

**ಕರ್ನಾಟಕ ವಿಧಾನ ಪರಿಷತ್ತು**

ಮಾನ್ಯ ಸದಸ್ಯರ ಹೆಸರು	:	ಡಾ : ಕೆ.ಗೋವಿಂದರಾಜ್ (ವಿಧಾನ ಸಭೆಯಿಂದ ಚುನಾಯಿತರಾದವರು)
ಚುಕ್ಕೆ ಗುರುತಿಲ್ಲದ ಪ್ರಶ್ನೆ ಸಂಖ್ಯೆ	:	<b>1174</b>
ಉತ್ತರಿಸಬೇಕಾದ ದಿನಾಂಕ	:	28.12.2022
ಉತ್ತರಿಸಬೇಕಾದ ಸಚಿವರು	:	ವಸತಿ ಮತ್ತು ಮೂಲಸೌಲಭ್ಯ ಅಭಿವೃದ್ಧಿ ಸಚಿವರು

ಕ್ರ.ಸಂ	ಪ್ರಶ್ನೆ	ಉತ್ತರ
ಅ)	<p>ಕೇಂದ್ರ ಮತ್ತು ರಾಜ್ಯ ಸರ್ಕಾರಗಳು ವಸತಿ ಇಲ್ಲದವರಿಗೆ ವಸತಿ ಒದಗಿಸಲು ರೂಪಿಸಿರುವ ವಿವಿಧ ಯೋಜನೆಗಳು ಯಾವುವು; (ಯೋಜನೆ ವಿವರ, ಫಲಾನುಭವಿಗಳ ಆಯ್ಕೆಗೆ ರೂಪಿಸಿರುವ ಮಾನದಂಡ ಕುರಿತಾಗಿ ಪ್ರತ್ಯೇಕವಾದ ಸಂಪೂರ್ಣ ಮಾಹಿತಿ ಒದಗಿಸುವುದು)</p>	<p>ಕೇಂದ್ರ ಮತ್ತು ರಾಜ್ಯ ಸರ್ಕಾರಗಳು ವಸತಿ ರಹಿತ ಕುಟುಂಬಗಳಿಗೆ ವಸತಿ ಸೌಲಭ್ಯವನ್ನು ಒದಗಿಸಲು ಈ ಕೆಳಕಂಡ ಯೋಜನೆಗಳನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸುತ್ತಿವೆ.</p> <p>ಕೇಂದ್ರ ಪುರಸ್ಕೃತ ವಸತಿ ಯೋಜನೆಗಳು</p> <ul style="list-style-type: none"> <li>• ಪ್ರಧಾನ ಮಂತ್ರಿ ಆವಾಸ್ ಯೋಜನೆ (ನಗರ)</li> <li>• ಪ್ರಧಾನ ಮಂತ್ರಿ ಆವಾಸ್ ಯೋಜನೆ (ಗ್ರಾಮೀಣ)</li> </ul> <p>ರಾಜ್ಯ ಪುರಸ್ಕೃತ ವಸತಿ ಯೋಜನೆಗಳು</p> <ul style="list-style-type: none"> <li>• ವಾಜಪೇಯಿ ವಸತಿ ಯೋಜನೆ (ನಗರ)</li> <li>• ಡಾ. ಬಿ.ಆರ್ ಅಂಬೇಡ್ಕರ್ ವಸತಿ ಯೋಜನೆ (ನಗರ ಮತ್ತು ಗ್ರಾಮೀಣ)</li> <li>• ದೇವರಾಜು ಅರಸು ವಿಶೇಷ ವಸತಿ ಯೋಜನೆ (ನಗರ ಮತ್ತು ಗ್ರಾಮೀಣ)</li> <li>• ಬಸವ ವಸತಿ ಯೋಜನೆ (ಗ್ರಾಮೀಣ)</li> </ul> <p>ಯೋಜನೆಗಳ ವಿವರ ಹಾಗೂ ಫಲಾನುಭವಿಗಳ ಆಯ್ಕೆಗೆ ರೂಪಿಸಿರುವ ಮಾನದಂಡಗಳ ಕುರಿತಾಗಿ ಸಂಪೂರ್ಣ ಮಾಹಿತಿಯನ್ನು ಅನುಬಂಧ-1 ರಲ್ಲಿ ಒದಗಿಸಲಾಗಿದೆ.</p>
ಆ)	<p>ವಸತಿ ಯೋಜನೆಗಳನ್ನು ಜಾರಿಗೆ ತರುವ ನಿಟ್ಟಿನಲ್ಲಿ ಇರುವ ನ್ಯೂನತೆಗಳಿಂದಾಗಿ ನೈಜ/ಅರ್ಹ ಫಲಾನುಭವಿಗಳಿಗೆ ಯೋಜನೆಯ ಸೌಲಭ್ಯವು ತಲುಪದೇ ಇರುವುದನ್ನು ಸರ್ಕಾರ ಗಂಭೀರವಾಗಿ ಗಮನಿಸಿದೆಯೇ; ಹಾಗಿದ್ದಲ್ಲಿ, ಈ ನಿಟ್ಟಿನಲ್ಲಿ ಸರ್ಕಾರ ಕೈಗೊಂಡ ಕ್ರಮಗಳೇನು; (ವಿವರ ಒದಗಿಸುವುದು)</p>	<p>ಕೇಂದ್ರ ಮತ್ತು ರಾಜ್ಯದ ವಿವಿಧ ವಸತಿ ಯೋಜನೆಗಳಡಿ ಸರ್ಕಾರವು ಹೊರಡಿಸಿರುವ ಮಾರ್ಗಸೂಚಿಗಳಿಗೆ ಅನುಗುಣವಾಗಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲಾಗುತ್ತಿದೆ.</p>
ಇ)	<p>ಕಳೆದ 3 ವರ್ಷಗಳ ಅವಧಿಯಲ್ಲಿ ರಾಜ್ಯ ಮತ್ತು ಕೇಂದ್ರ ಸರ್ಕಾರಗಳು ವಸತಿ ಯೋಜನೆಗೆ ಒದಗಿಸಲಾದ ಅನುದಾನ ಎಷ್ಟು; (ಪೂರ್ಣಗೊಂಡ ಯೋಜನೆ ಸ್ಥಳ, ಫಲಾನುಭವಿಗಳು ಸೇರಿದಂತೆ ಸಂಪೂರ್ಣ ಮಾಹಿತಿ ಒದಗಿಸುವುದು)</p>	<p>2019-20 ರಿಂದ 2021-22ನೇ ಸಾಲಿನವರೆಗೆ ರಾಜ್ಯ ಮತ್ತು ಕೇಂದ್ರ ಸರ್ಕಾರಗಳು ವಿವಿಧ ವಸತಿ ಯೋಜನೆಗಳ ಅನುಷ್ಠಾನಕ್ಕಾಗಿ ರೂ. 8224.90 ಕೋಟಿಗಳ ಅನುದಾನವನ್ನು ಒದಗಿಸಲಾಗಿದೆ. ಈ ಪೈಕಿ ಈವರೆಗೆ ಗ್ರಾಮೀಣ ಮತ್ತು ನಗರ ಪ್ರದೇಶದಲ್ಲಿ ಒಟ್ಟಾರೆ ರೂ.6919.34 ಕೋಟಿಗಳ ಅನುದಾನವನ್ನು ಖರ್ಚು ಮಾಡಲಾಗಿದ್ದು,</p>

ಯೋಜನಾವಾರು ವಿವರ ಈ ಕೆಳಗಿನಂತಿದೆ :

(ರೂ. ಕೋಟಿಗಳಲ್ಲಿ)

ಯೋಜನೆಗಳು	ಬಿಡುಗಡೆ	ಖರ್ಚು
ಬಸವ ವಸತಿ ಯೋಜನೆ	3180.63	1889.50
ಡಾ. ಬಿ.ಆರ್. ಅಂಬೇಡ್ಕರ್ ನಿವಾಸ್ ಯೋಜನೆ	2645.02	2110.59
ದೇವರಾಜ್ ಅರಸು ವಸತಿ ಯೋಜನೆ	145.00	177.80
ವಾಜಪೇಯಿ ನಗರ ವಸತಿ ಯೋಜನೆ	897.75	865.12
<b>ರಾಜ್ಯ ಒಟ್ಟು</b>	<b>6868.40</b>	<b>5043.01</b>
ಪ್ರಧಾನ ಮಂತ್ರಿ ಆವಾಸ್ ಯೋಜನೆ(ಗ್ರಾ)	309.60	369.03
ಪ್ರಧಾನ ಮಂತ್ರಿ ಆವಾಸ್ ಯೋಜನೆ - ನಗರ	1046.90	1500.41
ರಾಜೀವ್ ಆವಾಸ್ ಯೋಜನೆ	0.00	6.89
<b>ಕೇಂದ್ರ ಒಟ್ಟು</b>	<b>1356.50</b>	<b>1876.33</b>
<b>ರಾಜ್ಯ ಮತ್ತು ಕೇಂದ್ರ ಒಟ್ಟು</b>	<b>8224.90</b>	<b>6919.34</b>

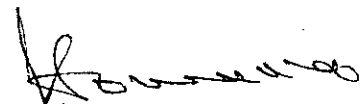
2019-20 ರಿಂದ 2021-22ನೇ ಆರ್ಥಿಕ ವರ್ಷದಲ್ಲಿ ಗ್ರಾಮೀಣ ಮತ್ತು ನಗರ ಪ್ರದೇಶಗಳಲ್ಲಿ 5.15ಲಕ್ಷ ಮನೆಗಳ ಗುರಿಗೆ ಏದರಾಗಿ 3.87ಲಕ್ಷ ಮನೆಗಳನ್ನು ಪೂರ್ಣಗೊಳಿಸಲಾಗಿದೆ. ವರ್ಷಾವಾರು ವಿವರ ಈ ಕೆಳಗಿನಂತಿದೆ.

ವರ್ಷ	ಗುರಿ	ಪೂರ್ಣಗೊಂಡ ಮನೆಗಳು
2019-20	1,50,000	1,32,973
2020-21	1,65,000	1,20,383
2021-22	2,00,000	1,33,328
<b>ಒಟ್ಟು</b>	<b>5,15,000</b>	<b>3,86,684</b>

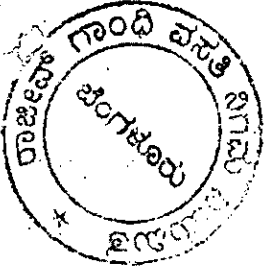
ಈ) ವಿವಿಧ ವಸತಿ ಯೋಜನೆಗಳನ್ನು ಜಾರಿಗೊಳಿಸುವಲ್ಲಿ ಇರುವ ನ್ಯೂನತೆ ಕುರಿತಾಗಿ (C.A.G) ಮಹಾಲೇಖಪಾಲಕರು ನೀಡಿದ ವರದಿಗಳನ್ನು ಸರ್ಕಾರ ಗಮನಿಸಿದೆಯೇ; ಹಾಗಿದ್ದಲ್ಲಿ, ಈ ಕುರಿತು ಸರ್ಕಾರದ ಅಭಿಪ್ರಾಯ ಮತ್ತು ಕೈಗೊಂಡ ಕ್ರಮವೇನು ? (ಮಾಹಿತಿ ಒದಗಿಸುವುದು)

ಪ್ರಧಾನ ಮಂತ್ರಿ ಆವಾಸ್ ಯೋಜನೆ (ನಗರ) ಯನ್ನು ರಾಜ್ಯದ ವಿವಿಧ ನಗರಗಳಲ್ಲಿ ಸದರಿ ಯೋಜನೆಯ ಮಾರ್ಗಸೂಚಿಗಳಿಗೆ ಅನುಗುಣವಾಗಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲಾಗುತ್ತಿದೆ. ಸಿ.ಎ.ಜಿ ವರದಿಯಲ್ಲಿ ಸೂಚಿಸಿರುವ ಅವಲೋಕನಗಳಿಗೆ ಹಾಗೂ ನೀಡಿರುವ ವರದಿಗಳಿಗೆ ಕೈಗೊಂಡಿರುವ ಕ್ರಮಗಳನ್ನು ಅನುಬಂಧ-2 ರಲ್ಲಿ ಒದಗಿಸಲಾಗಿದ್ದು, ಸಿ.ಎ.ಜಿ. ವರದಿಯನ್ನು ಅನುಪಾಲಿಸಲಾಗುತ್ತಿದೆ.

ಸಂಖ್ಯೆ:ವಇ 573 ಹೆಚ್‌ಎಂ 2022

  
(ವಿ. ಸೋಮಣ್ಣ)

ವಸತಿ ಮತ್ತು ಮೂಲಸೌಲಭ್ಯ ಅಭಿವೃದ್ಧಿ  
ಸಚಿವರು



ಅನುಬಂಧ-1

## ಯೋಜನೆಗಳ ವಿವರ ಹಾಗೂ ಫಲಾನುಭವಿಗಳ ಆಯ್ಕೆಗೆ ರೂಪಿಸಿರುವ

### ಮಾನದಂಡಗಳು:

#### 1. ಪ್ರಧಾನ ಮಂತ್ರಿ ಆವಾಸ್ ಯೋಜನೆ (ನಗರ) :

ಕೇಂದ್ರ ಸರ್ಕಾರವು ನಗರದ ಸರ್ವರಿಗೂ ಸೂರು ಬದಗಿಸಲು ಉದ್ದೇಶಿಸಿ 25.06.2015 ರಂದು ಪ್ರಧಾನ ಮಂತ್ರಿ ಆವಾಸ್ ಯೋಜನೆ (ನಗರ) ಅಭಿಯಾನವನ್ನು ಜಾರಿಗೊಳಿಸಿದೆ. ಈ ಅಭಿಯಾನದಡಿ 4 ಘಟಕಗಳಿದ್ದು, ಅರ್ಹ ಕುಟುಂಬಗಳು ಮನೆ ನಿರ್ಮಾಣಕ್ಕಾಗಿ ಯಾವುದಾದರೊಂದು ಘಟಕದಡಿ ಈ ಕೆಳಕಂಡಂತೆ ಪ್ರಯೋಜನ ಪಡೆಯಬಹುದಾಗಿದೆ.

ಕ್ರ.ಸಂ	ಘಟಕಗಳು:	ಸಹಾಯಧನ (ರೂ. ಲಕ್ಷಗಳಲ್ಲಿ)
1	ಭೂಮಿಯನ್ನು ಸಂಪನ್ಮೂಲವಾಗಿ ಬಳಸಿ ಕೊಳವೆ ಪ್ರವೇಶಗಳ ಅಭಿವೃದ್ಧಿ (In-situ slum redevelopment using land as resource).	1.00
2	ಕ್ರೆಡಿಟ್ ಲಿಂಕ್ಡ್ ಸಬ್ಸಿಡಿ ಸ್ಕೀಮ್ (Credit Linked Subsidy scheme).	2.30 ರಿಂದ 2.67
3	ಸಹಭಾಗಿತ್ವದಲ್ಲಿ ಧಾರಣೀಯ ವಸತಿ (Affordable Housing in Partnership)	1.50
4	ಫಲಾನುಭವಿಗಳಿಂದ ಸ್ವಯಂ ನಿರ್ಮಾಣ/ ವಿಸ್ತರಣೆ (Beneficiaries Led Construction or enhancement)	1.50

ಸದರಿ ಯೋಜನೆಯನ್ನು ರಾಜ್ಯದ 284 ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಗಳಲ್ಲಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲಾಗುತ್ತಿದೆ.

#### ಅರ್ಹತೆಯ ಮಾನದಂಡಗಳು:

1. ಒಂದು ಕುಟುಂಬ ಆದರೆ ಗಂಡ ಮಂಡಲಿ ಮತ್ತು ಮದುವೆಯಾಗದ ಮಕ್ಕಳು. ಕುಟುಂಬದ ವಯಸ್ಕ ಸದಸ್ಯರು (ಮದುವೆಯಾಗದ/ ಮದುವೆಯಾಗಿರುವ) ಕೂಡ ಅರ್ಹರು.
2. ಕುಟುಂಬವು ದೇಶದ ಯಾವುದೇ ಭಾಗದಲ್ಲಿ ಪಕ್ಕಾ ಮನೆ ಹೊಂದಿರಬಾರದು.
3. ಕುಟುಂಬವು 21 ಜಮೀನು ಗಿಂತ ಕಡಿಮೆ ಉತ್ತೀರ್ಣವಿರುವ ಪಕ್ಕಾ ಮನೆ ಹೊಂದಿದ್ದಲ್ಲಿ "ಫಲಾನುಭವಿಗಳಿಂದ ಸ್ವಯಂ ವಿಸ್ತರಣೆ" ಘಟಕದಡಿ ಅರ್ಹರು.

4. ಕುಟುಂಬದ ವಾರ್ಷಿಕ ಆದಾಯದ ಮಿತಿ ಮತ್ತು ಆ ಕುಟುಂಬವು ನಿರ್ಮಿಸಬಹುದಾದ ಮನೆಯ ವಿಸ್ತೀರ್ಣ ಈ ಕೆಳಕಂಡಂತಿದೆ:

Category	Annual Income	Carpet Area	Remarks
EWS	Upto Rs. 3.00 lakh	30 sqmt	ಫಲಾನುಭವಿಯು ಅಗತ್ಯವಿದ್ದಲ್ಲಿ ಸ್ವಲ್ಪ ಹೆಚ್ಚು ವಿಸ್ತೀರ್ಣದ ಮನೆ ನಿರ್ಮಿಸಿಕೊಳ್ಳಬಹುದಾಗಿದೆ.
LIG	Rs. 3.00 lakh to Rs.6.00 lakh	60 Sqmt	
MIG 1	Rs. 6.00 lakh to Rs. 12.00 lakh	160 sqmt	
MIG-2	Rs. 12.00 lakh to Rs. 18.00 lakh	200 sqmt	

ರಾಜ್ಯದಲ್ಲಿ ಸದರಿ ಅಭಿಯಾನವನ್ನು ರಾಜ್ಯ ಸರ್ಕಾರದ ವಸತಿ ಯೋಜನೆಗಳಾದ ವಾಜವೇಯಿ ವಸತಿ ಯೋಜನೆ, ಡಾ. ಬಿ. ಆರ್. ಅಂಬೇಡ್ಕರ್ ವಸತಿ ಯೋಜನೆ, ದೇವರಾಜು ಅರಸು ವಿಲೇವ ವಸತಿ ಯೋಜನೆ, ಪೌರ ಕಾರ್ಮಿಕ ಗೃಹ ಭಾಗ್ಯ ವಸತಿ ಯೋಜನೆಗಳೊಂದಿಗೆ ಸಮನ್ವಯಗೊಳಿಸಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲಾಗುತ್ತಿದೆ.

ರಾಜ್ಯ ಸರ್ಕಾರವು ರಾಜೀವ್ ಗಾಂಧಿ ವಸತಿ ನಿಗಮ ನಿಯಮಿತವು ರಾಜ್ಯ ಮಟ್ಟದ ನೋಡಲ್ ವಿಜ್ಞಾನಿಯಾಗಿ ನೇಮಕಗೊಳಿಸಿದೆ. ರಾಜೀವ್ ಗಾಂಧಿ ವಸತಿ ನಿಗಮ ನಿಯಮಿತ, ಕರ್ನಾಟಕ ಕೋಟೆ ಅಭಿವೃದ್ಧಿ ಮಂಡಳಿ, ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಗಳು, ಬೆಂಗಳೂರು ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರಗಳು ಸದರಿ ಅಭಿಯಾನವನ್ನು ರಾಜ್ಯದಲ್ಲಿ ಅನುಷ್ಠಾನಗೊಳಿಸುತ್ತಿವೆ.

ಕೇಂದ್ರ ಸರ್ಕಾರವು ಈಗಾಗಲೇ ಅನುಮೋದನೆಗೊಂಡ ಪಿ.ಎಲ್.ಪಿ ಮತ್ತು ಬಿ.ಎಲ್.ಪಿ ಮನೆಗಳನ್ನು ಪೂರ್ಣಗೊಳಿಸಲು ಸದರಿ ಅಭಿಯಾನದ ಅವಧಿಯನ್ನು ಮಾರ್ಚ್ 2022 ರಿಂದ ಡಿಸೆಂಬರ್ 2024 ರವರೆಗೆ ವಿಸ್ತರಿಸಿದೆ.



Para wise reply for performance audit report on implementation of housing for Urban Poor scheme.

