# EVALUATION OF GOVERNANCE PARAMETERS OF PRADHAN MANTRI AWAAS YOJANA - GRAMIN (PMAY-G)

**Revised Second Report**

**IMPACT OF REFORMS IN PRADHAN MANTRI AWAAS YOJANA - GRAMIN**
**(A Secondary Data Analysis)**

**NIPFP Research Team***

**July 2019**

**NATIONAL INSTITUTE OF PUBLIC FINANCE AND POLICY**

**New Delhi**

* The Team consists of N R Bhanumurthy, HK Amar Nath, Bhabesh Hazarika, Krishna Sharma, Tanvi Bramhe, and Kanika Gupta. Email for Correspondence: nrbmurthy@gmail.com; amarhk@gmail.com

# IMPACT OF REFORMS IN PRADHAN MANTRI AWAAS YOJANA - GRAMIN (PMAY-G)

## Section 1: Introduction

1.1 Housing has been one of the core social concerns of the government, which led to the introduction of many housing schemes, both for rural and urban areas. The Indira Awaas Yojana (IAY) was introduced in 1985 with an objective to construct and upgrade dwellings for the people below poverty line. However, the periodic assessments of the scheme from time to time emphasized the need for reforms in the scheme. Consequently, in 2016, the IAY was restructured into Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) to enhance the efficacy of the housing program. The objective of PMAY-G is not only to provide a pucca house but the overall upgradation of the lifestyle of the rural poor by providing livelihood along with basic amenities within the house.

1.2 PMAY-G is expected to address the gaps that existed under IAY, which are identified by Comptroller and Auditor General (CAG) in its 'Performance Audit Report' 2014, such as non-assessment of housing shortage, lack of transparency in selection of beneficiaries, absence of proper monitoring process, low quality of the houses constructed, lack of convergence etc. Some of the major changes under PMAY-G are the area of the house, which was 20 sq.m under IAY, has been increased to 25 sq.m and the unit assistance has been increased from INR. 70,000 – 75,000 to 1.20 – 1.30 lakh respectively. Under the revamped scheme the beneficiaries are facilitated to avail loan of upto INR. 70,000 at Differential Rate of Interest (DRI). The unit assistance is transferred to the bank accounts of the beneficiaries through Direct Benefit Transfer (DBT). Further, the identification and selection of beneficiaries is being done through Gram Sabha, based on the housing deprivation parameters as per the Socio Economic and Caste Census (SECC)-2011. Beneficiaries under PMAY-G are provided with various housing typologies to choose from, which help them in setting up a technically sound structure that also has disaster resilient features. In addition to this, PMAY-G also introduced the real time monitoring through geo-tagging for proper and transparent reporting and monitoring. In order to provide basic amenities, importance has been given to converging various Central and State welfare schemes with PMAY-G. Furthermore, AwaasSoft/AwaasApp are being used for maintaining transparency, reporting and monitoring.

1.3 Thus, the PMAY-G is an outcome of all the reforms in the former housing scheme, which is being carried out in a phased manner and aims to build one crore houses in a span of its first three years (2016-17 to 2018-19). Till now 106.61 lakh houses have been sanctioned (with verified accounts) out of which 91.56 lakh houses have been constructed under PMAY-G[1]. The expenditure incurred on constructing these houses under PMAY-G had positive impact on the economy (growth and employment) that was examined in the previous report. However, for a comprehensive assessment of the PMAY-G scheme, it is imperative to analyse the improvement in the overall performance of the scheme due to the introduction of these reforms. Therefore, in this report, major reforms introduced under the scheme are discussed and examined its impact on performance indicators such as quality of housing, savings, and pace of the construction.

1.4 With a brief introduction in the first section, a comparative assessment of IAY and PMAY-G in terms of various aspects of implementation and governance such as fund-flow mechanism, use of MIS in reporting and monitoring (AwaasSoft) is discussed in section 2. Section 3 presents the impact of reforms on the quality of houses, speed of the construction (efficiency), and savings accruing to the government. Quality of the house is explored through field observations. The speed of construction is examined through the analysis based on secondary data available from AwaasSoft. With regard to understanding the savings, the study uses both the data accessed from AwaasSoft as well as the Annual Reports of MoRD. Further, an attempt has been made to look at the benefits/effect of convergence and the related issues by using the Guidelines and the field-observations in this section. Section 4 presents the issues in implementation of the program and this is largely based on field observations followed by conclusions in Section 5.

## Section 2: Major Changes in the program from IAY to PMAY-G

2.1 Many evaluation studies have suggested that the IAY program had issues with respect to monitoring and transparency (CAG, 2015; Planning Commission, 2015; Bhanumurthy et al., 2016). The revamped program (PMAY-G) focused on modifications in fund-flow mechanism i.e. use of transaction based MIS- AwaasSoft and PFMS for transfer of funds, improved mechanism for selection of eligible beneficiaries, geo-tagging at different stages of house construction, setting up of PMUs at the State and sub-state levels, social audit, convergence with other schemes of the government etc. In addition to this, AwaasSoft also

[1] The data is as on 26th July, 2019 as per AwaasSoft. By the end of March 2019, number of houses sanctioned was 93.64 lakh and against this 73.36 lakh houses completed.

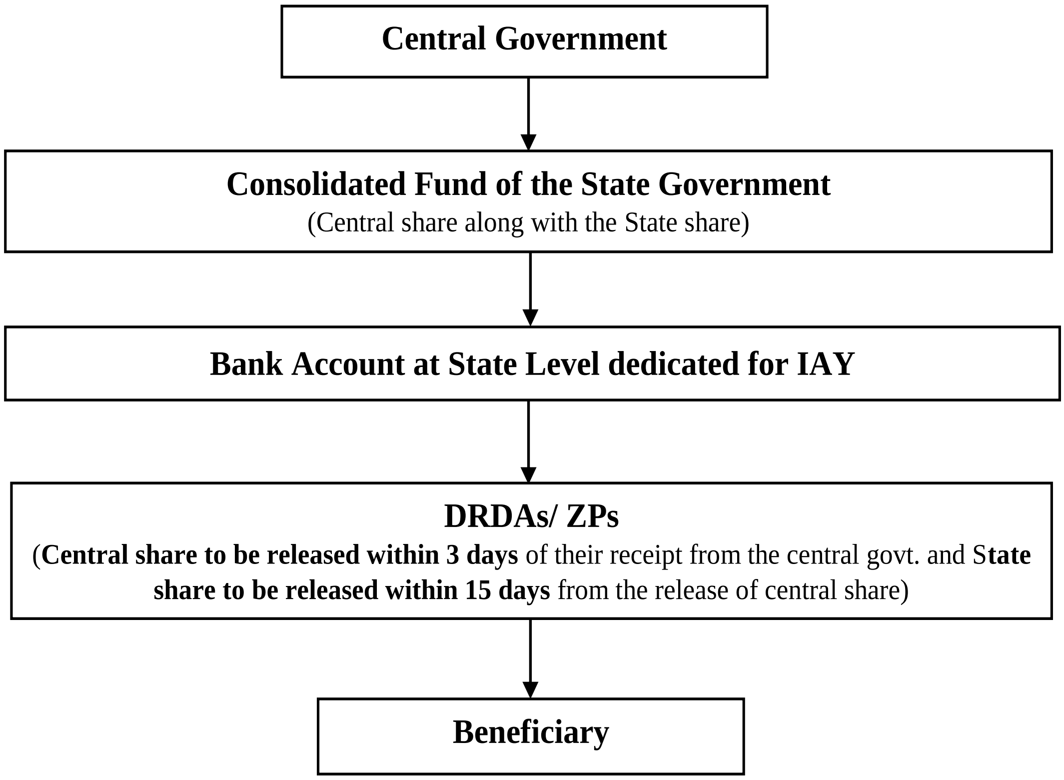
generates various reports such as High level physical and financial progress reports, year wise house completed reports etc. which result in better monitoring. In this section, an attempt has been made to understand the major changes in the fund- flow mechanism and AwaasSoft that are introduced in the revamped program.

## 2.1 Fund Flow Mechanism

2.1.1 In terms of fund flow, under IAY, prior to 2013-14, the share of both Centre and State was transferred to a single dedicated account of the District Rural Development Agencies (DRDA)/ Zilla Panchayat (ZP). However, the system was later modified in 2014 – 15, in which Central share was transferred to the Consolidated Fund of State and then transferred to the dedicated account of DRDAs/ZPs along with the State share (see Figure 2.1). Prior to 2013-14, the unit assistance for each installment was transferred to the beneficiary through cheque or cash. Such a system was found to result in large unspent balances as well as slow implementation (see Bhanumurthy et al., 2016).

2.1.2 To overcome this specific issue, under PMAY-G, the Centre releases its share to the Consolidated Fund of States and then along with State's share the allocated amount is transferred to the State Nodal Account (SNA) that is registered in AwaasSoft and Public Financial Management System (PFMS). The SNA is operated electronically only through a Fund Transfer Order (FTO). About 95 per cent of the Central share is used for the construction of new PMAY-G houses. This includes 4 per cent administrative expense, out of which 0.5 per cent is retained at State/UT's level and remaining 3.5 per cent is transferred to districts. The remaining 5 per cent fund is for special projects that aims to cover the households affected due to natural calamities, law and order related issues, international border issues, occupational diseases, etc. Finally, the State transfers the assistance directly to the respective bank account (i.e., accounts in Scheduled Commercial Banks or Core Banking Solutions enabled Post Office) of the beneficiary that is registered with PFMS through DBT (Figure 2.2). Introduction of DBT is one of the major changes brought under PMAY-G and this could have reduced the interference of bureaucracy to some extent.

**Figure 2.1: Fund Flow in IAY**



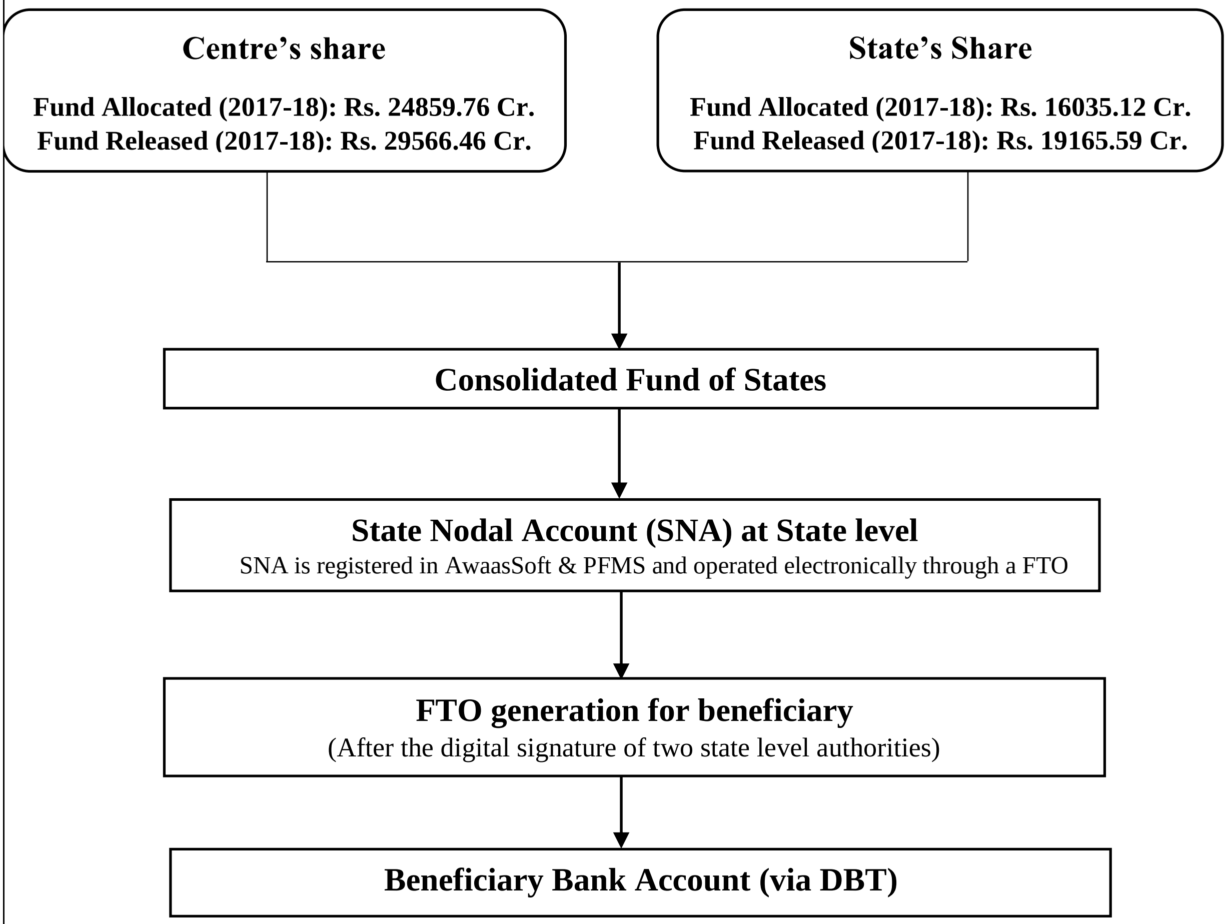

***Source:*** *Based on Guidelines of IAY*

2.1.3 Overall, the improved fund flow mechanism under PMAY-G is expected to have reduced the scope of delayed fund transfers and leakages in the system while AwaasSoft could have facilitated transparency. These two reforms are expected to have positive impact on the speed of construction and savings to the exchequer, which is analyzed in the subsequent sections.

## 2.2 AwaasSoft

2.2.1 AwaasSoft is a workflow-based transaction level Management Information System (MIS), introduced on April 1st, 2015 to facilitate e-governance in the system. National Informatics Centre (NIC) in collaboration with MoRD has designed this system in a way that can be used by all the stakeholders including the beneficiaries, and it is the sole platform for reporting and monitoring of PMAY-G.

**Figure 2.2: Fund Flow in PMAY-G**




***Source:*** *High Level Financial Progress Report, AwaasSoft (as on 28.09.2018) and Framework for Implementation*

2.2.2 This was developed with the objective to increase transparency in the system, improve the exchange of information among the different stakeholders- Beneficiaries, Gram Panchayats (GPs), Block Panchayats, DRDA, State Rural Development Departments, MoRD and Banks and thereby empower people. It captures the distribution of physical targets among and within States, the transfer of funds from MoRD, identification of beneficiaries, identification of different stages of completion of the house, etc. The portal generates reports that are required to facilitate planning, monitoring, and implementation at all the levels of administration

2.2.3 Under PMAY-G, AwaasApp has a feature of geo-tagging where the location of construction of the house is geo-referenced, which helps in checking any false reporting. For this, the photos of the beneficiary with their existing dwelling and the site where PMAY-G house is to be constructed is taken and uploaded by the monitoring authority at the GP level. Release of the first instalment to the beneficiary is subject to acceptance or rejection of these photos. Once this is done, the progress of the construction is monitored with a photo taken at plinth, lintel and roof level, to enable the release of subsequent instalments.

**Box-1: Improvement of AwaasSoft in PMAY-G: Use of geo-tagged photos**

Monitoring the progress of the construction work through geo-tagging is one of the salient features of the reforms introduced in PMAY-G. This can be verified through the information available in AwaasSoft. For illustration, below is the information of beneficiaries from Rajasthan which is taken for both IAY and PMAY-G scheme. Examination of the information provided in the AwaasSoft as on April 18, 2018 for the years 2015-16 (IAY) and 2017-18 (PMAY-G) explicitly shows that the reforms have been internalized in latter scheme. In case of IAY, there were instances of uploading photos of newspaper clippings on AwaasSoft. However, due to the introduction of geo-tagging under PMAY-G, photos uploaded on AwaasSoft are those taken by the local functionaries. However, under IAY, pictures were not geo-tagged. This feature is expected to have transparent reporting and improve monitoring and also enable in removing ghost beneficiaries.

| House Status | Inspect Date | Inspector Officer | Remark | House Photo |
|---|---|---|---|---|
| Completed | 09/12/2016 | Rashma Ninama | |  |
| Plinth Level | 02/12/2016 | Rashma Ninama | |  |

***Inspection through AwaasSoft in IAY without geo-tagged photos***

| House Status | Inspect Date | Inspector Officer | Remark | House Photo |
|---|---|---|---|---|
| Completed | 21/11/2017 | By Mobile App | |  |
| Roof Cast | 17/10/2017 | By Mobile App | |  |
| Plinth | 29/03/2017 | By Mobile App | |  |
| Proposed Site | 01/02/2017 | By Mobile App | |  |
| Existing site(Old House) | 01/02/2017 | By Mobile App | |  |

*Use of Geo-tagged photos (AwaasAppp) for inspection details in PMAY-G (2017-18)*

***Source:** AwaasSoft*

2.2.4 Direct Benefit Transfer is an integral part of the PMAY-G scheme, which is linked to AwaasSoft through PFMS. All details of beneficiaries are updated in AwaasSoft and then used for generating Fund Transfer Order (FTO) which is also being monitored through AwaasSoft.

All these changes result in the reduction of discretionary powers of the officials handling the scheme and an improved pace of delivery mechanism. A case of improved monitoring through AwaasSoft/AwaasApp is illustrated in Box-1.

**Section 3: Impact of Reforms on Overall Implementation of PMAY-G**

3.0 The reforms introduced in PMAY-G is expected to have positive spillover effects on quality of housing, pace of construction, as well as savings. In this section, each of these three issues are examined in detail with the help of field observations and also based on some available secondary data.

### 3.1 Quality of PMAY-G Houses

3.1.1 The quality of housing depends on various factors such as its design, employment of trained masons, incorporation of disaster resilient features like increasing the height of the plinth, ensuring the strength of the pillars, proper doors and ventilators, disabled friendly, use of quality construction material, the availability of adequate space, etc.

