increased to 2,37,492.11 cum by overwriting and striking out the initial measurement of 50,721.60 cum in the MB. Additional quantity of 1,86,770.51²² cum of the item of construction of embankment with material of roadway cutting was paid (October 2018) to the contractor vide 8th final bill without recording any detailed measurements for increased quantity. This resulted in excess payment of ₹ 1.19 crore²³ to the contractor for quantity of work that was apparently not executed.

Later, a show cause notice for overwriting in the MBs was issued (February 2024) to the then Sub-Engineer and Sub-divisional Officer by the EE but no clarification was received (August 2024) from them.

Secretary, GoCG, PWD replied (August 2024) that out of the total cutting of 4,01,773.80 cum on the *ghat* side of road 60 *per cent* of material i.e. 2,37,492.11 cum was used in construction of embankment and payment was made on the basis of LxBxD measurement till 7th running bill and the final payment was done after the final levelling of road. It was further stated that no clarification for overwriting in the MB and bill MB was received from the then Sub-Engineer and the then Sub-Division Officer.

Reply is not acceptable as only 1,01,837.26 cum quantity was required for filling as per the final calculation of quantity of earthwork recorded in MBs. Quantity of 50,721.60 cum of the material obtained from roadway cutting was changed as 2,37,492.11 cum by overwriting/striking out in MB and 50,721.60

²² 2,37,492.11 cum – 50,721.60 cum

²³ 1,86,770.51 X ₹ 74 less 13.80 *per cent*

cum was the actual executed quantity which was also approved in the supplementary schedule (April 2018) by GoCG. The additional quantity of 1,86,770.51 cum was paid to contractor without recording any detailed measurement for work done.

Thus, the government made excess payment to the contractor due to non-maintenance of the sanctity of measurement books by allowing striking out/overwriting of entries, as a result, the exchequer suffered a loss of ₹ 3.21 crore²⁴.

It is recommended that responsibility may be fixed and action taken against the defaulting officers and strict adherence to norms for maintenance of measurement book may be ensured to prevent alterations in records critical for assuring correctness of payment against work executed.

Raipur
The: 11 NOV 2025


(MOHD. FAIZAN NAYYAR)
Accountant General (Audit)
Chhattisgarh

Countersigned

New Delhi
The: 19 NOV 2025


(K. SANJAY MURTHY)
Comptroller and Auditor General of India

²⁴ (₹ 2.02 crore + ₹ 1.19 crore)

APPENDICES

Appendix 1.1
(Referred to in Paragraph 1.2)

Expenditure incurred by various departments in the State

(₹ in crore)

Sl. No.	Name of Department	BE*	AE*
1	General Administration Department	815.30	723.80
2	Home Department	5,758.92	4,971.13
3	Jail Department	236.17	177.67
4	Finance Department	20,750.77	23,699.59
5	State Tax Department (GST)	392.16	323.58
6	Revenue Department	2,675.43	1,769.49
7	Transport Department	107.49	74.05
8	Sports and Youth Welfare Department	147.88	90.04
9	Forest Department	2,248.89	2,366.48
10	Commerce and Industry Department	417.23	308.34
11	Mineral Resources Department	1,070.29	810.77
12	Energy Department	5,206.49	6,669.21
13	Agriculture Department	9,271.77	9,346.64
14	Co-operation Department	457.01	426.63
15	Labour Department	156.04	125.46
16	Public Health and Family Welfare Department	4,738.60	4,878.86
17	Urban Administration & Development Department	3,848.28	4,263.97
18	Public Works Department	6,638.18	4,734.12
19	School Education Department	16,650.23	15,913.51
20	Panchayat and Rural Development Department	8,830.11	8,148.38
21	Planning Economics and Statistics Department	422.58	392.55
22	Public Relation Department	324.87	399.43
23	Tribal, Scheduled Caste & Backward Class Department	2,347.71	1,739.01
24	Social Welfare Department	1,071.10	1,023.27
25	Food, Civil Supplies and Consumer Protection Department	5,158.51	5,917.70
26	Culture Department	187.75	176.44
27	Water Resources Department	3,323.14	1,664.24
28	Housing and Environment Department	579.16	607.37
29	Public Health Engineering Department	1,551.16	2,575.58
30	Animal Husbandry Department	581.30	388.59
31	Fisheries Department	181.94	109.52
32	Higher Education Department	1,138.02	1,004.73

33	Women and Child Welfare Department	2,289.47	1,583.99
34	Capacity Building, Technical Education & Employment Department	670.59	497.46
35	Electronics and Information Technology Department	246.80	146.69
36	Aviation Department	61.49	124.01
37	State Legislature Department	70.32	54.10
38	Medical Education Department	1,707.54	1,718.63
39	Sericulture Department	165.55	143.91
40	Law and Legislative Department	766.51	594.26
Total		1,13,262.75	1,10,683.20

(Source: Budget Book of Government of Chhattisgarh for the respective year)

*BE- Budget Estimate; AE- Actual Expenditure

Appendix 1.2*(Referred to in para 1.6.1)***Department-wise break-up of outstanding Inspection Reports and Paragraphs
(General, Social and Economic Sector)**

Name of Department	Number of IRs/Paragraphs pending as of 30 June 2024	
	IRs	Paragraphs
Higher Education Department	138	489
Technical Education Department	34	117
School Education Department	799	3995
Labour Department	33	177
General Administration Department	62	144
Public Relation Department	15	37
State Legislature Department	10	26
Revenue and Disaster Management Department	649	2020
Skill development, Technical Education and Employment Department	101	370
Sports & Youth Welfare Department	14	75
Panchayat and Rural Development Department	1022	6601
Jail Department	51	156
Home (Police) Department	99	367
Law and Legislative Department	66	181
Urban Administration & Development Department	244	2383
Housing & Environment Department	22	118
Culture and Archaeology Department	128	660
Electronics and Information Technology Department	3	41
Tourism Department	7	81
Public Works Department	281	1509
Public Health Engineering Department	159	849
Water Resources Department	601	3023
Agriculture Department	236	1070
Horticulture Department	60	316
Veterinary Department	119	671
Sericulture Department	77	267
Fisheries Department	58	198
Cooperative Department	37	134
Food, Civil Supplies and Consumer Protection Department	184	939
Medical Education Department	59	524
Public Health & Family Welfare Department	488	3292
Rehabilitation Department	9	31
Social Welfare Department	127	700
Tribal, Schedule Caste and Backward Class Department	165	915
Women and Child Development Department	418	1958
Total	6575	34434

Appendix 1.3
(Referred to in para 1.6.5)

Detail of Units with instances of Record not produced

Department	Auditee Unit	IR No.	Para No.	Details of records not produced to Audit
Urban Administration & Development	Municipal Council, Saraipali	59	OBS-481943	Vouchers of ₹ 28.32 lakh for the month of June 2022.
	Nagar Panchayat, Rajpur	60	OBS-517600	Tender Files relating to auction of shops for rent, Building permission etc.
	Nagar Panchayat, Thanakhamariya	67	OBS-505122	Purchase files of e-rikshaw, tractor trolley, vacuum emptier, weighing machine, dustbin etc.
	Municipal Council, Janjgir Naila	72	OBS-433768	Records relating to water augmentation scheme, Measurement Book of beautification of Bhima Talab and BDM garden.
School Education	BEO, Durgkondal	38	9	Records relating to Mid-day Meal, Saraswati Cycle Scheme.
	BEO, Marwahi	25	9	Stock Register and Issue Register.
	BEO, Bilaigarh	40	6	Cash Book, Stock Register.
	BEO, Antagarh	39	8	Records relating to Saraswati Cycle Scheme, uniform (dress) distribution, text book distribution and construction of kitchen sheds.
	BEO, Baikunthpur	43	2	Purchase vouchers of gas chulha for Mid-day Meal Scheme.
	BEO, Rajnandgaon	120	10	Cash Book, procurement files, progress reports, funding details of Samagra Shiksha Abhiyan.
	BEO, Chhura	71	3	Vouchers of ₹ 5575 regarding supply of material.
	BEO, Chhuikhadan	88	10	Information relating to private schools under BEO.
	BEO, Wadrafanagar	126	3	Purchase Files and Vouchers of ₹ 23.55 lakh for the selected month.
	BEO, Khairagarh	92	9	Information relating to private schools under BEO.
	BEO, Bhaiyathan	94	6	Cheque diary, Bill Transit Register, Bank Statement, Administrative orders.
	BEO, Sonhat	127	9	Information relating to private schools under BEO.
	BEO, Mainpat	111	15	All the records since commencement of office to 2014-15.
Agriculture	Dy. Director, Agriculture, Dantewada	117	7 OBS-351415	Records relating to National Food Security Mission.
	DAO, Dantewada	72	11	Cash Book, Stock Register, Issue Register, Passbook of