P.N	Audit observations	Reply
3.1	<p>Status of the scheme                      PMAY (Urban) was launched with the objective of providing pucca houses with basic civic infrastructures to all the eligible urban poor by 2022. At the end of sixth year of scheme implementation, projects were taken up for only 579560 beneficiaries (43 per cent) out of the 1347885 prospective beneficiaries identified through demand Survey, undermining the very concept of Housing for All.</p>	<p>Gol will provide subsidy of Rs. 1.50 lakh per unit under BLC and AHP vertical of PMAY (U). Family having annual income up to Rs. 3.00 lakh can avail benefit under PMAY (U) for construction of house. However, Rs. 1.50 lakh is insufficient to complete houses especially in urban regions. Hence PMAY (U) mission is being implemented in convergence with State schemes viz., Vajapayee Housing scheme, Dr. B.R. Ambedkar Housing scheme, Devaraju Arasu Housing scheme, Poukarmika Gruha Bhagya scheme, Single House scheme.</p> <p>A family having annual income of Rs. 87600/- will be eligible under the state housing schemes. Even though there is no upper ceiling under PMAY (U), yet only those families selected under State housing schemes (having annual income of Rs. 87600/-) are considered under PMAY (U).</p> <p>Further under the state schemes, every year, based on the budgetary allocation, physical target will be issued to each ULBs. Beneficiaries who were approved under the State housing schemes have got Gol's subsidy under PMAY (U) mission.</p> <p>Few families (having income upto Rs. 3.00 lakh) came forward to construct houses by availing only Rs. 1.50 lakh grants from Gol.</p> <p>Hence, number of beneficiaries got approved under PMAY (U) mission are only 43% as against the demand.</p>
	<p>As against the approved 5.79 lakh DUs, only 88395 DUs (15 per cent) were completed as of March 2021. The poor performance of the mission in the state mainly is attributable to absence of strategic and implementation plan, approval of defective project proposals, delayed action of implementing agencies, non-release of timely financial assistance and non-fulfilment of mandatory conditions set forth to ease administrative and regulatory bottleneck. Detailed observations in this regard are brought out in the succeeding paragraphs:</p>	

P.N.	Audit observations	Reply										
3.2	<p><b>Implementation Process</b></p> <p>The scheme guidelines envisage preparation of HFAPoA before actual implementation of the scheme. HFAPoA contains clear strategy about implementation of the mission and form the basis of preparation of AIPs. In the prescribed sequence of events, demand survey should be followed by preparation of HFAPoA which serve as a strategic plan for execution of all subsequent scheme activities.</p>											
	<p>We observed that scheme was not implemented in accordance with the sequence of events prescribed in the scheme guidelines. Deficiencies in planning process under the scheme are detailed below:</p>											
3.2.1	<p><b>Preparation of HFAPoA</b></p> <p>We observed that projects were approved and implemented without HFAPoA and AIP till December 2020. The SLNA entrusted (August 2020) the work of preparation of HFAPoAs to three Consultancy Agencies<sup>1</sup> for a contract price of ₹ 7.4 Crore. These agencies submitted final HFAPoA reports in respect of 183 out of 273 ULBs during November 2020 only. The above reports were approved (November 2020) by the SLSMC and submitted (December 2020) to MoHUA for approval by CSMC. The SLNA made part payment of ₹ 5.79 Crore to these technical agencies in this regard.</p> <p>Preparation of HFAPoAs after approval of projects negates the very concept of planning and only serves the purpose of documentation. Thus, spending of ₹ 5.79 crore for documentation of works already planned and executed, is disproportionate to benefits to be accrued from it.</p>	<p>PMAY (U) Guidelines mandated preparation of HFAPoAs for each city. CSMC in its various meetings has directed to the state to submit HFAPoAs for all the cities.</p> <table border="1" data-bbox="1375 749 2011 1100"> <thead> <tr> <th data-bbox="1375 749 1505 771">CSMC</th> <th data-bbox="1505 749 2011 771">Directions</th> </tr> </thead> <tbody> <tr> <td data-bbox="1375 771 1505 827">37<sup>th</sup> CSMC / 23.08.2018</td> <td data-bbox="1505 771 2011 827">The State should submit HFAPoAs for all the cities at the earliest.</td> </tr> <tr> <td data-bbox="1375 827 1505 884">49<sup>th</sup> CSMC / 27.11.2019</td> <td data-bbox="1505 827 2011 884">The State should submit HFAPoAs for all the cities at the earliest.</td> </tr> <tr> <td data-bbox="1375 884 1505 940">50<sup>th</sup> CSMC / 27.12.2019</td> <td data-bbox="1505 884 2011 940">The State should submit HFAPoAs for all the cities at the earliest.</td> </tr> <tr> <td data-bbox="1375 940 1505 997">51<sup>st</sup> CSMC / 07.08.2020</td> <td data-bbox="1505 940 2011 997">The State is yet to submit the pending HFAPoAs to the Ministry. This is the 6th year of the PMAY (U) scheme implementation and the State still doesn't have HFAPoAs ready. The State should submit HFAPoAs for all the cities at the earliest.</td> </tr> </tbody> </table> <p>SLNA had prepared HFAPoA in-house for all 270 cities and submitted to MoHUA, GoI after obtaining approval of 10th SLSMC meeting held on 03.02. 2018. MoHUA made few observations on the draft HFAPoAs. SLNA had submitted revised reports to incorporating</p>	CSMC	Directions	37 <sup>th</sup> CSMC / 23.08.2018	The State should submit HFAPoAs for all the cities at the earliest.	49 <sup>th</sup> CSMC / 27.11.2019	The State should submit HFAPoAs for all the cities at the earliest.	50 <sup>th</sup> CSMC / 27.12.2019	The State should submit HFAPoAs for all the cities at the earliest.	51 <sup>st</sup> CSMC / 07.08.2020	The State is yet to submit the pending HFAPoAs to the Ministry. This is the 6th year of the PMAY (U) scheme implementation and the State still doesn't have HFAPoAs ready. The State should submit HFAPoAs for all the cities at the earliest.
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P.N	Audit observations	Reply
		<p>the observations.</p> <p>However, MoHUA vide letter No. N-1150/12019/HFAs-UD/ FTS -9058089, dated 10.05.2019 has directed to engage technical agencies for preparation of HFAPoA to submit quality HFAPoAs for consideration of CSMC.</p> <p>MoHUA in various communications also insisted for submission of HFAPoAs, MoHUA vide letter No. N 11015/10/2019-HFA-V-UD / FTS 9066594 dated 23.10.2020 has directed that in case of non-submission, the fund released for the purpose need to be returned to the ministry with applicable interest.</p> <p>Hence, SLNA took all the necessary action to complete HFAPoAs. RGHCL invited tenders for appointment of Technical agencies. 21<sup>st</sup> SLSMC meeting held on 30.09.2020 has deferred the proposal of SLNA for appointment of Technical Agencies and directed SLNA to award the work to Karnataka State Remote Sensing Application Centre. But KRSRAC informed that they are not appropriate agency to take up work</p> <p>22<sup>nd</sup> SLSMC meeting held on 24.03.2020 has accorded approval for appointment of technical agencies.</p> <p>On account of these reasons, there was delay in finalization of HFAPoAs.</p> <p>SLNA had submitted HFAPoAs for all 270 ULBs and 54<sup>th</sup> CSMC meeting held on 08.06.2021 had approved HFAPoAs.</p>
	<p>The Managing Director, RGHCL replied that preparation of HFAPoA at this stage provides an opportunity to understand the constraint in implementation of already sanctioned projects and corrective steps to be taken for better implementation of the project for the balance period. The reply of the MD is not acceptable as planning activities cannot be retrospective and it cannot substitute monitoring/evaluation activities like social audit, which is yet to be taken up by the SLNA.</p>	<p>Since PMAY (Urban) has already completed 5 years of implementation from its launch in June, 2015, the task of preparing the HFAPoA at this juncture came with an opportunity to re-visit the actual program performance in the State which would not have been as much possible. HFAPoA have addressed both the demand and supply side of the issues. The HFAPoA has presented various options to overcome the supply constraints which will help in effective implementation of the scheme not only for the balance period of the State of Karnataka but for addressing similar issues elsewhere. Besides, the suggestions have significant ramifications for Urban Low-Income-Households in any future Housing intervention.</p>

P.N	Audit observations	Reply
3.2.2	<p><b>Preparation of Annual Implementation Plans</b></p> <p>AIP is a necessary step that transforms strategic plan (HFAPoA) into actions. Apart from setting goals/targets, AIP ensures allocation of adequate resources for successful execution of the strategic plan. We observed that yearly targets were not set for taking up projects and milestones were also not prescribed for timely completion of the approved projects. The focus of SLNA over the years was to approve maximum projects rather than to ensure timely completion of already approved projects. Thus, in the absence of strategic and implementation plan, 56 per cent of the approved DUs were not commenced as of March 2021.</p>	<p>Upto 2020, MoHUA, Govt had focussed on approving the projects. In the mid-way of PMAY (U) mission, it emphasized on construction / completion of houses. Accordingly, SLNA acted upon.</p> <p>Due to various field related issues, many of AHP projects could not be commenced. The reasons are as follows:</p> <ol style="list-style-type: none"> <li>1) ULBs were unable to invite tenders due to non-availability of Chief Engineer / technical staff to finalize tender at their level.</li> <li>2) Delay in finalization of tenders due the prescribed norms. Projects have to be retendered due to the poor response from bidders.</li> <li>3) Under AHP projects, beneficiaries have to contribute 40%-60% of the project cost, ULBs have to contribute entire funds required towards infrastructure work. At present, beneficiaries are finding it difficult to pay huge contribution. Further, banks are also not coming forward to sanction loans. ULBs are experiencing major constraints of poor revenues. Hence, beneficiaries/ULBs are not in a position to contribute in time under these projects.</li> <li>4) SLSMC has insisted for collection of 25% or at least 25000 /- beneficiary contribution even before commencement which is also resulting in delay of grounding of the projects.</li> <li>5) Issues in land allotment, court litigations and local obstructions, delay in obtaining Clearance and permissions from competent authorities resulted delay in grounding of projects.</li> </ol> <p>Hence execution of AHP projects were delayed</p> <p>Further due to natural disasters such as flood, covid 19 pandemic, progress of BLC houses was hindered as it affected livelihood of the beneficiaries.</p> <p>However, efforts are being made to commence the projects as follows:</p> <ol style="list-style-type: none"> <li>6) Tenders are being invited for AHP projects from RGHCL itself.</li> <li>7) Conducting Regular review meeting with SLBC, banks LDMs on Bank linkages. Uniform simplified application formats, uniform simplified valuation and legal opinion formats were devised, one master valuation and legal opinion reports for one unit under project will be provided and the same will be used for all the units</li> </ol>



P.N	Audit observations	Reply										
		<p>(instead of getting reports for every units)</p> <p>8) Mobilizing beneficiary's contribution from different departments such as Social Development Dept, Minority Dept, Backward Class Development Dept.</p> <p>9) Fund is being released on the basis of actual progress of the projects, releasing more funds for a project being implemented faster.</p> <p>10) In spite of all the efforts, if the projects could not have commenced, such projects are converted into BLC.</p> <p>11) In order to avoid delay in tendering, few projects were entrusted to KSHC (Bankapura 604 DUs, Singanayakanahalli &amp; Kempanahalli 330 DUs, Kanakapura 917 DUs) directly by obtaining 4G exemptions.</p> <p>12) Few CLTC experts working as Civil Engineers were deputed at SLNA from district headquarters in order to fast track implementation.</p>										
3.2.3	<p><b>Approval of defective AHP project proposals</b></p> <p>As per the scheme guidelines, SLAC is responsible for techno economic appraisal of DPRs prepared by implementing agencies. The objective of techno-economic appraisal of DPRs is to determine the technical feasibility and financial viability of the project, and to assess the risks associated with the project and enumerate imminent actions that are required to be taken. Further commitment for continuous flow of funds needs to be ensured during project planning and approval for financial viability of the projects.</p>	<p>The present status of approved AHP projects is as follows:</p> <table border="1" data-bbox="1576 752 2075 893"> <tr> <td>No of Projects approved</td> <td>356</td> </tr> <tr> <td>No of DUs approved</td> <td>346441</td> </tr> <tr> <td>Tendered projects</td> <td>333</td> </tr> <tr> <td>Work under progress</td> <td>83983</td> </tr> <tr> <td>DUs completed</td> <td>34130</td> </tr> </table>	No of Projects approved	356	No of DUs approved	346441	Tendered projects	333	Work under progress	83983	DUs completed	34130
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	<p>Since share of ULBs constitute 14 per cent of the total project cost, the SLAC should have obtained concurrence of DMA which has administrative control over the ULBs to ensure availability of sufficient funds through budgetary allocation supporting the projects. We observed that AHP project proposals were approved by the SLAC/SLSMC without ensuring interdepartmental concurrence to ensure continuous flow of funds to the projects.</p>	<p>While appraising / issuing administrative approval, SLNA has obtained ULB's consent letter regarding collecting beneficiary's contribution, bearing ULB share.</p> <p>DMA is one of member of SLAC/ SLSMC. Hence DMA gave their concurrence during the meeting.</p> <p>7th SLSMC meeting held on 26.05.2017 had directed that the infrastructure cost per acre must be on an average Rs. 40.00 /- Lakhs.</p>										
	<p>As a result, out of ULB Share of ` 1019.30 Crore for AHP projects, only ` 130.64 crore was received from ULBs (March 2021). The SLSMC in its 24<sup>th</sup> meeting (September 2020) admitted that ULBs were experiencing major constraints of revenue and hence were not able to contribute their share in time. Efforts were being made to divert SFC funds at source to meet ULBs share which can be made available only</p>	<p>6th SLSMC meeting held on 18.02.2017 has directed ULBs to provide minimum infrastructure works by converging with different schemes Chief Minister Small And Medium Town Development Programme, SFC fund, 14th Finance, Smart Cities III Rs will</p>										

P.N	Audit observations	Reply
	over a period of seven to eight years.	provide basic infrastructure through own resources. Infrastructure work is completed under following projects:
	The beneficiary share constitutes 50 to 55 per cent of the unit cost of the DUs and most of the beneficiaries included in the approved DPRs earn less than 5000 per month. The CSMC in its 11 <sup>th</sup> meeting (August 2016) stated that the state must take written consent of the beneficiaries regarding contribution of beneficiary share. Accordingly, the SLSMC in its 7 <sup>th</sup> meeting (May 2017) decided that a commitment letter from the beneficiaries should be taken by the implementing agencies for bearing their share towards the housing cost under AHP vertical and be submitted to the SENA while seeking administrative approval. However, we observed that contributing capacity of beneficiaries were not taken into consideration while formulating projects and written consent of beneficiaries regarding beneficiary share also were not obtained before approval of the projects.	<ul style="list-style-type: none"> <li>• Tumkur 15 DUs,</li> <li>• Kanakapura 917 DUs,</li> <li>• Challakere 1008 DUs</li> </ul> <p>Obtained consent from concerned ULBs, and so far Rs.169.80 cr has been released to KSDB.</p> <p>Beneficiaries contribution:</p> <ol style="list-style-type: none"> <li>1) Till date totally 11469 applications were submitted to banks, 1738 loans were sanctioned.</li> <li>2) Till date 8678.82 crore beneficiaries share is collected under AHP projects.</li> <li>3) Regular review meeting under the Chairmanship of Hon'ble Chief Minister, GoK, Hon'ble Housing Minister, GoK Additional Chief Secretary &amp; Development Commissioner, Secretary Housing Department, MD, RGHCL, SLBC are being conducted with KSDB, RGHCL, PD, DUDC, SLBC, banks LDMs on Bank linkages. Uniform and simplified application formats, uniform and simplified valuation and legal opinion formats were devised by SLBC in consultation with RGHCL KSDB. One master valuation and master legal opinion reports for entire project will be provided and the same will be used for all the beneficiaries (instead of getting reports for every units). Exemption Stamp duty was sought from Revenue dept.</li> <li>4) <u>Hon'ble Chief Minister, GoK vide letter No. E-2892503/20-21 dated 18.08.2021 has taken initiative and directed to mobilize beneficiary share from different dept (copy enclosed).</u> Accordingly, efforts are being made to mobilize funds from different departments such as Social Development Dept, Minority Dept, Devaraju Arasu Backward Class Development Dept. Dr. B.R. Ambedkar Development Corporation Limited,</li> <li>5) Efforts were made to provide loan to the beneficiaries with lowest interest rate with longer tenure, so that the EMI become equivalent to rent, no additional financial burden on poor beneficiaries.</li> </ol>
	As a result, various implementing agencies could collect only 151.60 crore against the approved target of 8799.68 crore for 354 projects. On scrutiny of selected projects <sup>2</sup> , we observed that work of 6797 approved DUs have not commenced due to non-contribution of beneficiary share.	
	Thus, due to non-collection of beneficiary contribution and ULB share, out of 347070 DUs approved under AHP vertical, only 21837 (6.29 per cent) were completed as of 31 March 2021.	

P.N	Audit observations	Reply																																																												
		<p>6) : Initially contribution from the beneficiaries was collected in proportionate to the release of GoI and GoK releases.</p> <p>In order to ensure continuous fund flow to the AHP projects, while approving / appraising AHP projects/ tender proposals, StAC/SLSMC committee put rigid conditions such as</p> <ol style="list-style-type: none"> <li>1. work order may be issued subject to 100% completion of beneficiaries' selection.</li> <li>2. Work will be started when 50% beneficiaries get individual bank loan sanctioned, and remaining 50% of the work to be started when the remaining 50% get individual bank loan sanctioned.</li> <li>3. IA has to obtain council consent for bearing infrastructure cost and submit the same with concurrence of DMA.</li> </ol>																																																												
	<p>Further, 10<sup>3</sup> projects involving construction of 8728 Dwelling Units approved by the Government of India during September 2016 to December 2019 were also recommended (April 2021) for cancellation due to non-collection of beneficiary contribution and ULBs share.</p>	<p>ULBs have taken up project for construction of houses under AHP vertical of PMAY-(U) mission. CSMC in its various meeting had approved the said projects as follows.</p> <table border="1" data-bbox="1453 827 2202 1168"> <thead> <tr> <th>CSMC Date</th> <th>District</th> <th>City</th> <th>DUs</th> <th>Project Cost</th> </tr> </thead> <tbody> <tr> <td>30<sup>th</sup> CSMC/07.02.2018</td> <td>Kalaburagi</td> <td>Alanda</td> <td>1000</td> <td>4500.00</td> </tr> <tr> <td>13<sup>th</sup> CSMC/ 30.09.2016</td> <td>Gadag</td> <td>Mulgund</td> <td>214</td> <td>1016.50</td> </tr> <tr> <td>30<sup>th</sup> CSMC/07.02.2018</td> <td>Gadag</td> <td>Nargunda</td> <td>2000</td> <td>11256.77</td> </tr> <tr> <td>32<sup>th</sup> CSMC/26.03.2018</td> <td>Gadag</td> <td>GajendraGad</td> <td>1116</td> <td>5422.00</td> </tr> <tr> <td>32<sup>th</sup> CSMC/26.03.2018</td> <td>Gadag</td> <td>Ron</td> <td>2312</td> <td>11919.24</td> </tr> <tr> <td>43<sup>th</sup> CSMC/25.02.2019</td> <td>Gadag</td> <td>Naregal</td> <td>1424</td> <td>8508.00</td> </tr> <tr> <td>49<sup>th</sup> CSMC/27.11.2019</td> <td>Yadagiri</td> <td>ShahaPura</td> <td>264</td> <td>1652.78</td> </tr> <tr> <td>13<sup>th</sup> CSMC/ 30.09.2016</td> <td>Bidar</td> <td>Chitguppa</td> <td>63</td> <td>223.65</td> </tr> <tr> <td>13<sup>th</sup> CSMC/ 30.09.2016</td> <td>Belagavi</td> <td>Raibag TP</td> <td>200</td> <td>760.00</td> </tr> <tr> <td>32<sup>nd</sup> CSMC / 26.03.2018</td> <td>Gadag</td> <td>Gadag</td> <td>135</td> <td>1012.50</td> </tr> <tr> <td>Total</td> <td></td> <td></td> <td>8728</td> <td>46271.44</td> </tr> </tbody> </table> <p>Initially ULBs assured that they will meet out their share towards infrastructure cost and collect contribution beneficiaries.</p>	CSMC Date	District	City	DUs	Project Cost	30 <sup>th</sup> CSMC/07.02.2018	Kalaburagi	Alanda	1000	4500.00	13 <sup>th</sup> CSMC/ 30.09.2016	Gadag	Mulgund	214	1016.50	30 <sup>th</sup> CSMC/07.02.2018	Gadag	Nargunda	2000	11256.77	32 <sup>th</sup> CSMC/26.03.2018	Gadag	GajendraGad	1116	5422.00	32 <sup>th</sup> CSMC/26.03.2018	Gadag	Ron	2312	11919.24	43 <sup>th</sup> CSMC/25.02.2019	Gadag	Naregal	1424	8508.00	49 <sup>th</sup> CSMC/27.11.2019	Yadagiri	ShahaPura	264	1652.78	13 <sup>th</sup> CSMC/ 30.09.2016	Bidar	Chitguppa	63	223.65	13 <sup>th</sup> CSMC/ 30.09.2016	Belagavi	Raibag TP	200	760.00	32 <sup>nd</sup> CSMC / 26.03.2018	Gadag	Gadag	135	1012.50	Total			8728	46271.44
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		<p>Beneficiaries were found difficult to contribute towards housing. Further ULBs were not in a position to contribute their share in time under these projects.</p> <p>Hence, ULBs have come forward to convert AHP vertical into BLC (not to cancel project). But MoHUA, GoI has directed to cancel AHP projects and take up these DUs under BLC as afresh (instead of conversion from AHP to BLC). Hence it is proposed to cancel AHP projects. At the same time these projects are proposed to take up under BLC project afresh. Proceedings of the 27th SLSLMC held on 12.04.2021 (Agenda No 16 &amp; 17) may please be referred.</p> <table border="1" data-bbox="1499 664 1959 1009"> <thead> <tr> <th>City</th> <th>No of DUs</th> <th>Project Cost</th> </tr> </thead> <tbody> <tr> <td>Alanda</td> <td>1000</td> <td>4000.00</td> </tr> <tr> <td>Mulgund</td> <td>107</td> <td>428.00</td> </tr> <tr> <td>Nargunda</td> <td>2000</td> <td>8000.00</td> </tr> <tr> <td>Gajendragad</td> <td>352</td> <td>1408.00</td> </tr> <tr> <td>Ron</td> <td>1039</td> <td>4156.00</td> </tr> <tr> <td>Naregal</td> <td>1196</td> <td>4784.00</td> </tr> <tr> <td>Shahapura</td> <td>264</td> <td>1045.00</td> </tr> <tr> <td>Chitgappa</td> <td>63</td> <td>170.10</td> </tr> <tr> <td>Raibag TP</td> <td>200</td> <td>800</td> </tr> <tr> <td>Gadag</td> <td>135</td> <td>1012.50</td> </tr> <tr> <td><b>Total</b></td> <td><b>6356</b></td> <td><b>25803.6</b></td> </tr> </tbody> </table> <p>The above BLC projects are approved by 54th CSMC meeting held on 08.06.2021.</p> <p>During the transition, number of houses were reduced only under projects taken up by Mulgund, Gajendraghad, Ron Naregal ULBs. Under remaining projects number of houses remained the same even after conversion from AHP to BLC.</p>	City	No of DUs	Project Cost	Alanda	1000	4000.00	Mulgund	107	428.00	Nargunda	2000	8000.00	Gajendragad	352	1408.00	Ron	1039	4156.00	Naregal	1196	4784.00	Shahapura	264	1045.00	Chitgappa	63	170.10	Raibag TP	200	800	Gadag	135	1012.50	<b>Total</b>	<b>6356</b>	<b>25803.6</b>
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3.3	<p><b>Additional Financial burden to beneficiaries</b> Beneficiary share amounts to 50-55 per cent of the unit cost of the houses constructed under the scheme. In addition, tender premium and escalation in cost of the projects if any, are to be borne by the beneficiaries. Thus, delay in execution of these projects would make</p>	<p>After approval of the projects by CSMC, the following procedures will be followed up by SLNA:</p> <ol style="list-style-type: none"> <li>1. SLNA will request ULBs to submit the council resolution / consent letter for</li> </ol>																																				