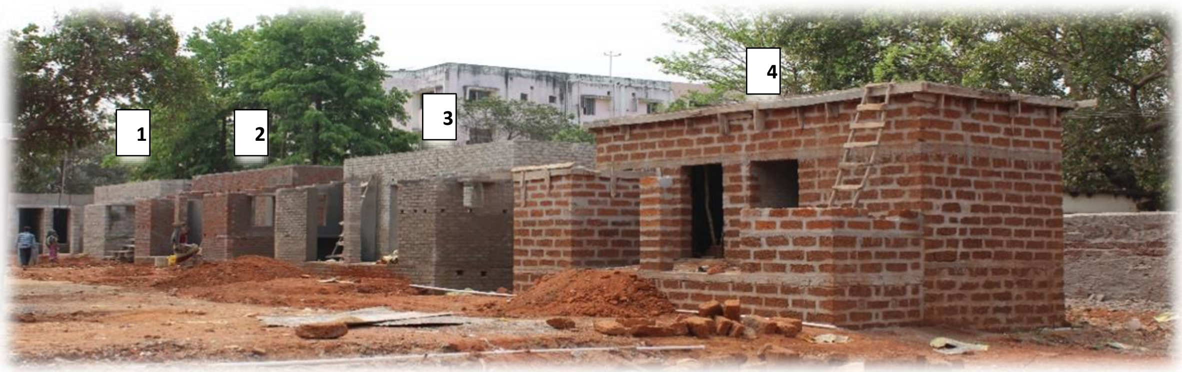
3.1.2 For ensuring the quality, MoRD has published two volumes of 'PAHAL: A Compendium of Rural Housing Typologies'[2], a suggestive resource book, comprising rural housing typologies for 15 States illustrating the technical, material and cost specifications. On the lines of PAHAL, the States have also developed booklets comprising various housing designs depending on the differential needs of the districts/region for adopting the same by the beneficiaries. The aim is to build a house that could withstand the changing weather conditions and natural calamities, with zero or minimum maintenance cost in the succeeding years. Further, the designs also take note of the locally available resources, which may be used for construction that reduce the construction cost substantially. The State of Madhya Pradesh has published guidelines recommending nine housing typologies, elaborating the process of constructing a house. Odisha, on the other hand, has developed a 'Technology Park' displaying different types of housing typologies (Figure 3.1). Engineers and masons from different districts are then oriented about these designs, materials and cost-time effective technology, which are then replicated across the State. Recent changes in housing scheme such as providing layout of the house, accurate and detailed dimensions of the roofing, walls, floor, ventilation

[2] PAHAL designs have been developed by United Nations Development Program (UNDP) and IIT, Delhi and are vetted by Central Building Research Institute (CBRI), Roorkee.

system, incorporation of disaster resilient features, training of masons, direct involvement of beneficiaries in construction of the house etc. has resulted into better quality of houses (Figure 3.2).

3.1.3 Adequate size, monetary assistance, and proper ventilation system are few auxiliary factors which enhance the quality of house. The houses being constructed under PMAY-G have a greater area than that in IAY. Every PMAY-G house, which has a minimum area of 25 sq.m compared to minimum 20 sq.m under IAY, has one living room along with a dedicated area for cooking and a toilet. The adequate space for accommodating all the family members and space for their free movement is an important factor in increasing the overall satisfaction level of the beneficiaries. It is also being ensured that each house should have a proper ventilation system having windows and a door. It was observed during the field visits to Madhya Pradesh and Odisha, that no house was constructed in less than 25 sq.m. The size of the houses, however, varied owing to beneficiary's monetary contribution in constructing the house.

**Figure 3.1: Technology Park, Odisha**




***Construction of Model House of four different typology***

***Side-view of Technology Park***

***Source***: *Pictures taken during the Field Visit by the NIPFP team*

**Figure 3.2: IAY Houses**

***Source**: Pictures taken during the Field Visit by the NIPFP team in Banda Block, Sagar District, Madhya Pradesh*

3.1.4 Trained masons and construction workers are two of the key factors in setting up a well-constructed and durable house. Through various Central programs conducted by Rural Self Employment Training Institute (RSETI), masons were given training so as to ensure the quality of materials used as well as constructing technically sound structure. The States are also conducting 'Rural Mason Training Programs' for imparting technical knowledge to the masons. For ensuring speedy, quality and continuous construction, MoRD in collaboration with Construction Skill Development Council of India (CSDCI), has developed a Qualification Pack (QP) for rural mason training programs that has been approved by National Skill Development Corporation (NSDC). The masons who are trained based on the QP are certified based on their competency after due assessment. These trained masons are being linked to the houses to be constructed under PMAY-G. Madhya Pradesh has developed training manuals for the masons in local language and conducts rural mason training programmes at the Block level (Figure 3.3).

3.1.5 Further, the guidelines issued by MoRD clearly states that the houses need to be equipped with disaster resilient features for those States/ areas that are frequently hit by natural calamities. Some areas of Odisha are prone to floods due to which the houses are constructed at a higher plinth level (Box 2).

3.1.6 As per "Evaluation Report of Indira Awaas Yojana" (Planning Commission, 2013) materials used in the construction of IAY house were mainly locally available materials for constructing the wall, roof, and floor are mud, lime, stone, bamboo, etc. Though many of the households have constructed houses with either Corrugated Galvanized Iron (CGI) or Reinforced Cement Concrete (RCC) roofing, some of the IAY houses also had kutcha roofing (Figure 3.4). Permanent roofing with either RCC or CGI was not mandated under IAY. Due to this, the houses were not capable of withstanding the extreme weather conditions. On the other hand, mandatory pucca roofing (either with RCC or CGI) under PMAY-G ensures the use of more standardized and better-quality materials by the beneficiary. For compulsory pucca roofing with RCC or CGI, the walls need to be strong to hold the roof. This prescribed structure and materials by the Centre/State may help in increasing the quality of the house manifold and is expected to have little maintenance costs for a long time. For example, Odisha has made RCC roofing compulsory in the rural housing program. Similarly, all the houses constructed in Madhya Pradesh have RCC roofing as well (Figure 3.4).

**Figure 3.3: Model House and Rural Mason training in Madhya Pradesh**

*Skill enhancement for rural masons for a PMAY-G house*

***Source:*** *Pictures taken during the Field Visit by the NIPFP team in Banda Block, Sagar District, Madhya Pradesh*

| **Box- 2: Disaster Resilience** |
|---|
| During the field visit, it is observed that beneficiaries have tried to employ disaster resilience features during the construction of their house. For illustration, it is observed that the majority of the houses have a pucca roof (RCC). There is also use of steel rod and other disaster resilient materials as shown in the figure. In flood-prone area, it is observed that the height of the plinth is made higher than that of general plains. |

*Use of steel rod for construction of PMAY-G house as per the design suggested*

*Increased plinth-height in flood-prone area.*

***Source****: Pictures taken during the Field Visit by the NIPFP team in Sadar Block, Puri District, Odisha*

3.1.7 Another major factor contributing to the quality of house is the robust monitoring which in turn depends on the working of local authorities at the ground level. To certify whether the house has satisfied the parameters of quality, an officer is tagged with a group of houses and is responsible for ensuring timely monitoring/ inspection of the house. Madhya Pradesh is one such example of effective and robust monitoring system, which is quite evident from the completion of houses and the quality of construction.

**Figure 3.4: Houses constructed under IAY scheme versus PMAY-G, Madhya Pradesh**

| IAY houses with dilapidated/Kutcha Roof House | PMAY-Houses with Pucca Roof<br>(Completed & Under construction) |
|---|---|

***Source**: Pictures taken during the Field Visit by the NIPFP team in Malthone Block, Sagar District, Madhya Pradesh*

3.1.8 Alteration in various aspects of the programme, keeping into account the changing needs of the beneficiaries like increased size of the house and its unit assistance, etc. has added in ensuring better quality of houses. Our preliminary field visit also suggests that availability of housing designs from the state, mason-training programs and facilitating the resources required for the construction of the house have positively impacted the quality. Overall, it is found that there has been an improvement in the quality of houses as compared to IAY houses.

### 3.2 Speed of Construction

3.2.1 In this section, an attempt is made to examine the effect on efficiency in terms of speed of construction due to the reforms introduced in PMAY-G. The analysis of speed helps in understanding the efficiency of the overall program through the improved fund-flow mechanism as well as monitoring and implementation.

3.2.2 There are several determining factors for the pace of the construction: a) Timely receiving of the assistance (Fund Flow), b) Technical Support, c) Effective monitoring (AwaasSoft/AwaasApp), d) availability of Raw Materials, trained labour, and masons and e) Incentive Mechanism for timely completion.

3.2.3 As mentioned in the earlier section there has been significant improvements in the fund flow mechanism particularly with DBT and AwaasApp based geo tagging. This enables both the state functionaries and beneficiaries for timely deployment of the resources required for the construction of a house that could results in an increase in the pace of the construction. Similarly, technical support could help the beneficiary to overcome the technical hindrances like identifying the right trained skilled labour such as masons. Monitoring at the local office through geo-tagging, dedicated officials, tagging of the construction material dealers and masons seems to be an effective tool in enhancing the efficiency of the program.

3.2.4 Undoubtedly, timely availability of raw materials such as cement, sand, and labour is a crucial determinant that affects the pace of the program. As observed from field visits (in Madhya Pradesh and Odisha), there has been efforts by the concerned local authorities to establish a construction materials bank for smooth supply of materials. Due to increased scale of construction activity in rural areas, many construction material dealers have come up at the block level and smaller town Panchayats as observed in Madhya Pradesh.

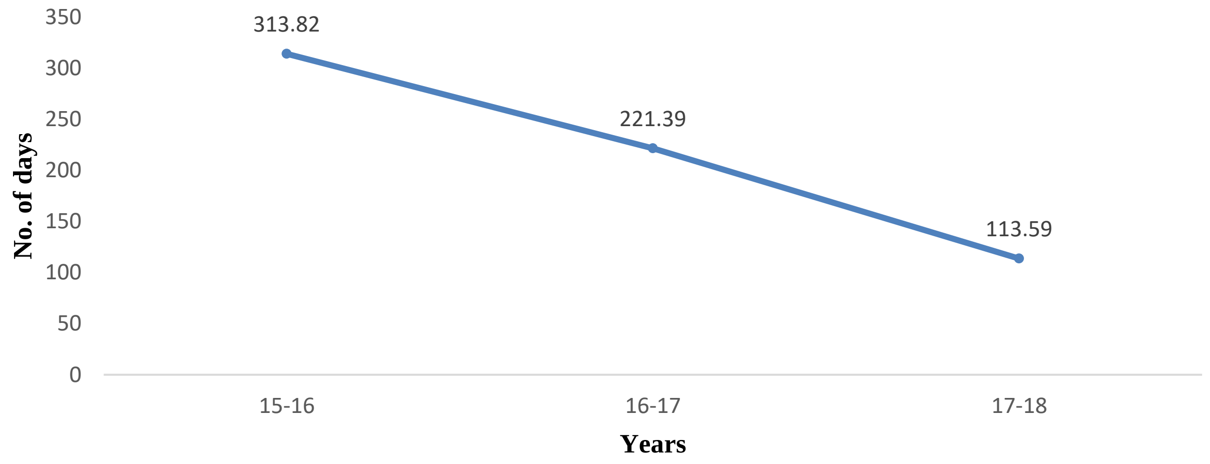
3.2.5 Incentive mechanism can be another major element in speedy completion. Many States have introduced incentive schemes for both the officials and beneficiaries for timely completion. For example, Odisha has incentivized the beneficiary a reward of INR. 20,000/- and 10,000/- for those who complete the house within 4 and 6 months respectively. Similarly, Madhya Pradesh and Odisha are also rewarding the functionaries at the local level for completing the target within a stipulated time. The Beneficiary's aspiration and favorable weather can be other factors in determining the pace of the construction.

3.2.6 Considering all the factors that are discussed above, it is expected that the speed of completion of construction under PMAY-G could be higher compared to IAY. To measure the speed of construction, an attempt is made by selecting a sample of completed houses from both IAY and PMAY-G from five sample States. The five states being Madhya Pradesh, Rajasthan, Assam, Odisha, and Uttar Pradesh, The sampling is chosen based on purposive sampling method (See the Appendix - A).

**Assessment of Speed of construction**

3.2.7 Based on sampling data, it is observed that average number of days taken for completion of a house under IAY was 314 days (more than 10 months) against 221 days (seven months) under the first year of PMAY in 2016-17 and around 114 days (three months) during the second year of PMAY in 2017-18 (See Figure 3.5). The average number of days taken to complete a house in PMAY-G has remarkably reduced as compared to IAY by around 30 per cent between 2015-16 and 2016-17 (see Figure 3.5). Most importantly, it is observed that there has been a significant reduction (by 49 per cent) between 2016-17 and 2017-18.

**Figure 3.5 Average number of days for completion of construction**




***Source****: NIPFP Calculations*

3.2.8 At the state level, the improvement in PMAY-G compared to IAY has been noticed across all the sample States with some States doing much better. In Assam and Rajasthan, the average number of days for construction has declined by 60 and 66 per cent respectively (Table 3.2.1).

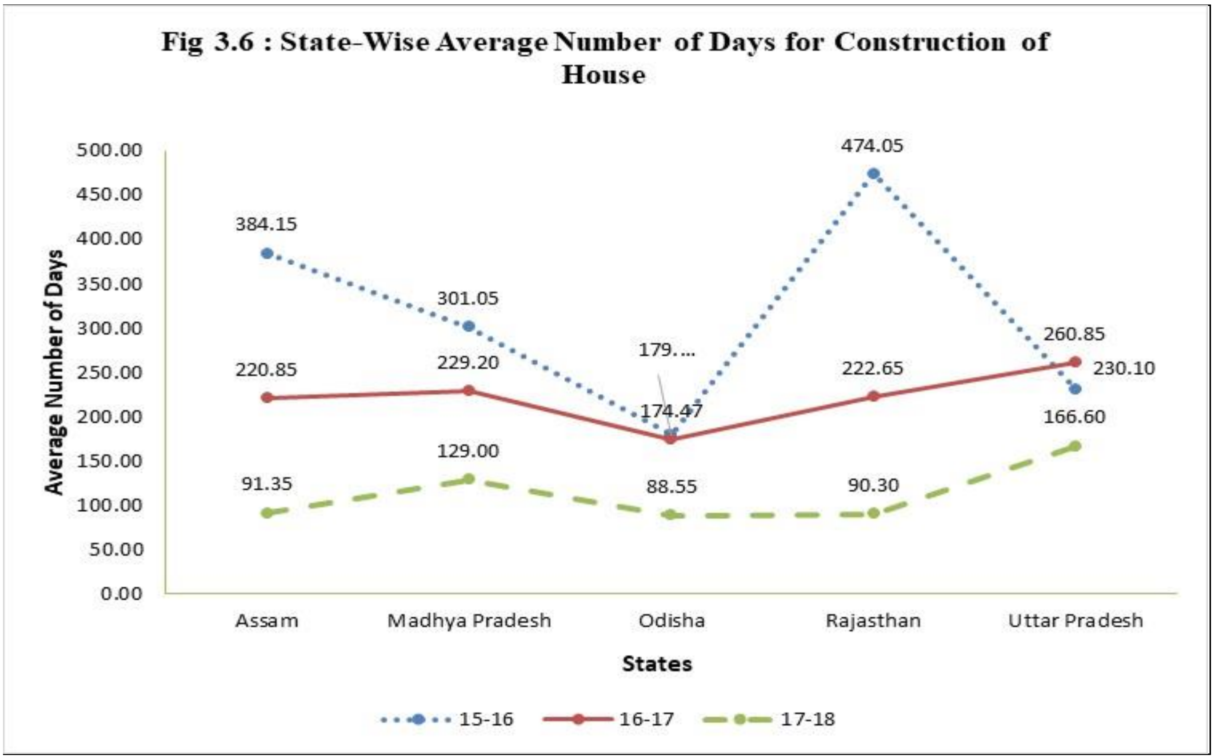
**Table 3.2.1: Average Number of Days in IAY and PMAY-G**

| | Assam | Madhya Pradesh | Odisha | Rajasthan | Uttar Pradesh |
|---|---|---|---|---|---|

| | | | | | |
|---|---|---|---|---|---|
| **IAY 2015-16** | 384.15 | 301.05 | 179.75 | 474.05 | 230.1 |
| **PMAY-G 2016-18** | 157.18 | 179.10 | 130.98 | 156.48 | 213.73 |
| **Improvement (%)** | 59.08 | 40.51 | 27.13 | 66.99 | 7.12 |

***Source***: *NIPFP Calculations.*

3.2.9 Year-wise analysis (Figure 3.6) unfolds the similar story across all the sample States in three years except in case of Uttar Pradesh for 2016-17. However, later in 2017-18, the state has performed well implying that there could have been certain transitional issues. On a positive note, significant improvement across all other States implies that the reforms have enabled the States to become more efficient in monitoring and implementation, thus increasing the pace of construction activity.




***Source:*** *NIPFP Calculations*

3.2.10 The fund flow pattern described in the previous section indicates that there was significant improvement in fund flow from the Centre to the beneficiary under PMAY-G compared to IAY. Introduction of DBT from state to beneficiaries account and geo-tagging of houses have resulted in timely availability of funds and timely monitoring of the houses, thus increasing pace of construction. In addition to the smooth flow of funds, technical support through the training of masons and tagging of the dedicated officials with the beneficiaries' incentives for early completion, climatic conditions, easy and continuous availability of raw materials along with geo-tagging of the progress must have enabled speed of completion of the construction.

3.2.11 The institutions at state and local level play a pivotal role in implementing the reforms introduced by the Centre. Effectiveness of monitoring is dependent on the nature of local functionaries and their motivation. Therefore, the incentive scheme introduced in the state like Madhya Pradesh has generated enthusiasm among the functionaries in reaching the targets in a stipulated period. Reduction in the average number of days in case of Madhya Pradesh and Odisha can be the cumulative effect of initiatives by the local functionaries in addition to the reforms introduced at central level. Similarly, the reward for the early completion to the beneficiaries might have impacted positively across the beneficiaries in a state like Odisha.

3.2.12 Barring initial glitches in UP and Odisha in adapting to the changes, in 2017-18, in all the sample States the efficiency of overall implementation seems to have improved significantly. However, the difference in pace of construction across the States need to be understood further through the issue of governance and local institutional factors.

### 3.3 Benefits of Convergence

3.3.1 An attempt is made in this section to look at possible benefits of the State and Centre schemes that have convergence with PMAY-G on improving the quality of life of the beneficiaries. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Swachh Bharat Mission (SBM) for toilets, Pradhan Mantri Ujjwala Yojana (PMUY) for LPG connection, Deen Dayal Upadhaya Gram Jyoti Yojana (DDUGJY) and presently Saubhagya Scheme for electrification, National Rural Drinking Water Programme (NRDWP) for piped water connection are some of schemes that are being converged with PMAY-G.