Medical Education				Government Ayurved Dispensary, Talnar.
	BMO, Khadgawa	45	6	Bill, Voucher and CA Audit Report for the year 2016-17 to 2018-19 of National Health Mission. Bill and Voucher for the year 2016-17 to 2017-18 of Jeevan Deep Samiti account, Chirmiri. Bill, Voucher and CA Audit Report of PHC, Ratanpur.
	CS, Dhamtari	100	7	Cash Book of Jeevan Deep Samiti.
	CMHO, Bijapur	117	20	Files relating to Recruitment of staff, files relating to purchase and fabrication of pathology lab, purchase of hat bazar clinic ambulance and mobile bike ambulance, purchase files relating to DMF, Cashbook.
	CMHO, Kondagaon	123	15	Cashbook, Bank Account details, purchase and tender files, stock register, bills and vouchers, files relating to recruitment of staff.
Women & Child Development	PO, ICDS, Bagbahara, Pathalgaon	73	4	Vouchers of ₹ 1.26 lakh for the month of March 2022.
	PO, ICDS, Darima	96	7	Vouchers of ₹ 2.15 lakh for the month of March 2015.
	DPO, Ambikapur	87	6	Files, Cashbook and Vouchers related to various schemes.
Social Welfare	Adhikshak Drishtri evam Shrawan badhitarth Vidyalaya, Mathpuraina, Raipur	21	5	Bills and Vouchers of ₹ 6.86 crore for procurement of goods and services, Funds issued under National Social Assistance Programme, files relating to tender/quotation.
	Superintendent, Orthopedically Handicapped Children Home, Mana Camp, Raipur	5	9	Bills and Vouchers of ₹ 12.49 crore for procurement of goods and services.
Food, Civil Supplies and Consumer Protection	Asst. Controller Weight and Measurement, Raigarh	29	48	Quarterly Progress Report for the month November 2018.
Horticulture	Asst. Director, Horticulture, Gariyaband	71	7	Cashbook and vouchers for the selected month.
Total	30			

Appendix-2.1.1

(Referred to in para 2.1.5)

Statement showing the details of Division wise districts and tier wise selected ULBs

Division	District	Municipal Corporation	Municipal Council	Municipal Panchayat
Bastar	Bastar	Jagdalpur	-	Bastar
	Bijapur	-	Bijapur	Geedam
Bilaspur	Bilaspur	Bilaspur	Takhatpur	Kota
	Korba	Korba	Katghora	Chhurikala
	Sarangarh-Bilaigarh	-	Sarangarh	Bhatgaon
Durg	Durg	Bhilai	Jamul	Dhamdha
	Khairagarh-Chhuikhadan-Gandai	-	Khairagarh	Gandai
Raipur	Gariyaband	-	Gariyaband	Fingeshwar
	Raipur	Raipur	Arang	Abhanpur
Surguja	Surguja	Ambikapur	-	Sitapur
	Surajpur	-	Surajpur	Prem Nagar

Note:- Sampling in IDEA was done for selected districts having more than one Municipal Corporation/ Municipal Council/ Municipal Panchayat.

Appendix-2.1.2*(Referred to in para 2.1.6.3)*

Statement showing the details of beneficiaries having income more than ₹ three lakh benefitted under PMAY-U

Sl. No.	Name of ULB	Beneficiary ID	Monthly Income	Annual Income
1	Municipal Corporation, Korba	228019490689500029	60000	720000
2		228019490686800578	50000	600000
3		228019490686800541	30000	360000
4		228019490686800553	30000	360000
5		228019490686800498	28000	336000
6		222801949391560854	28000	336000
7		228019490686800544	27000	324000
8		228019490686800569	27000	324000
9		228019490689400129	26000	312000
10		228019490686800449	26000	312000
11		228019490686800598	26000	312000
12		228019490686800607	26000	312000
13		228019490686800198	26000	312000
14	Municipal Corporation, Bilaspur	228019759434600021	26911	322932
15	Municipal Corporation, Raipur	228020340731200464	45000	540000
16		228020340667500264	45000	540000
17		228020340665600146	40800	489600
18		228020340666200004	36000	432000
19		0222802034536198378	30000	360000
20		228020340731200029	29000	348000
21		228020340731200472	28000	336000
22		228020340731200338	27000	324000
23		228020340667700245	27000	324000
24		228020340671400173	39028	468336
25		228020340671400272	39849	478188
26		228020340671400178	38697	464364
27		228020340671400100	61960	743520
28		0222802034629157552	29100	349200
29		228020340671400054	58395	700740
30		228020340671400029	42473	509676
31		228020340671400151	45129	541548
32		0222802034631501752	45065	540780
33		228020340671400180	53745	644940
34		Survey Code -5793359	40985	491820
35		228020340671400055	40415	484980
36		0222802034579310432	46707	560484
37		228020340671400244	58387	700644

38		Survey Code -5793273	33458	401496
39		228020340671400211	48167	578004
40		Survey Code -5793217	56636	679632
41		0222802034629354161	52109	625308
42		0222802034629338364	51364	616368
43		0222802034629309796	48167	578004
44		228020340671400269	56635	679620
45		228020340671400149	47037	564444
46		Survey Code -5793346	39261	471132
47		228020340671400217	50167	602004
48		Survey Code -5793253	30209	362508
49		0222802034629363591	35920	431040
50		0222802034629383442	49627	595524
51		228020340671400042	55029	660348
52		228020340671400089	45460	545520
53		228020340671400040	Beneficiary passed away	
54		228020340671400276	50165	601980
55		228020340671400168	56635	679620
56		Survey Code-5793054	33390	400680
57		228020340671400238	39261	471132
58		0222802034629381816	30600	367200
59		0222802034629373131	41655	499860
60		0222802034629382091	41655	499860
61		Survey Code -5793306	38093	457116
62		228020340671400171	39371	472452
63		228020340671400243	32135	385620
64		0222802034629370646	Income not available ¹	
65		228020340671400088	55250	663000
66		228020340671400156	33340	400080
67		Survey Code -6268919	40415	484980
68		228020340671400251	Income not available	
69	Municipal Panchayat, Premnagar	0322801926627632753	27880	334480
70		0322801926627552150	27600	354127
71		0322801926632386816	Wife of an Accountant	

(Source: Information compiled by audit from records)

¹ Municipal Corporation Raipur, provided the details of 54 regular employees to whom benefits under AHP vertical have been provided even though their gross annual income was more than ₹ 3.00 lakh. However, the gross monthly income of two beneficiaries was not provided.

Appendix-2.1.3*(Referred to in para 2.1.6.6)***Statement showing the details of beneficiaries benefitted under PMAY-U and PMAY-G**

Sl. No.	Name of ULB	Beneficiary Code	Project Details	Status of House Under PMAY-U	Status of House Under PMAY-G
1	Wadrafnagar	228019196945400024	BLC Wadrafnagar Balrampur 29-28 rev Aug 2020 Valid (7C22801919042882)	Completed	Completed
2	Wadrafnagar	228019196945400025	BLC Wadrafnagar Balrampur 29-28 rev Aug 2020 Valid (7C22801919042882)	Completed	Completed
3	Wadrafnagar	228019196946000014	BLC Wadrafnagar 95-90 revised DUs March 2020 Valid (7C22801919042884)	Completed	Completed
4	Wadrafnagar	228019196946300063	BLC Wadrafnagar Balrampur 29-28 rev Aug 2020 Valid (7C22801919042882)	Completed	Completed
5	Wadrafnagar	228019196946300064	BLC Wadrafnagar Balrampur 29-28 rev Aug 2020 Valid (7C22801919042882)	Completed	Completed
6	Wadrafnagar	228019196946300066	BLC Wadrafnagar 64-61 revised DUs Oct 2019 Valid (7C22801919042880)	Completed	Completed
7	Ambikapur	228019270706000063	BLC FOR 389-320-293 Re Rev EWS houses (7C22801927038317)	Completed	Completed
8	Ambikapur	228019270706900010	BLC Rev 182-148 in Ambikapur (7C22801927053177)	Completed	Completed
9	Ambikapur	228019270707100010	New construction 579-467-436 re rev BLC (7C22801927038342)	Completed	Completed
10	Ambikapur	228019270709900071	New construction 579-467-436 re rev BLC (7C22801927038342)	Completed	Completed
11	Bodla	228019837204700051	Pradhan mantri awash yojna HFA 311 DUs (7C22801983047644)	Completed	Completed
12	Rajnandgaon	228019912956000041	Construction of 549-807 BLC New Construction Valid	Completed	Completed

			Houses (7C22801991047507)		
13	Bhilai Charoda	228020070658500286	BLC new construction 84 valid patta DU (7C22802007052985)	Completed	Completed
14	Bhilai Nagar	228020080658600159	BLC 230 DUs –188-136DUs - 106 DUs (7C22802008048297)	Completed	Completed
15	Bhilai Nagar	228020080661700048	PMAY- HFA project for BLC 302 DU - 248 DU -- 210 -- 190 DUs (7C22802008053229)	Completed	Completed
16	Bhilai Nagar	228020080662600039	New construction under BLC in 1632-1245 -- 1039 --1005 DU at Bhilai (7C22802008047757)	Completed	Completed
17	Balod	228020152536100084	BLC balod 114 DUs valid FEB 2023 (7C22802015049097)	Completed	Completed
18	Raipur	228020340665400023	BLC Raipur 282 - 281 Revised Valid Feb 2023 (7C22802034050817)	Completed	Completed
19	Kondagaon	228020621148000046	BLC Kondagaon 25 revised4 aabadi sept 2018-19 (7C22802062053232)	Completed	Completed
20	Mandir Hasaud	322444587634823825	BLC New Construction of 287 DU of Mandir Hasaud (7C22444587045306)	Completed	Completed
21	Mandir Hasaud	322444587634826555	BLC New Construction of 287 DU of Mandir Hasaud (7C22444587045306)	Completed	Completed
22	Pratappur	322801920624708771	BLC Pratappur-315 DUs Valid June2021 (7C22801920026395)	Completed	Completed
23	Kusmi	322801922634845181	BLC Kusmi 81 DUs April 2022 (7C22801922043421)	Completed	Completed
24	Lakhanpur	322801928626263637	BLC Lakanpur-375-359 revised DUs Valid June 2021 (7C22801928047501)	Completed	Completed
25	Pathalgaon	322801933629973832	BLC Pathalgaon-185 DUs Valid June 2021 (7C22801933026372)	Completed	Completed
26	Naila-Janjgir	322801950547675589	Janjgir Chama (7C22801950026424)	Completed	Completed