P.N	Audit observations	Reply																						
	them un-affordable as the targeted beneficiaries belongs to socio economically weaker section.	bearing ULB share and for collection of contribution.																						
	We observed that the State Government is yet to accord administrative approval for 1095 projects involving 2,15,474 DUs out of 2477 projects approved by the GoI during 2016-20.	<ol style="list-style-type: none"> <li>2. After receiving the consent letter/ ULB resolution, the proposal will be submitted to GoK seeking Administrative approval. GoK will provide administrative approval.</li> <li>3. ULB submit the proposal seeking technical sanction from the competent authority (RGHCL/ DMA).</li> <li>4. There after ULB invites tenders.</li> </ol>																						
	On test check of 10 such projects which have not commenced, we observed that delayed action/inaction of the State Government/SLNA/IAs resulted in escalation of the project cost. The SLMC decided that the cost escalation was to be borne by the beneficiaries which resulted in extra financial implication to the beneficiaries to the tune of 234.47 crore. Details are indicated in the Appendix 3.1	The following projects were revised and cost was escalated:																						
	Thus, delay on part of the agencies involved in planning and executing the projects has resulted in extra financial burden to the beneficiaries who belonged to EWS category	<table border="1" data-bbox="1644 592 2013 895"> <thead> <tr> <th>Name of the City</th> <th>No of House</th> </tr> </thead> <tbody> <tr> <td>Chikmagalur</td> <td>1511</td> </tr> <tr> <td>Bankapur TMC</td> <td>604</td> </tr> <tr> <td>Savanur TMC</td> <td>1020</td> </tr> <tr> <td>Shiggaon TMC</td> <td>204</td> </tr> <tr> <td>Nippani</td> <td>1812</td> </tr> <tr> <td>Nippani</td> <td>240</td> </tr> <tr> <td>Shimoga</td> <td>1836</td> </tr> <tr> <td>Holalkere</td> <td>173</td> </tr> <tr> <td>Hiriyuru</td> <td>624</td> </tr> <tr> <td>Chailakere</td> <td>5250</td> </tr> </tbody> </table> <p data-bbox="1424 926 2240 978">"Chikmagalur 1511 DUs" project was approved in the 27th CSMC meeting held on 30.10.2017.</p> <p data-bbox="1424 978 2240 1030">SLNA has requested ULB to submit its consent/ council resolution for bearing ULB share and for collection of contribution in the following letters:</p> <ol style="list-style-type: none"> <li>1. RGRHCL 13 VHK 10 2017, dated 22.12.2017</li> <li>2. RGRHCL 13 VHK 10 2017, dated 22/02/2018</li> <li>3. RGRHCL 22 VHK 02 2018-19, dated 02/08/2018</li> <li>4. RGRHCL 22 VHK 03 2018-19, dated 16/01/2019</li> <li>5. RGRHCL 22 VHK 04 2017-18, dated 27/05/2019</li> </ol> <p data-bbox="1424 1197 2240 1271">SLNA also conducted review meeting and video conference to resolve implementation issues/ bottlenecks. SLNA has also written various letters and also issued notices on delay in commencement.</p>	Name of the City	No of House	Chikmagalur	1511	Bankapur TMC	604	Savanur TMC	1020	Shiggaon TMC	204	Nippani	1812	Nippani	240	Shimoga	1836	Holalkere	173	Hiriyuru	624	Chailakere	5250
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P.N	Audit observations	Reply
		<p>SLNA has requested the ULB to commence the project at the earliest in the following letters:</p> <ol style="list-style-type: none"> <li>1. RGHCL 28 VHK 25 2019-20 /2569 dated 15.07.2019</li> <li>2. RGRHCL 28 VHK 11 2019-20 dated 21.05.2019</li> <li>3. RGRHCL 13 VHK 26 2017-18, dated 10/05/2018</li> <li>4. RGRHCL 13 VHK 143 2017-18 /1975 dated 15.04.2019</li> <li>5. RGRHCL 13 VHK 151 2018 /3310 dated 30.11.2019</li> <li>6. RGRHCL 13 VHK 166 2018 / 4182 dated 29.07.2020</li> </ol> <p>In order to expedite execution of the work; GoK GO No. HD 016 HFA 2019 Bangalore dated 25.07.2019 has directed ULBs to entrust the work to KSDB/ KHB on depository contribution basis. Even though these ULBs did not commence the work.</p> <p>GoK has issued G.O vide G.O No HoD 04 HFA 2020, Bangalore, dated:28.01.2020 for inviting tenders from RGHCL on behalf of ULBs</p> <p>This DPR was prepared as per 2016-17 SR. In order to invite tender, there was need of revising estimates as per current SR 2018-19. Accordingly, ULB revised the DPR based on the 2018-19 SR. Hence the project cost was increased Revised project cost is Rs.11502.34 lakhs and the same was approved in 21<sup>st</sup> SLSMC meeting held on 30.01.2020. Later on GoK has accorded Administrative approval for the same and tenders were invited by RGHCL as per KTPP norms</p> <p>Savanuru 1020 DUs, Shiggaon 204 DUs and Bankapura 604 DUs were approved in the 23th CSMC /21.06.2017.</p> <p>SLNA vide letter No 18268 DMA 75 PMAY 2016-17 dated 06.07.2017, has requested ULBs to provide ULB consent towards bearing its share and for collection of contribution.</p> <p>But ULB did not submit its consent to SLNA. Hence, SLNA requested GoK to accord admin approval. SLNA sent reminders vide letter No RGHCL 13 VHK 26 2017-18/160 dated</p>

P.N.	Audit observations	Reply																		
		<p>10.05.2018.</p> <p>SLNA also conducted review meeting and video conference to resolve implementation issues/ bottlenecks. SLNA has also written various letters and also issued notices on delay in commencement.</p> <p>SLNA vide letter mentioned below has requested ULB to commence the work.</p> <ol style="list-style-type: none"> <li>1. RGRHCL 13 VHK 174 2017-18 dated 14.08.2020,</li> <li>2. RGRHCL 03 VHK 132 2017-18 dated 15.03.2019,</li> <li>3. RGRHCL 13 VHK 143 2017-18 dated 15.04.2019,</li> <li>4. RGRHCL 28 VHK 05 2019-20 dated 21.05.2019,</li> <li>5. RGRHCL 28 VHK 17 2019-20 dated 21.05.2019,</li> <li>6. RGHCL 13 VHK 174 2017-18 dated 14.08.2020</li> </ol> <p>In order to expedite execution of the work, GoK GO No. HD 016 HFA 2019 Bangalore dated 25.07.2019 has directed ULBs to entrust the work to KSDB/ KHB on depository contribution basis. Even though these ULBs did not commence the work.</p> <p>GoK has issued G.O vide G.O No HoD 04 HFA 2020, Bangalore, dated:28.01.2020 for inviting tenders from RGHCL on behalf of ULBs.</p> <p>This DPR was prepared as per 2016-17 SR. In order to invite tender, there was need of revising estimates as per SR 2018-19. Accordingly, ULB revised the DPR based on the 2018-19 SR. Hence the project cost was increased.</p> <p>The project cost was revised as below.</p> <table border="1" data-bbox="1467 1081 2150 1246"> <thead> <tr> <th colspan="2"></th> <th style="text-align: right;">Rs. In Lakhs</th> </tr> <tr> <th>Name of the City</th> <th>No of House</th> <th>Revised Project Cost</th> </tr> </thead> <tbody> <tr> <td>Bankapur TMC</td> <td style="text-align: center;">604</td> <td style="text-align: right;">4745.97</td> </tr> <tr> <td>Savanur TMC</td> <td style="text-align: center;">1020</td> <td style="text-align: right;">7968.36</td> </tr> <tr> <td>Shiggaon TMC</td> <td style="text-align: center;">204</td> <td style="text-align: right;">1650.36</td> </tr> <tr> <td style="text-align: center;">Total</td> <td style="text-align: center;">1828</td> <td style="text-align: right;">14364.69</td> </tr> </tbody> </table>			Rs. In Lakhs	Name of the City	No of House	Revised Project Cost	Bankapur TMC	604	4745.97	Savanur TMC	1020	7968.36	Shiggaon TMC	204	1650.36	Total	1828	14364.69
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P.N	Audit observations	Reply
		<p>The same was approved in 21<sup>st</sup> SLSMC meeting held on 30.01.2020. Later on GoK has accorded Administrative approval for the above revised cost. As per 4G exemption In Vide Letter No. HoD 70 HFA 2020 Dated:30.06.2020 to Karnataka State Habitate Centre RGHCL has entrusted the construction of 604 DUs to KSHC.</p> <p>Tenders will be invited shortly for Savanuru and Shiggaon projects.</p> <p>Nippani 1812 DUs and Nippani 240 DUs projects were approved in the 13th CSMC/ 30.09.2016 and 41st CSMC/27.12.2018 respectively.</p> <p>After approval of the projects by CSMC, SLNA had requested ULB to submit the council resolution / consent letter for bearing ULB share and for collection of contribution for Nippani 240 DUs.</p> <ol style="list-style-type: none"> <li>1. 18268 DMA 75 PMAY 2016-17 dated 31.12.2016</li> <li>2. 18268 DMA 75 PMAY 2016-17 dated 25.01.2017</li> <li>3. 18268 DMA 75 PMAY 2016-17 dated 10.04.2017</li> <li>4. RGRHCL 13 VHK 26 2017-18 dated 10.05.2018</li> </ol> <p>SLNA also conducted review meeting and video conference to resolve implementation issues/bottlenecks. SLNA has also written various letters and also issued notices on delay in commencement.</p> <p>SLNA also pursued with ULB vide letter No. RGRHCL 03 VHK 125 2017-18 dated 15.03.2019, RGHCL 28 VHK 22 2019-20 /2569 dated 15.07.2019 and issued notice for non-commencement of Nippani 240 DUs and Nippani 1812 DUs vide RGHCL 28 VHK 29 2019-20 /3224 dated 16.11.2019, RGRHCL 13 VHK 149 2018 / 3310 dated 30.11.2019 RGRHCL 13 VHK 173 2017-18 /4341 dated 14.08.2020.</p> <ul style="list-style-type: none"> <li>• GoK has issued administrative approval vide G.O No: <u>UDD 122 CSS 2017, Bengaluru, dated: 29.05.2017</u> for "Construction of 240 houses in Nippani city. Even though ULB was not taken any further action.</li> </ul> <p>In order to expedite execution of the work, GoK GO No. HD 016 HFA 2019 Bangalore</p>



P.N	Audit observations	Reply:
		<p>dated 25.07.2019 has directed ULBs to entrust the work to KSDD/ KIB on depository contribution basis. Even though these ULBs did not commence the work.</p> <p>GoK has issued G.O vide G.O No HoD 04 HFA 2020, Bangalore, dated:28.01.2020 for inviting tenders from RGHCL on behalf of ULBs</p> <p>This DPR was prepared as per 2016-17 SR. In order to invite tender, there was need of revising estimates as per SR 2018-19.</p> <p>Accordingly, ULB has submitted revised DPR for these two projects based on the 2018-19 SR the project cost was revised to Rs.1768.17 lakhs for 240 DUs and the same was approved in 21<sup>st</sup> SLMC meeting held on 30.01.2020. Hence the project cost was increased.</p> <p>Later on GoK has accorded Administrative approval in vide G.O No. HoD 127 HFA 2019 Dated:02.03.2020, for the same and tenders were invited by RGHCL for these two projects and now work has commenced.</p> <p>"Shimoga 1836 DUs" project was approved in the 32nd CSMC meeting held on 26.03.2018.</p> <p>After approval of the projects by CSMC, SLNA will request ULB to submit the council resolution / consent letter for bearing ULB share and for collection of contribution.</p> <p>Accordingly, SLNA requested ULBs to provide its consent to pay contribution and for collection of beneficiary's contribution vide letter No.</p> <ol style="list-style-type: none"> <li>1. RGHCL 22 VHK 02 2018-19 dated 02.08.2018</li> <li>2. RGHCL 22 VHK 03 2017-18 dated 24.01.2019</li> <li>3. RGHCL 22 VHK 04 2017-18 dated 27.05.2019</li> </ol> <p>SLNA also conducted review meeting and video conference to resolve implementation issues/ bottlenecks. SLNA has also written various letters and also issued notices on delay in commencement.</p>

P.N	Audit observations	Reply									
		<p>SLNA has pursued with ULB for commencement of project vide letter No. RGRHCL 13 VHK 143 2017-18 / 1970 dated 15.04.2019, RGRHCL 13 VHK 160 2018/3310 dated 30.11.2019 and issued notice vide RGRHCL 28 VHK 06 2019-20 dated 21.05.2019.</p> <p>In order to expedite execution of the work, GoK GO No. HD 016 HFA 2019 Bangalore dated 25.07.2019 has directed ULBs to entrust the work to KSDB/ KHB on depository contribution basis. Even though these ULBs did not commence the work.</p> <p>GoK has issued G.O vide G.O No HoD 04 HFA 2020, Bangalore, dated:28.01.2020 for inviting tenders from RGHCL on behalf of ULBs</p> <p>This DPR was prepared as per 2016-17 SR. in order to invite tender, there was need of revising estimates as per SR 2018-19.</p> <p>Accordingly, ULB has submitted revised DPR for projects based on the 2018-19 SR the project cost was revised to Rs.13110.59 lakhs for 1836 DUs and the same was approved in 23<sup>rd</sup> SLSMC meeting held on 27.07.2020. Later on GoK has accorded Administrative approval in vide G.O No. HoD 138 HFA 2020 Dated:19.10.2020. for the same and tenders were invited by RGHCL for these two projects and now work has been commenced</p> <p>Holalkere 173 DUs Hiriyuru 624 DUs Challakere 5250 DUs projects were approved in various CSMC meetings</p> <table border="1" data-bbox="1462 1005 1951 1094"> <tbody> <tr> <td>20<sup>th</sup> CSMC/ 21.03.2017</td> <td>Holalkere</td> <td>173 DUs</td> </tr> <tr> <td>27<sup>th</sup> CSMC/ 30.10.2017</td> <td>Hiriyuru</td> <td>624 DUs</td> </tr> <tr> <td>27<sup>th</sup> CSMC/ 30.10.2017</td> <td>Challakere</td> <td>5250 DUs</td> </tr> </tbody> </table> <p>After approval of the projects by CSMC, SLNA will request ULB to submit the council resolution / consent letter for bearing ULB share and for collection of contribution.</p> <p>SLNA vide letter mentioned below has requested ULB to provide its consent for contributing its share &amp; collection of beneficiaries share.</p>	20 <sup>th</sup> CSMC/ 21.03.2017	Holalkere	173 DUs	27 <sup>th</sup> CSMC/ 30.10.2017	Hiriyuru	624 DUs	27 <sup>th</sup> CSMC/ 30.10.2017	Challakere	5250 DUs
20 <sup>th</sup> CSMC/ 21.03.2017	Holalkere	173 DUs									
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27 <sup>th</sup> CSMC/ 30.10.2017	Challakere	5250 DUs									

P.N	Audit observations	Reply
		<ol style="list-style-type: none"> <li>1. RGRHCL 13 VHK 10 2017 dated 22/12/2017</li> <li>2. RGHCL 13 VHK 26 2017-18 /160 dated 10.05.2020</li> <li>3. RGRHCL 100 VHK 02 2017-18 /694 dated 28.07.2018</li> <li>4. RGRHCL 03.VHK 128 2017-18 dated 15.03.2019</li> <li>5. RGRHCL 03 VHK 143 2017-18 dated 15.04.2019</li> <li>6. RGRHCL 22.VHK.04 2017-18 dated 18.05.2019.</li> </ol> <p>GoK has issued administrative approval vide G.O No: HoD 86 HFA 2018, Bengaluru, dated: 04.02.2018 and G.O No: HoD 11 HFA 2018, Bengaluru, dated: 05.02.2018 for Construction of 5250 houses in Challakere city &amp; "Construction of 173 houses in Holalkere city respectively. Even though ULB was not taken any further action.</p> <p>SLNA also conducted review meeting and video conference to resolve implementation issues/ bottlenecks. SLNA has also wrliten various letters and also issued notices on delay in commencement</p> <p>SLNA also pursued with RGRHCL 28 VHK 26 2019-20 dated 15.07.2019, RGRHCL 13 VHK 152 2018 /3310 dated 30.11.2019 Issued notice vide RGRHCL 28 VHK 01 2019-20 dated 21.05.2019, RGRHCL 28 VHK 02 2019-20 dated 21.05.2019, RGRHCL 28 VHK 03 2019-20 dated 21.05.2019, RGRHCL 28 VHK 47 2019-20 dated 16.11.2019, RGRHCL 28 VHK 48 2019-20 dated 16.11.2019, RGRHCL 28 VHK 35 2019-20 dated 16.11.2019.</p> <p>In order to expedite execution of the work, GoK GO.No. HD 016 HFA 2019 Bangalore dated: 25.07.2019 has directed ULBs to entrust the work to KSDB/ KHB on depository contribution basis.</p> <p>However, the Implémenting Agency (Challakere TMC) did not invite tenders for the project.</p> <p>Even though these ULBs did not commence the work.</p> <p>GoK has issued G.O vide G.O No HoD 04 HFA 2020, Bangalore, dated:28.01.2020 for inviting tenders from RGHCL on behalf of ULBs</p>