3.3.2 Convergence with MGNREGS has provided the beneficiaries with employment opportunities and has also ensured their active participation in the construction of the houses as per their desire. As per the guidelines, each beneficiary is entitled to avail 90/95 person-days of unskilled employment for construction of house. Rural population are mainly seasonal workers, and they are mostly engaged in agriculture and allied activities. Enhancing their skill sets by orienting and training them in the construction process has helped in opening up of new livelihood avenues. The convergence with MGNREGS appear to have helped the beneficiary in not to forego their daily wages while constructing their own house. In addition to this, to ensure the smooth supply of construction materials viz. bricks, stabilized mud blocks, fly ash bricks etc. at cheaper rates, it is found that some States produce these under MGNREGS. In MP and Odisha, PMAY-G beneficiaries have worked either as an unskilled labour or as a mason in constructing the house. Since the inception, PMAY-G could have generated approximately 32.04 crore person-days assuming that all the beneficiaries have claimed 90 days of employment under MGNREGS.

3.3.3 PMAY-G is also being converged with Swachh Bharat Mission (SBM) or MGNREGS under which the beneficiary gets an additional amount of INR. 12,000/- for constructing a toilet. As per the PMAY-G guidelines, the house is not considered complete unless the toilets are constructed. Converging SBM / MGNREGS scheme aims not only at constructing the toilets but bringing about a behavioral change in the households regarding the importance of hygiene and sanitation. However, success of open defecation free environment depends on availability of enough water. Along with the construction of toilets under SBM or any other State/Central scheme, the scheme also has the provision to treat the solid and liquid waste generated by the households properly.

3.3.4 Convergence of Pradhan Mantri Ujjwala Yojana (PMUY) with PMAY–G has enabled the beneficiaries with access to free Liquefied Petroleum Gas (LPG) connection. This enables the beneficiaries to save time and avoid health hazards.

3.3.5 Electricity is another basic need, which PMAY-G is aiming to provide through its convergence with DDUGJY (now Saubhagya). Expansion of electrification strengthens the beneficiaries both economically (farm and non-farm income) and socially and contributes immensely in improving the standard of living. As a result of continuous power supply, new opportunities of starting small businesses/ shops have now cropped up in different parts of rural Madhya Pradesh. Education possibilities for children, access and usage of electronic items like television, radio, mobile phones etc. have increased, which further enhances the access to information.

3.3.6 PMAY-G also has convergence with National Rural Drinking Water Programme (NRDWP). The aim of the scheme is to provide free piped water connection of safe water for drinking and other purposes. Apart from the fact that water is scarce especially in the rural areas, the quality of water also remains questionable due to which people usually suffer from water borne diseases. Open wells, tube wells or other natural resources are the major source of drinking water and are usually located at far off places. Poor water quality or no water impacts both economic and social development. To address this issue, PMAY-G is being converged with NRDWP.

3.3.7 Apart from the above mentioned schemes, States are also taking initiatives to converge PMAY-G with other welfare schemes. Madhya Pradesh has converged the horticulture scheme under which the state provides INR 5,000/- to each beneficiary for plantation towards the purchase of plants, manures and labour cost. This scheme is adding an environmental aspect to the housing scheme and is helping in bringing the attitudinal shift towards environmental protection.

3.3.8 PMAY-G, in addition to ensuring proper housing, ensures an overall upgradation of their living standard by providing them both tangible and intangible benefits. Some of the analysis on these benefits will be addressed through the field survey in the next phase.

### 3.4. SAVINGS AND UNSPENT BALANCES IN RURAL HOUSING SCHEME

3.4.1 The reform initiatives in the PMAY-G scheme, especially in the flow of fund mechanism as well as in the use of information technology (AwaasSoft/AwaasApp), are expected to reduce the financial burden on the government. As discussed earlier, the reform initiatives such as DBT in releasing the fund and linking of the stages of construction with the release of installments to the beneficiaries have brought significant improvement in PMAY-G in terms of physical achievement, speed & quality of construction, and involvement of government functionaries. The transfer of assistance directly to beneficiaries' bank accounts is an effort to eliminate the multiple bureaucratic involvements, and thereby, controlling the leakage/misuse of rural housing fund. As this report is based on the secondary data as well as based on some field observations, qualitative issues related to corruption/unethical practices and financial leakage in the scheme will be addressed in the next report, which is based on primary survey.

3.4.2 In this Section, an effort is made to estimate the financial savings to the government based on the secondary data. Here we look at how the improved fund flow mechanism and implementation of AwaasSoft/AwaasApp translate into savings to the government in the overall implementation. The savings/loss is defined here is the imputed cost of holding unspent balances at the State governments delaying the achievement of the housing scheme. The imputed cost of holding the unspent balance, which does not result into the progress of the scheme is a cost to the government. The extent of differences in imputed interest costs between IAY and PMAY-G would reflect the relative efficiency of the scheme. Lower the interest costs under PMAY-G compared to IAY would indicate savings which can be attributed to the recent reform initiatives in the rural housing scheme.

### 3.4.1. The Approach

3.4.1.1 The High-Level Financial Progress Reports are used to estimate the unspent money lying with the State governments, and thereby, causing an associated imputed interest burden to the government. In order to check whether there is an improvement in the PMAY-G as compared to the IAY, three years of data have been used, i.e., 2015-16 (IAY), 2016-17 (PMAY-G) and 2017-18 (PMAY-G). For IAY 2015-16, the data are taken from MoRD Annual Report 2015-16 (MoRD, 2016), and for PMAY-G (2016-17 and 2017-18), the data are taken from High-Level Financial Progress Reports available on AwaasSoft. The choice of Annual Report data for 2015-16 in the case of IAY was because of discrepancies in the AwaasSoft data on IAY 2015-16 whereas the Annual Report data are more comparable with the AwaasSoft data for PMAY-G.

3.4.1.2 Similarly, there also exists some inconsistent entries in the available fund in the Financial Report of the PMAY-G in the case of 2016-17, which are adjusted to get the comparable estimates. In order to estimate the interest burden of the unspent balances, the imputed interest rates are computed using Finance Accounts data. The imputed interest rate is the actual cost of borrowing of funds through internal debt, external debt, and small savings & provident funds by the Central government in respective years. Since the unspent amount lying in the bank accounts attracts negligible interest, the imputed interest burden is a cost to the government. *The gain (loss) is defined here as the positive (negative) difference in imputed interest burden on money unspent and lying with the State government account between old and new scheme.*

3.4.1.3 In addition, the present report takes into account the High Level Physical Progress Report data to estimate the extent of money lying with the beneficiary (unspent money with beneficiary) and examine whether the installment size has any impact on the physical achievement of the housing scheme. However, the results for IAY and PMAY-G are not strictly comparable due to the following reasons:

a) The data on the AwaasSoft is continuously updated, and it cannot be frozen for a specific period that could have been used for comparative analysis.[3]

[3] Comparable data could have been used from Annual Reports. However, the data available in Annual Report 2015-16 can be used as the number of completed house includes the houses sanctioned prior to 2015-16. Similarly, installment wise status of the beneficiary is not available in Annual Report of 2015-16 and 2016-17.

b) In the case of IAY, the AwaasSoft at present could be suggesting good progress as it is already three years old and also the MoRD's recent mandate to close the IAY constructions by March 31st, 2018.

3.4.1.4 The unspent money with the beneficiary is estimated as a product of the number of beneficiaries who have taken the first installment but have not been geo-tagged as the first stage completed and the average first installment amount. It is assumed that beneficiaries who have taken only first installment and not taken any further installment are not going to construct their houses. The assumption is based on the fact that they have not made any progress in the construction and may have diverted the funds for other commitments or just lying in their bank accounts.[4] Thus, that amount of money is not serving the purpose of the housing scheme and be treated as a loss to the government. Similarly, those who have received more than one installment, their status is assumed as work-in-progress, and they will take relatively more time to complete their construction activities.

3.4.1.5 Further, based on the year-wise estimated potential expenditure, an attempt is made to estimate how much money is lying with the States as unspent balances.[5] The estimate is expected to give some inputs about the gap in the potential release and implementation status across the States. The total potential expenditure is defined here as the required total amount of money to be released to the total number of beneficiaries sanctioned in a given year. It is estimated as a product of the amount of unit assistance cost and the total number of beneficiaries who have received the first installment in a sanctioned year.

**Savings to the Government: Perspective from the High Level Financial Reports**

3.4.1.6 Table 3.4.1.1 presents the total estimated unspent balances with the State governments using the High Level Financial Reports. It is found that although the share of unspent balance as a percentage of the total available fund is relatively higher in 2016-17 as compared to 2015-16, the overall share of unspent balance has come down signficiantly from

[4] The estimates could have been be more robust when the dates of installments are available given that some of the such beneficiaries might have receive the first installment only a few days back. However, the date-wise receive of installment data were not available at the time of calculation. Moreover, there is no strict timeline to consider after how many days of receiving first installment and not receiving second installment can be regarded as an unspent balance lying with the beneficiaries. Therefore, we have made a few assumptions to get a comparable estimates. Similarly, beneficiaries who have taken third and fourth installment but not completed their houses are also considered as completed for the present calculation which offsets the potential errors by a large extent in the present estimate of unspent balances.

[5] There are two types of FTO data available on AwaasSoft viz., FTO as per generated year and FTO as per sanctioned year. While FTO as per generated year does not gives how many individuals are sanctioned which year, FTO generated as per sanctioned year gives the information on how many beneficiaries have been sanctioned in a given year. However, it still ignores the time taken to generate the FTO at macro level.

63.71 per cent in IAY 2015-16 to 17.84 per cent in the first two years of PMAY-G (2016-17 and 2017-18 in cumulative)[6]. (An earlier study carried by the NIPFP also found more than 25 per cent unspent balances at year ending for three consecutive years 2010-11 to 2012-13 in the case of IAY (Bhanumurthy et al., 2016)). Conversely, the utilization of PMAY-G fund is higher in the first two years (cumulative) as compared to the IAY 2015-16. It implies that there is a significant improvement in terms of utilization of rural housing fund under the new scheme. However, there is still a large scope for improvement through motivating and monitoring the beneficiaries for timely completion of various stages of construction as well as timely geo-tagging for the release of subsequent installments. Although, the AwaasSoft provides an excellent platform to monitor the progress of PMAY-G, there are some cases where the data was not derivable. In such cases, the data have been adjusted to get comparable estimates. Thus the estimated unspent balances here is at best indicative (Annexure Box 6 & Box 7).

[6] For a State-wise financial utilization ratio and unspent balances please see Annexure 3.4.1.1, 3.4.1.2, 3.4.1.3, and 3.4.1.4.

| Table 3.4.1.1: Financial Progress Report of IAY 2015-16 and PMAY-G 2016-18 (in INR Crore) | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Year | Opening Balance | Allocation | | | Release | | | Total Available Fund | Utilized | Unspent | Utilized as % of Available Fund | Unspent as % of Available Fund |
| | | Centre | State | Total | Centre | State | Total | | | | | |
| 2015-16 | 4243.77 | 9508.75 | 2896.70 | 12405.45 | 7751.09 | 2166.13 | 9917.23 | 14554.14 | 5282.25 | 9271.89 | 36.29 | 63.71 |
| 2016-17 | 0.00 | 34545.41 | 20813.01 | 55358.42 | 13234.04 | 9377.31 | 22611.35 | 22678.39 | 4656.56 | 18021.83 | 20.59 | 79.41 |
| 2017-18 | 16751.91 | 24859.76 | 16035.12 | 40894.88 | 29417.46 | 19026.54 | 48444.00 | 66046.26 | 53721.25 | 12325.01 | 82.40 | 17.60 |
| 2016-18 | 0.00 | 59405.17 | 36848.13 | 96253.30 | 42651.49 | 28403.85 | 71055.34 | 71972.74 | 58377.80 | 13594.94 | 82.16 | 17.84 |

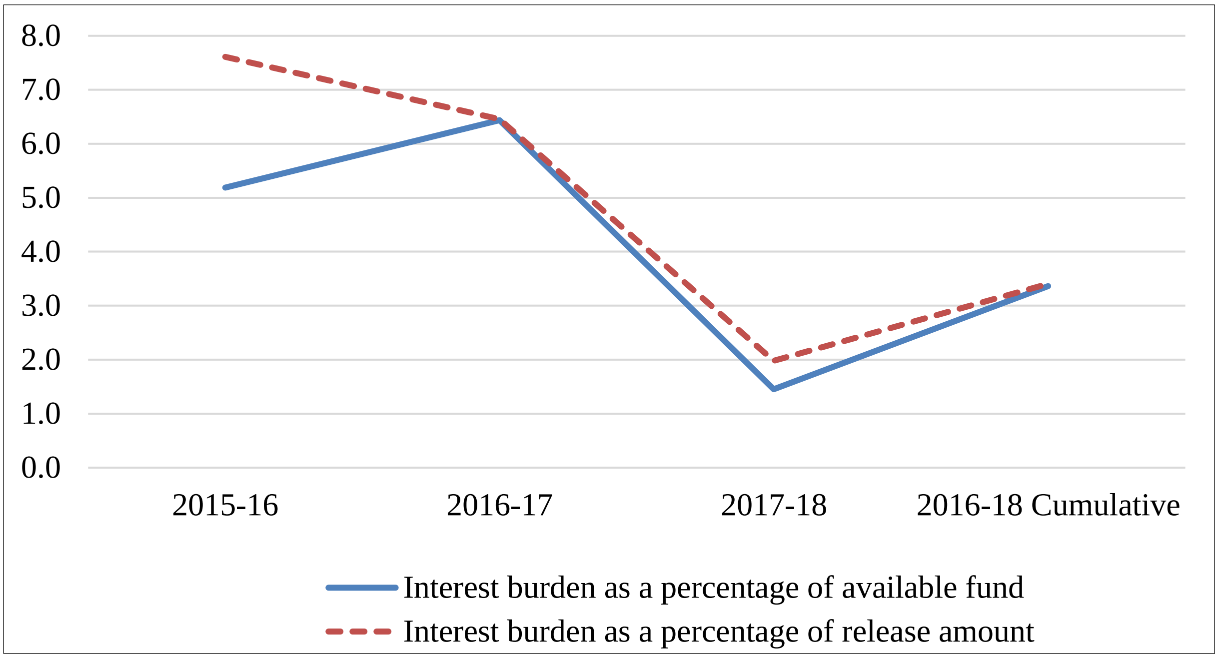
**Notes:** Data for IAY 2015-16 is taken from Annual Report 2015-16 and the date of the reporting the data is 31st December 2016. For 2016-17 and 2017-18, the data are taken from High-level Financial Progress Reports available on AwaasSoft.
**Source:** Annual Report 2015-16 and AwaasSoft (accessed on 18th April 2018).

| Table 3.4.1.2: Gains/Savings in Government Exchequer due to Reforms in Rural Housing Scheme | | | | |
|---|---|---|---|---|
| Year | Imputed Interest Rate (%) | Interest Burden (in Crore) | Interest burden as % of Available Fund | Interest burden as % of Releases from Centre and State |
| **a. 2015-16** | 8.14 | 755 | 5.19 | 7.61 |
| **b. 2016-17** | 8.10 | 1460 | 6.44 | 6.46 |
| **c. 2017-18** | 7.78 | 959 | 1.45 | 1.98 |
| **d. 2016-18** | | 2419 | 3.36 | 3.40 |
| Under the assumption of no changes in governance parameters for a release of 71055.34 crore | | | | |
| **e. IAY (2016-18)*** | | 4444 | 6.17 | 6.25 |
| **f. Savings (e-d)** | | 2025 | 2.81 | 2.85 |

**Note:** The imputed interest rates are computed from the Finance Accounts data.
**Source:** NIPFP calculations.

3.4.1.7 Using the Finance Accounts data, the imputed interest rates or the cost of government borrowing are computed to be 8.14 per cent, 8.10 per cent, and 7.78 per cent for 2015-16, 2016-17, and 2017-18 respectively. Given the unspent balances and imputed interest rates, the interest burden for respective years are calculated (Table 3.4.1.2). The imputed interest burden works out to be 5.19 per cent of the total available funds in IAY 2015-16, and it comes down to 3.36 per cent during PMAY-G period. Similarly, the imputed interest burden as a share of total release comes down from 7.61 per cent in IAY 2015-16 to 6.46 per cent in 2016-17 and 1.98 per cent 2017-18. For first two years of PMAY-G in cumulative, the interest burden as a share of total release is worked out to be 3.40 per cent which is lower by 4.21 per cent as compared to IAY 2015-16 (Figure 3.7).

**Figure 3.7: Imputed Interest Burden during IAY and PMAY-G**




**Source:** NIPFP Calculations

3.4.1.8 In order to arrive at a comparable estimate for the PMAY-G spending in the first two years under the previous regime of IAY, the following assumptions are made: i) There are no changes in the governance and implementation parameters; ii) financial performance, i.e., the utilization ratio remains the same; iii) variation of the imputed interest rate is allowed; and iv) the same amount of money would have been released by the Centre and States in 2016-17 and 2017-18 under the rural housing program.