27	Adbhar	322801963615963718	Janjgir Champa Adbhar 248 DUs June 2021 (7C22801963026415)	Completed	Completed
28	Jaijpur	322801964630017388	Janjgir Champa Jaijpur 443 DUs June 2021 (7C22801964026419)	Completed	Completed
29	Pendra	322801966628944850	Bilaspur Pendra 166 DUs June 2021 (7C22801966026404)	Completed	Completed
30	Bilaspur	322801975625499980	Revised New 540 DUs Under Bilaspur of Valid Patta June 2021 (7C22801966026404)	Completed	Completed
31	Bilaspur	322801975626278625	Revised New Construction Of 636 DUs Under BLC at Municipal Corporation Bilaspur of Valid Patta June 2021 (7C22801975044676)	Completed	Completed
32	Bilaspur	322801975631636447	Revised New Construction of 643 DUs under BLC at BMC of valid patta july 2020 (7C22801975047606)	Completed	Completed
33	Bilha	322801980628819772	Revised bilha bilaspur 155 dus (7C22801980048603)	Completed	Completed
34	Kawardha	322801981556644681	Kawardha 48 valid March 2020 (7C22801981052922)	Completed	Completed
35	Kawardha	322801981625004070	Kawardha 60 Valid June 2021 (7C22801981044754)	Completed	Completed
36	Sahaspur-Lohara	322801984600851296	Pradhan mantri awash yojna HFA 26 (7C22801984050208)	Completed	Completed
37	Sahaspur-Lohara	322801984607807112	Pradhan mantri awash yojna HFA 26 (7C22801984050208)	Completed	Completed
38	Sahaspur-Lohara	322801984607844916	Pradhan mantri awash yojna HFA 26 (7C22801984050208)	Completed	Completed
39	Nawagarh-D	322801995606196613	BLC Nawagarh 459 DUS JUNE 2021 (7C22801995026382)	Completed	Completed
40	Nawagarh-D	322801995626385982	BLC Nawagarh 459 DUS JUNE 2021 (7C22801995026382)	Completed	Completed

41	Bhilai Nagar	322802008622392591	BHILAI BLC 539 DPR NC 26 JUNE 2023 (7C22802008050355)	Completed	Completed
42	Bhilai Nagar	322802008622658929	BLC NC BHILAI DURG 762 --- 470 JUNE 2021 (7C22802008048510)	Completed	Completed
43	Bhilai Nagar	322802008629984552	New construction under BLC in 1632- 1245 -- 1039 --1005 DU at Bhilai (7C22802008047757)	Completed	Completed
44	Gobra Nawapara	322802031631511095	Revised BLC 325/352 VALID JUNE 2021 (7C22802031053226)	Completed	Completed
45	Gobra Nawapara	322802031631511095	Revised BLC 325/352 VALID JUNE 2021 (7C22802031053226)	Completed	Completed
46	Birgaon	322802033138003235	PMAY-HFA, BLC NEW CONSTRUCTION 107 DUs Valid (7C22802033047746)	Completed	Completed
47	Raipur	322802034627448495	BLC Raipur 2660 - 3786 Nov 2022 (7C22802034049277)	Completed	Completed
48	Raipur	322802034629052732	BLC Raipur 2660 - 3786 Nov 2022 (7C22802034049277)	Completed	Completed
49	Raipur	322802034630176841	Raipur BLC Revised 427 - 417 Valid Feb 2023 (7C22802034049296)	Completed	Completed
50	Kurud	322802049615770663	BLC JUNE 2021 184 DUS KURUD (7C22802049026548)	Completed	Completed
51	Dhamtari	322802052533066397	BLC Revised VALID 974 DPR July 2023 (7C22802052053263)	Completed	Completed
52	Dhamtari	322802052533066397	BLC Revised VALID 974 DPR July 2023 (7C22802052053263)	Completed	Completed
53	Raipur	322802034637026955	New BLC 1075 DU for RMC under PMAY (7C22802034050598)	Completed	Existing site (Old House)
54	Takhatpur	322801973625076446	Bilaspur Takhatpur (7C22801973026368)	Completed	House Sanctioned
55	Bilaspur	228019750725700009	New Construction Of 755 Dus Under BLC at Municipal Corporation Bilaspur	Completed	House Sanctioned

			of Valid Patta Feb 2022 (7C22801975033151)		
56	Bhilai Nagar	322802008441254898	PMAY- HFA Project FOR BLC 302 DU - 248 DU -- 210 -- 190 DU (7C22802008053229)	Completed	House Sanctioned
57	Mahasamund	228020452693200010	BLC Valid 48 DUs Feb 2023 (7C22802045048861)	Completed	House Sanctioned
58	Ambikapur	322801927630561293	New BLC Valid 1570 -1461 (7C22801927053266)	Completed	House Sanctioned
59	Baloda Bazar	322802022629665674	BLC FOR 18 EWS 2020-21 revised 20-18 (7C22802022052904)	Completed	House Sanctioned
60	Premnagar	322801926627354987	BLC Premnagar 369-354 DUs revised Valid June 2021 (7C22801926052681)	Completed	House Sanctioned
61	Raipur	228020340667800653	BLC Raipur 449 - 451 - 514 Valid Revised June 2023 (7C22802034053056)	Completed	House Sanctioned
62	Bilaspur	322801975611714473	Revised New Construction Of 807 DUs under BLC Valid-Sep 2019 (7C22801975047582)	Completed	Proposed Site
63	Bilaspur	322801975634762687	New Construction Of 405 DUs under BLC Valid-Nov 2022 (7C22801975043440)	Completed	Proposed Site
64	Bhilai Nagar	228020080668600036	BLC 1258 DU -- 841 DU -- 809 DUs (7C22802008047762)	Completed	Proposed Site
65	Bhilai Nagar	228020080659600004	BLC 140 DU -- 120 DU---- 99 DUs (7C22802008048311)	Completed	Proposed Site
66	Arang	228020296862000056	233 BLC ABADI DPR (7C22802029047658)	Completed	Proposed Site
67	Raipur	322802034630815093	Raipur BLC Revised 427 - 417 Valid Feb 2023 (7C22802034049296)	Completed	Proposed Site
68	Rajnandgaon	322801991544689725	Construction of 340-397 BLC (7C22801991047549)	Completed	Roof Cast
69	Wadrafnagar	228019196946200046	BLC Wadragnagar 64-61 revised DUs Oct 2019 Valid (7C22801919042880)	Foundation or Plinth	Completed

70	Wadrafnagar	228019196946200046	BLC Wadragnagar 64-61 revised DUs Oct 2019 Valid (7C22801919042880)	Foundation or Plinth	Completed
71	Takhatpur	322801973615754046	Bilaspur Takhatpur (7C22801973026368)	Foundation or Plinth	Completed
72	Surajpur	322801923633396425	BLC Surajpur 218 DUs Feb 2023 (7C22801923045635)	Foundation or Plinth	Completed
73	Saragaon	322801956614321834	BLC 539 DPR NC 26 June 2023 (7C22802008050355)	Foundation or Plinth	Completed
74	Bilaspur	322801975616722962	New Construction of 405 DUs under BLC Valid-Nov 2022 (7C22801975043440)	Foundation or Plinth	Completed
75	Bhilai Nagar	228020080661700005	PMAY- HFA Project For BLC 302 DU - 248 DU -210 - 190- 187 DU (7C22802008047692)	Foundation or Plinth	Completed
76	Bhilai Nagar	322802008622666035	BLC 539 DPR NC 26 June 2023 (7C22802008050355)	Foundation or Plinth	Completed
77	Bhilai Nagar	322802008609625479	BLC 1258 DU - 841 DU - 809 DUs (7C22802008047762)	Foundation or Plinth	Completed
78	Bhilai Nagar	322802008630131376	BLC 419 DU - 333 DU -305 DUs (7C22802008047690)	Foundation or Plinth	Completed
79	Maro	322801996625055477	BLC 122 DUS June 2021 (7C22801996026383)	Foundation or Plinth	Completed
80	Malhar	322801978628906198	Bilaspur Malhar 282 DUs June 2021 (7C22801978026401)	Foundation or Plinth	Completed
81	Ambikapur	322801927629133015	New BLC Valid 1570 -1461 (7C22801927053266)	Foundation or Plinth	Completed
82	Ambikapur	228019270705400040	New BLC Valid 1570 -1461 (7C22801927053266)	Foundation or Plinth	Completed
83	Ambikapur	322801927634761920	BLC 459 Nov 2022 Ambikapur (7C22801927043649)	Foundation or Plinth	Completed
84	Chirmiri	322801916629755442	BLC-118-85 DUs revised valid June 2021 (7C22801916052978)	Foundation or Plinth	Completed
85	Gharghoda	228019378426200038	Revised 44 BLC (7C22801937047436)	Foundation or Plinth	Completed
86	Chirmiri	322801916629755442	BLC -118-85 DUs revised Valid June 2021 (7C22801916052978)	Foundation or Plinth	Completed