P.N.	Audit observations	Reply
		<p>In the meanwhile, the number of Dwelling Units were reduced to 1008 as per the direction of the Honourable Minister for housing, GOK during the Chitradurga District review meeting held on 26.06.2020. (Proceedings enclosed).</p> <p>These DPRs were prepared as per 2016-17 SR. In order to invite tender, there was need of revising estimates as per SR 2018-19.</p> <p>Hence, ULB has submitted revised DPR for Holakere 173 DUs, Hiriyuru 624 DUs, Challakere 1008 DUs based on the 2018-19 SR the project cost was revised and the same was approved in 23<sup>rd</sup> SLSMC meeting held on 27.07.2020. Later on GoK has accorded Administrative approval in vide G.O No. HoD 138 HFA 2020 Dated:07.11.2020 for 173 houses in Holakere &amp; 624 houses in Hiriyuru also GoK has accorded Administrative approval in vide G.O No. HoD 136 HFA 2020 Dated:07.11.2020 for 1008 houses in Challakere. Tenders were invited by RGHCL for Challakere 1008 project</p> <p>Being SLNA, RGHCL has put all its concerted efforts for speedier execution of the project. As it can be seen above, SLNA has exerted its duty to co-ordinate with implementing agencies and taken all necessary action for effective implementation of the scheme.</p>
3.4	<b>Non-fulfilment of mandatory reform conditions</b>	
	<p>Availability of urban land is the biggest constraint in providing housing to all including weaker sections. Therefore, to ease administrative and regulatory bottlenecks, a set of mandatory conditions has been included in the mission to facilitate growth of housing sector including affordable housing. The State Government has agreed to fulfil mandatory conditions set forth in the scheme guideline by signing a MOU (December 2015) in this regard.</p>	
	<p>We observed that the State Government is yet to fulfil three out of six mandatory conditions prescribed in the guidelines. Status of compliance to mandatory conditions is detailed in the table given below:</p>	

P.N	Audit observations	Reply																											
	<p><b>Table 3.1 Status of compliance by State Government to mandatory reforms</b></p> <table border="1"> <thead> <tr> <th data-bbox="638 415 705 446">Sl.No</th> <th data-bbox="705 415 1086 446">Mandatory Conditions</th> <th data-bbox="1086 415 1388 446">Status</th> </tr> </thead> <tbody> <tr> <td data-bbox="638 446 705 603">1</td> <td data-bbox="705 446 1086 603">States/UTs shall adopt the approach of deemed building permission and layout approval on the basis of pre-approved lay outs and building plans for EWS/LIG housing or exempt approval for houses below certain built up area or plot area.</td> <td data-bbox="1086 446 1388 603">Deemed permission for low risk building with dimension 30X40 or below included in the Model Building Bylaws.</td> </tr> <tr> <td data-bbox="638 603 705 713">2</td> <td data-bbox="705 603 1086 713">A System should be put in place to ensure single-window, time bound clearance for layout approval and building permissions at ULB level.</td> <td data-bbox="1086 603 1388 713">Not complied with.</td> </tr> <tr> <td data-bbox="638 713 705 838">3</td> <td data-bbox="705 713 1086 838">States/UTs shall prepare/amend their Master Plans earmarking land for Affordable Housing.</td> <td data-bbox="1086 713 1388 838">Notification issued by the state in this regard has been stayed by the Honourable High Court of Karnataka during 2015.</td> </tr> <tr> <td data-bbox="638 838 705 964">4</td> <td data-bbox="705 838 1086 964">States/UTs would either legislate or amend existing rental laws on the lines of model Tenancy Act being prepared by Ministry.</td> <td data-bbox="1086 838 1388 964">Not complied with.</td> </tr> <tr> <td data-bbox="638 964 705 1074">5</td> <td data-bbox="705 964 1086 1074">States/UTs shall provide additional FAR/FSI/TDR and relaxe density norms for slum redevelopment and low cost housing, if required.</td> <td data-bbox="1086 964 1388 1074">Not complied with.</td> </tr> <tr> <td data-bbox="638 1074 705 1277">6</td> <td data-bbox="705 1074 1086 1277">State/UTs to make suitable changes in the procedure and rules for obviating the need for separate non-agricultural permission if land already falls in the residential zone earmarked in Master Plan of city or area.</td> <td data-bbox="1086 1074 1388 1277">Government Order has been issued in this regard.</td> </tr> </tbody> </table>	Sl.No	Mandatory Conditions	Status	1	States/UTs shall adopt the approach of deemed building permission and layout approval on the basis of pre-approved lay outs and building plans for EWS/LIG housing or exempt approval for houses below certain built up area or plot area.	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Government Order has been issued in this regard.	<p>Reply</p> <p>Status of mandatory reforms is as follows:          It is to be noted that these mandatory conditions were achieved to the maximum extent by the State. The implementation of reforms lies with UDD, Revenue department. Efforts were made to follow up with these departments to accomplishment of the reforms</p> <table border="1"> <thead> <tr> <th data-bbox="1411 517 1478 548">Sl.No</th> <th data-bbox="1478 517 1859 548">Mandatory Conditions</th> <th data-bbox="1859 517 2206 548">Status</th> </tr> </thead> <tbody> <tr> <td data-bbox="1411 548 1478 1277">1.</td> <td data-bbox="1478 548 1859 1277">State/UTs Shall adopt the approach of deemed building permission and layout approval on the basis of pre – approved layouts and building plans for EWS/LIG Housing or exempt approval for houses below certain built up area or plot area.  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P.N	Audit observations	Reply
		<p>Deemed approval with self-certification provision has been given for very low risk buildings in clause 14.4 1 of MBBL on the condition that plans are required to be submitted online to the Authority along with the required details and Affidavit / Undertaking from the Applicant and Professional on record for drawing and supervision. This clause has to be given wide publicity in ULBs with EWS/LIG Housing.</p> <p>It is not desirable to incorporate deemed layout approval clause, since layout design has to be integrated with the surrounding developments, keeping in view overall circulation pattern and other requirements.</p> <p>However UDD has launched LBPAS application for time bound approval for building and lands.</p>
		<p>2 A System should be put in place to ensure single window, time bound clearance for layout approval and building permission at ULB Level.</p> <p>Responsible Agency : UDD</p> <p>Building license module in land and building plan approval System (LBPAS) called Nirman-2 Which is developed by IDSI Technologies Pvt.Ltd, has been implemented in all Urban Local Bodies. IDSI has been asked to integrate with line departments like Fire and</p>

P.N.	Audit observations	Reply	
			<p>Emergency Service Department, National Monument Authority, Pollution Control Board, Airport Authority of India etc., to create single window system.</p> <p>Under Sakala Act, 15 days are fixed for Building License issue.</p> <p>LBPAS includes application for layout approval also which is in the development stage.</p>
		3	<p>States shall amend their Master plans earmarking land for Affordable Housing.</p> <p>Responsible Agency : DTCP (UDD)</p> <p>In the Master Plan, lands are earmarked for residential use. Affordable Housing Projects can be taken up in any area coming within in the residential Zone. It is not practical to further earmark lands for affordable housing in residential zone.</p> <p>Instead of earmarking of land for Affordable Housing in the master plan, the Urban Development Dept, GOK has issued Notification No.UDD 143 MyAaPra 2014, Dated: 30.01.2015, wherein regulations for earmarking certain percentage of land and area in all private developments for EWS and LIG have been specified.</p>

P.N	Audit observations	Reply	
			<p>The Notification has been stayed by High Court during the year 2015. UDD has requested Hon, Advocate General to get stay vacated at the earliest.</p>
		4.	<p>State shall provide additional FAR/FSI/TDR and relaxed density norms for slum redevelopment and low cost housing if required</p> <p>Responsible Agency : DTCP (UDD)</p> <p>UDD has issued Notification No. UDD 10 TTP 2018, Dtd : 04.05.2020 to provide for FAR upto 5 and certain other relaxations for Slum redevelopment projects of KSDB and One Lakh housing scheme taken up by RGHCL.</p> <p>UDD will issue notification to extend it to EWS housing projects taken up by all the Government Agencies.</p>
		5	<p>State to make suitable changes in the procedure / rules for obviating the need for separate Non Agricultural (NA) Permission if land already falls in the residential zone earmarked in master plan of city or area.</p> <p>Responsible Agency : Rev.Dept</p> <p>GO has been issued</p>
		6	<p>States / UTs would either legislate or amend existing rental laws on the lines of model Tenancy Act.</p> <p>Responsible Agency : UDD Dept.</p> <p>Model Tenancy Act of GOI is awaited. UDD will take necessary action to legislate rental laws on the lines of model Tenancy Act of GOI after the same is notified by GOI.</p>
	<p>Non-compliance with mandatory conditions has resulted in non-implementation of ISSR and AHP verticals with private participation envisaged in the mission. Thus, the State Government failed to create the required regulatory and legal framework for</p>	<p>While releasing 3rd Instalment, MoHUA GoI will ensure completion of mandatory conditions. Mandatory conditions are compiled to the maximum extent.</p>	



P.N	Audit observations	Reply															
	the successful implementation of the scheme as envisioned in the guidelines.																
	Chapter 4.3 Projects execution																
4.1	<p>Execution of AHP and BLC projects</p> <p>Execution of AHP projects is done through contractor appointed on tender basis. In case of BLC projects, beneficiaries construct their house by themselves and SLNA releases financial assistance directly to account of beneficiaries in four instalments on the basis of stage wise progress. The progress under the above verticals during 2015-21 is indicated in the chart below:</p> <p style="text-align: center;">Chart 4.1: Physical progress under BLC and AHP verticals during 2015-21</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <caption>Data for Chart 4.1: Physical progress under BLC and AHP verticals during 2015-21</caption> <thead> <tr> <th>Vertical</th> <th>Completed</th> <th>Under Progress</th> <th>Not commenced</th> <th>Approved</th> </tr> </thead> <tbody> <tr> <td>BLC</td> <td>66,558</td> <td>98,725</td> <td>67,207</td> <td>232,490</td> </tr> <tr> <td>AHP</td> <td>21,837</td> <td>229,774</td> <td>9,459</td> <td>34,070</td> </tr> </tbody> </table> <p style="text-align: center;">Source: Information furnished by RGHCL</p>	Vertical	Completed	Under Progress	Not commenced	Approved	BLC	66,558	98,725	67,207	232,490	AHP	21,837	229,774	9,459	34,070	
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	<p>As observed in the <i>chart 4.1</i>, out of 232490 DUs approved under BLC and 34070 DUs approved under AHP verticals, only 66558 (29 per cent) and 21837 (6 per cent) DUs respectively have been completed as of March 2021. The number of DUs which were yet to be started was on the higher side; 98725 (42 per cent) and 229774 (66 per cent) for BLC and AHP verticals respectively. The reasons for the slack progress are brought out in the audit findings detailed below:</p>																

P.N	Audit observations	Reply
4.1.1	<p><i>Projects implemented in a scattered manner</i></p> <p>AHP vertical is designed to address the supply side of housing industry. This component of the mission encourages construction of group houses at a minimum of 250 houses per project where at least 35 percentage of dwelling units are reserved for EWS category. We observed that only five<sup>4</sup> out of 33 selected AHP projects implemented by KSDB are group housing projects. In all other projects individual houses were taken up in scattered manner and on individual beneficiary basis in contravention of the scheme guidelines.</p>	<p>PMAY (U) was launched in June 2015 by the Hon'ble Prime Minister of India. Under this project, houses can be constructed in 04 components,</p> <ol style="list-style-type: none"> <li>1. "In-situ" Slum Redevelopment using land as Resource (ISSR)</li> <li>2. Credit-Linked Subsidy Scheme (CLSS)</li> <li>3. Affordable Housing in Partnership (AHP)</li> <li>4. Beneficiary-led individual house construction or enhancement (BLC/BLE)</li> </ol> <p>The State of Karnataka issued the Karnataka Slum Policy, 2016, and in section 13.4 of the Policy, there are 04 models for construction of houses in tenable slum areas and are converged along with PMAY (U). The said verticals are as follows:</p> <ol style="list-style-type: none"> <li>a. Model: In-Situ Slum Up gradation</li> <li>b. Model: In-Situ Slum Redevelopment</li> <li>c. Model: Beneficiary Led House Enhancement</li> <li>d. Model: Beneficiary Led House Construction</li> </ol> <p>4. It is further submitted that the following are the relevant provisions of the Slum Policy Model 2 and the PMAY (U) Guidelines:</p> <p>As per the provisions of Slum Policy-2016, the Board has taken up construction of Vertical Development in the slums of Cities /towns that face scarcity of land, high population density, more number of kuchcha houses and individual houses are being taken up where there is sufficient land availability. The Board has obtained approval for construction of 180253 houses under PMAY (U) and out of which 16050 houses are vertical development and 164203 houses are individual in-situ horizontal development.</p> <p>PMAY (U) Guidelines Section 6.1 and 15.1 of the Slum Policy - 'To increase availability of houses for EWS category at an affordable rate, States/UTs, either through its agencies or in partnership with private sector including industries, can plan affordable housing projects. Central Assistance at the rate of Rs.1.5 Lakh per EWS house would be available for all EWS houses in such projects'.</p> <p>PMAY (U) Guidelines Section 6.4 and 15.1 of the Slum Policy - 'An affordable housing project can be a mix of houses for different categories but it will be eligible for central</p>

<sup>4</sup>K R Puram 768 DUs, Malleshwaram 252 DUs, Parvathipuram 45 DUs, Sarvagnanagara 150 DUs, and Vijayapura 660 DUs.

P.N	Audit observations	Reply
		<p>assistance, if at least 35% of the houses in the project are for EWS category and a single project has at least 250 houses'. Appropriate beneficiary contribution will be mandated as per the requirements of the project.</p> <p>PMAY (U) Guidelines Section 6.6 – 'Detailed Project Report of such projects prepared by concerned implementing agencies should be approved by SLSMC'</p> <p>PMAY (U) Guidelines Section 7 (Beneficiary led individual house construction or enhancement) and Section 16 of Model 4 (Beneficiary led individual house construction) &amp; section 17 of the Slum Policy - 'Beneficiaries desirous of availing this assistance shall approach the ULBs with adequate documentation regarding availability of land owned by them. Such beneficiaries may be residing either in slums or outside the slums. Beneficiaries in slums which are not being redeveloped can be covered under this component if beneficiaries have a Kutcha or Semi-Pucca house'.</p> <p>PMAY (U) Guidelines Section 7.2 - 'The Urban Local Bodies shall validate the information given by the beneficiary and building plan for the house submitted by beneficiary so that ownership of land and other details of beneficiary like economic status and eligibility can be ascertained'.</p> <p>Slum Policy section 17.6 - 'Wherever there are a large number of houses to be constructed in a single area, or it is not feasible for beneficiaries to construct on their own, the Government may also nominate a PDA for the implementation of this model.</p> <p>PMAY (U) Guidelines Section 4.8.11 - Slums can either be taken up later for development or Kutcha/ unserviceable houses in such slums can be taken up under other components of the mission. The AHP projects being implemented by KSDB are as per the provisions approved in SLSMC &amp; CSMC proceedings</p> <ul style="list-style-type: none"> <li>• It is submitted that, as per the provisions of 4.8.11 of the PMAY (Urban) Guidelines, the Government of Karnataka issued a Karnataka Slum Areas Development Policy, 2016.</li> <li>• There is no specific condition in PMAY Guidelines insisting only to construct Group housing under AHP and not scattered manner.</li> <li>• As per PMAY Guidelines, based on available site dimensions and beneficiary's</li> </ul>

P.N	Audit observations	Reply
		<p>willingness, DPR's are prepared and approved by authorities of SLAC, SLSCM &amp; CSMC.</p> <ul style="list-style-type: none"> <li>• The Work-order issued for these projects clearly mentions Construction of Ground floor Dwelling Units in selected slums as in-situ type construction.</li> <li>• Accordingly, the project was taken up in the selected slums as in-situ Ground Floor Dwelling Units where Beneficiaries have to vacate their Old and dilapidated semi-pucca / kuccha houses in order to facilitate construction of Pukka house in their available site in the existing slum.</li> </ul> <p>These projects have been envisaged for the overall development of selected slums keeping in view the whole slum approach in order to integratedly develop the entire slum.</p>
	<p>In two out of five projects where group housing was planned, work was yet to be commenced though work order was issued to contractor during 2017. The reasons were non-cooperation from the beneficiaries, as they were not consulted and consent obtained during the planning stage. In respect of other projects, though houses were complete, beneficiaries have not relocated since the new houses were far from their area of livelihood and due to disputes regarding payment of beneficiary contribution. Thus, the objective of the scheme to provide group housing with infrastructural facilities to the beneficiaries could not be achieved.</p>	<ul style="list-style-type: none"> <li>• KR Puram-768 Construction of 768 (G+3) Works has been started and work is under progress.</li> <li>• M.R. Jayaramanagara-252(G+2)-Since, proposed land/site in dispute and the local people are protesting continuously against the commencement of the work.</li> <li>• Parvathipuram 45 DUs work has been completed.</li> <li>• Sarvagnanagara 100 DUs- The houses has been shifted to Yelahanka constituency as per GO date:22/07/2021.</li> <li>• Vijayapura 660 DUs- construction of houses is completed in every respect. Infrastructure works are yet to be completed, due to non-release of funds from the concerned ULB, infra works will be completed once the fund is released from ULB and houses will be handed over to the beneficiaries.</li> </ul>
4.1 2	<p><i>Construction carried out by beneficiaries for AHP projects</i></p> <p>The KSDB has engaged contractors through tendering process for construction of houses under the scheme. On joint inspection of selected projects, we observed that in respect of two<sup>5</sup> projects beneficiaries have constructed their houses by themselves. The contractor in these projects were either transferring the amount directly to the beneficiaries or supplying materials like bricks, sand, cement and steel to the beneficiaries. The amount of material and charges received, varied from one beneficiary to other as per the requirements. Similarly, in seven<sup>6</sup> test checked ULBs, 16 beneficiaries informed that they have constructed their houses by themselves, and contractors either transferred the amount or supplied material.</p>	<ul style="list-style-type: none"> <li>• In respect of projects under Pradhan Mantri Awas Yojana - Housing for All scheme being implemented by KSDB, all items of work are being carried out by contractor as per issued work orders.</li> <li>• However, in some cases beneficiaries wish to have improved items (value additions) than the provisions in project and they execute these value addition works based on their financial capabilities on their own expenses. For example, replacement of RCC door frames by wooden door frames, laying of flooring tiles over Red oxide flooring, Applying Emulsion paints over Whitewash etc.</li> </ul>

<sup>5</sup>Gokak 600 DUs and Raundurg 600 DUs

<sup>6</sup>Chikkodi, Harappanahalli, Kamalapura, Koppal, Padmanabhanagar BBMP, Shiralkoppa and Shivamogga.