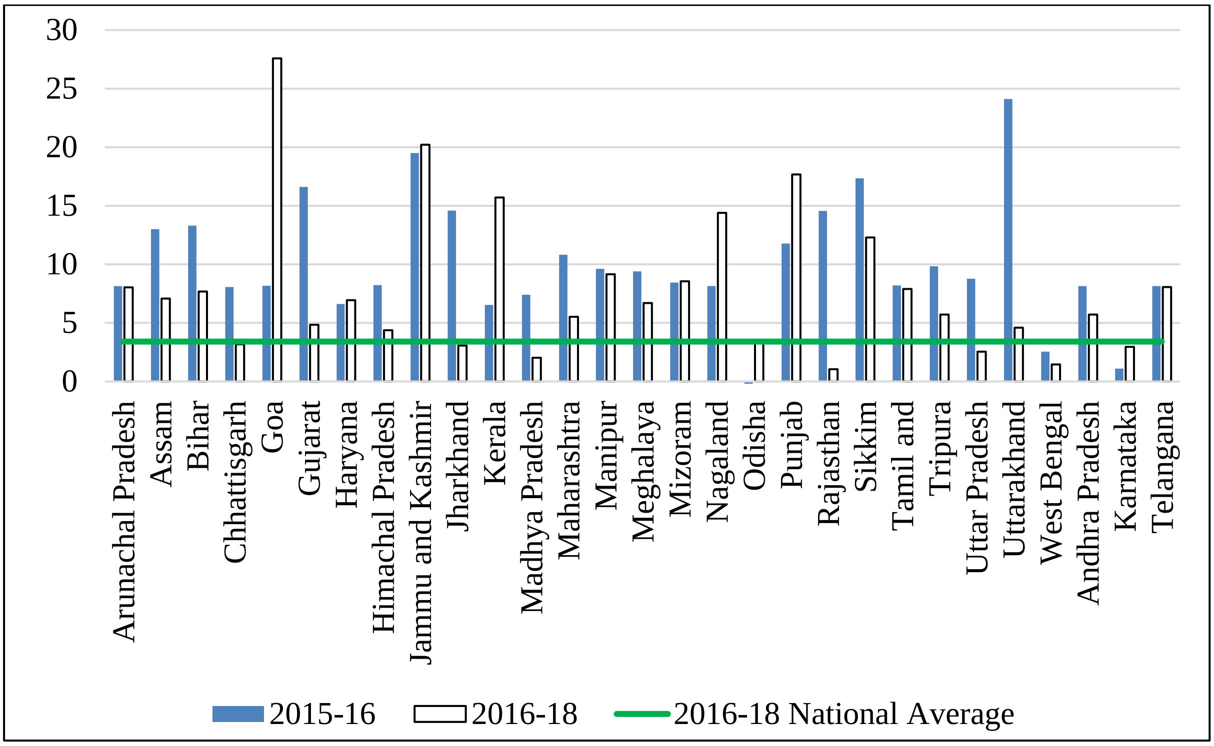
3.4.1.9 Under these assumptions, the cost of holding money (imputed interest burden) at the States under the scheme could have been INR 4444 crores for two years 2016-17 and 2017-

18 under IAY with a total release of INR 71055 crores from both Centre and States. Because of the reforms, there is improvement in various governance parameters during the first two years of PMAY-G (2016-17 & 2017-18), the cost of holding money might have come down to INR 2419 crores. Thus, under these assumptions, the total saving due to reforms is estimated to be INR 2025 crores in the first two years of PMAY-G for a release of INR 71055 crores from Centre and States together. *Therefore, the savings arising out of governance changes is around 2.81 per cent of available funds or 2.85 per cent of the total released amount during PMAY–G regime (Table 3.4.1.2).*

3.4.1.10 Much of the decline in the imputed interest burden share can be attributed to the reforms initiatives in both the monitoring and implementation aspects especially geo-tagging and DBT. Given the reforms in the fund flow mechanism and use of AwaasSoft, the imputed interest burden is expected to come down to 1 per cent in the coming years. The improved speed of utilization of PMAY-G fund can be attributed to the reforms in the payment structure. While there were multiple bank accounts in the IAY regime (CAG, 2015), the DBT in PMAY-G has overcome such issues and eliminated multiple bureaucratic interfaces.

3.4.1.11 Figure 3.8 presents the state-wise distribution of imputed interest burden as a share of the total amount released during IAY (2015-16) and PMAY-G (2016-18 cumulative). Although there has been an improvement in terms of imputed interest burden at the national level, the shares tend to vary across the States. A decreased share is observed in most of the States including Assam, Bihar, Gujarat, Jharkhand, Madhya Pradesh, Rajasthan, Uttar Pradesh, Uttarakhand, and Andhra Pradesh. Among them, Uttarakhand, Rajasthan, Gujarat, Jharkhand, and Uttar Pradesh are the top five States where the interest burden is lower in PMAY-G (2016-18 cumulative) as compared to IAY (2015-16). An increase in the share of unspent balance is found in States such as Goa, Haryana, Jammu & Kashmir, Kerala, Mizoram, Nagaland, Odisha, Punjab, and Karnataka. Among these, Goa, Kerala, Nagaland, Punjab, and Odisha have seen substantial increases in the imputed interest burden (Annexure 3.4.2).

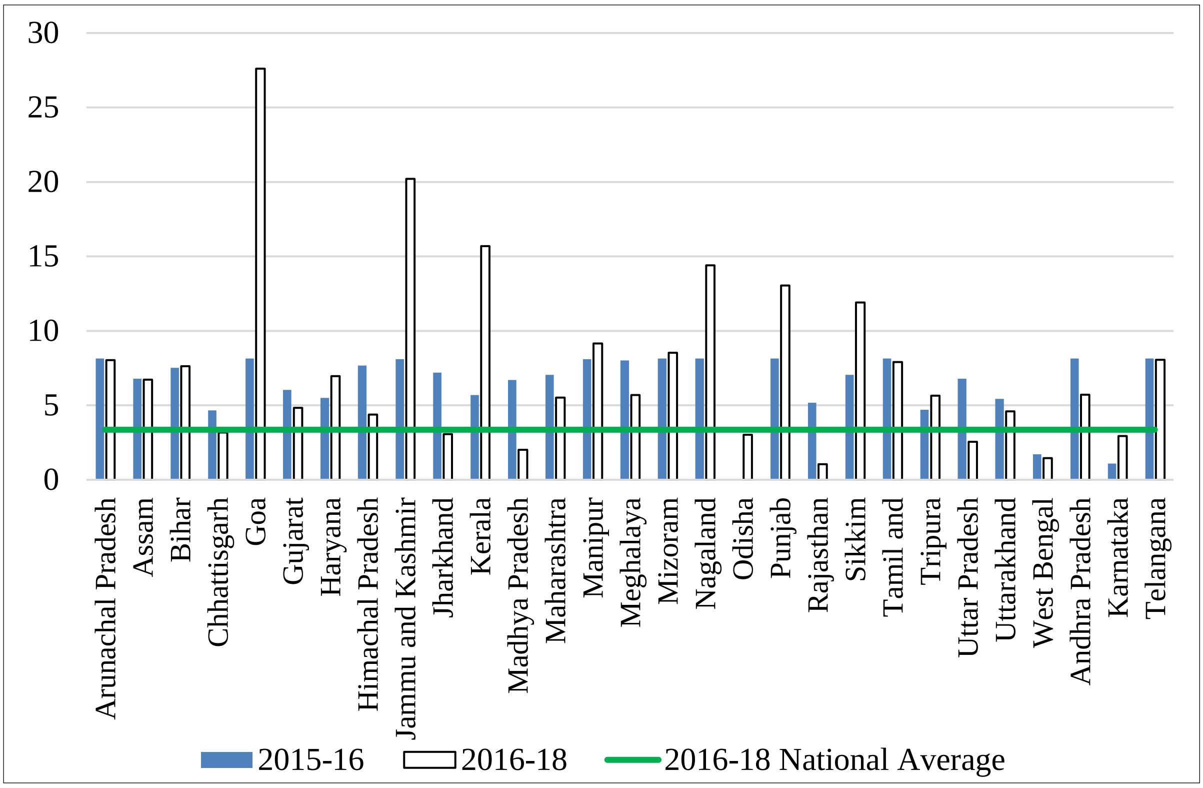
**Figure 3.8: State-wise Imputed Interest Burden as a Share of the Total Released Fund during IAY and PMAY-G**




Source: NIPFP Calculations

3.4.1.12 As compared to the effective share of interest burden during PMAY-G (2016-18 cumulative), States such as Jharkhand, Chhattisgarh, Madhya Pradesh, Odisha, Rajasthan, Uttar Pradesh, West Bengal and Karnataka show minor share of interest burden. Among these, Rajasthan (1%) has the lowest interest burden as a share of total release during PMAY-G (2016-18 cumulative). Assam, Bihar, Haryana, Maharashtra, Punjab, Tamil Nadu, and Andhra Pradesh need more efforts in utilizing their PMAY-G fund (Figure 3.8). In terms of imputed interest burden as a share of the total available fund, a similar pattern appears across States with a reduced degree (Figure 3.9 and Annexure 3.4.2).

**Figure 3.9: State-wise Imputed Interest Burden as a Share of the Total Available Fund during IAY and PMAY-G**




### 3.4.2. Unspent Balances with the Beneficiaries: Perspectives from the High Level Physical Progress Data

3.4.2.1 The Physical Progress Report shows a sharp increase in the annual targets and completed houses in terms of absolute numbers. As on 18th April 2018, the target has gone up four times in the first two years of PMAY-G as compared to the IAY 2015-16[7]. Although the data are not comparable between IAY and PMAY-G, the extent of incomplete houses do suggest some concerns at the beneficiary level that need to be addressed. Notably, the unspent money lying with the beneficiaries (received the first installment but no physical progress) needs to be addressed.

3.4.2.2 As the financial assistance under PMAY-G is increased substantially, consequently, the size of installments is also increased but not uniformly across the States. Given the status of physical progress and using the average installment-wise amounts from FTO data, it is found that there has been a significant amount of unspent balances with the

[7] For a State-wise status of Physical Progress, please see Annexures 3.4.4.1, 3.4.4.2, and 3.4.4.3

beneficiary in PMAY-G. The unspent balances lying with the beneficiary is 12.79 per cent as a share of estimated total expenditure, 33.06 per cent as a share of estimated total expenditure on the first installment, and 9.35 per cent as a share of total potential expenditure in 2016-17 (Table 3.4.2.2). The State-wise results reveal that unspent balances with beneficiaries vary across the States (Annexure 3.4.5.2). States such as West Bengal (2.43%), Madhya Pradesh (2.79%), Jharkhand (2.92%), Uttar Pradesh (3.11%), Odisha (4.31%), Rajasthan (6.72%), and Chhattisgarh (6.56%) have significantly lower share while these seven States released a total of INR 27621.03 crore to the beneficiary in 2016-17. On the other hand, Nagaland (100%), Meghalaya (96.33%), Manipur (90.95%), Bihar (86.33%), Jammu & Kashmir (76.85%), Punjab (81.37%), Assam (42.16%), and Tamil Nadu (32.78%) are the States with significant level of unspent balances as a share of estimated total expenditure. However, the total expenditure in absolute value is very minimal in Nagaland, Meghalaya, Manipur Jammu & Kashmir, and Punjab[8].

3.4.2.3 Among the various reasons for non-completion of the first stage of construction of PMAY-G houses, three reasons appear prominently. First, the beneficiaries could have diverted the first installment amount (some share or entire) to meet consumption expenditure and other liquidity needs. Given the poor economic condition of the beneficiaries, it is challenging for them to arrange the amount and start their construction to get the second installment. Hence, it is assumed that these set of the beneficiaries will need motivation as well as pressure from the concerned functionary for proper utilization of PMAY-G fund. Secondly, the beneficiary may have migrated (permanent/seasonal) to another place in search of livelihood after receiving the first installment, and thus, never completed or delayed the completion of construction. Thirdly, in case of fatal incidents sometimes changing the account number from the beneficiaries to the legal heir of the beneficiary, approval and validation in PFMS could have caused delays. In few cases it was found that due to lack of proper documents, the verification process is delayed.

[8] For a State-wise analysis for IAY 2015-16 and PMAY-G 2017-18, please see Annexure 3.4.5.1 and 3.4.5.3.

**Table 3.4.2.1: Estimated Unspent Balances based on High Level Physical Progress Report Data (in Crore)**

| Year | Unspent Money with Beneficiary | Total Expenditure on First Installment | Total Expenditure | Total Potential Expenditure | Unspent Money with State |
|---|---|---|---|---|---|
| 2015-16 | 779.93 | 5754.75 | 12773.50 | 14151.98 | 1378.48 |
| 2016-17 | 4508.80 | 13638.40 | 35245.62 | 48231.57 | 12985.95 |
| 2017-18 | 2956.86 | 7891.58 | 18242.92 | 29319.75 | 11076.83 |
| 2016-18 | 7465.66 | 21529.98 | 53488.54 | 77551.32 | 24062.78 |

**Note:** The average installment amount is derived from FTO data as per FTO sanction year. The amount of money lying unspent with the beneficiary is calculated considering the beneficiaries with only first installment and have not taken any other installment. It is arrived at multiplying the number of the beneficiary with only first installment by the average first installment amount (sum of State-wise calculation). The total expenditure is arrived as the total sum of (a) the multiplication of the number of beneficiary with only first instalment by the average first installment amount; (b) the multiplication of the number of beneficiary with only second instalment by the sum of first two installment amounts; (c) the multiplication of the number of beneficiary with only third instalment by the first three installment amounts, (d) the multiplication of the number of beneficiary with only fourth instalment by the average unit cost, and (e) the multiplication of the number of beneficiary with completed house by the average unit cost). The estimated to total potential expenditure is arrived at multiplying the number of total beneficiaries with the first installment by the average unit cost. The money lying with the State is the difference between estimated total potential expenditure and estimated total expenditure.
**Source:** AwaasSoft. Accessed on 20th April 2018.

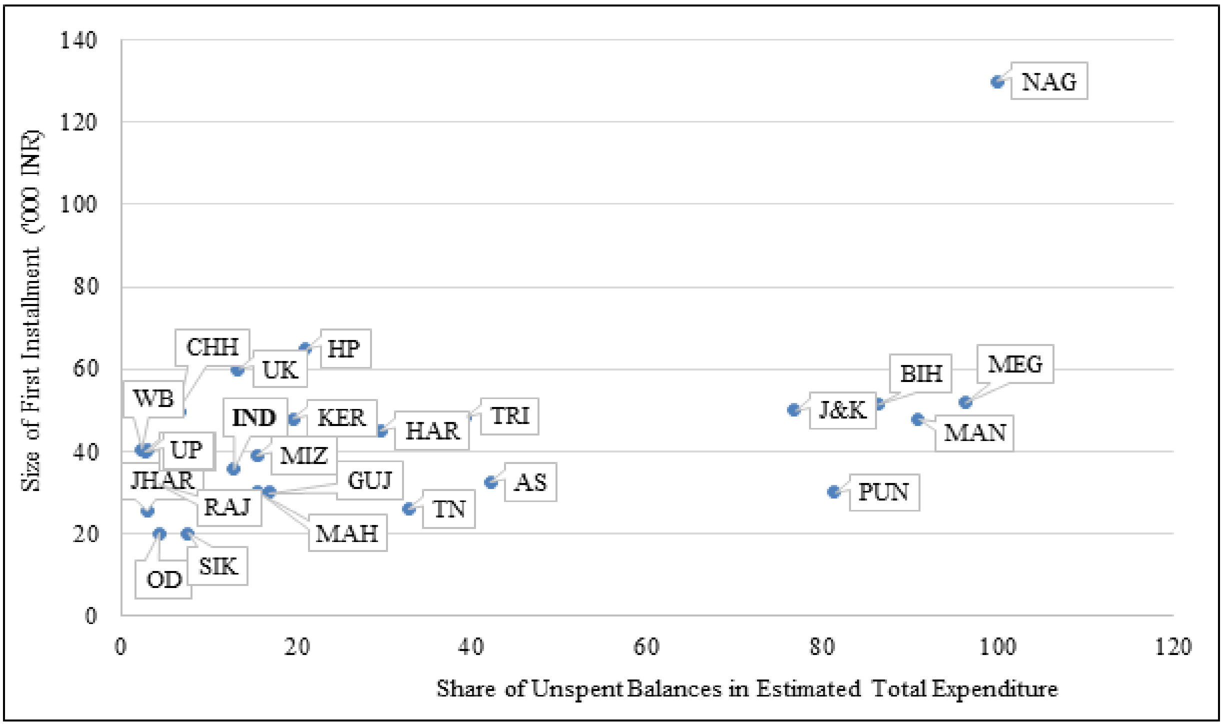
**Table 3.4.2.2: Share of Estimated Unspent Balances with the Beneficiary and State Accounts (in %)**

| Year | Unspent Balances with Beneficiary to Total Estimated Expenditure | Unspent Balances with Beneficiary to Total Estimated Expenditure on First Installment | Unspent Balances to Total Estimated Potential Expenditure | | |
|---|---|---|---|---|---|
| | | | **Beneficiary** | **State** | **Total** |
| **2015-16** | 6.11 | 13.55 | 5.51 | 9.74 | 15.25 |
| **2016-17** | 12.79 | 33.06 | 9.35 | 26.92 | 36.27 |
| **2017-18** | 16.21 | 37.47 | 10.08 | 37.78 | 47.86 |
| **2016-18** | 13.96 | 34.68 | 9.63 | 31.03 | 40.65 |

**Source:** NIPFP Calculations

3.4.2.4 While the increase in total unit assistance is necessary for quality construction, the larger size of the first installment in many States could have led to a higher level of unspent balances with the beneficiary. The States with a higher size of the first installment than the effective size (national average) are more likely to end up with a higher share of unspent balances with the beneficiary. For example, Nagaland, Bihar, Haryana, Kerala, Meghalaya, and Jammu & Kashmir release a higher amount as the first installment than the national average, and they are among the States with a higher share of unspent balances (Figure 3.10). The State visits conducted so far also suggest that beneficiaries need more money at a roof-top level construction than at the time of foundation. It is also observed that many individuals while receiving a higher amount as the first installment become more enthusiastic to build a house of much bigger size than prescribed but unable to complete the construction of foundation. Thus, the size of the first installment may need to be relooked at in the States having a more significant share of unspent balances with the beneficiary.

**Figure 3.10: First Installment and Unspent Money with Beneficiary under PMAY-G (2016-17)**




3.4.2.5 The findings also suggest the need for strengthening the monitoring mechanism at the functionary level in motivating beneficiary for speedy construction. The concerned officials especially at the block level and Gram Panchayat need to take steps for ensuring completion of construction activities and addressing the supply side issues. In terms of motivating the beneficiaries and timely monitoring of the construction activities at the local level, many States such as Odisha is giving incentives to the beneficiaries. As there is a risk of less involvement of the stakeholders due to the introduction of DBT, Odisha/MP has provision for incentivizing the concerned officials for meeting the targets.

### 3.4.3. Gap in the Release of Funds to the Beneficiary: Perspectives from the High Level Physical Progress Data

3.4.3.1 An attempt is also made to assess the impact of the improved fund-flow mechanism on the overall physical progress. It is assessed in terms of the gap in the release of PMAY-G funds to the beneficiaries across the States. The gap here is the difference between estimated total potential expenditure and the estimated total expenditure (as defined in Table 3.4.2.1) where total potential expenditure is derived from the total number of beneficiaries who have received the first installment in a sanctioned year multiplied by the total assistance per house. At the all India level, the estimated gap works out to be 26.92 per cent and 37.78 per cent in 2016-17 and 2017-18 respectively (Table 3.4.2.2). At State level, in 2016-17, Assam (55.85%), Bihar (57.00%), Jammu & Kashmir (55.15%), Manipur (60.84%), Meghalaya (59.10%), Punjab (73.18%), and Tamil Nadu (59.45%) are unable to release more than 50 per cent of its potential expenditure to the beneficiaries (Annexure 3.4.2.4). A significant factor in delaying the houses in some states such as Assam is the issues related to the sanctioning houses to the landless beneficiaries leading to pending clearances from the other departments/authorities. There could be some convergence between rural development and other departments (say Revenue department) at the States to address these issues. It was observed that due to such cases, sanctions for other houses under PWL could be delayed.