87	Gharghoda	228019378426200038	Revised 44 BLC (7C22801937047436)	Foundation or Plinth	Completed
88	Raipur	322802034630279767	Raipur BLC DPR Revised 1090 -1062- 1052 (7C22802034064519)	Foundation or Plinth	Completed
89	Rajnandgaon	228019912950400022	Construction of 340- 397 BLC Valid Houses (7C22801991047549)	Foundation or Plinth	Completed
90	Sahaspur- Lohara	228019845830900023	BLC 230 DUs September 2018-19 ABADI (7C22801984047463)	Foundation or Plinth	Completed
91	Champa	322801955622224927	Janjgir Champa valid 102DUs (7C22801955053234)	Lintel	Completed
92	Raigarh	322801939629833819	BLC Raigarh Valid 291 DUs Revised (7C22801939047322)	Lintel	Completed
93	Rajnandgaon	322801991628718786	Construction of 698- 787 BLC New Construction Valid Houses (7C22801991052995)	Lintel	Completed
94	Takhatpur	322801973625077386	Bilaspur Takhatpur (7C22801973026368)	Not Started	Completed
95	Sakti	322801957626327348	Janjgir Champa Sakti valid 14 DUs (7C22801957043453)	Not Started	Completed
96	Bhilai Nagar	322802008626155666	BLC NC RISALI 639-581-521-455 DU (7C22802008063374)	Not Started	Completed
97	Raipur	322802034625668078	BLC Raipur 2660- 3786 - 2457 – 2344 (7C22802034064516)	Not Started	Completed
98	Raipur	322802034630930623	Raipur BLC DPR Revised 1090 -1062- 1052 (7C22802034064519)	Not Started	Completed
99	Sitapur	322801930630000454	BLC Sitapur-605 DUs Valid June 2021 (7C22801930026400)	Roof	Completed

(Source: Analysis of online PMAY-U MIS database)

Appendix-2.1.4

(Referred to in para 2.1.6.7)

**Statement showing details of beneficiaries benefitted under IHSDP
and PMAY-U**

Sl. No.	Beneficiary ID	Ward no /Name of the ward	No. of house allotted under IHSDP	Status of BLC house	Assistance paid (₹ in)
1	228019896977400004	Ward No.18 Ambedakar	A-09	Completed	135600
2	228019896977400023	Ward No.18 Ambedakar	A-11	Completed	226000
3	0322801989630500796	Ward No.16 Dauchoura	A-61	Completed	135600
4	228019896975100088	Ward No.14 Sonesarar	A-82	Completed	221000
5	0322801989628894959	Ward No.14 Sonesarar	A-85	Completed	226000
6	0322801989607542839	Ward No.1 Pipariya Para	A-107	Completed	226000
7	228019896977100009	Ward No.1 Pipariya Para	A-108	Completed	215500
8	0322801989633779415	Ward No.1 Pipariya Para	A-113	Completed	226000
9	228019896977100056	Ward No.1 Pipariya Para	A-114	Completed	226000
10	228019896976400013	Ward No. 05 Thakur Para,	B-10	Completed	137400
11	228019896976400022	Ward No. 05 Thakur Para,	B-12	Completed	225400
12	228019896976100131	Ward No.2 Durga Munch	B-82	Completed	226000
13	0322801989631508156	Ward No.4 Radha Krishan	B-93	Completed	225400
14	0322801989623878855	Ward No.6 Baredh para	B-104	Completed	226000
15	228019896975700047	Ward-20 Naya Khamhriya	B-176	Completed	229000
16	228019896975700028	Ward-20 Naya Khamhriya	B-177	Completed	226000
17	228019896975700053	Ward-20 Naya Khamhriya	B-178	Completed	226000
18	228019896975700007	Ward-20 Naya Khamhriya	B-180	Completed	225400
19	228019896976200056	Ward No.3 Ganjipara	C-05	Completed	226000
20	228019896977200055	Ward No.10 Shitla Mandir	C-43	Completed	226000
21	0322801989631518348	Ward No.11 Killa Para	C-47	Completed	187800
22	0322801989630546580	Ward No.13 Dhaneli	C-58	Completed	187800
23	0322801989625632939	Ward-16 Dauchoura	C-67	Completed	225400
24	228019896977000007	Ward No.16 Dauchoura	C 69-70	Completed	226000
25	228019896977300047	Ward No.17 Dauchoura	C-71	Completed	226000
26	0322801989605901896	Ward No.1 Pipariya Para	C-90	Completed	226000
27	228019896977100080	Ward No.1 Pipariya Para	C-92	Completed	188550
28	228019896976100044	Ward No.2 Durga Munch	C-94	Completed	221300
29	228019896976400015	Ward No.5 Thakurpada	C-99	Completed	56500
30	228019896977200156	Ward No.10 Shitla Mandir	C-111	Completed	225400
31	228019896976900040	Ward No.13 Dhaneli	C-117	Completed	223000
32	0322801989631504869	Ward-20 Naya Khamhriya	C-128	Completed	187800
33	228019896976800012	Ward No.12 Amlipara	C-154	Roof	188400
34	228019896975100013	Ward No.14 Sonesarar	C-155	Completed	220000
35	0322801989632189627	Ward No.14 Sonesarar	C-157	Completed	187800
Total					72,14,050

(Source: Information compiled by audit from records)

Appendix-2.1.5

(Referred to in para 2.1.8.2)

Statement showing the details of blockage of fund due to non-completion of DUs under AHP as of August 2024

(₹ in crore)

Sl. No.	Name of ULB	Sanctioned DUs	Administrative Approval date (amount)	Technical Sanction date (amount)	Name of contractor	Contract sum	Date of work order	Stipulated period of completion (delay in month)	Completion of DUs	Current status of work	
										Financial	Physical Status/percentage
1	Ambikapur	493	27/04/2018 (22.40)	19/07/2018 (22.04)	M/s. Vinod Kumar Jain	22.40	24/01/2020	24 (29)	0	13.80	Finishing stage
2	Bhilai	1120	20/12/2016 (54.76)	11/01/2017 (53.84)	M/s. Chandra Nirman Pvt. Ltd.	50.13	05/05/2018	18 (58)	0	32.74	Foundation Stage - 720, Slab Stage - 22, Finishing Stage - 1127
3	Bhilai	894	20/12/2016 (35.83)	11/01/2017 (34.65)	M/s. Chandra Nirman Pvt. Ltd.	40.14	05/05/2018	18 (58)	0	20.47	
4	Bilaspur	174	20/12/2016 (25.46)	11/01/2017 (24.26)	M/s. Shankara Enterprises	7.98	18/08/2017	12 (72)	58	9.20	Contract terminated and approval of balance work tender rates awaited
5	Bilaspur	319				14.35	18/08/2017	18 (66)	0		
6	Bilaspur	5785	27/02/2018 & 27/04/2018 (274.77)	7/19/2018, 25/07/2018 (274.77)	M/s. BSBK Pvt. Ltd.	262.12	07/03/2019	36 (29)	522	48.42	Work stopped at site
7	Jagdalpur	174	27/02/2018 (8.26)	18/07/2018 (8.12)	M/s. OM Builders	8.26	22/12/2018	24 (44)	0	2.40	37
8	Korba	986	27/02/2018 (132.18)	18/04/2018 (130.16)	M/s. Back Bone Pvt. Ltd.	42.22	11/06/2019	24 (37)	0	30.75	75
		754				33.56	08/03/2019	24 (48)	0	27.96	75
		1044				45.38	09/07/2019	24 (44)	0	31.53	75
9	Raipur	667	27/02/2018 (31.68)	18/07/2017 (31.16)	M/s. BSBK Pvt. Ltd.	32.01	29/08/2019	24 (36)	0	7.81	Work stopped by contractor-24
10	Raipur	392	25/06/2018 (18.62)	01/09/2018 (18.31)	M/s. Raipur Construction Pvt. Ltd.	18.12	23/08/2019	24 (36)	0	4.97	25
	Total	12802	601.96	597.31		576.67			580	230.05	

(Source: Information compiled by audit from records)

Appendix-2.1.6

(Referred to in para 2.1.8.9)

Statement showing the details of beneficiaries who did not commence the work

Sl. No.	Name of ULB	Beneficiary ID	First instalment		Foundation or only Pit
			Amount	Date of payment/plinth geo-tag	
1	Municipal Corporation, Korba	228019490688000022	56063	21/07/2020	Only Pit
2		228019490691100009	57188	06/07/2020	Only Pit
3		228019490691100014	57188	03/12/2020	Only Pit
4	Municipal Corporation, Bilaspur	228019750694200474	57187	25/06/2019	Only Pit
5		228019750724900165	57187	09/03/2020	Foundation
6		228019750724600204	57187	30/01/2020	Only Pit
7		228019750723500003	57187	08/11/2019	Only Pit
8	Municipal Corporation, Ambikapur	228019270710400057	56500	11/08/2021	Only Pit
9		228019270710300071	56500	28/05/2019	Only Pit
10		228019270710000062	56500	23/04/2018	Foundation
11		228019270710300089	56500	15/09/2019	Only Pit
12		228019270710300105	56500	07/02/2020	Only Pit
13		228019270710300122	56500	04/09/2021	Only Pit
14		228019270710400085	56500	22/09/2021	Only Pit
15		228019270710300127	56500	28/07/2021	Foundation
16		228019270710400080	56500	11/08/2021	Only Pit
17		228019270710400088	56500	09/09/2020	Foundation
18		228019270710300123	56000	04/09/2021	Only Pit
19		228019270710300125	56500	22/09/2021	Foundation
20	Municipal Corporation, Jagdalpur	228020640644900066	56062	19/08/2021	Only Pit
21		228020640644900068	57187	12/11/2021	Only Pit
22		228020640650400045	56062	17/02/2023	Only Pit
23		228020640645400175	56062	29/09/2021	Only Pit
24		228020640646400027	56531	27/05/2022	Only Pit
25		228020640650400006	57187	06/09/2022	Only Pit
26		228020640645400042	56531	21/12/2021	Only Pit
27		228020640645400077	56531	12/02/2020	Only Pit
28		228020640645400086	56500	23/02/2019	Only Pit
29		228020640645700050	54781	26/06/2019	Only Pit