P.N	Audit observations	Reply
	<p>The responses of beneficiaries were also endorsed by the officers of the KSDB present during joint inspection.</p>	<ul style="list-style-type: none"> <li>• Since these projects are being executed under PMAY-HFA (U) scheme under AHP as in-situ type construction in the available site of the beneficiary, in certain site conditions it is not possible to incorporate all the Doors/Windows as per Schedule B provisions. In such cases the number of Doors/Windows provided are only considered for Billing.</li> <li>• The KSDB discourages any issue of materials/cash to the beneficiary by the contractor, the agency is bound by the contractual clauses but KSDB cannot restrain the beneficiary for value addition works and few finishing works if undertaken by beneficiary for speedy completion of their house.</li> </ul> <p>Kamalapura &amp; Harappana halli: As Per Contract Agreement There is no Provision to issue materials to the Beneficiaries by the contractor. And also we have received letter from beneficiaries of Harappana halli &amp; Kamalapura Town like the contractor constructed the house in 360 Sq.ft &amp; excess plith area constructed by own. No Money paid by contractor. (The same copy of received letter's from beneficiaries here with enclosed in ANNEXURE</p> <p>Gokak &amp; Ramadurga: ಅಡಿಟ್ ರಿಪೋರ್ಟ್‌ನಲ್ಲಿ ಕೊಳಬೆ ಪ್ರದೇಶದ ನಿವಾಸಿಗಳೇ ಮನೆಯನ್ನು ನಿರ್ಮಿಸಿಕೊಂಡಿರುತ್ತಾರೆಂದು ತಿಳಿಸಿರುತ್ತಾರೆ ಆದರೆ ನಿವಾಸಿಗಳೇ ಲಿಖಿತ ರೂಪದಲ್ಲಿ ಗುತ್ತಿಗೆದಾರರೇ 360 ಚದರ ಅಡಿ ಮನೆಯನ್ನು ನಿರ್ಮಿಸಿಕೊಟ್ಟಿರುತ್ತಾರೆ ಹಾಗೂ ನನ್ನ ಹಳೆಯ ಗುಡಿಸಲನ್ನು ಗುತ್ತಿಗೆದಾರರೇ ತೆಗೆದು ಮನೆಯನ್ನು ನಿರ್ಮಾಣ ಮಾಡಿ ಕೊಟ್ಟಿರುತ್ತಾರೆ ಹಾಗೂ ನಮ್ಮ ಬ್ಯಾಂಕ್ ಅಕೌಂಟ್‌ಗೆ ಗುತ್ತಿಗೆದಾರರು ಯಾವುದೇ ಮೊತ್ತವನ್ನು ಸಂದಾಯ ಮಾಡಿರುವುದಿಲ್ಲ ಎಂದು ಲಿಖಿತ ರೂಪದಲ್ಲಿ ನೀಡಿರುತ್ತಾರೆ ಆದ್ದರಿಂದ ಈ ವಿಷಯವನ್ನು ಅಡಿಟ್‌ನಿಂದ ಕೈಬಿಡಬಹುದು.</p> <p>Padmanabhanagara BBMP: As per the Contract Agreement, Contractor has to executed the work.</p> <p>Shiralakoppa &amp; Shimogga: we have received letters from beneficiaries that the contractor executed all items as per the contract agreement. The Contractor constructed house in 356 Sq.ft &amp; excess plith area constructed by beneficiaries.</p>

P.N	Audit observations	Reply																																								
4.1.3	<p><b>Suspected fraud in payment for demolition of existing structures in AHP projects</b>            The contracts for the construction of DUs along with infrastructure works in respect of AHP projects implemented by the KSDB inter-alia includes the work of dismantling the roofing material and existing structures like culverts, bridges retaining walls and other structure comprising and disposal of unserviceable material with all lead and lift of 1000.mtrs complete as per specifications.</p>	<p>In respect of projects under Pradhan Mantri Awas Yojana-Housing for all scheme being implemented by KSDB, 'Demolition of old / existing structures' is being carried out by Assigned Contractors and the same is being included in BOQ.</p> <p>In particular, with regards to the projects listed in Annexure:4.1 Tended contractors have executed dismantling works as per tender agreement. However, some beneficiaries involved themselves in dismantling work in order to preserve some of their valuable / resalable items such as existing tiles, size stones, doors and windows etc. Hence payments made against the quoted items of work may be justified.</p>																																								
	<p>On scrutiny of RA bills of selected 30 AHP works we observed that, KSDB has made payment of ` 2.73 crore (Appendix 4.1) till date to the contractors towards the said items as per specifications. During joint inspection of selected AHP projects, 58 per cent of the beneficiaries surveyed, informed that they have themselves dismantled their old houses and existing structures and disposed the dismantled material. They handed over the vacant sites to the contractors engaged by the KSDB. In view of the above, the claims of the contractors for demolishing the existing houses does not appear to be genuine and requires detailed investigation.</p>	<p>In respect of projects under Pradhan Mantri Awas Yojana-Housing for all scheme being implemented by KSDB, 'Demolition of old / existing structures' is being carried out by Assigned Contractors and the same is being included in BOQ.</p> <p>In particular, with regards to the projects listed in Annexure:4.1 Tended contractors have executed dismantling works as per tender agreement. However, some beneficiaries involved themselves in dismantling work in order to preserve some of their valuable / resalable items such as existing tiles, size stones, doors and windows etc. Hence payments made against the quoted items of work may be justified.</p> <p>No.2 Division Bangalore: ಸದರಿ ಉಳಿ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಫಲಾನುಭವಿಗಳ ಜಳಿಯ/ಪಾಸದ ಗುಡಿಸಲುಗಳನ್ನು ಕಡೆದು ನೆಲಸಮ ಮಾಡುವ ಕೆಲಸಕ್ಕೆ ಈ ಕೆಳಗಿನಂತೆ ಅಳತೆ/ಪರಿಮಾಣಗಳನ್ನು ದಾಖಲಿಸಿ ಗುತ್ತಿಗೆದಾರರಿಗೆ ಪಾವತಿಸಲಾಗಿರುತ್ತದೆ.</p> <table border="1" data-bbox="1346 992 2063 1235"> <thead> <tr> <th>Project</th> <th>Item</th> <th>As per Existed Quality</th> <th>As per Schedule -B Quantity</th> <th>Excess Quantity</th> </tr> </thead> <tbody> <tr> <td>1155</td> <td>1</td> <td>31.59 Sqm</td> <td>16.00 Sqm</td> <td>15.59 Sqm</td> </tr> <tr> <td></td> <td>2</td> <td>34.59 Cum</td> <td>8.64 cum</td> <td>25.95 Cum</td> </tr> <tr> <td>1008</td> <td>1</td> <td>21.21 Sqm</td> <td>10.38 Sqm</td> <td>10.83 Sqm</td> </tr> <tr> <td></td> <td>2</td> <td>34.59 Cum</td> <td>5.76 cum</td> <td>28.82 Cum</td> </tr> <tr> <td>762</td> <td>1</td> <td>31.59 Sqm</td> <td>15.41 Sqm</td> <td>16.18 Sqm</td> </tr> <tr> <td></td> <td>2</td> <td>34.59 Cum</td> <td>7.59 cum</td> <td>27.00 Cum</td> </tr> <tr> <td>933</td> <td>1</td> <td>31.59 Sqm</td> <td>16.00 Sqm</td> <td>15.59 Sqm</td> </tr> </tbody> </table>	Project	Item	As per Existed Quality	As per Schedule -B Quantity	Excess Quantity	1155	1	31.59 Sqm	16.00 Sqm	15.59 Sqm		2	34.59 Cum	8.64 cum	25.95 Cum	1008	1	21.21 Sqm	10.38 Sqm	10.83 Sqm		2	34.59 Cum	5.76 cum	28.82 Cum	762	1	31.59 Sqm	15.41 Sqm	16.18 Sqm		2	34.59 Cum	7.59 cum	27.00 Cum	933	1	31.59 Sqm	16.00 Sqm	15.59 Sqm
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			2	34.59 Cum	7.88 cum	26.71 Cum
616			1	31.59 Sqm	16.00 Sqm	15.59 Sqm
			2	34.59 Cum	8.64 cum	25.95 Cum
507			1	37.86 Sqm	16.00 Sqm	21.86 Sqm
			2	36.89 Cum	7.88 cum	21.01 Cum
346			1	31.66 Sqm	16.00 Sqm	15.66 Sqm
			2	10.00 Cum	8.64 Cum	1.36 Cum

ಈ ಮೇಲಿನ ವಿವರವೇ ಆಧಾರವಾಗಿರಿಸಿ ಪರಿಮಾಣಕ್ಕೆ ಹೆಚ್ಚಿನ ಪರಿಮಾಣಗಳನ್ನು ನಿರ್ವಹಿಸಲಾಗಿದೆ. ವ್ಯತ್ಯಾಸದ/ಹೆಚ್ಚಿನ ಪರಿಮಾಣಗಳನ್ನು ಆಯಾ ಘಟಾನುಭವಿಗಳ ನಿರ್ವಹಿಸಿ ತಾವೇ ಒಡೆದು ಸಾಗಿಸುವ ಮೂಲಕ ಗುತ್ತಿಗೆದಾರರ ಷೆಡ್ಯೂಲ್-ಬಿ ಪ್ರಮಾಣದಂತೆ ಮಾಡಿರುತ್ತಾರೆ. ಅದೇ ಗುತ್ತಿಗೆದಾರರಿಗೆ ಷೆಡ್ಯೂಲ್-ಬಿ ಪ್ರಮಾಣಕ್ಕೆ ಮತ್ತು ಒಪ್ಪಿತಾದರಕ್ಕೆ ಮಾತ್ರವೇ ಮಂಡಳಿಯಿಂದ ಖಾಸಗಿ ಸಲಹೆಗಾರರು ಪ್ರಮಾಣದಂತೆ ಘಟಾನುಭವಿಗಳ ತಾವೇ ಒಡೆದು ಸಾಗಿಸುವ ಕೆಲಸ ಮಾಡಿಕೊಂಡಿರುವುದಕ್ಕೆ ಮಂಡಳಿ ವತಿಯಿಂದ ಯಾವುದೇ ಮೊತ್ತವನ್ನು ಗುತ್ತಿಗೆದಾರರಿಗೆ ಖಾಸಗಿ ಸಲಹೆಗಾರರು ಗುತ್ತಿಗೆದಾರರು ನಿರ್ಮಿಸುತ್ತಿರುವ ಮನೆಗಳನ್ನು ತಮ್ಮ ಕಾರ್ಮಿಕರನ್ನು ಮತ್ತು ಯಂತ್ರೋಪಕರಣಗಳನ್ನು ಬಳಸಿ ಒಡೆದು ಹಾಕುತ್ತಿರುವ ವಿವಿಧ ಹಂತದ ಘೋಟೋಗಳನ್ನು ಇದರೊಂದಿಗೆ ಲಗತ್ತಿಸಿದೆ.

Bellary Sub division: Harappanahalli Kamalapura & Thekkalakote: For demolition of existing structures in Harappanahalli & Kamalapura Towns. Provision made in the estimate is 172 Sq.ft for demolition & for disposal of demolished debris, the amount provide is Rs.3,278/-. But the beneficiaries had 20x30=600 Sq.ft of existing semi-pucca / kutcha houses and the beneficiaries demolished rest of the semi-pucca / kutcha houses & disposed debris with their own cost.

So the agency carried out the demolition work as per provision made in the estimate. (Report given by the Audit team here with enclosed in Annexure-II)

**Belagavi Dva: Indi, Gokak, Muddebihal Chikkodi Kudachi.** ಪ್ರಧಾನ ಮಂತ್ರಿ ಆವಾಸ ಯೋಜನೆಯಲ್ಲಿ ಚಿಕ್ಕೋಡಿ ಪಟ್ಟಣದ ಮನೆಗಳ ನಿರ್ಮಾಣ ಕಾಮಗಾರಿಯನ್ನು ಮುನ್ನಡೆಸಲು ಕರ್ನಾಟಕ ರವರಿಗೆ ನೀಡಲಾಗಿದ್ದು ಕೆಲವೊಂದು ಘಟಾನುಭವಿಗಳ ಮನೆಗಳು 360 ಚದರ ಅಡಿಗಳಿಗಿಂತ ಹೆಚ್ಚಿಗೆ ಇರುವುದರಿಂದ ಗುತ್ತಿಗೆದಾರರು ಅನುಸೂಚಿ-ಬಿ ಪರಿಮಾಣ ಪ್ರಕಾರ ಮನೆಯನ್ನು ಗುತ್ತಿಗೆದಾರರಿಗೆ Dismantling ಮಾಡಿರುತ್ತಾರೆ ಹೆಚ್ಚಿನ ಚದರ ಅಡಿ ಇದ್ದ ಮನೆಯನ್ನು ಘಟಾನುಭವಿಗಳು ತಾವೇ Dismantling ಮಾಡಿರುತ್ತಾರೆ ಎಂದು ಲಿಖಿತ ರೂಪದಲ್ಲಿ ಘಟಾನುಭವಿಗಳ ನೀಡಿರುತ್ತಾರೆ. ಗುತ್ತಿಗೆದಾರರಿಗೆ ಹೆಚ್ಚುವರಿ ಮೊತ್ತ ಖಾಸಗಿಯಾಗಿರುವುದಿಲ್ಲ. ಆದ್ದರಿಂದ ಗುತ್ತಿಗೆದಾರರಿಗೆ ಖಾಸಗಿ ಮಾಡಿರುವ ಮೊತ್ತವು

P.N:	Audit observations:	Reply
		<p>ಸರಿಯಾಗಿರುತ್ತದೆ ಎಂದು ತಿಳಿಸಿರುತ್ತಾರೆ. (ಛಲಾನುಭವಿಗಳು ಬಿಡಿದ ರಚನೆಯ ಪ್ರತಿಯನ್ನು ಲಗತ್ತಿಸಲಾಗಿದೆ.)</p> <p>Mysore No.2 dvn: In respect of projects under implementation by KSDB, No.2 Division, Mysore under Pradhan Mantri Awas Yojana - Housing for all, 'Demolition of old / existing structures' is being carried out by Tendered Contractors as per Schedule B provisions and the same is being included in BOQ. However, some beneficiaries involved themselves in dismantling works in order to preserve some of their valuable / resaleable items such as existing tiles, size stones, doors and windows etc.</p> <p>Furthermore in respect of listed projects under Annexure 4.1 i.e., Maddur, Nagamangala and Malavalli Beneficiaries have given undertaking that the demolition of their old Dilapidated existing kacha house was carried out by the contractor of KSDB and they have assisted in segregating and collecting valuables / resaleable items as mentioned above. Hence, payment towards demolition is in order and Justifiable. (Undertaking received from beneficiaries is enclosed)</p>
	<p>Similarly, as per the BOQ and approved drawings, each DU has provision for four doors, two windows and two ventilators. 40 Beneficiaries (completed houses) in test checked 10<sup>7</sup> ULBs. informed that they have received only 34 Doors, 32 windows and 19 ventilators from the contractors indicating shortages in supply. A few of these beneficiaries were provided cash by the contractors as observed in Kamalapura, Koppal, Chikkodi, Ramdurga, and Gokak. The amount provided was `15000, `12000, `2000, `15000 and `31000 respectively as against BOQ cost of doors and windows to the tune of `49000 per DU.</p>	<ul style="list-style-type: none"> <li>• Under the PMAY scheme Beneficiaries who have more space than the approved Plinth area additional works have been carried out by themselves to accommodate the needs of a large number of members in the family. And no additional cost will be paid to contractors or beneficiaries by the board</li> <li>• As per execution of Works measurements will be taken and bill paid to Contractors as per Schedule -B.</li> </ul> <p>Kamalapura: As Per Contract Agreement, there is no Provision to issue materials to the Beneficiaries by the contractor in Kamalapura Project the agency constructed &amp; fixed 2 No's of GRP Sandwich composite door shutter, 3 No's Main window, 1 No kitchen window &amp; 2 no's ventilators per each Du. In some cases as per site conditions door-windows are fixed accordingly while preparing bills the quantities recorded as per the executed items (Report given by the Audit team regarding Door's, Windows &amp; Ventilator's here with enclosed in Annexure</p>

<sup>7</sup>Chikkamagaluru, Chikkodi, Harpanahalli, Kadur, Kamalapura, Koppal, Sagär, Shivamogga, Shiralokoppa, Tarikere