3.4.3.2 The issues on the part of beneficiary leading towards the gap in potential release due to non-completion of houses are already explained in the previous sub-section. In order to facilitate the timely completion of construction activities, as experienced in Odisha, the SHGs can play a mentoring role. At the functionary level, there might be some technical difficulties in verification and geo-tagging in AwaasApp/AwaasSoft that may delay the process of releasing the next installment to the beneficiary even after completion of a particular stage of construction (a few such cases were found in Odisha).

3.4.3.3 Shortage of trained technical staff at Block and Gram Panchayat level appear to be a challenge for handling the AwaasApp/AwaasSoft portal. It was observed by the NIPFP team that multiple reports need to be accessed to understand the fund flow as well as physical progress. Further, the process of deleting the ineligible beneficiaries also appear to be time-consuming as the deletion process is allowed only at the district level and observed that bulk deletion is not possible. In few cases it was observed that the photographs that are uploaded for geo-tagging were found to be of poor quality, thus delaying the approval of FTOs generated. It is necessary to provide further training to concerned local officials, SHGs/local youth specifically in monitoring and geo-tagging activities for better implementation of the scheme.

**Section 4: Issues in Implementation**

4.1 The PMAY-G programme has been an improvement over IAY in all aspects. Whether it is the selection of beneficiary, their sensitization, fund flow mechanism, monitoring or convergence of other schemes, this programme has tried to overcome the ambiguities present in IAY and has also been successful in doing so to a large extent. Even though implementation of PMAY-G is better than IAY, there is still a large scope for improvement.

4.2 During field visits to Madhya Pradesh and Odisha few issues were noted, which may be addressed to improve the implementation of the programme. A few issues are common between the States while some of them are state specific, as the implementation is largely dependent on the working of local bodies. The first and the foremost issue is the shortage of trained technical staff at the district and the block level that acts as a hurdle in operating AwaasSoft/AwaasApp at the lower levels of administration. There is also lack of basic infrastructure and equipment such as computer, printer etc. at these levels.

4.3 Among the five states that the team visited, Madhya Pradesh is better performing state as far as PMAY-G is concerned. A lot of effort has been put in by the administrative units at different levels to make this programme successful. However, there are issues with the working of PFMS, as reported, as there are many accounts held with PFMS for verification, which results in delay. In terms of availing the institutional finance at Differential Rate of Interest (DRI) upto Rs.70000, there is no straight forward direction in the guideline at what stage of construction a beneficiary can avail the loan facility. However, it was observed during the field visits that the facility of availing loan is only open to the beneficiary at the time of registration because of paper works and other clearances. Many beneficiaries also unaware of this facility and construction of many such houses got delayed due to shortage of money.

4.4 In states such as Odisha, though no camps/workshops have been organized for the sensitization, the tagged officers are supposed to take care of the sensitization. Sometimes, allotment of land to landless beneficiaries gets delayed due to complaints, land disputes and shortage of land especially in the coastal areas. It was also reported that many eligible beneficiaries were either left out from the SECC list or the details of family members of the beneficiaries are incorrect. Another major issue that is found during the field visits is that over the period, many new villages have been formed and, as the SECC list was made in 2011, these villages are not mapped. It was also observed that in flood prone areas the houses are constructed at a height of 3-4ft. above the ground level, and this increases the cost of construction much above the financial assistance provided by the government. It was also reported that the willingness of banks to provide loans to the beneficiary (upto INR 70, 000), is quite low. Monitoring is another issue that is found to be weak in some districts as the officials are assigned with many central and state schemes, which often turn out to be the reason for delay in construction.

## Section 5: Summary and Conclusion

5.1 Following the restructuring of rural housing scheme as PMAY-G by increase in per unit assistance as well as the size and also changing the overall implementation mechanism, it was expected that there could be substantial improvement in the overall outcomes of the scheme. It was expected that the revamped scheme to improve the overall fund flow mechanism, improve the quality of houses, improve the speed of construction of houses as well as lead to financial savings for the government. Towards this end, in this report, an attempt has been made to understand the overall outcomes of the scheme with the help of both field visits as well as by analyzing the secondary data.

5.2 In the case of fund flow, it is found that with the introduction of DBT as well as geo-tagging, there is a significant improvement when compared to the IAY. One of the reasons for this is DBT appear to have simplified the process by involving only fewer levels of administration for clearances. With the use of geo-tagging facilities, the fund flow appears to have improved further as the verification process became more efficient.

5.3 Under the revamped scheme, the MoRD also provided various designs of houses, depending on the regions. Some of the designs are specific to earth quake and disaster prone regions. Although it was suggestive in nature, these designs provide technical inputs with regard to use of inputs as well as the cost effective technology. The scheme also insists on the mason training as well as convergence with other social sector schemes. During the field visits, it was found that the quality of houses constructed under PMAY-G has improved significantly over the IAY houses.

5.4 One of the criticisms about the IAY scheme was the delay in the overall implementation. Under the PMAY-G, as there are reforms in terms of supervision, in-built incentive structures, technical support, etc., it is found that there is a substantial improvement in the completion of the housing construction. On average, it seems to have improved from 314 days under IAY to 114 days under PMAY-G in order to complete the construction of one unit. However, the extent of improvement differs from state to state.

5.5 As there is improvement in the speed of completion of houses, one should also expect that it would result in financial savings to the government exchequer. In addition to this, introduction of DBT and geo-tagging should have also helped government to reduce its financial burden. It was found that the utilization ratio has improved in PMAY-G as compared to IAY and thereby reducing the imputed interest burden. Based on AwaasSoft, it was found that despite the improvements in the overall design, (although lower than in the case of IAY), there still exists significant amount of unspent money with the beneficiaries who have zero or negligible probability of completion of house construction. It was found that many States are unable to release more than 50 per cent of their potential expenditure to the beneficiaries due to high rate of incomplete houses at various stages of construction.

5.6 Overall, it is found that the PMAY-G scheme has substantially improved the rural housing situation in the country. However, the outcomes differ from state to state in terms of quality, speed, convergence as well as in terms of savings. Unspent balances in many of the states suggest that there is still large scope for improvement in the design and implementation of the scheme.

# References

AwaasSoft. Retrieved on 04 18, 2018, from Pradhan Mantri Awaas Yojana: *http://pmayg.nic.in/netiay/English_Book_Final.pdf*

Bhanumurthy, N. R., Amar Nath, A. K., Verma, A., & Gupta, A. (2016). *Unspent Balances and Flow of Fund Mechanism under Some Rural Development Schemes*. Report Submitted to Ministry of Rural Development, Government of India.

CAG (2014). *Performance Audit of Indira Awaas Yojana of Union Government, Ministry of Rural Development*. Report No. 37 of 2014, Comptroller and Auditor General of India, Government of India.

MoRD (2016). *Annual Report 2015-16*. Ministry of Rural Development, Government of India.

WHO (2017). *Progress on Drinking Water and Sanitation. Switzerland: WHO and UNICEF*. Retrieved from *http://www.who.int/mediacentre/news/releases/2017/launch-version-report-jmp-water-sanitation-hygiene.pdf*

**APPENDIX – A**

## A note on Sampling for estimating the Speed of Construction

The average number of days required to build a house for three consecutive years is estimated. The difference between the 'amount transfer dates' (credit confirmed) to the beneficiary account and the 'inspection date' for the completed house is estimated to obtain the required number of days.

Hence the detail information of the beneficiaries particularly on 'credit transfer date' to the beneficiary account and the 'inspect date' is used from the AwaasSoft. Given a large number of beneficiaries, the present study attempts to derive a sample set in order to give an indicative figure for the speed of the scheme. The detail sampling technique is not followed in the analysis but has considered certain aspect while deriving a sample set. The analysis is carried out across three years: 2015-16 (IAY), 2016-17 (PMAY-G; transitional period) and 2017-18 (PMAY-G). Further, the analysis is carried out across five States in which a detailed perception survey would be conducted in the next phase. The issue of governance and expenditure efficiency could be understood by comparing the speed of construction across these five States.

**Data:**

The analysis is based on the data extracted on April 18, 2018. A multi-stage sample design is followed to obtain the required sample set. Since the information on beneficiaries who have completed house is the requirement for the analysis, the number of completed houses is used as criteria for the selection of sampling area.

In order to capture the effect of reforms, an attempt has been made to select the identical administrative unit for all the three years. For simplicity, the block selected in 2017-18 is used as the reference set for 2015-16 and 2016-17. At the first stage, five States selected for this purpose are Assam, Madhya Pradesh, Odisha, Rajasthan and Uttar Pradesh .Top two districts are selected from each state based on the number of completed houses. Similarly, one block from each district is selected. At the fourth stage, the village is selected from each block with the highest number of beneficiaries list who have completed the house. Finally, twenty beneficiaries are selected randomly from the combined beneficiary list obtained from the two Villages. Thus, a total of 100 beneficiaries for each year is covered for the analysis.

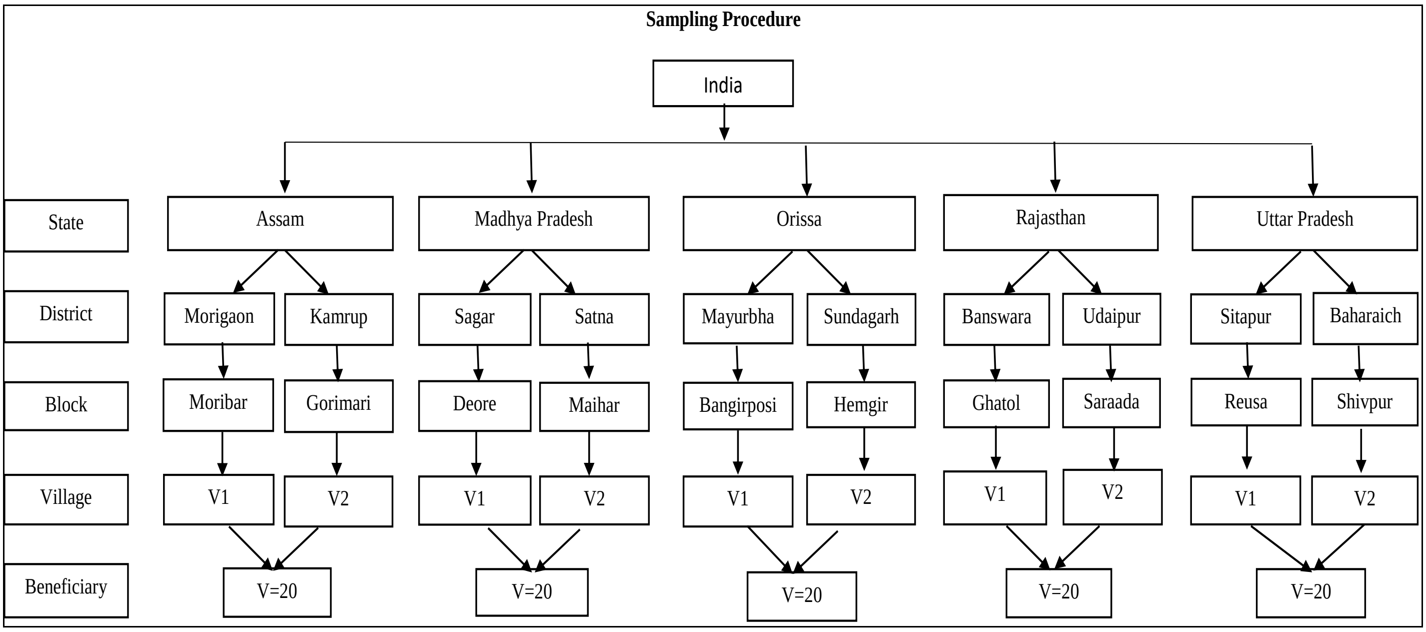

Sampling Procedure
India
State
Assam
Madhya Pradesh
Orissa
Rajasthan
Uttar Pradesh
District
Morigaon
Kamrup
Sagar
Satna
Mayurbha
Sundagarh
Banswara
Udaipur
Sitapur
Baharaich
Block
Moribar
Gorimari
Deore
Maihar
Bangirposi
Hemgir
Ghatol
Saraada
Reusa
Shivpur
Village
V1
V2
V1
V2
V1
V2
V1
V2
V1
V2
Beneficiary
V=20
V=20
V=20
V=20
V=20

**Table A.1: Number of completed houses across selected state**

| State Name | 2017-18 | 2016-17 | 2015-16 (IAY) |
|---|---|---|---|
| **ASSAM** | 182 | 18110 | 103490 |
| **MADHYA PRADESH** | 255723 | 363487 | 75386 |
| **ODISHA** | 113935 | 272503 | 151208 |
| **RAJASTHAN** | 88113 | 192073 | 50144 |
| **UTTAR PRADESH** | 278801 | 519374 | 349032 |
| Total | **736754** | **1365547** | **729260** |

***Source:*** *AwaasSoft (accessed on April 18, 2018)*

**Table A.2: Number of completed houses across selected districts and blocks**

| | 2017-18 | 2016-17 | 2015-16 (IAY) |
|---|---|---|---|
| **ASSAM-(D)** | 93 | 4675 | 5955 |
| **Block** | 47 | 549 | 1421 |
| **MADHYA PRADESH-D** | 24064 | 8840 | 3373 |
| **Block** | 4032 | 1869 | 430 |
| **ODISHA-D** | 24991 | 43258 | 24284 |
| **Block** | 2339 | 2949 | 1452 |
| **RAJASTHAN-D** | 18783 | 66929 | 9533 |
| **Block** | 3261 | 9766 | 2199 |
| **UTTAR PRADESH-D** | 37510 | 66929 | 39583 |
| **Block** | 3711 | 5275 | 2544 |

Note: D against the state name refers to the selected district with highest number of completed houses in 2017-18

***Source:*** *AwaasSoft (accessed on April 18, 2018)*

## Annexure 3.4.1.1: State-wise Financial Progress Report of IAY 2015-16 (in Crore)

| State | Opening Balance | Allocation | | | Release | | | Available | Unspent | % Utilized | % Unspent |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Centre | State | Total | Centre | State | Total | | | | |
| Arunachal Pradesh | 0.01 | 9.53 | 1.06 | 9.53 | 37.64 | 0.00 | 37.64 | 37.65 | 37.65 | 0.00 | 100.00 |
| Assam | 551.11 | 864.81 | 96.09 | 864.81 | 878.66 | 21.96 | 900.62 | 1722.89 | 1438.44 | 16.51 | 83.49 |
| Bihar | 913.37 | 1032.03 | 688.02 | 1032.03 | 837.18 | 396.82 | 1234.01 | 2184.36 | 2016.34 | 7.69 | 92.31 |
| Chhattisgarh | 174.43 | 157.94 | 105.29 | 315.88 | 86.86 | 151.86 | 238.72 | 413.16 | 236.49 | 42.76 | 57.24 |
| Goa | 0.00 | 2.16 | 1.44 | 2.16 | 2.68 | 0.51 | 3.19 | 3.21 | 3.21 | 0.00 | 100.00 |
| Gujarat | 118.21 | 125.59 | 83.73 | 125.59 | 52.49 | 25.32 | 77.81 | 214.41 | 158.84 | 25.92 | 74.08 |
| Haryana | 21.06 | 128.04 | 85.36 | 128.04 | 91.75 | 17.58 | 109.32 | 131.30 | 88.72 | 32.43 | 67.57 |
| Himachal Pradesh | 2.10 | 18.50 | 2.06 | 36.99 | 21.92 | 12.19 | 34.11 | 36.58 | 34.45 | 5.81 | 94.19 |
| Jammu and Kashmir | 48.24 | 53.20 | 5.91 | 53.20 | 34.05 | 0.18 | 34.23 | 82.49 | 82.00 | 0.60 | 99.40 |
| Jharkhand | 257.04 | 183.02 | 122.02 | 366.05 | 254.20 | 0.00 | 254.20 | 515.11 | 455.69 | 11.53 | 88.47 |
| Kerala | 46.31 | 217.49 | 144.99 | 217.49 | 240.70 | 186.24 | 426.94 | 489.24 | 342.21 | 30.05 | 69.95 |
| Madhya Pradesh | 58.30 | 424.17 | 282.78 | 424.17 | 569.79 | 0.00 | 569.79 | 628.09 | 517.40 | 17.62 | 82.38 |
| Maharashtra | 179.83 | 693.48 | 462.32 | 693.48 | 346.74 | 0.00 | 346.74 | 532.54 | 460.46 | 13.53 | 86.47 |
| Manipur | 3.14 | 21.99 | 2.44 | 24.19 | 14.17 | 2.50 | 16.67 | 19.81 | 19.68 | 0.63 | 99.37 |
| Meghalaya | 8.11 | 39.82 | 4.42 | 39.82 | 49.51 | 0.00 | 49.51 | 58.03 | 57.16 | 1.49 | 98.51 |
| Mizoram | 0.12 | 6.11 | 0.68 | 6.11 | 3.05 | 0.00 | 3.05 | 3.17 | 3.17 | 0.00 | 100.00 |
| Nagaland | 0.00 | 6.99 | 0.78 | 6.99 | 3.49 | 0.00 | 3.49 | 3.49 | 3.49 | 0.00 | 100.00 |
| Odisha | 0.00 | 591.44 | 394.29 | 1182.88 | 740.23 | 295.72 | 1035.95 | 1035.95 | -52.13 | 105.03 | -5.03 |
| Punjab | 9.40 | 208.98 | 139.32 | 208.98 | 11.24 | 10.10 | 21.35 | 30.87 | 30.87 | 0.00 | 100.00 |
| Rajasthan | 541.91 | 371.99 | 247.99 | 371.99 | 268.35 | 36.90 | 305.25 | 856.84 | 545.59 | 36.33 | 63.67 |
| Sikkim | 6.33 | 8.66 | 0.96 | 8.66 | 4.33 | 0.00 | 4.33 | 10.66 | 9.23 | 13.43 | 86.57 |
| Tamil and | 0.90 | 196.75 | 131.17 | 196.75 | 114.36 | 0.00 | 114.36 | 115.26 | 115.26 | 0.00 | 100.00 |
| Tripura | 27.26 | 45.09 | 5.01 | 45.09 | 30.26 | 0.86 | 31.12 | 65.23 | 37.65 | 42.29 | 57.71 |
| Uttar Pradesh | 419.42 | 1566.15 | 1044.10 | 1566.15 | 1447.15 | 0.00 | 1447.15 | 1866.80 | 1556.67 | 16.61 | 83.39 |
| Uttarakhand | 28.25 | 45.15 | 5.02 | 45.15 | 4.02 | 4.41 | 8.43 | 37.36 | 24.97 | 33.17 | 66.83 |
| West Bengal | 828.91 | 1593.78 | 1062.52 | 3187.57 | 909.09 | 823.12 | 1732.21 | 2582.60 | 542.58 | 78.99 | 21.01 |
| Andhra Pradesh | 0.00 | 288.18 | 192.12 | 288.18 | 144.09 | 55.91 | 200.00 | 200.00 | 200.00 | 0.00 | 100.00 |
| Karnataka | 0.00 | 349.82 | 233.21 | 699.64 | 429.15 | 0.00 | 429.15 | 429.15 | 57.92 | 86.50 | 13.50 |
| Telangana | 0.00 | 247.88 | 165.25 | 247.88 | 123.94 | 123.94 | 247.88 | 247.88 | 247.88 | 0.00 | 100.00 |
| India | **4243.77** | **9508.75** | **5710.36** | **12405.45** | **7751.09** | **2166.13** | **9917.23** | **14554.14** | **9271.89** | **36.29** | **63.71** |