30		228020640647100015	56500	18/03/2019	Only Pit
31		228020640646800016	56859	11/02/2022	Only Pit
32		228020640649800031	56531	25/02/2020	Only Pit
33		228020640649000056	56531	02/07/2019	Only Pit
34		228020640646200019	56500	18/03/2019	Only Pit
35		228020640648800014	56531	21/12/2021	Only Pit
36		228020640644900027	56500	09/03/2018	Only Pit
37		032280206418444713	55156	11/05/2022	Only Pit
38		228020640642900160	51187	14/12/2022	Only Pit
39		228020640649300022	56531	19/08/2021	Only Pit
40		228020640648000029	55250	26/10/2018	Only Pit
41		0322802064557563560	55156	23/02/2023	Only Pit
42		228020340667800957	50000	10/01/2022	Only Pit
43	Municipal Corporation, Raipur	228020340670300060	50000	11/10/2022	Only Pit
44		03228020344630283860	50000	30/09/2022	Foundation
45		228020340674000345	50000	16/11/2022	Only Pit
46		228019458404700062	56531	04/03/2020	Only Pit
47	Municipal Council, Katghora	228019456771500068	56531	19/11/2019	Only Pit
48		0322801945630363055	56531	23/02/2023	Only Pit
49		228019456783600030	56531	09/11/2021	Only Pit
50	Municipal Panchayat, Gandai	228019875848600019	56000	16/05/2019	Only Pit
51		228019875848600069	56500	22/01/2020	Only Pit
52	Municipal Panchayat, Chhurikala	228019466714500009	56531	04/07/2022	Only Pit
53		228019466714800037	56531	11/07/2019	Only Pit
54		228019466714500005	56531	21/02/2022	Only Pit
55		228019466713900011	56531	22/08/2019	Only Pit
56		0322801946615881116	56531	22/05/2023	Only Pit
57		228019466714100030	56531	09/03/2020	Only Pit
58		228019466714500036	56531	14/12/2021	Only Pit
59	Municipal Panchayat, Kota	228019686715300089	57187	12/10/2022	Only Pit
60		228019686715300088	57187	08/08/2022	Only Pit
61		228019686716300116	56531	07/04/2022	Only Pit
62		228019686716300120	55406	27/05/2020	Only Pit
63		0322801968626271497	57187	07/03/2023	Only Pit
64		228019306997900023	56500	30/10/2019	Only Pit

65	Municipal Panchayat, Sitapur	228019306997700015	56500	16/12/2019	Only Pit
66		228019306913700036	56500	30/10/2019	Only Pit
67		228019306997900011	56500	08/02/2019	Only Pit
68		0322801930629901672	56500	03/08/2022	Only Pit
69	Municipal Council, Surajpur	228019236859300062	54750	04/06/2022	Only Pit
70		228019236851900074	54750	15/11/2019	Only Pit
71		228019236859500052	54750	21/01/2020	Only Pit
72		228019236858700012	54750	13/11/2019	Only Pit
73		228019236859500053	54750	15/06/2020	Only Pit
74		228019236859500063	54750	04/08/2022	Only Pit
75		228019236859100077	54750	08/09/2021	Only Pit
76		228019236850800105	54750	28/07/2021	Only Pit
77		228019236859200028	54750	22/07/2021	Only Pit
78		228019236853400013	54750	04/08/2020	Only Pit
79		228019236852200020	54750	25/11/2019	Foundation
80		228019236851900009	54750	17/10/2019	Only Pit
81	Municipal Council, Bijapur	228020761040300004	56500	20/09/2018	Only Pit
82	Municipal Panchayat, Geedam	228020706777900083	56500	21/09/2021	Only Pit
83		228020706777800057	56500	21/09/2021	Only Pit
84		228020706777800055	56500	21/09/2021	Foundation
85		228020706777900061	56500	03/06/2020	Only Pit
86		228020706777800002	56500	26/08/2021	Only Pit
87		228020706777300021	56500	21/09/2021	Foundation
88	Municipal Council, Sarangarh	228019426716700024	57250	29/05/2018	Only Pit
89		228019426716900047	57250	21/11/2019	Only Pit
90		228019426717000170	57100	18/04/2022	Only Pit
91		228019426717000168	57100	18/05/2022	Foundation
92		228019426717800189	56500	28/02/2022	Only Pit
93		228019426717300052	57250	10/12/2021	Foundation
94		228019426716600175	57250	15/03/2023	Only Pit
95		228019426717700078	57250	15/03/2023	Only Pit
96		228019426716900085	57250	26/09/2022	Only Pit
97		228019426717400082	57250	10/12/2022	Only Pit
98		228019737901900004	56500	07/07/2022	Only Pit

99	Municipal Council, Takhatpur	228019737902100004	56000	13/02/2019	Only Pit
100		228019737901900030	56500	14/07/2021	Only Pit
101		228019737902300075	56000	20/06/2022	Only Pit
102		228019737902700088	56500	14/07/2021	Only Pit
103		228019737902700101	57187	07/06/2022	Only Pit
104		228019737902300016	56500	10/02/2020	Only Pit
105		228019737902400110	57187	14/07/2021	Only Pit
106		228019737901900049	55500	10/02/2020	Only Pit
107		228019737902700246	56500	10/02/2020	Only Pit
108		228019737901900020	56000	14/07/2021	Only Pit
109		228019737902700180	56000	14/07/2021	Only Pit
110		228019737902700202	57187	14/07/2021	Only Pit
111		228019737902700268	56500	09/11/2020	Only Pit
112		228019737147800087	57250	24/02/2022	Only Pit
113		228019737901900070	57187	14/07/2021	Only Pit
114		228019737901800009	57187	30/03/2021	Only Pit
115		228019737147700119	57000	05/10/2019	Only Pit
116		228019737902700358	57187	14/07/2021	Only Pit
117		228019737902400165	55500	14/07/2021	Only Pit
118		228019737902300160	56500	20/06/2022	Only Pit
119		228019737147700153	57187	28/11/2022	Only Pit
120		228019737147700148	57187	28/11/2022	Only Pit
121		228019737902100102	57187	28/11/2022	Only Pit
122		228019737147700121	56250	10/02/2020	Only Pit
123		228019737147700105	56500	10/02/2020	Only Pit
124		228019737147700131	56500	30/03/2020	Only Pit
125		228019737147800103	56500	14/07/2021	Only Pit
126		228019737147900141	56500	30/11/2019	Foundation
127		228019737902000069	56000	30/03/2020	Only Pit
128		228019737902700371	56500	04/05/2022	Only Pit
129		228019737902700307	56500	14/07/2020	Only Pit
130		228019737902400020	55500	07/06/2022	Only Pit
131		228019737902700018	57187	14/07/2020	Only Pit
132		228019737902600031	57250	24/05/2019	Only Pit
133		228019737901800005	56500	17/01/2020	Only Pit

134	Municipal Panchayat, Fingeshwar	0322802036630407569	56550	17/05/2023	Foundation
135		0322802036628720637	56550	15/05/2023	Only Pit
136	Municipal Council, Gariyaband	228020408395100095	55400	23/01/2020	Only Pit
137		228020408865700016	52350	07/07/2022	Foundation
138		228020408395100142	56550	23/01/2020	Only Pit
139	Municipal Corporation, Bhilai	228020080662100031	53593	01/08/2019	Foundation
140		0322802008629530090	51812	18/08/2023	Foundation
141		228020080664500082	56531	22/01/2019	Foundation
142		228020080661600281	53593	15/05/2022	Only Pit
143		228020080661900173	52343	01/07/2019	Only Pit
144		228020080660000227	57187	31/07/2021	Foundation
145		0322802008610890118	55156	06/08/2021	Only Pit
146		0322802008625048423	55406	24/05/2022	Only Pit
147		228020080661800120	55687	13/08/2021	Only Pit
148		228020080660400147	54750	25/09/2019	Foundation
149		0322802008402775563	56062	13/09/2021	Only Pit
150	Municipal Panchayat, Bastar	228020656774000007	56500	26/09/2019	Only Pit
151		228020656774000008	56500	06/06/2019	Only Pit
152		228020656773900016	56500	12/05/2020	Only Pit
153		228020656774500024	57188	21/01/2020	Only Pit
154		228020656773800013	56500	11/11/2019	Only Pit
155		228020656773800017	56500	18/11/2019	Only Pit
156		228020656774900035	56500	22/06/2019	Only Pit
157		228020656774300042	57188	06/08/2021	Only Pit
158		228020656774700039	57188	23/09/2021	Only Pit
159		0322802065622250443	57188	18/05/2022	Only Pit
160		228020656774500006	56500	21/06/2018	Only Pit
161		228020656773900016	56500	22/05/2023	Only Pit
162		228020656773700055	56500	25/05/2022	Only Pit
163	Municipal Panchayat, Premnagar	228019266854700008	57250	23/02/2019	Only Pit
164		228019266854700007	56500	15/12/2022	Only Pit
165		228019266855400009	54750	18/10/2018	Only Pit
166		228019266849500011	56500	08/12/2021	Only Pit
167		228019266855400012	57250	05/03/2020	Only Pit
168		228019266858000013	56500	24/12/2019	Only Pit