P.N	Audit observations	Reply:																																																								
4.1 4	<p><b>Central assistance withheld due to non-fulfilment of prescribed conditions</b></p> <p>As per Para 14.2 of the PMAY(U) Guidelines, central assistance under different components will be released to the States/UTs after the approval of CSMC and released in three instalments of 40 per cent, 40 per cent and 20 per cent each. CSMC has approved (November 2019) 2476 Projects involving 579024 DUs. The total project cost of 2476 approved projects was ₹ 29473.40 crore out of which GoI share works out to ₹ 8693.40 crore. We observed that as against the 1<sup>st</sup> instalment for the approved projects amounting to ₹ 3477.36 crore, GoI has released only ₹ 2181.69 crore resulting in shortage of ₹ 1295.67 crore. GoI has withheld the remaining amount of its share due to non-fulfilment of conditions prescribed by the CSMC while approving the projects as detailed below:</p> <ul style="list-style-type: none"> <li>The CSMC in its 27<sup>th</sup> meeting held on 13 November 2017 stipulated that first instalment of central assistance in case of BLC/ISSR shall be released when all the beneficiaries in the projects are Aadhaar seeded. We observed that out of 1661 BLC projects covering 165942 Dwelling Units approved by the CSMC from 27<sup>th</sup> meeting onwards, 129084 beneficiaries have been Aadhaar seeded till date. Since the remaining beneficiaries are yet to be attached with PMAY MIS, the GoI has not released ₹ 569.56 Crore towards first instalment of its share.</li> </ul>	<p>The details of number of DUs approved, Aadhaar Attached, amount released by GoI is as follows.</p> <table border="1" data-bbox="1440 749 2179 1125"> <thead> <tr> <th>CSMC No</th> <th>CSMC date</th> <th>No of Dus approved under BLC</th> <th>Aadhaar attached</th> </tr> </thead> <tbody> <tr><td>27<sup>th</sup></td><td>30.10.2017</td><td>5201</td><td>4930</td></tr> <tr><td>29<sup>th</sup></td><td>27.12.2017</td><td>8202</td><td>7447</td></tr> <tr><td>30<sup>th</sup></td><td>07.02.2018</td><td>19032</td><td>14273</td></tr> <tr><td>32<sup>nd</sup></td><td>26.03.2018</td><td>6204</td><td>2481</td></tr> <tr><td>37<sup>th</sup></td><td>23.08.2018</td><td>7712</td><td>6824</td></tr> <tr><td>40<sup>th</sup></td><td>28.11.2018</td><td>22181</td><td>16775</td></tr> <tr><td>41<sup>st</sup></td><td>27.12.2018</td><td>31553</td><td>26311</td></tr> <tr><td>43<sup>rd</sup></td><td>25.02.2019</td><td>3368</td><td>1771</td></tr> <tr><td>47<sup>th</sup></td><td>25.09.2019</td><td>4993</td><td>4910</td></tr> <tr><td>49<sup>th</sup></td><td>27.11.2019</td><td>29451</td><td>25471</td></tr> <tr><td>50<sup>th</sup></td><td>27.12.2019</td><td>24235</td><td>19737</td></tr> <tr><td>51<sup>st</sup></td><td>07.08.2020</td><td>5859</td><td>5470</td></tr> <tr><td colspan="2">Total</td><td>167991</td><td>136400</td></tr> </tbody> </table> <p>Initially, only beneficiary aadhaar needs to be linked to the concerned DPRs. In the mid-way, MoHUA has introduced updation of beneficiary as well as his family member's Aadhaar details in the PMAY –MIS. Hence time was consumed to collect Aadhaar details of all family members, which resulted in delay in aadhaar linkage under BLC projects.</p>	CSMC No	CSMC date	No of Dus approved under BLC	Aadhaar attached	27 <sup>th</sup>	30.10.2017	5201	4930	29 <sup>th</sup>	27.12.2017	8202	7447	30 <sup>th</sup>	07.02.2018	19032	14273	32 <sup>nd</sup>	26.03.2018	6204	2481	37 <sup>th</sup>	23.08.2018	7712	6824	40 <sup>th</sup>	28.11.2018	22181	16775	41 <sup>st</sup>	27.12.2018	31553	26311	43 <sup>rd</sup>	25.02.2019	3368	1771	47 <sup>th</sup>	25.09.2019	4993	4910	49 <sup>th</sup>	27.11.2019	29451	25471	50 <sup>th</sup>	27.12.2019	24235	19737	51 <sup>st</sup>	07.08.2020	5859	5470	Total		167991	136400
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	<ul style="list-style-type: none"> <li>Similarly, for 169 projects approved during 27<sup>th</sup>, 37<sup>th</sup>, 40<sup>th</sup>, 41<sup>st</sup>, 43<sup>rd</sup>, 49<sup>th</sup> and 50<sup>th</sup> meetings, CSMC made the release of first instalment of its share subject to fulfilment of certain conditions prescribed by it. We observed that the conditions prescribed by CSMC were yet to be fulfilled (Appendix 4.2) Due to non-compliance, the GoI has withheld the release of ₹ 726.11 Crore towards first instalment of its share for these 169 projects.</li> </ul>	<p>The projects approved during 27<sup>th</sup> 37<sup>th</sup> 40<sup>th</sup> 41<sup>st</sup> 43<sup>rd</sup> 49<sup>th</sup> and 50<sup>th</sup> meeting and fund released is detailed at Annexure -1.</p> <p>The CSMC imposed conditions for release of funds: CSMC wise conditions stipulated for release of first instalment and compliances to these conditions is put at Annexure -2.</p>																																																																														
	<ul style="list-style-type: none"> <li>As per HFA guidelines, second instalment of 40 per cent would be released based on utilization of 70 per cent of 1<sup>st</sup> instalment already released by centre and state along with commensurate physical progress. In addition, CSMC in its 11<sup>th</sup> meeting (August 2016) stipulated that 2<sup>nd</sup> instalment of AHP/ISSR would be released only after receipt of Aadhar linked beneficiary list duly certified by the State Government which should be uploaded in PMAY MIS. We observed that only 9366 out of 14265 beneficiaries of these projects were Aadhaar seeded in the PMAY MIS. As a result, GOI has not released the 2<sup>nd</sup> instalment of ₹ 277.44 crore for these projects.</li> <li>Thus, non-fulfilment of the conditions prescribed by the CSMC has resulted in withholding of central assistance to the extent of ₹ 1573.11 Crore ( ₹ 1295.67 Crore towards first instalment and ₹ 277.44 Crore second instalment).</li> </ul>	<p>The following AHP projects were approved during 11<sup>th</sup> CSMC.</p> <table border="1" data-bbox="1332 588 2094 1066"> <thead> <tr> <th>CSMC No</th> <th>CSMC date</th> <th>City name</th> <th>Approved DUs</th> <th>Attachment</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>11</td> <td>11.08.2016</td> <td>Bagalkot CMC</td> <td>784</td> <td>753</td> <td>96</td> </tr> <tr> <td>11</td> <td>11.08.2016</td> <td>Vijayapura CMC</td> <td>1028</td> <td>946</td> <td>92</td> </tr> <tr> <td>11</td> <td>11.08.2016</td> <td>Bidar CMC</td> <td>1500</td> <td>0</td> <td>0</td> </tr> <tr> <td>11</td> <td>11.08.2016</td> <td>Raichur CMC</td> <td>1050</td> <td>662</td> <td>63</td> </tr> <tr> <td>11</td> <td>11.08.2016</td> <td>Gadag - Betageri CMC</td> <td>3630</td> <td>197</td> <td>5</td> </tr> <tr> <td>11</td> <td>11.08.2016</td> <td>Ballari CC</td> <td>1188</td> <td>1183</td> <td>100</td> </tr> <tr> <td>11</td> <td>11.08.2016</td> <td>BBMP Padmanabhanagar</td> <td>895</td> <td>856</td> <td>96</td> </tr> <tr> <td>11</td> <td>11.08.2016</td> <td>BBMP Basavanagudi</td> <td>1699</td> <td>1699</td> <td>100</td> </tr> <tr> <td>11</td> <td>11.08.2016</td> <td>Mysuru CC - NR</td> <td>700</td> <td>639</td> <td>91</td> </tr> <tr> <td>11</td> <td>11.08.2016</td> <td>Mysuru CC</td> <td>655</td> <td>369</td> <td>56</td> </tr> <tr> <td>11</td> <td>11.08.2016</td> <td>Chickaballapur CMC</td> <td>242</td> <td>242</td> <td>100</td> </tr> <tr> <td></td> <td>Total</td> <td></td> <td>13371</td> <td>7546</td> <td></td> </tr> </tbody> </table> <p>There was delay in attachment of beneficiaries under Bidar 1500DUs, GadagBetageri 3630 DUs, Mysore 655 DUs AHP projects. There is delay in selection of beneficiaries, further under AHP projects, beneficiaries have to pay their contribution from own saving and by availing bank loan. There are chances that beneficiary may not able pay his contribution and Bank may not lend to him. In such cases, beneficiaries have to be replaced with new one.</p>	CSMC No	CSMC date	City name	Approved DUs	Attachment	%	11	11.08.2016	Bagalkot CMC	784	753	96	11	11.08.2016	Vijayapura CMC	1028	946	92	11	11.08.2016	Bidar CMC	1500	0	0	11	11.08.2016	Raichur CMC	1050	662	63	11	11.08.2016	Gadag - Betageri CMC	3630	197	5	11	11.08.2016	Ballari CC	1188	1183	100	11	11.08.2016	BBMP Padmanabhanagar	895	856	96	11	11.08.2016	BBMP Basavanagudi	1699	1699	100	11	11.08.2016	Mysuru CC - NR	700	639	91	11	11.08.2016	Mysuru CC	655	369	56	11	11.08.2016	Chickaballapur CMC	242	242	100		Total		13371	7546	
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		<p>It is to be noted that if a beneficiary once attached in the PMAY -MIS, it is very difficult to remove. Hence attachment will be done only after ensuring collection of beneficiary share and sanctioning of bank loan to the beneficiaries. Only such beneficiaries will be attached to the concerned projects.</p>																													
<p>4.1 5</p>	<p><b>Non-release of financial assistance to beneficiaries</b> Financial assistance under BLC vertical of the scheme is released on reimbursement basis i.e. against the progress achieved in construction. Hence timely release of assistance is critical for completion of the houses taken up under the scheme. We observed that, out of 159626 approved houses under state converged BLC verticals, state share was released to 95671 beneficiaries while central assistance was released to 62648 beneficiaries only. The number of beneficiaries who attained various stages of progress and corresponding number for whom payments were received is indicated in the table below:</p>	<p>Reason No.1: In the State, PMAY (U) mission is being implemented in convergence with State Housing Schemes viz., Vajapayee Housing scheme, Dr. B.R. Ambedkar Housing Scheme, Deyaraju Special Housing scheme etc. As a first step, a beneficiary will be selected by ULB under State scheme as per the target issued by GoK. Then beneficiaries list with details will be uploaded in the RGHCL website. The list will be approved by DC/ RGHCL online. Thereafter work order will be generated and issued to approved beneficiaries under State scheme. Thereafter such beneficiaries will be listed out, DPR was prepared under BLC vertical. Then DPR will be submitted to GoI by obtaining SLAC/SLSMC approval. Once CSMC approve the DPR, then ULB attach his aadhaar in the PMAY MIS and capture geo tagging photos. GoI will release 1<sup>st</sup> instalment to the project based on number of beneficiaries attached. However, GoI will release upon completion of certain percentage of attachment. GoI fund will be released to GoK. GoK in turn releases to SLNA. Beneficiary will start construction once he get work order under State scheme. By that time of release of GoI share from SLNA to beneficiary, beneficiary would have completed or half build his house. Hence, there will be delay in the release of the fund to beneficiaries. Further, many of the ULBs further delayed attachment/ geo tagging due to Covid 19 pandemic. This has compounded for delay. There are the instances wherein RGHCL has released GoI instalment from State fund anticipating GoI releases.</p>																													
	<p>Table 4.1: Details of stage wise payment received for beneficiaries under state converged BLC verticals</p> <table border="1" data-bbox="622 807 1332 1058"> <thead> <tr> <th rowspan="2">Progress Status as per MIS</th> <th colspan="2">Central Assistance</th> <th colspan="2">State Assistance</th> </tr> <tr> <th>No. of houses</th> <th>No. of beneficiaries who received payment</th> <th>No. of houses</th> <th>No. of beneficiaries who received payment</th> </tr> </thead> <tbody> <tr> <td>Foundation</td> <td>4880</td> <td>3279</td> <td>9632</td> <td>4675</td> </tr> <tr> <td>Intel</td> <td>5295</td> <td>3915</td> <td>8421</td> <td>4723</td> </tr> <tr> <td>Roof</td> <td>7062</td> <td>5368</td> <td>12136</td> <td>7969</td> </tr> <tr> <td>Total</td> <td>17237</td> <td>12562</td> <td>30189</td> <td>17367</td> </tr> </tbody> </table> <p>Source: Information obtained from RGHCL</p>	Progress Status as per MIS	Central Assistance		State Assistance		No. of houses	No. of beneficiaries who received payment	No. of houses	No. of beneficiaries who received payment	Foundation	4880	3279	9632	4675	Intel	5295	3915	8421	4723	Roof	7062	5368	12136	7969	Total	17237	12562	30189	17367	
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	<p>As a result, 12822 beneficiaries have not made further progress. During joint inspection we visited 112 incomplete houses and interviewed 58 beneficiaries. Out of 112 houses, central and state assistance corresponding to stages of physical progress of houses has not been released in respect of 60 and 28 houses respectively. Out of 60 beneficiaries to whom central assistance has not been released, 38 beneficiaries were interviewed during beneficiary survey who</p>	<p>Reason No.2: Under PMAY (U), first instalment is released to the State Govt upon the approval of the DPR by the CSMC as well as attachment of Aadhaar in PMAY MIS. The State government transfers the funds to SLNA, which in turn releases to beneficiaries based on progress.</p>																													

P.N.	Audit observations	Reply															
	<p>responded that that due to non-release of financial assistance from the government, they were unable to complete the houses started by them.</p>	<p>Upon 70% utilization of 1<sup>st</sup> inst under BLC, SLNA will submit UC to MoHUA. ATRs on the observation made by TPQMA agencies to be submitted to GoI with approval of SLAC/SLSMC. GoI will release 2<sup>nd</sup> instalment based on geo-tagging. Upon the UC being deemed satisfactory, MoHUA release next tranche of funds for the project to the state government. Then State Government transfer the same to SLNA, which in turn releases to beneficiaries.</p> <p>As can be seen above, there is often a time gap between selection of beneficiaries, approval of DPR and release of 1<sup>st</sup> / 2<sup>nd</sup> instalment by the GoI. In such situation, there is delay in release of funds to the beneficiaries.</p>															
	<p>Similarly, out of 71500 approved DUs under BLC verticals financed only by GoI central assistance was released to only 3262 beneficiaries. Analysis of data revealed that financial assistance corresponding to stages of progress were not released to beneficiaries as detailed in the table given below:</p>	<p>There is delay in release of funds from GoI. GoI has insisted release of fund only through PFMS platform, which was very new to RGHCL. Further IT platform was not available with RGHCL exclusively for release of only GoI's share to beneficiaries. Hence RGHCL had developed software for this purpose and now releasing funds to beneficiaries</p>															
	<p>Table 4.2: Details of stage wise payment received for beneficiaries under BLC verticals (GoI share)</p> <table border="1" data-bbox="548 823 1288 1003"> <thead> <tr> <th>Current Progress Status as per MIS</th> <th>No. of houses achieved progress</th> <th>Progress corresponding payment to no. of houses</th> </tr> </thead> <tbody> <tr> <td>Foundation</td> <td>12489</td> <td>3087</td> </tr> <tr> <td>Lintel</td> <td>763</td> <td>99</td> </tr> <tr> <td>Roof</td> <td>747</td> <td>43</td> </tr> <tr> <td>Total</td> <td>13999</td> <td>3229</td> </tr> </tbody> </table> <p>Source: Information obtained from RGHCL</p>	Current Progress Status as per MIS	No. of houses achieved progress	Progress corresponding payment to no. of houses	Foundation	12489	3087	Lintel	763	99	Roof	747	43	Total	13999	3229	<p>Reason for half built houses:</p> <p>Aadhaar linkage and geo tagging will be carried out after obtaining approval by CSMC for the project. Recently MoHUA has mandated attachment of Aadhaar of all the family member (Joint holder) to the concerned DPR.</p>
Current Progress Status as per MIS	No. of houses achieved progress	Progress corresponding payment to no. of houses															
Foundation	12489	3087															
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	<p>As a result, 10770 approved DUs remained incomplete. During joint inspection, we visited 133 houses under the scheme and observed that in 88 houses works did not start or remained incomplete. 57 beneficiaries surveyed were currently living in temporary sheds/kutcha houses as they were not able to start construction. Central assistance was released to only one beneficiary surveyed. The non-release of stage wise beneficiary payment was despite the fact that an amount of ₹ 566.53 crore was available with SLNA (March 2021).</p>	<p>There was delay in collection of Aadhaar details of all the member of the family. Subsequently linking to the respective DPRs was got delayed.</p> <p>MoHUA will release 1<sup>st</sup> instaiment to State based on the Attachment.</p> <p>Hence there was delay in release of funds from MoHUA. Hence there is delay in release of fund to the beneficiaries. Hence houses remained half built.</p>															

P.N	Audit observations	Reply
		<p>Reasons for delay in commencement of houses:</p> <p>Beneficiary will avail subsidy of Rs. 1.50 lakh from GoI and construct house on his own by mobilizing funds from different source. Rs.1.50 lakh is insufficient for construction of house in urban area. Banks are not very keen to sanction the loan to urban poor. Hence there was delay in commencement of houses.</p>
4.1 6	<p><b>Unfruitful expenditure on incomplete houses</b></p> <p>The scheme guidelines did not specify any timeframe for completion of the houses constructed under the scheme. The work order issued by the SLNA, though specified that houses should be commenced within ninety days from the issue of work order, did not prescribe any time frame for completion of the houses.</p> <p>On analysis of payment data, we observed that 4675 beneficiaries who were given financial assistance (both state and central) amounting to ₹ 29.84 Crore during 2016-18 as first instalment for construction of houses under BLC vertical of the mission, were yet to claim further instalments. Similarly, 6477 beneficiaries who were given financial assistance (both state and central) amounting to ₹ 73.16 Crore during the same period were yet to claim further instalments. These houses remained incomplete despite lapse of two to four years from the date of issue of work order rendering expenditure of ₹ 103.00 crore unfruitful.</p>	<p><b>Converged Projects</b></p> <p>Pradhana Mantri Awas Yojana – Urban scheme is being implemented in convergence with state housing schemes viz., Dr. B.R Ambedkar Nivas Yojana, Vajapyee Urban Housing Scheme, Devaraju Arasu Special housing scheme etc. Every year State Govt issue physical target to each ULBs based on the budgetary allocation. Based on the target, ULBs will select the beneficiaries and upload the details in the RGHCL website seeking approval. Upon approval, work order will be generated online and it will be issued to beneficiaries by the concerned ULB. Beneficiary will commence the construction once he receives the work order under the State scheme.</p> <p>Thereafter DPR will be prepared by ULB under BLC vertical for such beneficiaries, to provide PMAY (U) benefit. This DPR will be placed before SLAC/ SLSMC/ CSMC. GoI has mandated aadhaar linkage of each beneficiary to the respective DPR (Attachment) in the PMAY-MIS. After approval of DPR by the CSMC, ULBs started aadhaar linkage. Thereafter only, GoI has released it's first instalment proportionate to the number of beneficiaries attached. This amount will be released to GoK. GoK in turn release the amount to SLNA. Thereafter SLNA will release the GoI share to the beneficiaries. By this time, beneficiary would have reached various stages of construction.</p> <p>As it can be seen above, there is time gap between work order issued under the State housing scheme and release of GoI share to the beneficiaries from SLNA. By this time, beneficiaries would have reached various stages of construction. Hence there is delay in release of funds.</p> <p>There is online system of generating joint work order (i.e State scheme beneficiary will get one more work order online once he was considered under PMAY). Due to technical</p>

P.N	Audit observations	Reply
		<p>issues in generating joint work order, there was delay in release of GoI's fund to the beneficiaries.</p> <p>During 2017, there was delay in release of 1<sup>st</sup> instalment of GoI's share from MoHUA to the State. However, RGHCL has diverted fund released towards AHP projects for BLC beneficiaries by adjusting temporarily. When the GoI's share received towards BLC projects, it was re-adjusted for AHP projects, as many AHP projects are on fast track. So there was delay in release of funds towards BLC projects.</p>
4.2	<p><b>Direct Benefit Transfer:</b> Financial Assistance amounting to 2115.56 Crore was directly transferred to 95671 BLC beneficiaries account during 2016-20. DBT was made using the IT platform, viz, Rajiv Gandhi Housing Online Monitoring System (RGHOMS) developed in-house. The operation of the system is detailed in the chart given below:</p>	
	<p style="text-align: center;"><b>Chart 4.2: Process flow in RGHOMS</b></p> <pre> graph LR     A[Feeding of beneficiary details] --&gt; B[ID validation]     B --&gt; C[Payment]   </pre> <p><b>Feeding of beneficiary details</b></p> <ul style="list-style-type: none"> <li>Generates a unique beneficiary code for each beneficiary on feeding beneficiary details</li> <li>Beneficiary details are feeded at ULB level</li> </ul> <p><b>ID validation</b></p> <ul style="list-style-type: none"> <li>Details such as Aadhar number, name etc. are verified at SLNA</li> <li>Forwarded to DBT platform which validates against Aadhar details</li> <li>DBT Beneficiary code generated for validated beneficiaries</li> </ul> <p><b>Payment</b></p> <ul style="list-style-type: none"> <li>Payment is made only to beneficiaries who have valid DBT beneficiary code</li> <li>Payment based on stage wise progress and quantum of instalment</li> </ul>	

P.N.	Audit observations	Reply
	Audit observations in this regard are brought out in succeeding paragraphs:	
4.2.1	DBT to BLC beneficiaries without validation	
	<p>Clauses 5.7 and 8.4 of PMAY (U) Guidelines, mandated Aadhaar Number or any other unique identification details of intended beneficiaries to be integrated in the data base to avoid duplication and directed states to validate the same thereby ensuring their eligibility at the time of preparation and approval of the projects. On mapping of beneficiary wise central and state release (2015-18) data with that of PMAY MIS attachment data, we found that 20613 out of 60351 beneficiaries (34%) to whom both state and central share have been released are not Aadhaar seeded. Thus payment of 558.41Crore has been made to these 20613 beneficiaries without proper validation.</p>	<p>RGHCL is implementing various State sponsored housing schemes, Vajpayee Housing scheme, Dr. Ambedkar Housing, Devraj Urs Housing Scheme, Basava Housing scheme (rural) etc since 2000 both in urban and rural regions. In order to ensure a transparency and accountability in the implementation of housing schemes, RGHCL has developed various software applications in-house called Rajiv Gandhi Housing Online Monitoring System (RGHOMS).</p> <p>RGHOMS IT Platform has been used for quick transfer of subsidy amount directly to the beneficiaries' account since 2010. Here fund is released to the beneficiaries Aadhaar based system. Aadhaar validation is carried out before release of funds in RGHOMS system also.</p> <p>RGHCL has been made SLNA for implementation of PMAY (U) mission in the State. As per GOK order dated UDD 145 CS5 2015, Bangalore, dated 18.01.2016., PMAY(U) has converged with State schemes.</p> <p>MoHUA, GoI has developed a computerized web based Management Information System on PMAY Scheme to maintain/ monitor the data exclusively for BLC/ AHP/ ISSR. In the PMAY -MIS, ULBs have to link Aadhaar Number of the beneficiary to the respective project in order to avoid duplication.</p> <p>RGHCL had requested MoHUA, GoI for integration of RGHOMS MIS system with centralized PMAY MIS system vide letter RGRHCL 69 VIJK 01 2019-20 Dated 12.07.2019 in order to avoid duplication of work (such as aadhaar seeding, geo tagging etc). But MoHUA had not permitted for the integration due to Non compatibility of IT Platform.</p> <p>Hence, RGHCL continued release of funds through aadhar based DBT process in RGHOMS. Central and State grants were released to the beneficiaries using RGHOMS.</p>

P.N.	Audit observations	Reply
		<p>However, MoHUA MIS Platform is used for seeking approval of DPRs as well as attachment process. However, Aadhaar attachment to the concerned DPRs was delayed due to various reasons. Now, in RGHOMS, before release of fund it is ensured, attachment of the beneficiaries PMAY –MIS website.</p> <p>Hence, DBT with Aadhaar validation is processed as per guidelines.</p>
4.2.2	<i>Excess payment of financial assistance, 1.28 crore</i>	
	<p>Since beneficiary code is one of the identity field for validation and release of payments for DBT, the beneficiary code should be unique and the IT Platform designed to prevent creation of duplicate records. Provision for generation of different beneficiary codes for releasing central and state assistance to the same beneficiary allows the system to accept duplicate records and thus makes the system vulnerable.</p>	<p>In the initial stage (2015-16) when module for generation of work order under PMAY(U) in RGHMoS was designed, the generation of multiple codes for single beneficiary was found from the field officials. Thereon, such beneficiaries were blocked in the IT Cell.</p> <p>The issues were observed and necessary changes were made in the software. Later on w.e.f 2016-17 the issues were resolved and precautions were taken IT cell for prevention of generating double work order</p>
	<p>On analysis of payment data, we observed that in 71 cases central assistance was released twice while in 40 case state assistance was released twice to the same beneficiary due to generation of multiple beneficiary codes. Further, weekly FTR generated by the system analyst of the IT wing was verified by the finance wing before final approval by the Managing Director. However, in these cases the above control mechanism also failed to detect inclusion of beneficiary to whom payments have been made in earlier generated FTRs.</p>	<p>The duplication of record was found on the basis of duplicate account numbers. Under PMAY(U) the amount is released based on the state code link given to the PMAY(U) code. The GPS done under state scheme is placed against the PMAY(U) code and based on the status of state code, the central amount is released.</p> <p>No separate GPS will be done based on the PMAY(U) code and no system or manual audit will be done for PMAY(U) code.</p> <p>Now, necessary action has been taken by IT cell to avoid duplication of records and non-release of amount twice to single beneficiary by running a query on "Account duplication and "Aadhar duplication", before generating FTR</p>