***Source:*** *Annual Report 2015-16. The data are updated up to 31st December 2015. The High-Level financial report available on AwaasSoft has many inconsistent/suspicious entries both in opening balance and available fund. In order to have a comparative analysis, we had to rely on the Annual Report data for 2015-16.*

## Annexure 3.4.1.2: State-wise Financial Progress Report of PMAY-G 2016-17 (in Crore)

| State | Opening Balance | Allocation | | | Release | | | Available | Unspent | % Utilized | % Unspent |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Centre | State | Total | Centre | State | Total | | | | |
| Arunachal Pradesh | 0.00 | 109.93 | 12.21 | 122.15 | 42.86 | 0.00 | 42.86 | 42.86 | 42.86 | 0.00 | 100.00 |
| Assam | 0.00 | 2673.25 | 297.03 | 2970.28 | 1076.77 | 222.06 | 1298.83 | 1298.83 | 1184.99 | 8.76 | 91.24 |
| Bihar | 0.00 | 4774.78 | 3183.19 | 7957.97 | 1784.97 | 1189.88 | 2974.85 | 2996.06 | 2993.15 | 0.10 | 99.90 |
| Chhattisgarh | 0.00 | 1811.09 | 1207.40 | 3018.49 | 771.69 | 1140.01 | 1911.70 | 1911.70 | 1229.36 | 35.69 | 64.31 |
| Goa | 0.00 | 5.70 | 3.80 | 9.49 | 2.85 | 0.00 | 2.85 | 2.85 | 2.85 | 0.00 | 100.00 |
| Gujarat | 0.00 | 850.60 | 567.06 | 1417.66 | 317.95 | 211.97 | 529.92 | 529.92 | 527.62 | 0.43 | 99.57 |
| Haryana | 0.00 | 191.37 | 127.58 | 318.94 | 74.14 | 47.69 | 121.83 | 121.83 | 105.04 | 13.78 | 86.22 |
| Himachal Pradesh | 0.00 | 59.31 | 6.59 | 65.90 | 23.71 | 0.00 | 23.71 | 23.71 | 9.66 | 59.27 | 40.73 |
| Jammu and Kashmir | 0.00 | 207.10 | 23.01 | 230.11 | 80.33 | 24.51 | 104.84 | 104.84 | 104.84 | 0.00 | 100.00 |
| Jharkhand | 0.00 | 1728.64 | 1152.43 | 2881.06 | 796.30 | 424.01 | 1220.31 | 1220.31 | 945.98 | 22.48 | 77.52 |
| Kerala | 0.00 | 243.80 | 162.54 | 406.34 | 9.36 | 322.59 | 331.95 | 331.95 | 282.48 | 14.90 | 85.10 |
| Madhya Pradesh | 0.00 | 3425.82 | 2283.88 | 5709.69 | 1254.38 | 991.86 | 2246.23 | 2246.23 | 886.64 | 60.53 | 39.47 |
| Maharashtra | 0.00 | 1740.74 | 1160.50 | 2901.24 | 735.66 | 1073.28 | 1808.94 | 1808.94 | 1451.95 | 19.73 | 80.27 |
| Manipur | 0.00 | 118.51 | 13.17 | 131.68 | 53.37 | 0.00 | 53.37 | 53.37 | 53.37 | 0.00 | 100.00 |
| Meghalaya* | 0.00 | 207.22 | 23.02 | 230.24 | 3.32 | 8.61 | 11.93 | 19.67 | 19.67 | 0.00 | 100.00 |
| Mizoram | 0.00 | 58.48 | 6.50 | 64.97 | 21.86 | 3.25 | 25.11 | 25.11 | 25.11 | 0.00 | 100.00 |
| Nagaland | 0.00 | 103.20 | 11.47 | 114.66 | 43.27 | 0.00 | 43.27 | 43.27 | 43.27 | 0.00 | 100.00 |
| Odisha | 0.00 | 3118.72 | 2079.14 | 5197.86 | 1108.70 | 1338.10 | 2446.80 | 2446.80 | 1969.16 | 19.52 | 80.48 |
| Punjab | 0.00 | 183.22 | 122.15 | 305.37 | 75.59 | 0.00 | 75.59 | 106.17 | 106.17 | 0.00 | 100.00 |
| Rajasthan | 0.00 | 1873.93 | 1249.29 | 3123.22 | 815.54 | 100.00 | 915.54 | 915.54 | 569.10 | 37.84 | 62.16 |
| Sikkim | 0.00 | 23.81 | 2.65 | 26.46 | 11.91 | 0.00 | 11.91 | 11.91 | 11.91 | 0.00 | 100.00 |
| Tamil and | 0.00 | 1320.42 | 880.28 | 2200.70 | 97.02 | 316.39 | 413.42 | 413.42 | 413.40 | 0.01 | 99.99 |
| Tripura | 0.00 | 288.75 | 32.08 | 320.83 | 113.39 | 11.99 | 125.39 | 126.79 | 120.92 | 4.63 | 95.37 |
| Uttar Pradesh | 0.00 | 4328.91 | 2885.94 | 7214.85 | 1829.95 | 1469.50 | 3299.45 | 3299.45 | 3204.45 | 2.88 | 97.12 |
| Uttarakhand | 0.00 | 132.16 | 14.68 | 146.84 | 58.54 | 5.49 | 64.03 | 64.03 | 38.10 | 40.50 | 59.50 |
| West Bengal | 0.00 | 3317.72 | 2211.81 | 5529.53 | 1393.64 | 0.00 | 1393.64 | 1393.64 | 568.63 | 59.20 | 40.80 |
| Andhra Pradesh | 0.00 | 562.00 | 374.67 | 936.67 | 210.08 | 144.75 | 354.83 | 354.83 | 354.83 | 0.00 | 100.00 |
| Karnataka | 0.00 | 696.87 | 464.58 | 1161.45 | 278.64 | 236.28 | 514.92 | 521.03 | 512.99 | 1.54 | 98.46 |
| Telangana | 0.00 | 381.58 | 254.38 | 635.96 | 142.63 | 95.09 | 237.72 | 237.72 | 237.72 | 0.00 | 100.00 |
| India | **0.00** | **34545.41** | **20813.01** | **55358.42** | **13234.04** | **9377.31** | **22611.35** | **22678.39** | **18021.83** | **20.53** | **79.47** |

Notes: Although there were no opening balances, States like Bihar, Punjab, Karnataka, Meghalaya, and Tripura had higher available balances than the released amount. One possible reason may be they had overdraft given the next the fund flow expectation. *The available fund for Meghalaya was adjusted to 1966.79 lakh instead of 8196666.79 lakh as reported in the AwaasSoft as the later number is suspicious.

***Source:*** *AwaasSoft. The data are updated up to 31st March 2017. The data are accessed on 18th April 2018.*

## Annexure 3.4.1.3: State-wise Financial Progress Report of PMAY-G 2017-18 (in Crore)

| State | Opening Balance | Allocation | | | Release | | | Available | Unspent | % Utilized | % Unspent |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Centre | State | Total | Centre | State | Total | | | | |
| Arunachal Pradesh | 0.00 | 26.61 | 2.96 | 29.57 | 12.11 | 0.00 | 12.11 | 12.11 | 12.11 | 0.00 | 100.00 |
| Assam | 1108.53 | 488.17 | 54.24 | 542.41 | 1545.07 | 37.48 | 1582.56 | 2849.74 | 1391.41 | 51.17 | 48.83 |
| Bihar | 3043.83 | 4035.72 | 2690.48 | 6726.21 | 602.57 | 401.71 | 1004.28 | 4048.11 | 804.28 | 80.13 | 19.87 |
| Chhattisgarh | 1241.68 | 1585.67 | 1057.11 | 2642.78 | 2859.17 | 1116.85 | 3976.02 | 5217.70 | 1129.63 | 78.35 | 21.65 |
| Goa | 7.14 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 7.14 | 7.14 | 0.00 | 100.00 |
| Gujarat | 598.50 | 682.22 | 454.81 | 1137.03 | 532.64 | 493.97 | 1026.61 | 1625.11 | 418.77 | 74.23 | 25.77 |
| Haryana | 142.72 | 96.49 | 64.33 | 160.82 | 21.54 | 30.93 | 52.47 | 195.19 | 46.41 | 76.23 | 23.77 |
| Himachal Pradesh | 19.14 | 30.55 | 3.39 | 33.95 | 51.03 | 1.63 | 52.66 | 71.80 | 32.93 | 54.13 | 45.87 |
| Jammu and Kashmir | 317.26 | 264.68 | 29.41 | 294.09 | 23.22 | 13.25 | 36.47 | 353.73 | 258.05 | 27.05 | 72.95 |
| Jharkhand | 1011.00 | 1245.47 | 830.32 | 2075.79 | 1626.30 | 958.29 | 2584.59 | 3595.59 | 509.99 | 85.82 | 14.18 |
| Kerala | 500.39 | 73.92 | 49.28 | 123.20 | 21.41 | 0.00 | 21.41 | 521.80 | 418.98 | 19.70 | 80.30 |
| Madhya Pradesh | 967.07 | 2963.89 | 1975.93 | 4939.82 | 4759.97 | 4080.22 | 8840.19 | 9818.76 | 1943.84 | 80.20 | 19.80 |
| Maharashtra | 1151.39 | 1130.19 | 753.46 | 1883.66 | 971.31 | 1000.99 | 1972.30 | 3123.69 | 1171.77 | 62.49 | 37.51 |
| Manipur | 74.23 | 0.00 | 0.00 | 0.00 | 5.88 | 0.00 | 5.88 | 80.12 | 14.20 | 82.28 | 17.72 |
| Meghalaya | 82.88 | 45.20 | 5.02 | 50.23 | 42.74 | 5.12 | 47.86 | 133.35 | 30.89 | 76.84 | 23.16 |
| Mizoram | 25.31 | 21.83 | 2.43 | 24.25 | 6.44 | 0.00 | 6.44 | 31.75 | 8.49 | 73.26 | 26.74 |
| Nagaland | 47.39 | 0.00 | 0.00 | 0.00 | 8.33 | 5.73 | 14.06 | 61.45 | 61.06 | 0.63 | 99.37 |
| Odisha | 1059.79 | 2691.64 | 1794.43 | 4486.07 | 3124.06 | 2160.77 | 5284.83 | 7017.71 | 1207.54 | 82.79 | 17.21 |
| Punjab | 110.39 | 49.53 | 33.02 | 82.56 | 16.02 | 0.00 | 16.02 | 128.31 | 97.48 | 24.03 | 75.97 |
| Rajasthan | 543.36 | 1674.53 | 1116.36 | 2790.89 | 1895.66 | 1807.47 | 3703.13 | 4246.48 | 23.54 | 99.45 | 0.55 |
| Sikkim | 15.65 | 0.00 | 0.00 | 0.00 | 0.15 | 0.50 | 0.65 | 16.70 | 7.44 | 55.46 | 44.54 |
| Tamil and | 941.21 | 975.04 | 650.03 | 1625.07 | 748.48 | 0.00 | 748.48 | 1689.70 | 750.72 | 55.57 | 44.43 |
| Tripura | 143.01 | 15.32 | 1.70 | 17.02 | 175.50 | 20.09 | 195.59 | 340.81 | 109.97 | 67.73 | 32.27 |
| Uttar Pradesh | 2619.41 | 2985.45 | 1990.30 | 4975.74 | 4802.51 | 3212.67 | 8015.18 | 10634.59 | 369.60 | 96.52 | 3.48 |
| Uttarakhand | 61.65 | 59.81 | 6.65 | 66.45 | 13.81 | 3.25 | 17.07 | 78.72 | 8.22 | 89.56 | 10.44 |
| West Bengal | 1263.74 | 2805.22 | 1870.15 | 4675.37 | 4556.66 | 3152.33 | 7708.99 | 8972.73 | 1120.19 | 87.52 | 12.48 |
| Andhra Pradesh | 0.00 | 359.86 | 239.91 | 599.76 | 352.08 | 234.62 | 586.69 | 586.69 | 322.23 | 45.08 | 54.92 |
| Karnataka | -345.26 | 391.50 | 261.00 | 652.50 | 593.05 | 286.66 | 879.71 | 534.45 | -3.45 | 100.64 | -0.64 |
| Telangana | 0.00 | 147.63 | 98.42 | 246.04 | 48.16 | 0.00 | 48.16 | 48.16 | 48.16 | 0.00 | 100.00 |
| India | **16751.91** | **24859.76** | **16035.12** | **40894.88** | **29417.46** | **19026.54** | **48444.00** | **66046.26** | **12325.01** | **81.34** | **18.66** |

***Source:*** *AwaasSoft. The data are updated up to 31st March 2018. The data are accessed on 18th April 2018*

## Annexure 3.4.1.4: State-wise Financial Progress Report of PMAY-G 2016-18 Cumulative (in Crore)

| State | Opening Balance | Allocation | | | Release | | | Available | Unspent | % Utilized | % Unspent |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Centre | State | Total | Centre | State | Total | | | | |
| Arunachal Pradesh | 0.00 | 136.54 | 15.17 | 151.71 | 54.97 | 0.00 | 54.97 | 54.97 | 54.97 | 0.00 | 100.00 |
| Assam | 0.00 | 3161.42 | 351.27 | 3512.68 | 2621.84 | 259.54 | 2881.38 | 3040.04 | 1467.87 | 51.72 | 48.28 |
| Bihar | 0.00 | 8810.50 | 5873.67 | 14684.17 | 2387.54 | 1591.59 | 3979.13 | 4000.35 | 753.60 | 81.16 | 18.84 |
| Chhattisgarh | 0.00 | 3396.76 | 2264.51 | 5661.27 | 3630.86 | 2256.86 | 5887.72 | 5887.72 | 1117.32 | 81.02 | 18.98 |
| Goa | 0.00 | 5.70 | 3.80 | 9.49 | 2.85 | 0.00 | 2.85 | 2.85 | 2.85 | 0.00 | 100.00 |
| Gujarat | 0.00 | 1532.81 | 1021.88 | 2554.69 | 850.60 | 705.94 | 1556.53 | 1556.53 | 347.90 | 77.65 | 22.35 |
| Haryana | 0.00 | 287.86 | 191.90 | 479.76 | 95.68 | 78.62 | 174.30 | 174.30 | 8.72 | 94.99 | 5.01 |
| Himachal Pradesh | 0.00 | 89.87 | 9.99 | 99.85 | 74.74 | 1.63 | 76.37 | 76.37 | 23.45 | 69.30 | 30.70 |
| Jammu and Kashmir | 0.00 | 471.78 | 52.42 | 524.19 | 103.55 | 37.76 | 141.31 | 141.31 | 45.63 | 67.71 | 32.29 |
| Jharkhand | 0.00 | 2974.11 | 1982.74 | 4956.85 | 2422.60 | 1382.30 | 3804.90 | 3804.90 | 444.98 | 88.31 | 11.69 |
| Kerala | 0.00 | 317.73 | 211.82 | 529.54 | 30.77 | 322.59 | 353.36 | 353.36 | 201.07 | 43.10 | 56.90 |
| Madhya Pradesh | 0.00 | 6389.71 | 4259.81 | 10649.52 | 6014.34 | 5072.08 | 11086.42 | 11097.92 | 1863.41 | 83.21 | 16.79 |
| Maharashtra | 0.00 | 2870.94 | 1913.96 | 4784.90 | 1706.97 | 2074.27 | 3781.24 | 3781.24 | 1472.33 | 61.06 | 38.94 |
| Manipur | 0.00 | 118.51 | 13.17 | 131.68 | 59.26 | 0.00 | 59.26 | 59.26 | -6.66 | 111.24 | -11.24 |
| Meghalaya | 0.00 | 252.42 | 28.05 | 280.47 | 46.06 | 13.72 | 59.78 | 70.14 | -32.33 | 146.09 | -46.09 |
| Mizoram | 0.00 | 80.31 | 8.92 | 89.23 | 28.30 | 3.25 | 31.55 | 31.55 | 8.29 | 73.72 | 26.28 |
| Nagaland | 0.00 | 103.20 | 11.47 | 114.66 | 51.60 | 5.73 | 57.33 | 57.33 | 56.94 | 0.68 | 99.32 |
| Odisha | 0.00 | 5810.36 | 3873.57 | 9683.93 | 4232.76 | 3498.88 | 7731.64 | 8404.72 | 2116.90 | 74.81 | 25.19 |
| Punjab | 0.00 | 232.76 | 155.17 | 387.93 | 91.61 | 0.00 | 91.61 | 124.09 | 93.26 | 24.85 | 75.15 |
| Rajasthan | 0.00 | 3548.47 | 2365.64 | 5914.11 | 2711.20 | 1907.47 | 4618.67 | 4618.67 | 49.29 | 98.93 | 1.07 |
| Sikkim | 0.00 | 23.81 | 2.65 | 26.46 | 12.06 | 0.50 | 12.56 | 12.95 | 3.69 | 71.50 | 28.50 |
| Tamil and | 0.00 | 2295.46 | 1530.31 | 3825.77 | 845.51 | 316.39 | 1161.90 | 1161.90 | 222.90 | 80.82 | 19.18 |
| Tripura | 0.00 | 304.07 | 33.79 | 337.86 | 288.90 | 32.08 | 320.98 | 324.58 | 87.88 | 72.93 | 27.07 |
| Uttar Pradesh | 0.00 | 7314.35 | 4876.24 | 12190.59 | 6632.46 | 4682.17 | 11314.63 | 11314.63 | 954.64 | 91.56 | 8.44 |
| Uttarakhand | 0.00 | 191.97 | 21.33 | 213.30 | 72.36 | 8.74 | 81.10 | 81.10 | -15.34 | 118.91 | -18.91 |
| West Bengal | 0.00 | 6122.94 | 4081.96 | 10204.90 | 5950.30 | 3152.33 | 9102.62 | 9102.62 | 425.08 | 95.33 | 4.67 |
| Andhra Pradesh | 0.00 | 921.86 | 614.57 | 1536.43 | 562.16 | 379.37 | 941.53 | 941.53 | 677.06 | 28.09 | 71.91 |
| Karnataka | 0.00 | 1088.37 | 725.58 | 1813.95 | 871.69 | 522.94 | 1394.63 | 1400.74 | 854.81 | 38.97 | 61.03 |
| Telangana | 0.00 | 529.20 | 352.80 | 882.01 | 190.79 | 95.09 | 285.88 | 285.88 | 285.88 | 0.00 | 100.00 |
| India | **0.00** | **59405.17** | **36848.13** | **96253.30** | **42651.49** | **28403.85** | **71055.34** | **71972.74** | **13594.94** | **81.11** | **18.89** |