169		228019266855400017	56500	22/12/2021	Only Pit
170		228019266859000007	56500	08/11/2021	Only Pit
171		2280192668549500013	56500	15/12/2022	Only Pit
172		0322801926629003371	56500	15/06/2022	Only Pit
173		0322801926627774293	56500	12/07/2022	Only Pit
174		228019266858400029	56500	12/07/2022	Only Pit
175		0322801926629006054	56500	12/07/2022	Only Pit
176		228019266855400010	56500	01/08/2022	Only Pit
177		0322801926629519285	56500	16/08/2022	Foundation
178		0322801926627574648	56500	30/09/2022	Foundation
179		0322801926628990551	56500	30/09/2022	Only Pit
180		0322801926628984349	56500	30/09/2022	Only Pit
181		0322801926628988277	56500	30/09/2022	Only Pit
182		0322801926627555697	56500	27/10/2022	Foundation
183		0322801926627735161	56500	27/10/2022	Only Pit
184		0322801926628972747	56500	27/10/2022	Only Pit
185		228019266854700012	56500	27/10/2022	Only Pit
186		Municipal Council, Arang	228020297226000055	56500	02/08/2022
187	228020296861800046		54750	02/03/2022	Only Pit
188	228020296862400128		54750	17/12/2021	Only Pit
189	228020296861800062		55500	24/05/2022	Foundation
190	Municipal Panchayat, Abhanpur	228020306894600152	57188	21/02/2023	Only Pit
191		0322802030630983326	56531	10/08/2023	Only Pit
192		228020306894800043	56063	21/07/2023	Only Pit
193		228020306894800100	57188	29/11/2022	Only Pit
194		228020306894800054	57188	22/07/2022	Only Pit
195		228020307200000152	57188	21/07/2023	Only Pit
196		0322802030631023570	56531	10/08/2023	Only Pit
197		228020306894600147	57188	24/05/2023	Only Pit
198		228020306894800071	57188	24/05/2023	Only Pit
199		228020306894800033	57188	13/06/2023	Foundation
200		228020306894800093	57188	24/05/2023	Only Pit
201		228020307200000159	57188	24/05/2023	Only Pit
Total			11292101		177 Pits Only

(Source: Information compiled by audit from records)

Appendix-2.1.7

(Referred to in para 2.1.8.14)

Statement showing the details of duplicity in benefits provided under PMAY-U

(₹ in lakh)

Sl. No.	Name of ULB	Beneficiary Code	Aadhaar Number/ Survey code	Mission Vertical	Date of attachment of beneficiaries	CLSS Subsidy
1	Municipal Corporation, Korba	228019490686800398	*****598268	AHP	12/07/2018	0.53
		CLS1088801949000008 Loan A/c 37474292998	*****598268	CLSS	15/02/2019	
2	Municipal Corporation, Bilaspur	228019750724900138	*****445998	BLC	04/03/2020	2.34
		CLS1083801975000036	*****445998	CLSS	08/02/2019	
3	Municipal Corporation, Bilaspur	228019750692600025	*****159874	BLC	10/01/2018	2.15
		CLS1077801975000010	*****159874	CLSS	26/09/2019	
4	Municipal Corporation, Bilaspur	238021752611700028	*****054640	BLC	15/01/2018	2.67
		CLS1184801975000025	*****054640	CLSS	03/07/2019	
5	Municipal Corporation, Bilaspur	228019750725400544	*****910079	AHP	10/07/2018	2.20
		CLS1088801975000148	*****910079	CLSS	12/04/2019	
6	Municipal Corporation, Bilaspur	228019750725100011	*****462211	BLC	28/09/2017	2.67
		CLS1184801975000022	*****462211	CLSS	03/07/2019	
7	Municipal Corporation, Bilaspur	0322801975636693266	*****058522	BLC	19/06/2023	2.67
		CLS1223801975900006	*****058522	CLSS	02/12/2022	
8	Municipal Corporation, Bilaspur	CLS1088801975000058	*****957094	CLSS	29/03/2019	1.82
		228019759434600014		AHP		
9	Municipal Corporation, Bilaspur	228019750724900431	*****725666	AHP	31/10/2020	2.67
		CLS1074801975900002	*****725666	CLSS	07/09/2020	
10	Chhattisgarh Housing Board	3201240	289914	AHP	20/12/2019	2.67
		C0000953081		CLSS	2019-20	
11		3201608	428018	AHP	06/06/2018	2.67
		C0002020072		CLSS	2021-22	
12		3205791	403541	AHP	30/12/2019	2.35
		C0001120729		CLSS	2020-21	
13		3205342	3903893	AHP	04/06/2018	2.67
		C0002734791		CLSS	2021-22	
14		3206818	5904986	AHP	16/01/2018	1.25
		C0000349441		CLSS	2021-22	
15		3205859	267751	AHP	29/11/2018	1.11

		C0001120237		CLSS	2019-20	
16		3203948	270862	AHP	16/08/2017	2.35
		C0001183651		CLSS	2019-20	
17		3202797	427905	AHP	23/05/2016	2.20
		C0002675394		CLSS	2022-23	
18		3205418	292659	AHP	31/05/2018	2.67
		C0001956484		CLSS	2021-22	
19		3201629	295837	AHP	31/12/2019	2.35
		C0001159626		CLSS	2020-21	
20		3206879	5905136	AHP	16/01/2018	2.67
		C0001781209		CLSS	2021-22	
21		3203607	425351	AHP	23/05/2016	1.89
		C0001863661		CLSS	2020-21	
22		3204724	437957	AHP	19/12/2019	1.10
		C0002079322		CLSS	2021-22	
23		3201495	403324	AHP	20/12/2019	1.08
		C0000360979		CLSS	2019-20	
24		3204723	5900037	AHP	20/12/2019	0.82
		C0000404340		CLSS	2021-22	
25		3203328	238947	AHP	14/05/2016	2.18
		C0000378444		CLSS	2019-20	
26		3204429	5904973	AHP	19/12/2019	1.21
		C0000348947		CLSS	2019-20	
27		3206447	5903928	AHP	16/12/2019	2.67
		C0002685014		CLSS	2022-23	
28		3207479	5958848	AHP	05/04/2018	1.42
		C0000252333		CLSS	2018-19	
29		3201451	5906115	AHP	24/12/2019	0.56
		C0001538249		CLSS	2022-23	
	Total					57.61

(Source: Information compiled by audit from records)

Appendix-2.1.8

(Referred to in para 2.1.9.1)

Statement showing the details of BLC houses geo tagged as complete but found incomplete during joint physical verification

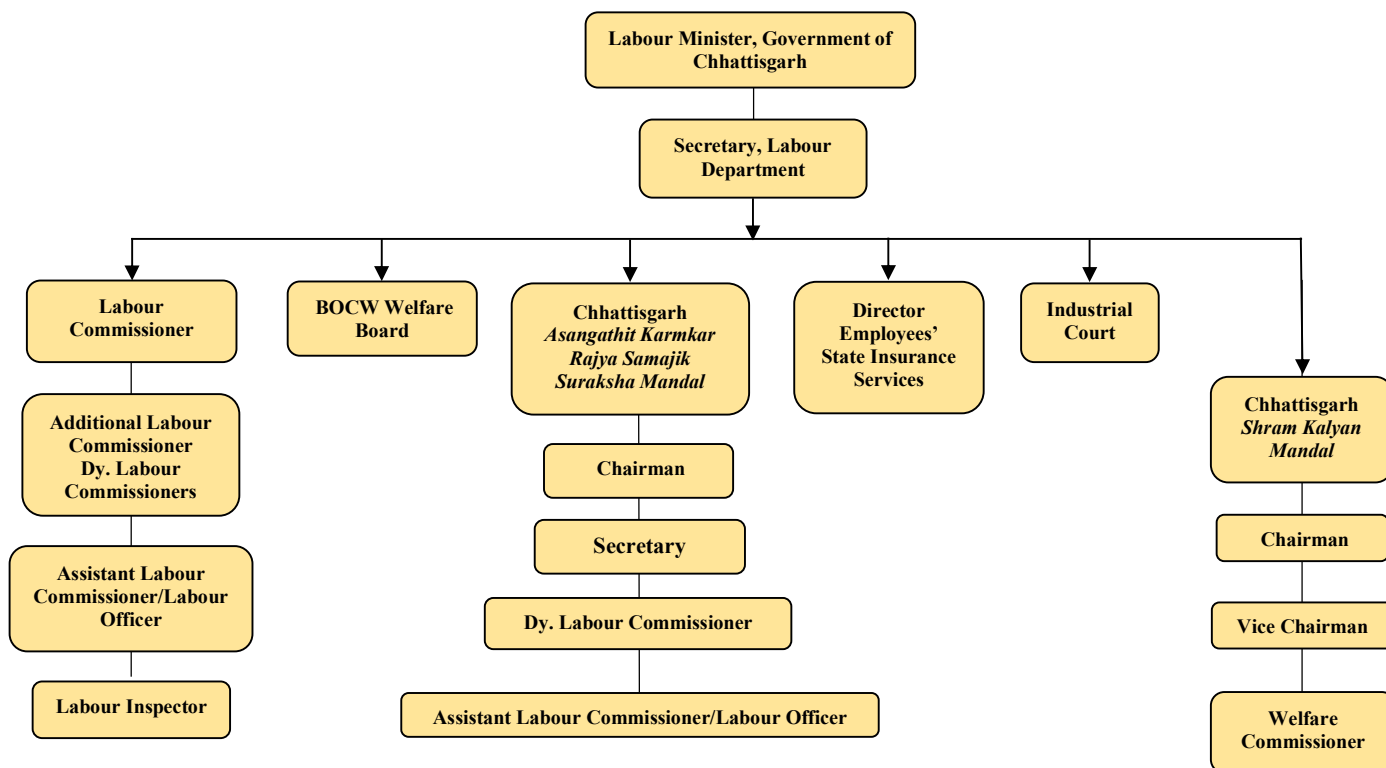
Sl. No.	Name of ULB	Beneficiary Code	Date of last payment	Total payment	Date of completion as per geo-tag
1	Municipal Council, Takhatpur	228019737902000072	28/02/2022	137249	19/06/2023
2	Municipal Corporation, Korba	228019490685700048	11/03/2022	56531	01/09/2023
3		228019490685700056	25/02/2022	132975	21/09/2021
4	Municipal Corporation, Bilaspur	0322801975636314518	17/08/2023	186824	24/08/2023
5	Municipal Council, Katghora	228019458404700033	01/08/2022	188511	25/09/2021
6		228019458404700037	15/12/2023	188511	25/09/2021
7	Municipal Panchayat, Dhamdha	0322802003634086368	03/05/2024	182200	30/03/2024
8	Municipal Panchayat, Bhatgaon	228020276892300025	30/01/2021	228749	25/01/2021
9		0322802027629824559	26/07/2023	137350	06/09/2023
10		0322802027629823649	21/03/2023	114500	05/09/2023
11	Municipal Panchayat, Chhurikala	0322801946631018750	03/07/2023	188513	23/06/2023
12	Municipal Panchayat, Premnagar	228019266856600014	17/09/2020	226000	21/07/2020
13		228019266856600003	03/02/2021	229000	07/07/2020
14		0322801926634368913	26/12/2023	188400	11/01/2024
15		0322801926629065766	16/09/2023	226000	15/07/2023
16		228019266858500001	17/01/2020	228950	21/11/2019
17		0322801926634366495	26/12/2023	188400	11/01/2024
18		0322801926627335027	02/07/2023	188400	28/10/2023
19		228019266858500007	24/12/2019	226000	12/10/2019
20		0322801926631770211	16/09/2023	188400	10/10/2023
21		0322801926627616583	01/03/2024	188400	11/01/2024
22		0322801926627357428	18/01/2023	188400	15/10/2023
23		0322801926629067556	10/11/2023	188400	04/01/2024
24		228019266856600005	12/05/2020	229000	16/01/2020
25		228019266856600008	12/05/2020	226000	06/02/2020
26		228019266856600011	16/07/2020	226000	09/07/2020
27		228019266856600013	12/05/2020	229000	06/02/2020
28		228019270710200307	10/11/2021	56500	15/09/2021