4.2.3	<i>Unauthorised deduction of ₹ 1.78 crore from assistance to beneficiaries</i>	
	On review of the payment data, we observed that in case of 89721 BLC beneficiaries, financial assistance was short remitted to the extent of ₹ 200 per beneficiary. The total deduction for 89721 beneficiaries worked out to ₹ 1.78 crore. The above deduction was made towards purchase, use and annual maintenance of GPS system for geo-tagging of the houses built under erstwhile state schemes such as Ambedkar Nivas Yojane, Aashrya and Indira Awas Yojane.	
	The above deduction was irregular as, subsequent to implementation of PMAY, the State Government while dovetailing the existing state sector urban housing schemes has fixed (May 2016) the assistance to beneficiaries at ₹ 2.7 lakh and ₹ 3.3 lakh for general and SC/ST categories respectively Further in PMAY, provision for incurring expenditure towards geo-tagging and administrative & other expenses was available separately.	<p>State urban Housing scheme were being implemented since 2000. GPS based fund released system was adopted since from the 2010 (Approximately). State Government vide GO No. D0H 204 HAM 09 dated 22.02.2010, has provisioned to deduct Rs. 200/- from subsidy amount to be released to the beneficiaries. The same was used for operation and maintenance of GPS system.</p> <p>However, PMAY (U) was launched during June 2015. This mission is being implemented in convergence with State Housing schemes since 2016. GoI's subsidy is being released to the beneficiaries using RHOMS system developed for State housing scheme.</p> <p>GPS based photos will be captured using Indira Mane App and the same will be audited in RGHCL office and GoI &amp; GoK fund will be released to the beneficiaries.</p> <p>GoI has developed Bhuvan app for capturing geo tagged photos. GoI will provide 100% funds for capturing photos (Rs. 200 per unit). This will be paid to the supervisor and surveyor who carry out geo tagging in field.</p> <p>No fund will be deducted from PMAY (U) subsidy for capturing Geo tagging photos. However, Rs. 200/- is deducted for maintenance of GPS system under State schemes.</p>
4.3	Quality of houses/civic infrastructure under the mission	
4.3.1	<i>Physical Infrastructure under AHP verticals</i>	
	As per the scheme guidelines, slum redevelopment projects and affordable housing projects in partnership should have basic civic infrastructure like water, sanitation, sewerage, road, electricity etc. The Karnataka Slum Area Development Policy, 2016 envisages improvement in physical infrastructure in slum areas apart from creation of DUs so that slum areas got integrated to the city and build convergence with social infrastructure and development programmes. Further CSMC in its 41 <sup>st</sup>	<ul style="list-style-type: none"> <li>As per the site Condition Infrastructure works included in the approved DPR. Under Phase-1&amp;2 projects fund has to be released from concerned ULBs for infra works.</li> <li>A proposal has been submitted the GOK for release of funds to take up infra works</li> </ul>

<p>meeting (December 2018) observed that since vertical construction was more cost effective in comparison to row housing, State Government may consider vertical construction of houses. The land so vacated can be utilized for public utility, community development activities, park, playground etc.</p>	<p>under Phase-3 and above projects. In slum areas few pucca houses are existing in between kachcha houses. To demolish all existing houses in the slums, consent of 70% of slum dwellers have to be obtained. But the dwellers will not give consent to demolish their existing pucca houses and entire slum cannot be evacuated for redevelopment.</p>
<p>On scrutiny of records, we observed the following:</p> <ul style="list-style-type: none"> <li>As per the KSADP, 2016 Inadequate infrastructure in the form of lack of storm water drains or storm water drains carrying sewage is one of the factors for declaring any area as slum. On review of contract agreements of test checked AHP projects we observed that none of the test checked AHP projects included the works of storm water drains in the contract.</li> <li>The works of basic infrastructure viz. roads, UGD, water supply etc. included in the BOQ to the tune of 116.24 Crore were not taken up in any of the 33 test checked Projects.</li> <li>Out of 33 test checked AHP projects implemented by the KSDB, in only five projects vertical construction were taken up as recommended by CSMC.</li> </ul>	<p>A proposal has been submitted the GOK for release of funds to take up infra works under Phase-3 and above projects.</p> <p>Project implementation has been carried out as per the approved DPR</p>
<p>On joint inspection of these test checked projects we observed that in four<sup>8</sup> slums Individual scattered houses were constructed under AHP without undertaking infrastructure works resulting in retention of slum characteristics<sup>9</sup> in deviation from KSADP 2016. Sample photographs are illustrated below:</p>	<ul style="list-style-type: none"> <li>As per the site Condition, Infrastructure works included in the approved DPR. Under Phase-1&amp; 2 projects fund has to be released form concerned ULBs for infra works.</li> </ul> <p>A proposal has been submitted the GOK for release of funds to take up infra works under Phase-3 and above projects.</p>
<p>4.3.2. <i>Completed houses remaining unoccupied due to lack of basic amenities</i></p>	
<p>The scheme guidelines stipulated that ULBs should ensure that houses under HFA mission should have provision for basic civic infrastructure like water, sanitation, sewerage, road, electricity etc. We, however observed that in two<sup>10</sup> projects at</p>	<p>KSDB has completed the construction of houses. Due to non-release of funds from the ULB, KSDB could not complete infrastructure works. The infra works will be taken up once the fund is released from ULB.</p>

<sup>8</sup>Sidhanthnagar, Madivala, Harijankeri Gokak, and Gujjari Mohalla, Kinnigal, Mabusubani slum, Tekkalakote

<sup>9</sup> Lack of access to individual or community of sources of treated water, lack of individual or community toilet, lack of sewage disposal to trunk city network/on site treatment and disposal, lack of storm water drain/storm water drain carrying sewage and narrow roads/pathways leading to obstruction in access and provision of basic service

<sup>10</sup>560 DUs in 1028 DUs, 36 DUs (PKGB)

	<p>Vijayapura City, 616 houses constructed under AHP vertical of the scheme remained unoccupied due to lack of facilities such as water supply, sewerage, road and electricity connection. As per the Government orders according administrative approval for the projects, the responsibility of providing basic infrastructure works rests with the city corporation. Though construction of houses has been completed the work of providing basic infrastructure were yet to be taken up.</p>											
	<p>Similarly, in Soraba TMC, nine out of 23 houses visited remained unoccupied. The Ashraya Layout where these houses were located did not have basic infrastructure facilities viz. roads, drainage, water supply and electricity etc.</p>	<p>Soraba ULB requested RGHCL to release fund for development of infrastructure facilities in Shri Bangarappa Layout</p> <p>RGHCL vide letter No. GMT RGRHCL 06 TEC 59 2014/163 dated 29.01.2015 has directed ULB to complete 50% of houses and resubmit the proposal. (copy enclosed)</p>										
<p>4.3.3</p>	<p><i>Physical infrastructure in houses under BLC verticals</i></p>											
	<p>Joint physical verification in test checked BLC projects revealed the following:</p>											
	<p>Chart 4.3: Infrastructural deficiencies in test checked BLC houses</p> <table border="1"> <caption>Total Houses visited-361</caption> <thead> <tr> <th>Deficiency</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>NO ACCESS ROAD/KUTCH ROAD</td> <td>12.47%</td> </tr> <tr> <td>NO UGD</td> <td>81.16%</td> </tr> <tr> <td>NO SAFE DRINKING WATER</td> <td>4.15%</td> </tr> <tr> <td>NO TOILET</td> <td>3.88%</td> </tr> </tbody> </table> <p>□ Percentage of Houses not having basic amenities</p>	Deficiency	Percentage	NO ACCESS ROAD/KUTCH ROAD	12.47%	NO UGD	81.16%	NO SAFE DRINKING WATER	4.15%	NO TOILET	3.88%	
Deficiency	Percentage											
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NO SAFE DRINKING WATER	4.15%											
NO TOILET	3.88%											
	<p>As observed above, 12 and 81 per cent of test checked 361 BLC houses did not have access to roads and UGD facility respectively, in violation of the scheme guidelines which prescribed provision of the above facilities to all houses constructed under</p>	<p>The demand for housing is experiencing a rapid growth in both urban and sub-urban areas. The high potential lands for the development of affordable housing are primarily found on city peripheries usually outside existing city limits.</p>										

	<p>the projects indicating inadequate convergence with various government schemes providing these facilities operating under the urban sector.</p>	<p>Most of the projects approved under BLC vertical of PMAY (U) are located in such areas. In the peripheral areas, infrastructure facilities are underdeveloped. Slums are lacking basic infrastructure facilities too. Hence, huge funds are required to provide infrastructure facilities in both slum and city peripheries.</p> <p>Presently, GoI is not providing fund towards infrastructure cost. Presently, this cost is being met out either by beneficiaries or by ULBs.</p> <p>The financial assistance being provided per unit from GoI (Rs. 1.50 lakh) will not be sufficient. Currently, in BLC projects, beneficiaries are finding it difficult to mobilize funds in order to complete houses. Hence, it is difficult to expect infrastructure works from the beneficiaries.</p> <p>ULBs are experiencing major constraints of poor revenues. Hence, ULBs are not in a position to contribute towards infrastructure in time under these projects.</p> <p>ULB will extend infrastructure facilities on the phased manner</p> <p>Recently more than 57 ULBs were upgraded from Gram Panchayat to Town Panchayat. Such ULBs are providing infrastructure in phased manner.</p>
	<p>Chapter 5 Selection of beneficiaries.</p>	
<p>5.1</p>	<p><b>Identification and selection of beneficiaries</b></p>	
	<p>Selection of beneficiaries under the mission rest with the State Government and was carried out in Karnataka through Urban Ashraya Committee headed by local MLA of the constituency. We observed that beneficiary selection system was not effective as it failed to ensure houses to all the houseless while many ineligible beneficiaries were provided benefit under the scheme as explained below:</p>	
<p>5.2</p>	<p><b>Conducting Demand Survey</b></p>	
	<p>Conducting of demand survey is the first step in implementation of HFA mission. The scheme guidelines envisage that States would undertake a demand survey through suitable means for assessing the actual demand of housing. Demand survey forms the basis for preparation of HFAPoA. Actual beneficiaries of the mission are drawn from the prospective beneficiary list prepared through demand survey. In this connection, the state Government issued (June 2016) detailed guidelines for</p>	

	<p>conducting of demand survey. We observed that demand survey was not conducted by the implementing agencies in accordance with the circular issued by the State Government. Detailed observations are brought out in the succeeding paragraphs.</p>	
5.2.1	<p><i>Due process not followed</i></p>	
	<p>The steps suggested in the Guidelines for conducting of demand survey is as follows.</p> <div style="display: flex; flex-direction: column; gap: 10px;"> <div style="border: 1px solid black; padding: 5px; display: flex; align-items: center;"> <div style="background-color: black; color: white; padding: 5px; text-align: center; width: 30px; margin-right: 10px;"><b>Step 1</b></div> <div> <ul style="list-style-type: none"> <li>• The list of Houseless/kutcha houses contained in the SECC 2011 and new applications received from potential beneficiaries is to be verified by visiting house to house by the enumerators appointed for this purpose.</li> <li>• House to house survey is to be conducted in Notified and Identified slum or Slum-like areas.</li> </ul> </div> </div> <div style="border: 1px solid black; padding: 5px; display: flex; align-items: center;"> <div style="background-color: black; color: white; padding: 5px; text-align: center; width: 30px; margin-right: 10px;"><b>Step 2</b></div> <div> <ul style="list-style-type: none"> <li>• On the basis of House to House Survey, Draft Survey list to be prepared for both slum and non-slum areas.</li> </ul> </div> </div> <div style="border: 1px solid black; padding: 5px; display: flex; align-items: center;"> <div style="background-color: black; color: white; padding: 5px; text-align: center; width: 30px; margin-right: 10px;"><b>Step 3</b></div> <div> <ul style="list-style-type: none"> <li>• Objection calling/hearing is to done within seven days of preparation of draft survey list for both slum and non-slum areas.</li> </ul> </div> </div> <div style="border: 1px solid black; padding: 5px; display: flex; align-items: center;"> <div style="background-color: black; color: white; padding: 5px; text-align: center; width: 30px; margin-right: 10px;"><b>Step 4</b></div> <div> <ul style="list-style-type: none"> <li>• Final beneficiary list is to be prepared within seven days of calling for objection/hearing for both slum and non-slum areas.</li> </ul> </div> </div> </div>	
	<p>We observed that in Karnataka 47 ULBs did not incur any expenditure for conducting of demand survey. These ULBs returned the grants released to them in this regard. Further we observed that, in respect of eight<sup>11</sup> ULBs funds amounting to ₹ 0.42 crore transferred (April 2017) at the rate of ₹ 5.25 lakh per ULB has not yet been credited to the accounts of the respective ULBs. SLNA has not taken any action to trace and recover the same from the ULBs</p>	<p>ULBs utilized available staff for survey purpose instead of appointing enumerators-data entry operator.</p> <p>ULBs spent funds for conducting the demand survey from their own resources.</p> <p>All the household details are uploaded in the PMAY-MIS.</p> <p>Totally 14.05 lakh household details is uploaded in PMAY-MIS. It is evident that survey</p>

<sup>11</sup> Annigeri, Gudibande, Gurnitkal, Kerur, Kundagol, Kushalnagar, Lingasugur, Sindhanoor

was conducted in all the ULBs.

In order to release HFAPoA fund to ULBs, SLNA had collected ULB wise bank details from DUDC as a first step (copies enclosed). DUDC submitted authenticated (counter signature by PD, DUDC). Based on this, SLNA has directed Canara Bank to transfer the amount to ULBs in 4 phases.

OM/ letter reference No and date	No of Citles	Amount.	Remarks
Letter No. 18162/DMA/ 02/ PDAC/ 16-17 dated 31.12.2016	97 ULBs	582.75	Amount of Rs. 462.00 lakh was credited to 77 ULBs. The amount was credited to Gurumitkal Lingasuru Kushal Nagar.  Bank has given details of successful transaction (dated 05.01.2017) Rs. 120.75 lakh was not credited to 20 ULBs bank account due to various reasons and remitted to DMA account (bank account does not exist, Bank account number/ IFSC code is not correct) This list includes Kerur, Annigeri, Kundagol, Sindhanoor ULBs.
DMA OM No: 18244 /DMA /74/ PMAY / 2016 - 17, dated: 13.03.2017	20 ULBs	120.75	Once again, correct bank details were collected from PD and amount was transferred to ULBs. Canara Bank has given details of successful transaction (copy enclosed) This list includes Kerur, Annigeri, Kundagol, Sindhanoor ULBs. Except gudibande

	DMA OM No : 18244 /DMA /74/ PMAY / 2016 - 17, dated: 13.03.2017.	98 ULBs	603.75	This list includes Gudibande. The amount was credited to 98 ULBs.
	DMA OM No : 18244 /DMA /74/ PMAY / 2016 - 17, dated: 05.07.2017.	19 ULBs	105.00.	The amount was credited to 19 ULBs.

It is to be noted that Canara bank transferred the amount as above. After the transfer of amount, Canara bank had submitted "list of successful transaction" informing successful/unsuccessful transaction. During the first transaction, bank account details were found wrong pertaining to few ULBs. SLNA recollected bank details from concerned District (Authenticated by PD DUDC) and transferred the amount to ULBs.

By getting confirmation of crediting amount to the respective ULB's accounts from Canara Bank, SLNA write a letter to all ULBs informing about the release of fund vide letter No. 18244 DMA 74 PMAY 2016-17 dated 10.04.2017.

SLNA also requested ULBs to submit Utilization certificate vide letter No.,

- RGRHCL 05 VHK 06 2017 /29 dated 04.04.2018,
- RGRHCL 05 VHK 14 2017 /1994/2920 dated 20.04.2018,
- RGRHCL 05 VHK 05 2017-18/113 dated 23.04.2018,
- RGRHCL 05 VHK 06 2017-18 dated 25.05.2018,
- MD RGRHCL 05 VHK 14 2017-18 dated 19.09.2019
- MD RGRHCL 05 VHK 15 2017-18 dated 19.10.2019.

Even though SLNA wrote the above letters, ULBs have not noticed that the amount was not credited to their account. When SLNA instructed to refund unutilized HFAPoA fund, ULB noticed that the fund was not credited to their account.

SLNA vide letter No. RGRHCL 05 VHK 20 2017-18 dated 13.08.2020 and RGRHCL 05 VHK 21 2017-18 dated 11.12.2020 and has requested to Canara Bank to check and confirm about the fund credited to the Kerur, Gudibanda Annigeri, Kundagol, Kuslijala Nagar, Sindhonor, Lingasurur, Gurumitkal ULBs and also brought to the notice of the bank the fund released to Lingasuru was credited to private person's account.

	<p>Chief Officer, Gurumitka ULB vide letter No. TMCG/ 2021-21 dated 19.07.2021 confirmed that the amount of Rs. 5.25 lakh released towards demand survey and preparation of HFAPoA was credited to their account No. 1119 1100 0078 78 on 05.01.2017 (copy enclosed)</p> <p>Raichuru DUDC vide letter No. RDUDC/ HFA/ UC/ 2020-21 dated 19.06.2020, informed that the amount released towards HFAPoA for Lingasuru ULB was credited to private person. This amount was utilized by the private person. SLNA vide letter No. MD RGHCL 05 VHK 09 2020-21 dated 24.07.2020, MD RGHCL 05 VHK 22 2020-21 dated 31.12.2020 has directed DUDC, Raichuru to recover the amount and take necessary action on the concerned officer for negligence of duty while providing wrong account number.</p> <p>Canara Bank has submitted "List of Successful Transaction" computer generated excel wherein Lingasuru ULB name was mentioned in "Beneficiary Name" column. It confirmed SLNA that the amount was released to ULBs only. (copy enclosed)</p> <p>DUDC Raichuru vide letter No. RDUDC/HFA/UC/2020-21/dated 16.07.2021 has informed that they have initiated suitable action against the concerned Ungasuru officer. (letter enclosed)</p> <p>In future, SLNA will release Rs. 1.00 as token amount to the bank account before transferring any amount to ULB/ DC/ IA. And will not release fund at one go without verifying the credential of bank accounts.</p>
<p>On scrutiny of records maintained at test checked ULBs, we further observed the following:</p> <ul style="list-style-type: none"> <li>The ULBs did not have the list of houseless/Kutchha houses as per the SECC, 2011. In 11 ULBs the number of households visited by the enumerators was less than actual number of beneficiaries included in the demand survey. It was observed that out of 607 beneficiaries surveyed in 29 ULBs, 401 (66 per cent) responded that no official from ULB/KSDB visited their houses for any kind of survey. Majority of them informed that they got to know about the scheme from their local people's representative and applied for availing benefit by directly visiting the ULB /KSDB offices.</li> </ul>	<p>SLNA vide email dated: 27.07.2016 has shared SECC 2011 data in excel format to all districts to support ULB during survey. (Copy enclosed)</p> <p>The SECC data was captured during 2011. Demand survey was conducted under PMAY (U) during 2016-17 and 2017-18. During the gap, many kutchha houses were converted into pucca houses. Many households were migrated. Rental houses were converted into own ship.</p> <p>Hence number of kutchha household as per SECC 2011 data varies from demand survey data.</p>



	<p>During the demand survey, ULBs issued paper notification inviting the applications from houseless households in non-slum areas, whereas KSDB conducted door to door step survey in slum areas.</p> <p>ULBs have adopted different approaches for creating awareness such as auto, ricksha announcement, announcement through waste collection vehicle, TAME-TAM announcement, paper notifications, dissemination of information through local representatives. Many households visited ULBs and submitted applications.</p> <p>Pradhana Mantri Awas Yojana – Urban scheme is being implemented in convergence with state housing schemes viz., Dr. B.R Ambedkar Nivas Yojana, Vajapvee Urban Housing Scheme, Special housing scheme etc.</p> <p>Gok issued GO dated 18.06.2016 for implementation of PMAY (U), wherein State scheme beneficiary is deemed as eligible for PMAY (U). So while selecting a household under state scheme, all necessary documents such as Aadhaar, Voter ID, ration card bank account details were collected by ULB.</p> <p>ULBs maintained file for individual beneficiaries.</p>
<ul style="list-style-type: none"> <li>Out of 28 test checked ULBs, TMC Anekal and TP Kamalapur did not incur any expenditure on demand survey. CMC Mandya and TMC Indi failed to produce any records in support of demand survey conducted.</li> <li>None of the selected ULBs have records in support of calling for objection/hearing to the draft survey list before finalizing beneficiary list.</li> <li>12 ULB did not incur any expenditure towards advertisement while 22 ULB did not incur any expenditure towards training of enumerators. None of the test checked ULBs conducted training programmes for enumerators.</li> </ul>	<p>Hence there is no necessary to approach the houseless household for demand survey. ULBs utilized available staff for survey purpose instead of appointing enumerators data entry operator.</p> <p>ULBs spent funds for conducting the demand survey from their own resources. All the household details are uploaded in the PMAY-MIS.</p> <p>Totally 14.05 lakh household details is uploaded in PMAY-MIS. It is evident that survey was conducted in all the ULBs.</p> <p>ULBs have validated the information given by the beneficiary once again while preparing the DPRs under BIC/AHP.</p> <p>Demand survey was conducted by ULBs following necessary procedures.</p>
<p>Thus the demand survey was not conducted as per the guidelines and hence carried the risk of exclusion of eligible beneficiaries as indicated by the fact that only 13.5 lakh prospective beneficiaries were identified through demand survey while the number of households living in Kutchha and congested houses projected by the</p>	<p>However, demand survey is still opened to the public. Houseless household can even now apply under PMAY (U).</p>

	Karnataka Affordable Housing Policy, 2016 was 20.35 lakh.	
5.2.2	<i>Incomplete information in the demand survey database</i>	
	As per the HFA Guidelines, the information regarding beneficiaries should be collected by States/UTs in suitable formats but must contain the information as in Annexure 4 of the guidelines. On examination of demand survey database, we observed that mandatory information prescribed in the guidelines viz. ownership details of existing house, type of roofing, name and age of the family members along with relationship, gender, and unique ID, whether the family own any house/residential property in anywhere in India and employment status of the beneficiaries were not available in the database.	In the beginning, ULBs/KSDB commenced survey by appointing enumerators. During the initial period, mandatory details were collected in the 4B format, due to lack of proper training to the enumerators. However, while attachment of 4B to the concerned DPR, all the missing details are filled.
	In respect of only 422002 out of 13.5 lakh (31 per cent) beneficiaries, documents such as BPL ration card, income certificate etc. have been collected during the demand survey. MD, RGHCL replied that at the time of attachment Aadhar numbers of all family members have been collected and updated in PMAY MIS to validate beneficiaries included in the demand survey. The reply of the MD was not acceptable as economic eligibility cannot be decided based on Aadhaar Number. Further, the claim of the SLNA that Aadhaar numbers of all family members have been collected and updated in PMAY MIS cannot be accepted, as we observed in Paragraph 5.3 that both husband and wife have availed benefit due to non-availability of spouse information along with Aadhaar in the survey data	Initially MoHUA, GoI has permitted to attach aadhaar of beneficiary to the concerned DPR. Later on it has introduced attachment of aadhaar of all family members to the concerned DPR. Now availing housing benefit by husband and wife is avoided.
5.2.3	<i>Non-firming up of the demand list within the prescribed time limit</i> As per the module for preparation of HFAPoA issued by the MoHUA, demand assessment can be carried out using various means such as inviting online applications from eligible beneficiaries through ULB website or using CSCs, organizing ward wise camps, designating specific locations to submit forms or any other suitable means as perceived by State/ULB. It is advisable to decide a cut-off date for receiving applications so that demand assessment is completed in specified time frame and it does not become an ongoing exercise. The State Government also prescribed (June 2016) that the whole process of assessing demand for the scheme should be completed within 30 June 2016. We observed that beneficiaries are being added to the demand list till date. This resulted in 40 per cent of beneficiaries added to the demand list after the cut-off date and assessment of demand has become an ongoing exercise.	MoHUA, GoI has not prescribed any cut-off date for completion of demand survey under PMAY (U). However, in order to complete the survey, State government prescribed cut-off date. Initially, applications were invited from the household physically by the ULBs. KSDB collected data in format 4B in the slum areas through door step enumeration.  During 2017-18 onwards, MoHUA, GoI has introduced CSC citizen portal for receiving applications from houseless households online. Till now GoI has made provision for submission of applications. Hence, survey has become ongoing exercise.