***Source:*** *NIPFP calculations. The data are updated up to 31st March 2018. The data are accessed on 18th April 2018*

## Annexure 3.4.2: State-wise Gains/Saving in Governments Exchequer due to Reforms in Rural Housing Scheme

| State | Interest Burden (in crore) | | | | Available Fund Share (in %) | | | | Release Amount Share (in %) | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | **2015-16** | **2016-17** | **2017-18** | **2016-18** | **2015-16** | **2016-17** | **2017-18** | **2016-18** | **2015-16** | **2016-17** | **2017-18** | **2016-18** |
| Arunachal Pradesh | 3.06 | 3.47 | 0.94 | 4.41 | 8.14 | 8.10 | 7.78 | 8.03 | 8.14 | 8.10 | 7.78 | 8.03 |
| Assam | 117.09 | 95.98 | 108.25 | 204.24 | 6.80 | 7.39 | 3.80 | 6.72 | 13.00 | 7.39 | 6.84 | 7.09 |
| Bihar | 164.13 | 242.45 | 62.57 | 305.02 | 7.51 | 8.09 | 1.55 | 7.62 | 13.30 | 8.15 | 6.23 | 7.67 |
| Chhattisgarh | 19.25 | 99.58 | 87.89 | 187.46 | 4.66 | 5.21 | 1.68 | 3.18 | 8.06 | 5.21 | 2.21 | 3.18 |
| Goa | 0.26 | 0.23 | 0.56 | 0.79 | 8.14 | 8.10 | 7.78 | 27.59 | 8.17 | 8.10 | -- | 27.59 |
| Gujarat | 12.93 | 42.74 | 32.58 | 75.32 | 6.03 | 8.06 | 2.00 | 4.84 | 16.62 | 8.06 | 3.17 | 4.84 |
| Haryana | 7.22 | 8.51 | 3.61 | 12.12 | 5.50 | 6.98 | 1.85 | 6.95 | 6.61 | 6.98 | 6.88 | 6.95 |
| Himachal Pradesh | 2.80 | 0.78 | 2.56 | 3.34 | 7.67 | 3.30 | 3.57 | 4.38 | 8.22 | 3.30 | 4.87 | 4.38 |
| Jammu and Kashmir | 6.67 | 8.49 | 20.08 | 28.57 | 8.09 | 8.10 | 5.68 | 20.22 | 19.50 | 8.10 | 55.05 | 20.22 |
| Jharkhand | 37.09 | 76.62 | 39.68 | 116.30 | 7.20 | 6.28 | 1.10 | 3.06 | 14.59 | 6.28 | 1.54 | 3.06 |
| Kerala | 27.86 | 22.88 | 32.60 | 55.48 | 5.69 | 6.89 | 6.25 | 15.70 | 6.52 | 6.89 | 152.26 | 15.70 |
| Madhya Pradesh | 42.12 | 71.82 | 151.23 | 223.05 | 6.71 | 3.20 | 1.54 | 2.01 | 7.39 | 3.20 | 1.71 | 2.01 |
| Maharashtra | 37.48 | 117.61 | 91.16 | 208.77 | 7.04 | 6.50 | 2.92 | 5.52 | 10.81 | 6.50 | 4.62 | 5.52 |
| Manipur | 1.60 | 4.32 | 1.10 | 5.43 | 8.09 | 8.10 | 1.38 | 9.16 | 9.61 | 8.10 | 18.78 | 9.16 |
| Meghalaya | 4.65 | 1.59 | 2.40 | 4.00 | 8.02 | 8.10 | 1.80 | 5.70 | 9.40 | 13.36 | 5.02 | 6.68 |
| Mizoram | 0.26 | 2.03 | 0.66 | 2.69 | 8.14 | 8.10 | 2.08 | 8.54 | 8.45 | 8.10 | 10.25 | 8.54 |
| Nagaland | 0.28 | 3.50 | 4.75 | 8.26 | 8.14 | 8.10 | 7.73 | 14.40 | 8.14 | 8.10 | 33.78 | 14.40 |
| Odisha | -4.24 | 159.50 | 93.95 | 253.45 | -0.41 | 6.52 | 1.34 | 3.02 | -0.41 | 6.52 | 1.78 | 3.28 |
| Punjab | 2.51 | 8.60 | 7.58 | 16.18 | 8.14 | 8.10 | 5.91 | 13.04 | 11.77 | 11.38 | 47.34 | 17.67 |
| Rajasthan | 44.41 | 46.10 | 1.83 | 47.93 | 5.18 | 5.04 | 0.04 | 1.04 | 14.55 | 5.04 | 0.05 | 1.04 |
| Sikkim | 0.75 | 0.96 | 0.58 | 1.54 | 7.05 | 8.10 | 3.47 | 11.91 | 17.35 | 8.10 | 89.04 | 12.29 |
| Tamil and | 9.38 | 33.49 | 58.41 | 91.89 | 8.14 | 8.10 | 3.46 | 7.91 | 8.20 | 8.10 | 7.80 | 7.91 |
| Tripura | 3.06 | 9.79 | 8.56 | 18.35 | 4.70 | 7.73 | 2.51 | 5.65 | 9.85 | 7.81 | 4.37 | 5.72 |
| Uttar Pradesh | 126.71 | 259.56 | 28.76 | 288.32 | 6.79 | 7.87 | 0.27 | 2.55 | 8.76 | 7.87 | 0.36 | 2.55 |
| Uttarakhand | 2.03 | 3.09 | 0.64 | 3.73 | 5.44 | 4.82 | 0.81 | 4.59 | 24.11 | 4.82 | 3.75 | 4.59 |
| West Bengal | 44.17 | 46.06 | 87.15 | 133.21 | 1.71 | 3.30 | 0.97 | 1.46 | 2.55 | 3.30 | 1.13 | 1.46 |
| Andhra Pradesh | 16.28 | 28.74 | 25.07 | 53.81 | 8.14 | 8.10 | 4.27 | 5.72 | 8.14 | 8.10 | 4.27 | 5.72 |
| Karnataka | 4.71 | 41.55 | -0.27 | 41.28 | 1.10 | 7.97 | -0.05 | 2.95 | 1.10 | 8.07 | -0.03 | 2.96 |
| Telangana | 20.18 | 19.26 | 3.75 | 23.00 | 8.14 | 8.10 | 7.78 | 8.05 | 8.14 | 8.10 | 7.78 | 8.05 |
| India | **754.73** | **1459.77** | **958.89** | **2418.65** | **5.19** | **6.44** | **1.45** | **3.36** | **7.61** | **6.46** | **1.98** | **3.40** |

Note: The Imputed Interest rates are computed using Finance Accounts data to be 8.14%, 8.10%, and 7.78% for 2015-16, 2016-17, and 2017-18 respectively.
***Source:*** *NIPFP calculations.*

## Annexure 3.4.3: Status of Beneficiary Based on High Level Physical Progress Report Data (in Thousand)

| Year | Target | Sanctioned Geo-tagged | 1st Instalment | Beneficiaries at Only One Instalment Stage | | | | Completed | Physical Achievement (%) | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | 1st | 2nd | 3rd | 4th | | Target | Sanctioned | 1st Instalment |
| **2015-16** | 2130.75 | 2147.56 | 2095.99 | 281.14 | 1.29 | 25.01 | 0.00 | 1789.33 | 83.98 | 83.32 | 85.37 |
| **2016-17** | 4358.32 | 3905.75 | 3795.95 | 1190.81 | 177.14 | 43.46 | 6.71 | 2377.83 | 54.56 | 60.88 | 62.64 |
| **2017-18** | 3230.29 | 2495.83 | 2274.15 | 930.26 | 195.91 | 41.40 | 8.42 | 1098.17 | 34.00 | 44.00 | 48.29 |
| **2016-18** | 7588.62 | 6401.57 | 6070.10 | 2121.07 | 373.05 | 84.86 | 15.13 | 3476.00 | 45.81 | 54.30 | 57.26 |

Note: The average instalment amount is derived from FTO data as per FTO sanction year.
***Source:*** *AwaasSoft. Accessed on 18th April 2018.*

## Annexure 3.4.4.1: Status of Beneficiary Based on High Level Physical Progress Report Data (in number) 2015-16

| State | Target | Sanctioned geo-tagged | 1st Instalment | Beneficiary at only one installment stage | | | | Completed | Physical Achievement (%) | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | 1st | 2nd | 3rd | 4th | | Target | Sanctioned | 1st Instalment |
| Arunachal Pradesh | 1357 | 36 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | -- |
| Assam | 123193 | 122772 | 121306 | 11842 | 0 | 5974 | 0 | 103490 | 84.01 | 84.29 | 85.31 |
| Bihar | 236271 | 234447 | 226947 | 86709 | 0 | 0 | 0 | 140238 | 59.35 | 59.82 | 61.79 |
| Chhattisgarh | 41186 | 41170 | 41025 | 1952 | 0 | 0 | 0 | 39073 | 94.87 | 94.91 | 95.24 |
| Goa | 495 | 380 | 362 | 256 | 0 | 0 | 0 | 106 | 21.41 | 27.89 | 29.28 |
| Gujarat | 28753 | 28811 | 28047 | 9936 | 0 | 0 | 0 | 18111 | 62.99 | 62.86 | 64.57 |
| Haryana | 29314 | 14057 | 13792 | 2489 | 0 | 0 | 0 | 11303 | 38.56 | 80.41 | 81.95 |
| Himachal Pradesh | 2635 | 2667 | 2608 | 120 | 0 | 0 | 0 | 2488 | 94.42 | 93.29 | 95.40 |
| Jammu and Kashmir | 7579 | 6736 | 5477 | 3306 | 0 | 0 | 0 | 2171 | 28.64 | 32.23 | 39.64 |
| Jharkhand | 41901 | 41823 | 41181 | 19064 | 0 | 0 | 0 | 22117 | 52.78 | 52.88 | 53.71 |
| Kerala | 49792 | 56025 | 55984 | 5480 | 0 | 0 | 0 | 50504 | 101.43 | 90.15 | 90.21 |
| Maharashtra | 158763 | 152916 | 148418 | 35435 | 0 | 0 | 0 | 112983 | 71.16 | 73.89 | 76.12 |
| Manipur | 3133 | 3127 | 2981 | 2270 | 0 | 0 | 0 | 711 | 22.69 | 22.74 | 23.85 |
| Meghalaya | 5672 | 5631 | 5575 | 2328 | 0 | 0 | 0 | 3247 | 57.25 | 57.66 | 58.24 |
| Mizoram | 870 | 745 | 727 | 23 | 0 | 0 | 0 | 704 | 80.92 | 94.50 | 96.84 |
| Madhya Pradesh | 97109 | 98669 | 95784 | 20398 | 0 | 0 | 0 | 75386 | 77.63 | 76.40 | 78.70 |
| Nagaland | 996 | 995 | 0 | 0 | 0 | 0 | 0 | 754 | 75.70 | 75.78 | -- |
| Odisha | 160610 | 164958 | 164652 | 13444 | 0 | 0 | 0 | 151208 | 94.15 | 91.66 | 91.83 |
| Punjab | 47844 | 1653 | 1605 | 123 | 0 | 0 | 0 | 1482 | 3.10 | 89.66 | 92.34 |
| Rajasthan | 85162 | 84681 | 83581 | 20389 | 0 | 13048 | 0 | 50144 | 58.88 | 59.22 | 59.99 |
| Sikkim | 1234 | 761 | 515 | 0 | 0 | 0 | 0 | 549 | 44.49 | 72.14 | 106.60 |
| Tamil Nadu | 52814 | 53353 | 53122 | 566 | 1294 | 0 | 0 | 51262 | 97.06 | 96.08 | 96.50 |
| Tripura | 9459 | 9452 | 9445 | 303 | 0 | 133 | 0 | 9009 | 95.24 | 95.31 | 95.38 |
| Uttar Pradesh | 358551 | 358541 | 356125 | 7093 | 0 | 0 | 0 | 349032 | 97.35 | 97.35 | 98.01 |
| Uttarakhand | 6432 | 6428 | 6417 | 286 | 0 | 0 | 0 | 6131 | 95.32 | 95.38 | 95.54 |
| West Bengal | 364877 | 423600 | 421254 | 12805 | 0 | 0 | 0 | 408449 | 111.94 | 96.42 | 96.96 |
| Andhra Pradesh | 65976 | 66671 | 64110 | 5991 | 0 | 0 | 0 | 58119 | 88.09 | 87.17 | 90.66 |
| Karnataka | 80087 | 109592 | 91776 | 18534 | 0 | 0 | 0 | 73242 | 91.45 | 66.83 | 79.81 |
| Telangana | 67312 | 56858 | 53170 | 0 | 0 | 5853 | 0 | 47317 | 70.30 | 83.22 | 88.99 |
| India | **2130751** | **2147560** | **2095986** | **281142** | **1294** | **25008** | **0** | **1789330** | **83.98** | **83.32** | **85.37** |

***Source:*** *AwaasSoft. Accessed on 20th April 2018.*

## Annexure 3.4.4.2: State-wise Status of Beneficiary Based on High Level Physical Progress Report Data (in number) 2016-17

| State | Target | Sanctioned geo-tagged | 1st Instalment | Beneficiary at only one installment stage | | | | Completed | Physical Achievement (%) | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | 1st | 2nd | 3rd | 4th | | Target | Sanctioned | 1st Instalment |
| Arunachal Pradesh | 9034 | 343 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | -- |
| Assam | 219695 | 168708 | 160630 | 119613 | 0 | 22907 | 0 | 18110 | 8.24 | 10.73 | 11.27 |
| Bihar | 637658 | 450604 | 419399 | 393395 | 0 | 10668 | 0 | 15336 | 2.41 | 3.40 | 3.66 |
| Chhattisgarh | 232903 | 232892 | 231997 | 34602 | 0 | 0 | 0 | 197395 | 84.75 | 84.76 | 85.09 |
| Goa | 761 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | -- | -- |
| Gujarat | 113595 | 105577 | 99915 | 44888 | 0 | 0 | 0 | 55027 | 48.44 | 52.12 | 55.07 |
| Haryana | 25556 | 10722 | 10594 | 5965 | 0 | 0 | 0 | 4629 | 18.11 | 43.17 | 43.69 |
| Himachal Pradesh | 4874 | 4642 | 4562 | 1585 | 0 | 0 | 0 | 2977 | 61.08 | 64.13 | 65.26 |
| Jammu and Kashmir | 17020 | 12365 | 11219 | 10054 | 0 | 738 | 0 | 427 | 2.51 | 3.45 | 3.81 |
| Jharkhand | 230855 | 222420 | 221403 | 25552 | 32012 | 0 | 6712 | 157127 | 68.06 | 70.64 | 70.97 |
| Kerala | 32559 | 13196 | 12953 | 4901 | 0 | 0 | 0 | 8052 | 24.73 | 61.02 | 62.16 |
| Maharashtra | 230422 | 223177 | 216476 | 98384 | 0 | 0 | 0 | 118092 | 51.25 | 52.91 | 54.55 |
| Manipur | 9740 | 9726 | 9674 | 9331 | 0 | 300 | 0 | 43 | 0.44 | 0.44 | 0.44 |
| Meghalaya | 17030 | 16834 | 15464 | 15232 | 0 | 109 | 0 | 123 | 0.72 | 0.73 | 0.80 |
| Mizoram | 4806 | 2388 | 2366 | 826 | 641 | 0 | 0 | 899 | 18.71 | 37.65 | 38.00 |
| Madhya Pradesh | 448147 | 444246 | 443202 | 36342 | 43373 | 0 | 0 | 363487 | 81.11 | 81.82 | 82.01 |
| Nagaland | 8481 | 427 | 85 | 85 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| Odisha | 396102 | 395026 | 392873 | 82095 | 38275 | 0 | 0 | 272503 | 68.80 | 68.98 | 69.36 |
| Punjab | 24469 | 7603 | 6060 | 5732 | 0 | 0 | 0 | 328 | 1.34 | 4.31 | 5.41 |
| Rajasthan | 250258 | 249998 | 249530 | 55841 | 0 | 1616 | 0 | 192073 | 76.75 | 76.83 | 76.97 |
| Sikkim | 1957 | 1095 | 1059 | 308 | 242 | 208 | 0 | 301 | 15.38 | 27.49 | 28.42 |
| Tamil Nadu | 176338 | 176201 | 169207 | 112328 | 12329 | 0 | 0 | 44550 | 25.26 | 25.28 | 26.33 |
| Tripura | 23730 | 23596 | 23510 | 14916 | 0 | 6520 | 0 | 2074 | 8.74 | 8.79 | 8.82 |
| Uttar Pradesh | 575258 | 572140 | 569881 | 50113 | 0 | 394 | 0 | 519374 | 90.29 | 90.78 | 91.14 |
| Uttarakhand | 10861 | 8130 | 7974 | 1989 | 0 | 0 | 0 | 5985 | 55.11 | 73.62 | 75.06 |
| West Bengal | 436512 | 432084 | 430019 | 28754 | 44406 | 0 | 0 | 356859 | 81.75 | 82.59 | 82.99 |
| Andhra Pradesh | 75054 | 61513 | 42607 | 23900 | 1312 | 0 | 0 | 17395 | 23.18 | 28.28 | 40.83 |
| Karnataka | 93065 | 59749 | 43217 | 14007 | 4548 | 0 | 0 | 24662 | 26.50 | 41.28 | 57.07 |
| Telangana | 50959 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | -- | -- |
| India | **4358324** | **3905746** | **3795945** | **1190807** | **177138** | **43460** | **6712** | **2377828** | **54.56** | **60.88** | **62.64** |