29	Municipal Corporation, Ambikapur	228019270710200061	20/04/2018	56200	31/08/2021
30		228019270710100124	03/10/2023	113000	24/09/2021
31	Municipal Council, Surajpur	228019236859600009	12/03/2021	229000	25/01/2021
32		228019236859300003	22/06/2020	219000	11/06/2020
33		228019236850800010	02/03/2021	226000	18/01/2021
34	Municipal Panchayat, Fingeshwar	228020365837500065	05/03/2020	188496	24/12/2019
35	Municipal Panchayat, Abhanpur	0322802030630958026	05/03/2024	226126	20/02/2024
36		228020306894200083	24/05/2024	190938	30/04/2024
37		0322802030630957687	15/03/2024	226123	21/02/2024
38	Municipal Corporation, Raipur	228020340668900086	22/04/2020	181000	20/02/2024
Total				7019046	

(Source: Information compiled by audit from records)

Appendix 3.1.1
(Referred to in Para 3.1.2)

Organisational Setup of the Labour Department



Appendix 3.1.2*(Referred to in Para 3.1.3)***Schemes implemented by CGAKM and CGSKM and schemes selected for Compliance Audit (CA)**

Name of the schemes implemented in Organised and Unorganised Sectors		Name of the schemes selected for CA	
Organised Sector			
(i)	Educational Scholarship Scheme	(i)	Educational Scholarship Scheme
(ii)	Operation of Welfare Centre and administrative expenditure on Free Tailoring Training Scheme	(ii)	Operation of Welfare Centre and administrative expenditure on Free Tailoring Training Scheme
(iii)	Assistance for Kanya Vivah		
(iv)	Shaheed Veer Narayan Singh Shram Anna Yojna		
(v)	Assistance to Medhavi Shiksha		
(vi)	Khel Kood protsahan Scheme		
(vii)	Accidental Death Assistance to workers	(iii)	Shaheed Veer Narayan Singh Shram Anna Yojna
(viii)	Free Cycle Distribution		
(ix)	Health and Eye Test Camp and Free Spectacles distribution		
(x)	Free Baisakhi/Callipers/Hearing Aids distribution		
(xi)	Sports competitions for workers		
(xii)	Free Sewing Machines Distribution		
(xiii)	Financial Assistance and Rehabilitation to Labourers affected by Silicosis Disease		
(xiv)	Administrative expenditure under the Chief Minister's Skill Development Scheme		
Unorganised Sector			
(i)	Maternity Assistance to Women (Asangathit)	(i)	e-Rickshaw Assistance Scheme
(ii)	Assistance for Death and Disability	(ii)	CM Cycle Assistance Scheme (Asangathit)
(iii)	Maternity Assistance to Women (Theka Shramik/Domestic Worker/Hamal Shramik)	(iii)	Necessary Equipment Assistance to Safai Karmkar
(iv)	CM Cycle Assistance Scheme (Asangathit)	(iv)	Newspaper Distributor (Hawker) Cycle Scheme
(v)	e-Rickshaw Assistance Scheme	(v)	Skill Development Scheme for Safai Karmakar
(vi)	Cycle, Umbrella, Slipper/Shoes Assistance to Domestic Workers.	(vi)	Maternity Assistance to women (Asangathit)
(vii)	Prime Minister Jeevan Jyoti Insurance Scheme	(vii)	Maternity Assistance to Women (Theka Shramik/Domestic Worker/Hamal Shramik).
(viii)	Marriage Scheme for Contract, Domestic and Hamal Women Workers		
(ix)	Scholarship Scheme for Children of Unorganised Workers		
(x)	Chief Minister Sewing Machine Assistance to Unorganised Workers		
(xi)	Scholarship for Children of Contract, Domestic and Hamal Women Workers		
(xii)	Scholarship for Children of Safai Karmkar		
(xiii)	OPD Treatment to Safai Karmkar		
(xiv)	Skill Development for Domestic Women Worker and Family Empowerment Scheme for Contract and Hamal Workers		
(xv)	OPD Treatment to Contract Labourer and Hamal Workers		
(xvi)	Skill Development Scheme for Safai Karmkar		
(xvii)	Assistance for Smart Vending Cart (Readymade Kitchen)		
(xviii)	Special Coaching Scheme for Children of Safai Karmkar		

(xix)	e-Thela Sahayta Yojna	
(xx)	Maternity Assistance to Women (Safai Karmkar)	
(xxi)	Marriage Assistance Scheme for Unorganised Workers	
(xxii)	Mukhyamantri Cycle Assistance to Raut Charvaha and Milkman	
(xxiii)	Shaheed Veer Narayan Singh Shram Anna Yojna	
(xxiv)	Marriage Scheme for Safai Karmkar	
(xxv)	Necessary Equipment Assistance to Safai Karmkar	
(xxvi)	Newspaper Distributer (Hawker) Cycle Scheme	
(xxvii)	Cremation Assistance for Unorganised Workers	
(xxviii)	Cycle Assistance to the Children of Safai Karmkar	
(xxix)	Safety Equipment Assistance for Garbage Pickers	
(xxx)	Shoe, Hook Assistance for Hamal and Supa, Tokri Assistance for Women Hamal	
(xxxi)	CM Cycle and Torch Assistance for Kotwar	
(xxxii)	Financial and Rehabilitation Assistance for Workers Suffering from Silicosis Disease	
(xxxiii)	Taraju, Weight and Tokri Assistance for Retail Seller of Vegitable, Fruit and Flower	
(xxxiv)	CM Medical Assistance to Unorganised Workers for Critical Disease	
(xxxv)	Pradhan Mantri Suraksha Beema Yojna	
(xxxvi)	Mukhyamantri Cycle Rickshaw	

Appendix 3.1.3
(Referred to in Para 3.1.7)

Scheme wise number of beneficiaries and expenditure incurred under CGAKM and CGSKM during 2018-19 to 2022-23

(₹ in lakh)

Sl. No.	Name of Scheme	Number of Ben.	Exp.	Number of Ben.	Exp.	Number of Ben.	Exp.	Number of Ben.	Exp.	Number of Ben.	Exp.	Total Number of Ben.	Total Exp.
		2018-19		2019-20		2020-21		2021-22		2022-23			
CGAKM (36 schemes)													
1	Maternity Assistance to <i>Asangathit Karmkar</i>	380	38.05	2,333	233.30	6,331	633.10	7,641	954.80	13,958	2,791.60	30,643	4,650.85
2	Assistance for death and disability for <i>Asangathit Karmkar</i>	0	0.00	7	7.00	1,192	1,192.00	2,402	2,402.00	484	484.00	4,085	4,085.00
3	Maternity Assistance to Women (<i>Theka/Hamal Shramik</i> and Housekeeping)	1,274	105.55	737	73.61	2,091	209.10	2,449	290.80	4,686	937.20	11,237	1,616.26
4	<i>Mukhyamantri Asangathit Karmkar Cycle Sahayata</i>	33,435	1,239.44	744	27.58	19	0.00	0	0.00	0	0.00	34,198	1,267.02
5	E-Rickshaw Assistance	629	314.50	324	162.00	73	36.50	10	5.00	15	7.50	1,051	525.50
6	Assistance to Housekeeping Labourer Cycle, Umbrella, Shoes, Slipper	5,851	246.15	140	5.89	0	0.00	0	0.00	0	0.00	5,991	252.04
7	Prime Minister Jeevan Jyoti Insurance (Converged)	1,45,832	249.37	0	0.00	0	0.00	0	0.00	0	0.00	1,45,832	249.37
8	Assistance for marriage of Housekeeping and Hamal Women Labourers	1,494	224.10	101	15.15	0	0.00	0	0.00	0	0.00	1,595	239.25
9	Scholarship Scheme for <i>Asangathit Karmkar's</i> Children	14,131	131.35	5,506	49.86	1,230	11.46	2,247	20.87	295	2.72	23,409	216.25
10	CM Sewing Machine Assistance for <i>Asangathit Karmkar</i>	3,815	160.23	471	19.78	23	0.00	51	0.00	0	0.00	4,360	180.01