***Source**: AwaasSoft. Accessed on 20th April 2018.*

## Annexure 3.4.4.3: State-wise Status of Beneficiary Based on High Level Physical Progress Report Data (in number) 2017-18

| State | Target | Sanctioned geo-tagged | 1st Instalment | Beneficiary at only one installment stage | | | | Completed | Physical Achievement (%) | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | 1st | 2nd | 3rd | 4th | | Target | Sanctioned | 1st Instalment |
| Arunachal Pradesh | 2187 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | -- |
| Assam | 40119 | 19151 | 15741 | 14930 | 0 | 629 | 0 | 182 | 0.45 | 0.95 | 1.16 |
| Bihar | 538959 | 152556 | 93290 | 92988 | 0 | 95 | 0 | 207 | 0.04 | 0.14 | 0.22 |
| Chhattisgarh | 206372 | 206346 | 205493 | 63466 | 0 | 0 | 0 | 142027 | 68.82 | 68.83 | 69.12 |
| Goa | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -- | -- | -- |
| Gujarat | 91108 | 74781 | 68005 | 37895 | 0 | 0 | 0 | 30110 | 33.05 | 40.26 | 44.28 |
| Haryana | 12886 | 7718 | 6706 | 5975 | 0 | 0 | 0 | 731 | 5.67 | 9.47 | 10.90 |
| Himachal Pradesh | 2511 | 1564 | 925 | 918 | 0 | 5 | 0 | 2 | 0.08 | 0.13 | 0.22 |
| Jammu and Kashmir | 21752 | 3427 | 1491 | 1398 | 0 | 55 | 0 | 38 | 0.17 | 1.11 | 2.55 |
| Jharkhand | 159052 | 153865 | 144629 | 94304 | 6423 | 29061 | 8418 | 6423 | 4.04 | 4.17 | 4.44 |
| Kerala | 9872 | 3189 | 3015 | 2489 | 0 | 0 | 0 | 526 | 5.33 | 16.49 | 17.45 |
| Maharashtra | 150934 | 134413 | 101090 | 85866 | 3093 | 7946 | 0 | 4185 | 2.77 | 3.11 | 4.14 |
| Manipur | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -- | -- | -- |
| Meghalaya | 3715 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | -- |
| Mizoram | 1794 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | -- | -- |
| Madhya Pradesh | 389532 | 382241 | 360595 | 67395 | 37477 | 0 | 0 | 255723 | 65.65 | 66.90 | 70.92 |
| Nagaland | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -- | -- | -- |
| Odisha | 340498 | 340402 | 334853 | 171356 | 49562 | 0 | 0 | 113935 | 33.46 | 33.47 | 34.03 |
| Punjab | 6615 | 495 | 171 | 169 | 0 | 2 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| Rajasthan | 223629 | 222649 | 219720 | 128332 | 0 | 3275 | 0 | 88113 | 39.40 | 39.57 | 40.10 |
| Sikkim | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -- | -- | -- |
| Tamil Nadu | 130214 | 34364 | 11185 | 10114 | 215 | 185 | 0 | 671 | 0.52 | 1.95 | 6.00 |
| Tripura | 1259 | 1086 | 993 | 967 | 0 | 21 | 0 | 5 | 0.40 | 0.46 | 0.50 |
| Uttar Pradesh | 396594 | 316647 | 314265 | 35464 | 0 | 0 | 0 | 278801 | 70.30 | 88.05 | 88.72 |
| Uttarakhand | 4915 | 2771 | 1417 | 1417 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| West Bengal | 374629 | 375017 | 371768 | 102391 | 97695 | 0 | 0 | 171682 | 45.83 | 45.78 | 46.18 |
| Andhra Pradesh | 48058 | 1562 | 885 | 595 | 8 | 121 | 0 | 161 | 0.34 | 10.31 | 18.19 |
| Karnataka | 52284 | 60768 | 17901 | 11818 | 1438 | 0 | 0 | 4645 | 8.88 | 7.64 | 25.95 |
| Telangana | 19715 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | -- | -- |
| India | **3230293** | **2495825** | **2274151** | **930258** | **195911** | **41397** | **8418** | **1098167** | **34.00** | **44.00** | **48.29** |

***Source:*** *AwaasSoft. Accessed on 20th April 2018.*

## Annexure 3.4.5.1: State-wise Estimated Unspent Balances Based on High Level Physical Progress Report Data 2015-16 (In Rs Lakh)

| State | Estimated Total Expenditure | Dissaving (Unspent money with Beneficiary) | Percentage Dissaving to Estimated Total Expenditure | Estimated Total Potential Expenditure | Unspent Money in State account | Percentage Unspent Balances to Estimated Total Potential Expenditure | | |
|---|---|---|---|---|---|---|---|---|
| | | | | | | Beneficiary | State | Total |
| Arunachal Pradesh | 0.00 | 0.00 | -- | 0.00 | 0.00 | -- | -- | -- |
| Assam | 84318.20 | 2220.38 | 2.63 | 90979.50 | 6661.30 | 2.44 | 7.32 | 9.76 |
| Bihar | 130091.71 | 30705.93 | 23.60 | 170210.25 | 40118.54 | 18.04 | 23.57 | 41.61 |
| Chhattisgarh | 29017.14 | 707.10 | 2.44 | 30768.75 | 1751.61 | 2.30 | 5.69 | 7.99 |
| Goa | 203.10 | 102.40 | 50.42 | 271.50 | 68.40 | 37.72 | 25.19 | 62.91 |
| Gujarat | 14416.50 | 1738.80 | 12.06 | 21035.25 | 6618.75 | 8.27 | 31.47 | 39.73 |
| Haryana | 9777.32 | 622.25 | 6.36 | 10344.00 | 566.68 | 6.02 | 5.48 | 11.49 |
| Himachal Pradesh | 1911.00 | 45.00 | 2.35 | 1956.00 | 45.00 | 2.30 | 2.30 | 4.60 |
| Jammu and Kashmir | 0.00 | 0.00 | -- | 4107.75 | 4107.75 | 0.00 | 100.00 | 100.00 |
| Jharkhand | 22587.74 | 6307.79 | 27.93 | 30885.75 | 8298.01 | 20.42 | 26.87 | 47.29 |
| Kerala | 45149.01 | 959.00 | 2.12 | 41988.00 | -3161.01 | 2.28 | -7.53 | -5.24 |
| Maharashtra | 120631.70 | 12523.49 | 10.38 | 111313.50 | -9318.20 | 11.25 | -8.37 | 2.88 |
| Manipur | 958.88 | 425.63 | 44.39 | 2235.75 | 1276.88 | 19.04 | 57.11 | 76.15 |
| Meghalaya | 3220.95 | 785.70 | 24.39 | 4181.25 | 960.30 | 18.79 | 22.97 | 41.76 |
| Mizoram | 533.18 | 5.18 | 0.97 | 545.25 | 12.08 | 0.95 | 2.21 | 3.16 |
| Madhya Pradesh | 60803.49 | 7247.37 | 11.92 | 71838.00 | 11034.51 | 10.09 | 15.36 | 25.45 |
| Nagaland | 0.00 | 0.00 | -- | 0.00 | 0.00 | -- | -- | -- |
| Odisha | 113932.88 | 2688.80 | 2.36 | 123489.00 | 9556.12 | 2.18 | 7.74 | 9.92 |
| Punjab | 1058.93 | 21.53 | 2.03 | 1203.75 | 144.83 | 1.79 | 12.03 | 13.82 |
| Rajasthan | 47802.48 | 3568.08 | 7.46 | 62685.75 | 14883.28 | 5.69 | 23.74 | 29.43 |
| Sikkim | 411.75 | 0.00 | 0.00 | 386.25 | -25.50 | 0.00 | -6.60 | -6.60 |
| Tamil Nadu | 36358.31 | 79.01 | 0.22 | 39841.50 | 3483.19 | 0.20 | 8.74 | 8.94 |
| Tripura | 6908.32 | 70.58 | 1.02 | 7083.75 | 175.43 | 1.00 | 2.48 | 3.47 |
| Uttar Pradesh | 247736.47 | 2491.98 | 1.01 | 267093.75 | 19357.28 | 0.93 | 7.25 | 8.18 |
| Uttarakhand | 4567.10 | 124.26 | 2.72 | 4812.75 | 245.65 | 2.58 | 5.10 | 7.69 |
| West Bengal | 294954.14 | 4552.45 | 1.54 | 315940.50 | 20986.36 | 1.44 | 6.64 | 8.08 |
| Andhra Pradesh | -- | -- | -- | -- | -- | -- | -- | -- |
| Karnataka | -- | -- | -- | -- | -- | -- | -- | -- |
| Telangana | -- | -- | -- | -- | -- | -- | -- | -- |
| India | **1277350.27** | **77992.69** | **6.11** | **1571989.50** | **294639.23** | **4.96** | **18.74** | **23.70** |

Note: The average instalment amount is derived from FTO data as per FTO sanction year. The usable data are not available for Andhra Pradesh, Karnataka, and Telangana.
***Source****: AwaasSoft. Accessed on 20th April 2018.*

## Annexure 3.4.5.2: State-wise Estimated Unspent Balances Based on High Level Physical Progress Report Data 2016-17 (In Rs Lakh)

| State | Estimated Total Expenditure | Dissaving (Unspent money with Beneficiary) | Percentage Dissaving to Estimated Total Expenditure | Estimated Total Potential Expenditure | Unspent Money in State account | Percentage Unspent Balances to Estimated Total Potential Expenditure | | |
|---|---|---|---|---|---|---|---|---|
| | | | | | | Beneficiary | State | Total |
| Arunachal Pradesh | 0.00 | 0.00 | -- | 0.00 | 0.00 | -- | -- | -- |
| Assam | 92196.33 | 38874.23 | 42.16 | 208819.00 | 116622.68 | 18.62 | 55.85 | 74.46 |
| Bihar | 234447.00 | 202398.81 | 86.33 | 545218.70 | 310771.70 | 37.12 | 57.00 | 94.12 |
| Chhattisgarh | 263028.30 | 17247.35 | 6.56 | 301596.10 | 38567.80 | 5.72 | 12.79 | 18.51 |
| Goa | 0.00 | 0.00 | -- | 0.00 | 0.00 | -- | -- | -- |
| Gujarat | 79545.85 | 13466.40 | 16.93 | 129889.50 | 50343.65 | 10.37 | 38.76 | 49.13 |
| Haryana | 9072.27 | 2684.25 | 29.59 | 13772.20 | 4699.93 | 19.49 | 34.13 | 53.62 |
| Himachal Pradesh | 4900.35 | 1030.25 | 21.02 | 5930.60 | 1030.25 | 17.37 | 17.37 | 34.74 |
| Jammu and Kashmir | 6541.50 | 5027.00 | 76.85 | 14584.70 | 8043.20 | 34.47 | 55.15 | 89.62 |
| Jharkhand | 222106.45 | 6476.22 | 2.92 | 287823.90 | 65717.45 | 2.25 | 22.83 | 25.08 |
| Kerala | 12014.88 | 2352.48 | 19.58 | 16838.90 | 4824.02 | 13.97 | 28.65 | 42.62 |
| Maharashtra | 188859.70 | 29515.20 | 15.63 | 281418.80 | 92559.10 | 10.49 | 32.89 | 43.38 |
| Manipur | 4924.78 | 4478.88 | 90.95 | 12576.20 | 7651.42 | 35.61 | 60.84 | 96.45 |
| Meghalaya | 8222.24 | 7920.64 | 96.33 | 20103.20 | 11880.96 | 39.40 | 59.10 | 98.50 |
| Mizoram | 2074.15 | 322.14 | 15.53 | 3075.80 | 1001.65 | 10.47 | 32.57 | 43.04 |
| Madhya Pradesh | 521486.00 | 14536.80 | 2.79 | 576162.60 | 54676.60 | 2.52 | 9.49 | 12.01 |
| Nagaland | 110.50 | 110.50 | 100.00 | 110.50 | 0.00 | 100.00 | 0.00 | 100.00 |
| Odisha | 381315.72 | 16419.00 | 4.31 | 510734.90 | 129419.18 | 3.21 | 25.34 | 28.55 |
| Punjab | 2113.20 | 1719.60 | 81.37 | 7878.00 | 5764.80 | 21.83 | 73.18 | 95.00 |
| Rajasthan | 249179.40 | 16752.30 | 6.72 | 324389.00 | 75209.60 | 5.16 | 23.19 | 28.35 |
| Sikkim | 806.10 | 61.60 | 7.64 | 1376.70 | 570.60 | 4.47 | 41.45 | 45.92 |
| Tamil Nadu | 89200.66 | 29237.86 | 32.78 | 219969.10 | 130768.44 | 13.29 | 59.45 | 72.74 |
| Tripura | 18400.49 | 7228.29 | 39.28 | 30563.00 | 12162.51 | 23.65 | 39.79 | 63.45 |
| Uttar Pradesh | 647420.56 | 20165.14 | 3.11 | 740845.30 | 93424.74 | 2.72 | 12.61 | 15.33 |
| Uttarakhand | 8973.90 | 1193.40 | 13.30 | 10366.20 | 1392.30 | 11.51 | 13.43 | 24.94 |
| West Bengal | 477566.80 | 11606.28 | 2.43 | 559024.70 | 81457.90 | 2.08 | 14.57 | 16.65 |
| Andhra Pradesh | -- | -- | -- | -- | -- | -- | -- | -- |
| Karnataka | -- | -- | -- | -- | -- | -- | -- | -- |
| Telangana | -- | -- | -- | -- | -- | -- | -- | -- |
| India | **3524562.33** | **450879.82** | **12.79** | **4934728.50** | **1410166.17** | **9.14** | **28.58** | **37.71** |

Note: The average instalment amount is derived from FTO data as per FTO sanction year. The usable data are not available for Andhra Pradesh, Karnataka, and Telangana.

***Source:*** *AwaasSoft. Accessed on 20th April 2018.*

## Annexure 3.4.5.3: State-wise Estimated Unspent Balances Based on High Level Physical Progress Report Data 2017-18 (In Rs Lakh)

| State | Estimated Total Expenditure | Dissaving (Unspent money with Beneficiary) | Percentage Dissaving to Estimated Total Expenditure | Estimated Total Potential Expenditure | Unspent Money in State account | Percentage Unspent Balances to Estimated Total Potential Expenditure | | |
|---|---|---|---|---|---|---|---|---|
| | | | | | | Beneficiary | State | Total |
| Arunachal Pradesh | 0.00 | 0.00 | -- | 0.00 | 0.00 | -- | -- | -- |
| Assam | 5906.55 | 4852.25 | 82.15 | 20463.30 | 14556.75 | 23.71 | 71.14 | 94.85 |
| Bihar | 38885.23 | 38514.93 | 99.05 | 121277.00 | 82391.77 | 31.76 | 67.94 | 99.69 |
| Chhattisgarh | 205008.63 | 30463.68 | 14.86 | 267140.90 | 62132.27 | 11.40 | 23.26 | 34.66 |
| Goa | 0.00 | 0.00 | -- | 0.00 | 0.00 | -- | -- | -- |
| Gujarat | 47550.32 | 11368.50 | 23.91 | 88406.50 | 40856.18 | 12.86 | 46.21 | 59.07 |
| Haryana | 3698.44 | 2689.56 | 72.72 | 8717.80 | 5019.36 | 30.85 | 57.58 | 88.43 |
| Himachal Pradesh | 605.80 | 596.70 | 98.50 | 1202.50 | 596.70 | 49.62 | 49.62 | 99.24 |
| Jammu and Kashmir | 819.90 | 699.00 | 85.25 | 1938.30 | 1118.40 | 36.06 | 57.70 | 93.76 |
| Jharkhand | 76424.83 | 23760.28 | 31.09 | 188017.70 | 111592.87 | 12.64 | 59.35 | 71.99 |
| Kerala | 1825.92 | 1194.72 | 65.43 | 3919.50 | 2093.58 | 30.48 | 53.41 | 83.90 |
| Maharashtra | 35448.50 | 22229.74 | 62.71 | 131417.00 | 95968.50 | 16.92 | 73.03 | 89.94 |
| Manipur | 0.00 | 0.00 | -- | 0.00 | 0.00 | -- | -- | -- |
| Meghalaya | 0.00 | 0.00 | -- | 0.00 | 0.00 | -- | -- | -- |
| Mizoram | 0.00 | 0.00 | -- | 0.00 | 0.00 | -- | -- | -- |
| Madhya Pradesh | 379029.99 | 26958.00 | 7.11 | 468773.50 | 89743.51 | 5.75 | 19.14 | 24.90 |
| Nagaland | 0.00 | 0.00 | -- | 0.00 | 0.00 | -- | -- | -- |
| Odisha | 205807.77 | 34271.20 | 16.65 | 435308.90 | 229501.13 | 7.87 | 52.72 | 60.59 |
| Punjab | 53.10 | 50.70 | 95.48 | 222.30 | 169.20 | 22.81 | 76.11 | 98.92 |
| Rajasthan | 148165.20 | 38499.60 | 25.98 | 285636.00 | 137470.80 | 13.48 | 48.13 | 61.61 |
| Sikkim | 0.00 | 0.00 | -- | 0.00 | 0.00 | -- | -- | -- |
| Tamil Nadu | 3698.11 | 2632.57 | 71.19 | 14540.50 | 10842.39 | 18.11 | 74.57 | 92.67 |
| Tripura | 502.41 | 468.61 | 93.27 | 1290.90 | 788.49 | 36.30 | 61.08 | 97.38 |
| Uttar Pradesh | 350760.68 | 14282.77 | 4.07 | 408544.50 | 57783.82 | 3.50 | 14.14 | 17.64 |
| Uttarakhand | 850.20 | 850.20 | 100.00 | 1842.10 | 991.90 | 46.15 | 53.85 | 100.00 |
| West Bengal | 319243.24 | 41298.57 | 12.94 | 483298.40 | 164055.16 | 8.55 | 33.94 | 42.49 |
| Andhra Pradesh | -- | -- | -- | -- | -- | -- | -- | -- |
| Karnataka | -- | -- | -- | -- | -- | -- | -- | -- |
| Telangana | -- | -- | -- | -- | -- | -- | -- | -- |
| India | **1824291.63** | **295685.98** | **16.21** | **2956396.30** | **1132104.67** | **10.00** | **38.29** | **48.29** |

Note: The average instalment amount is derived from FTO data as per FTO sanction year. The usable data are not available for Andhra Pradesh, Karnataka, and Telangana.

***Source:*** *AwaasSoft. Accessed on 20th April 2018.*