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Sl. No.	Name of Scheme	Number of Ben.	Exp.	Number of Ben.	Exp.	Number of Ben.	Exp.	Number of Ben.	Exp.	Number of Ben.	Exp.	Total Number of Ben.	Total Exp.
		2018-19		2019-20		2020-21		2021-22		2022-23			
11	Scholarship to the Housekeeping and Hamal Labourer's Children	8,358	72.54	3,935	34.94	1,035	9.79	1,902	17.63	143	1.27	15,373	136.16
12	Scholarship to Safai Karmakar's Children	4,163	85.70	1,036	20.80	209	4.57	485	10.99	104	2.06	5,997	124.10
13	Maternity Assistance to Safai Karmkar	345	26.95	94	6.65	151	7.55	131	9.70	241	48.20	962	99.05
14	Marriage Assistance to Asangathit Karmkar	470	70.50	140	21.00	0	0.00	0	0.00	0	0.00	610	91.50
15	CM Cycle Assistance to Raut Charvaha, Milkman	2,023	71.80	237	8.41	0	0.00	0	0.00	0	0.00	2,260	80.21
16	Shaheed Veer Narayan Singh Shram Anna	2,11,298	36.29	2,73,927	39.10	0	0.00	0	0.00	0	0.00	4,85,225	75.39
17	Marriage Assistance to Safai Karmkaar	341	51.15	9	1.35	0	0.00	0	0.00	0	0.00	350	52.50
18	Necessary Equipment Assistance to Safai Karmkaar	5,338	30.75	609	3.51	105	0.00	43	0.00	222	0.00	6,317	34.25
19	CM Cycle assistance to Asangathit Karmkar Newspaper Distributors (Hawkers)	917	32.54	2	0.07	0	0.00	0	0.00	0	0.00	919	32.62
20	Cremation Assistance to Asangathit Karmkar	319	15.95	235	11.75	2	0.10	0	0.00	0	0.00	556	27.80
21	Cycle Assistance to Son/Daughter of Safai Karmkar	670	24.84	0	0.00	0	0.00	0	0.00	0	0.00	670	24.84
22	Safety Equipment Assistance to Rag Picker	2,104	13.07	314	1.95	64	0.00	0	0.00	332	0.00	2,814	15.02
23	Shoe, Hook for Hamal and Supa, Tokri for Women Hamal Sahayata	1,906	9.53	70	0.35	32	0.00	0	0.00	0	0.00	2,008	9.88
24	CM Kotwar Cycle, Torch Sahayata	194	8.34	4	0.17	0	0.00	0	0.00	0	0.00	198	8.51

Sl. No.	Name of Scheme	Number of Ben.	Exp.	Number of Ben.	Exp.	Number of Ben.	Exp.	Number of Ben.	Exp.	Number of Ben.	Exp.	Total Number of Ben.	Total Exp.
		2018-19		2019-20		2020-21		2021-22		2022-23			
25	Financial and Rehabilitation Assistance for Silicosis Disease sufferer Workers	1	3.00	1	3.00	0	0.00	0	0.00	0	0.00	2	6.00
26	Taraju, Weight and Tokri Sahayata Yojna for Phutkar, Sabji,Fal and Phul Vikreta	548	3.84	7	0.05	0	0.00	0	0.00	0	0.00	555	3.89
27	CM Medical Assistance to Asangathit Karmkar for severe disease	3	1.50	1	0.50	0	0.00	1	0.50	0	0.00	5	2.50
28	OPD treatment to Safai Karmkar	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Skill Development for Housekeeping Women and Family empowerment for Theka Shramik Hamal Kamgar	131	0.00	409	0.00	0	0.00	0	0.00	0	0.00	540	0.00
30	OPD treatment Assistance for Theka Shramik and Hamal Labourers	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Skill Development Safai Karmkaar	73	0.00	367	0.00	0	0.00	0	0.00	0	0.00	440	0.00
32	Smart Vending Card Assistance	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
33	CM Asagathit Karmkar Cycle Ricksha Assistance	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	E-thela Assistance	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	Pradhan Mantri Suraksha Beema	70	0.01	0	0.00	0	0.00	0	0.00	0	0.00	70	0.01
36	Special coaching for Safai Karmkar's Son/Daughter	0	0.00	1	0.73	0	0.00	0	0.00	0	0.00	1	0.73

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Sl. No.	Name of Scheme	Number of Ben.	Exp.	Number of Ben.	Exp.	Number of Ben.	Exp.	Number of Ben.	Exp.	Number of Ben.	Exp.	Total Number of Ben.	Total Exp.
		2018-19		2019-20		2020-21		2021-22		2022-23			
Total CGAKM												788,273	14106.51
CGSKM (14 Schemes)													
37	Educational Scholarship	3,852	91.53	6,628	147.54	3,027	67.59	1,682	42.34	3,677	192.14	18,866	541.12
38	Kanya Vivah Sahayata	345	51.75	175	26.25	0	0.00	0	0.00	0	0.00	520	78.00
39	Expenditure of salary and other on Operation Labour Welfare Centre/Free Sewing Embroidery training	879	47.50	706	25.59	0	22.82	471	22.40	1,164	23.62	3,220	141.93
40	Accidental Death Assistance	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
41	Free Cycle Distribution	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
42	Free Sewing Machine	775	32.15	0	0.00	0	0.00	0	0.00	0	0.00	775	32.15
43	Health, Eye Test, Camp and free distribution of Spectacles	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
44	Free Vaisakhi/Callipers/Tri cycle/ Hearing Aids Distribution	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
45	Financial assistance and Rehabilitation Assistance to Labourers affected by Silicosis (disease)	1	3.00	0	0.00	0	0.00	0	0.00	1	3.00	2	6.00
46	Sports competition for Labourers	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
47	Chief Minister Skill development and family empowerment (Administrative and Salary Expenditure)	0	11.42	0	14.27	0	13.27	0	10.35	0	9.98	0	59.30
48	Shaheed Veer Narayan Singh Shram Anna	72,832	7.30	1,19,352	11.72	89,988	9.28	1,26,622	15.16	21,934	2.69	4,30,728	46.16
49	Medhavi Shiksha Pratsahan	0	0.00	0	0.00	0	0.00	0	0.00	3	0.25	3	0.25

Sl. No.	Name of Scheme	Number of Ben.	Exp.	Number of Ben.	Exp.	Number of Ben.	Exp.	Number of Ben.	Exp.	Number of Ben.	Exp.	Total Number of Ben.	Total Exp.
		2018-19		2019-20		2020-21		2021-22		2022-23			
50	Khel Kood Protsahan	0	0.00	0	0.00	0	0.00	0	0.00	1	0.25	1	0.25
Total CGSKM												4,54,115	905.16
Grand Total												1,242,388	15,011.66

(Exp.- Expenditure and Ben.- Beneficiaries)

Appendix 3.1.4
(Referred to in para 3.1.7)

Scheme wise expenditure per beneficiary in CGAKM and CGSKM during 2018-19 to 2022-23

(Amount in ₹)

CGAKM (13 schemes)														
Sl. No.	Name of Scheme	Number of Ben.	Exp.	Number of Ben.	Exp.	Number of Ben.	Exp.	Number of Ben.	Exp.	Number of Ben.	Exp.	Total Number of Ben.	Total Exp.	Exp. per Ben.
		2018-19		2019-20		2020-21		2021-22		2022-23				
1	Prime Minister Jeevan Jyoti Insurance Scheme	145832	24937272	0	0	0	0	0	0	0	0	145832	24937272	171
2	Scholarship Scheme for Children of Unorganised Workers	14131	13135000	5506	4985950	1230	1146000	2247	2086500	295	272000	23409	21625450	924
3	Scholarship for Children of Contract, Domestic and Hamal Women Workers	8358	7254000	3935	3493500	1035	979250	1902	1762750	143	126500	15373	13616000	886
4	Shaheed Veer Narayan Singh Shram Anna Yojna	211298	3628728	273927	3910187	0	0	0	0	0	0	485225	7538915	16
5	Necessary Equipment Assistance to Safai Karmkar	5338	3074688	609	350784	105	0	43	0	222	0	6317	3425472	542
6	Safety Equipment Assistance for Garbage Pickers	2104	1306584	314	194994	64	0	0	0	332	0	2814	1501578	534
7	Shoe, Hook Assistance for Hamal and Supa, Tokri Assistance for Women Hamal	1906	953000	70	35000	32	0	0	0	0	0	2008	988000	492
8	Taraju, Weight and Tokri Assistance for Retail Seller of Vegetable, Fruit and Flower	548	383600	7	4900	0	0	0	0	0	0	555	388500	700
9	OPD Treatment to Safai Karmkar	0	0	0	0	0	0	0	0	0	0	0	0	0
10	OPD Treatment to Contract Labourer and Hamal Workers	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Assistance for Smart Vending Cart (Readymade Kitchen)	0	0	0	0	0	0	0	0	0	0	0	0	0

12	Mukhyamantri Cycle Ricksha	0	0	0	0	0	0	0	0	0	0	0	0	0
13	e-Thela Sahayta Yojna	0	0	0	0	0	0	0	0	0	0	0	0	0
CGSKM (4 Schemes)														
14	Accidental Death Assistance to workers	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Free Cycle Distribution	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Free Baisakhi/Callipers/Hearing Aids distribution	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Shaheed Veer Narayan Singh Shram Anna Yojna	72832	730300	119352	1172280	89988	928439	126622	1516298	21934	269052	430728	4616369	11

(Exp.- Expenditure and Ben.- Beneficiaries)

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