5.2.4	<p><b>Defective demand survey resulted in extension of benefit under two different verticals of the mission.</b></p> <p>As per the circular dated 17 June 2016, demand survey for slum areas was to be conducted by KSDB while the demand survey for non-slum areas was to be conducted by ULBs in the state. On cross examination of demand survey conducted by both KSDB and ULBs, we observed that same beneficiaries have been included in both the databases. Analysis of demand survey database revealed that multiple survey codes were generated for 3516 beneficiaries.</p>	<p>Demand Survey for preparation of HFA-Plan of Action &amp; DPR preparation was conducted in the year 2014-15. However, by the time the projects came into implementation, few of the DPR beneficiaries shifted elsewhere and were not available in their original residence, while few others constructed their houses in other Housing schemes or by themselves and few others did not agree to pay their part of Beneficiary contribution. Some of the beneficiaries are having land dispute about their property.</p> <p>In view of above, in order to reach out the benefits to all slum dwellers for Overall development of selected slums keeping in view the whole slum approach, Alternative beneficiaries were selected based on the guidelines of PMAY for effective execution of the approved projects.</p>
	<p>In 23 test checked ULBs, two different survey codes (through KSDB and ULB survey data) have been generated for the same beneficiaries in 174 cases. This has resulted in attachment of 174 beneficiaries in PMAY MIS under AHP vertical implemented by KSDB, who have already availed benefit under BLC verticals implemented by ULBs. Out of the above 174 beneficiaries, 102 beneficiaries have availed monetary benefits under both the verticals.</p>	<p>In respect of projects under implementation by Karnataka Slum Development board, under PMAY-HFA scheme, All Beneficiaries being tackled are uploaded in Central PMAY (U) MIS Web portal (pmaymis.gov.in) with Aadhar card linkage of both Beneficiary and Spouse in order to avoid duplication of Beneficiaries availing PMAY-HFA benefits.</p>
5.3	<p><b>Incorrect attachment of beneficiaries</b></p> <p>Beneficiary attachment is the process where beneficiaries from the demand survey is attached to the approved project under mission component. After attachment prospective beneficiary in the demand survey becomes actual beneficiary of the scheme. The Beneficiary Attachment is based on following conditions:</p> <ul style="list-style-type: none"> <li>➤ Survey data is not duplicate.</li> <li>➤ Survey data is at least one day old.</li> <li>➤ Aadhaar details are valid.</li> <li>➤ Family details and joint ownership details are available in survey.</li> <li>➤ If married, then spouse information alongwith Aadhaar details of spouse are available.</li> <li>➤ Attachment is as per the gender and caste category count mentioned in project annexure.</li> </ul>	<p>Demand Survey for preparation of HFA-Plan of Action &amp; DPR preparation was conducted in the year 2014-15. The beneficiary approved in DPR were uploaded in PMAY web site. However, by the time the projects came into implementation, few of the DPR beneficiaries shifted elsewhere and were not available in their original residence, while few others constructed their houses in other Housing schemes or by themselves and few others did not agree to pay their part of Beneficiary contribution. Some of the beneficiaries are having land dispute about their property. In order to reach out the benefits to all slum dwellers for Overall development of selected slums keeping in view the whole slum approach, Alternative beneficiaries were selected based on the guidelines of PMAY for effective execution of the approved projects.</p> <p>This issue was discussed in the Co-ordination committee meeting dated: 10-1-2020 under the chairmanship of Chief Secretary GOK and decided to construct the houses to the</p>

Further, we observed that spouse information along with Aadhaar details of spouse was not available in the attached beneficiary data. On cross examination of records related to implementation of AHP projects of KSDB and BLC projects in Vijayapura city, we observed that spouses of 21 beneficiaries who availed benefits under BLC verticals were also attached as beneficiary under AHP vertical and availed benefit under projects implemented by the KSDB. (Appendix S.1)

Though beneficiary attachment under each vertical was done through Aadhaar validation, the data base failed to detect it, as separate Aadhaar numbers which required to be seeded in the data base for each vertical and spouse information were not linked in the database.

At the time of Demand Survey collection of Spouse Aadhaar number was not mandatory. Presently collection of Data is in progress and it will be updated in PMAY Web-site. There are 8 beneficiaries attached in KSDB project those availed benefits under BLC verticals. KSDB has not constructed houses in AHP Scheme and will be submitting proposal for Beneficiary modification.

ಅದರಂತೆ ಸದರಿ 21 ಫಲಾನುಭವಿಗಳ ಪಟ್ಟಿ ಪ್ರಕಾರ ಈ ಕೆಳಗಿನಂತೆ ಮಂಡಳಿಯಿಂದ ತಯಾರಿಸಿರುವ ಯೋಜನಾ ವರದಿಗಳಲ್ಲಿ ಫಲಾನುಭವಿಗಳು ಅಚ್ಚಾಚಿಯಾಗಿರುತ್ತಾರೆ.

01) ವಿಜಯಪುರ ನಗರ ಪಂಚಾಯತ್-2ರಲ್ಲಿ ನಿರ್ಮಿಸುತ್ತಿರುವ 1028 ಯೋಜನಾವರದಿಯಲ್ಲಿ ಈ ಕೆಳಗಿನಂತೆ ಫಲಾನುಭವಿಗಳು ಹಾಗೂ ವಿವರಣೆ ಇರುತ್ತದೆ.

SLNo	Name of the Beneficiary	Aadhar Number	Name of the AHP Project
3	Bilal Janvekar	930673777658	Vijayapura 1028 DU AHP
11	Haseena K Aluned Nagar	550025438150	"
12	MoulaviBashasK ankale	540871681276	Vijayapura 1028 DU AHP

ವಿಜಯಪುರ ನಗರದ 1028 ಮನೆಗಳ ಯೋಜನಾ ವರದಿಯನ್ನು ತಯಾರಿಸಿದ್ದು ಸದರಿ 1028 ಮನೆಗಳ ಪೈಕಿ 468 ಮನೆಗಳನ್ನು ವಿವಿಧ ಕೊಳೆಗೇರಿ ಪ್ರದೇಶದಲ್ಲಿ ವಾಸವಾಗಿರುವ ನಿವಾಸಿಗಳ ಗುಡಿಸಲುಗಳನ್ನು ತೆರವುಗೊಳಿಸಿ ನಿರ್ಮಾಣ ಮಾಡಲಾಗಿರುತ್ತದೆ. ಅದರಂತೆ ಉಳಿದ 560 ಮನೆಗಳನ್ನು ವಿಜಯಪುರ ನಗರದಲ್ಲಿ ರಸ್ತೆ ಅಗಲೀಕರಣದಲ್ಲಿ ಮನೆಗಳನ್ನು ಕಡೆದುಕೊಂಡ ನಿವಾಸಿಗಳಿಗೆ ಜಿ+1 ಮಾದರಿಯಲ್ಲಿ ಮಾನ್ಯ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು, ವಿಜಯಪುರ ರವರು ಮಂಜೂರು ಮಾಡಿರುವ ಜಾಗದಲ್ಲಿ ಮನೆಗಳನ್ನು ನಿರ್ಮಾಣ ಮಾಡಲಾಗಿರುತ್ತದೆ. ಸದರಿ 560 ಮನೆಗಳ ಫಲಾನುಭವಿಗಳ ಪೈಕಿ ಈ ಮೇಲೆ ತಿಳಿಸಿರುವ 03 ಫಲಾನುಭವಿಗಳ ಈ ಮೊದಲು ಯೋಜನಾ ವರದಿಯನ್ನು ತಯಾರಿಸುವ ಸಮಯದಲ್ಲಿ ಪಿ.ಎಮ್.ಎ.ವಾಯ್ ವೈಬ್ಲಿಕ್ಯೆಟನಲ್ಲಿ 7 ಜಿ ಫಲಾನುಭವಿಗಳನ್ನು ಅಚ್ಚಾಚ ಮಾಡಲು ಕುಟುಂಬದ ಒಂದೆ

ಆಧಾರ ಕಾರ್ಡ್ ಮಾತ್ರ ಬೇಕಾಗುತ್ತಿದ್ದು ಆ ಸಮಯದಲ್ಲಿ ಕುಟುಂಬದ ಇನ್ನೊಂದು ಆಧಾರ ಕಾರ್ಡ್ ಕಡ್ಡಾಯವಾಗಿರದೆ ಇಲ್ಲದಿರುವುದರಿಂದ ಕುಟುಂಬದ ಒಂದು ಆಧಾರ ಕಾರ್ಡ್ ಅಚ್ಚಾಚ ಆಗಿರುತ್ತದೆ.

ಆದಾಗ್ಯೂ ಸದರಿ ಫಲಾನುಭವಿಗಳು ಅವರ ಕುಟುಂಬದ ಆಧಾರ ಕಾರ್ಡ್‌ನ್ನು ಮಹಾವಗರಪಾಲಿಕೆಯ ಜಿ.ಎಲ್.ಸಿ. ಯೋಜನೆಗೆ ಅಳವಡಿಸಿದ್ದು ಅಲ್ಲಿಯೂ ಆಯ್ಕೆಯಾಗಿರುತ್ತಾರೆ. ಆದ್ದರಿಂದ ಸದರಿ 03 ಫಲಾನುಭವಿಗಳ ಮಂಡಳಿಯಿಂದ ಅವರ ಗುಡಿಸಲು ತೆರವುಗೊಳಿಸಿ ಮನೆ ನಿರ್ಮಾಣ ಮಾಡದ

		<p>slum dwellers who come forward to pay the beneficiary contribution. Hence there is change in beneficiary list of DPR. (Proceedings of the meeting enclosed)</p> <p>KSDB will be submitting proposal for Beneficiary modification and attach the modified beneficiary list to PMAY Web site.</p>
	<p>We observed that out of 5.79 lakh of beneficiaries approved under 2477 projects, 3.3 lakh beneficiaries were attached till October 2020. The Managing Director, RGHCL replied that shortfall in attachment of beneficiary is attributable to the following reasons:</p> <ul style="list-style-type: none"> <li>• The Finalization and approval of beneficiary list lies with Ashraya Committee headed by Local MLA of respective constituency. Hence due to political intervention selection of beneficiary got delayed.</li> <li>• Beneficiaries belong to socio economically weaker section. There is uncertainty about paying contribution in time. Hence attachment is done only for those who have paid initial deposit.</li> </ul>	
	<p>The reply of the MD is not acceptable as we observed that 77 per cent of the beneficiaries who have already availed benefit in 23 selected projects under AHP vertical implemented by the KSDB were yet to be attached, while 17 per cent of attached beneficiaries were only provided benefit.</p>	<p>Demand Survey for preparation of HFA-Plan of Action &amp; DPR preparation was conducted in the year 2014-15. The beneficiary approved in DPR were uploaded in PMAY web site. However, by the time the projects came into implementation, few of the DPR beneficiaries shifted elsewhere and were not available in their original residence, while few others constructed their houses in other Housing schemes or by themselves and few others did not agree to pay their part of Beneficiary contribution. Some of the beneficiaries are having land dispute about their property. In order to reach out the benefits to all slum dwellers for Overall development of selected slums keeping in view the whole slum approach, Alternative beneficiaries were selected based on the guidelines of PMAY for effective execution of the approved projects.</p> <p>This issue was discussed in the Co-ordination committee meeting dated:10-1-2020 under the chairmanship of Chief Secretary GOK and decided to construct the houses to the slum dwellers who come forward to pay the beneficiary contribution. Hence there is change in beneficiary list of DPR. (Proceedings of the meeting enclosed)</p> <p>KSDB will be submitting proposal for Beneficiary modification and attach the modified beneficiary list to PMAY Web site.</p>

ಇಲ್ಲದಿದ್ದರೂ ಸದರಿಯವರಿಗೆ ಜಿ+1 ಮಾದರಿಯಲ್ಲಿ ನಿರ್ಮಾಣ ಮಾಡಿದ ಮನೆಯನ್ನು ಹಿರಿಯರ ಮಾಡಭೇಷಣಿಯವುದರಿಂದ ಸದರಿಯವರಿಗೆ ಜಿ+1 ಮಾದರಿ ಮನೆಯನ್ನು ಹೆಚ್ಚಿನ ಮಾಡದ ರದ್ದು ಗೊಳಿಸಲಾಗುವುದೆಂದು ಹಾಗೂ 1028 ಯೋಜನಾ ವರದಿಯ 7 ನೆ ಸದರಿ ಫಲಾನುಭವಿಯನ್ನು ರದ್ದುಗೊಳಿಸಲು ಪತ್ರ ಬರೆಯಲಾಗಿದೆ. ಹಾಗೂ ಸದರಿಯವರಿಗೆ ಮಹಾನಗರಪಾಲಿಕೆಯ ಬಿ.ಎಲ್.ಸಿ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಮುಂದುವರಿಸಲು ಕೂಡ ಮಹಾನಗರಪಾಲಿಕೆ ವಿಷಯವುರ ರವರಿಗೆ ಪತ್ರ ಬರೆಯಲಾಗಿದೆ.

ಮುಂದುವರಿದು 21 ಫಲಾನುಭವಿಗಳ ಪೈಕಿ 18 ಫಲಾನುಭವಿಗಳು ವಿಷಯವುರ ನಗರದಲ್ಲಿ 07 ಕೋಟಿಗಿಂತ ಪ್ರದೇಶದಲ್ಲಿ ನಿರ್ಮಾಣ ಮಾಡುವುದು 1800 ಮನೆಗಳ ಯೋಜನಾ ವರದಿಯ 7ನೇ ಅಧ್ಯಾಜ ಮಾಡಲಾಗುತ್ತದೆ. ಫಲಾನುಭವಿಗಳ ವಿವರಣೆ ಈ ಕೆಳಗಿನಂತಿದೆ.

Sl.No	Name of the Beneficiary	Aadhar Number	Name of the AHP Project
1	PundalikGhorpade	295723155577	Vijayapura 1800 DU AHP
2	LaxmanWaliker	423543886605	
4	Ganapathi R Bhandari	302087249356	Vijayapura 1800 DU AHP
5	Afzal Khan M Khan	430293870402	
6	Suresh Misre	813482583124	
7	SujathaWaliker	283869336928	
8	ChandrasheniMilindra Bhandari	269127867040	Vijayapura 1800 DU AHP
9	Yasyant R Mane	656321486702	Vijayapura 1800 DU AHP
10	Dejane Anil Chauhan	794291130374	Vijayapura 1800 DU AHP
13	Santosh Meghu Chauhan	347504058590	Vijayapura 1800 DU AHP
14	Mahadeva Revu Chauhan	850484019510	
15	JayaramJival Chauhan	248055428891	Vijayapura 1800 DU AHP
16	Ashok SevuRathod	572246315361	Vijayapura 1800 DU AHP
17	Santosh BhimasingRathod	689328780071	Vijayapura 1800 DU AHP
18	PanduShievu Chauhan	987093243406	
19	PrakshNamadev Chauhan	859230991209	Vijayapura 1800 DU AHP
20	Ashok ShivuRathod	245747012315	Vijayapura 1800 DU AHP
21	SevuHiruRathod	927008855287	

ಸದರಿ 1800 ಮೇಲಿನ 18 ಫಲಾನುಭವಿಗಳನ್ನು 1800 ಮನೆಗಳ ಯೋಜನಾ ವರದಿಯನ್ನು ತಯಾರಿಸಿ ಫಲಾನುಭವಿಗಳನ್ನು ಪಿ.ಎಂ.ಎ.ವಾಯು ವೈಶ್ಯಕ್ತಿಯ 7ನೆಯಲ್ಲಿ ಅಧ್ಯಾಜ ಮಾಡುವ ಸಮಯಲದ್ದಿ ಕುಟುಂಬದ ಒಂದೆ ಆಧಾರ ಕಾರ್ಡ್ ಮೇಲೆ ಅಧ್ಯಾಜ ಆಗುತ್ತಿದ್ದು ಕುಟುಂಬದ ಇನ್ನೊಬ್ಬರ ಆಧಾರ ಕಾರ್ಡ್

		<p>ಅಭ್ಯಾಸಮಂಟನ ಕಡ್ಡಾಯವಾಗಿ ಇಲ್ಲದ ಇರುವುದರಿಂದ ಆ ಸಮಯದಲ್ಲಿ ಕುಟುಂಬದ ಒಂದೆ ಅಥವಾ ಕಾರ್ಡ್ 7ಬಗ್ಗೆ ಅಭ್ಯಾಸ ಆಗಿರುತ್ತದೆ. ಅದರಂತೆ 18 ಫಲಾನುಭವಿಗಳು ಕುಟುಂಬದ ಆಧಾರ ಕಾರ್ಡ್‌ಗಳು ಮಹಾನಗರಪಾಲಿಕೆ ಬಿ.ಎಲ್.ಸಿ ಯೋಜನೆಯಲ್ಲಿ ಅಭ್ಯಾಸ ಆಗಿರುತ್ತವೆ. ಆದ್ದರಿಂದ ಸದರಿ 18 ಕುಟುಂಬದ ಆಧಾರದ ಕಾರ್ಡ್‌ಗಳು ಒಂದೆ ಕುಟುಂಬದ ಎರಡು ಕಡೆ ಅಭ್ಯಾಸವಾಗಿರುತ್ತವೆ.</p>
5.4	Selection of beneficiaries having Income more than three lakh	
	<p>As per the HFA Guidelines, only beneficiaries having annual income less than three lakh (BPL &amp; EWS) can avail benefits under ISSR, AHP and BLC verticals. However, we observed that 44 beneficiaries who availed benefits under AHP vertical have also taken benefits under CLSS verticals.</p> <p>On scrutiny of information, we found that annual income of 23 out of 44 beneficiaries was more than three lakh and hence were ineligible to avail benefits under AHP vertical of the scheme.</p>	<p>BLC/ AHP/ ISSR verticals of PMAY (U) will be implemented through ULB/ KSDB/ UDAs, whereas CLSS scheme will be implemented by banks.</p> <p>Govt has developed PMAY -MIS to capture data pertaining to BLC/ AHP/ ISSR during 2016- (approximately). Further beneficiary Aadhaar has to be linked to the concerned project. Under this process, beneficiary's Aadhaar number is validated in the MIS. This will avoid duplication of benefit under 3 verticals (except CLSS).</p> <p>However, Govt has developed CLAP web portal to capture CLSS data on 25<sup>th</sup> November 2019. Thereafter, Aadhaar is verified and de-duplication of beneficiaries with other 3 verticals and CLSS is being done.</p> <p>Hence In the absence of Real time integration of CLSS beneficiaries' data with UIDAI, PMAY (U) MIS, Central Nodal Agency and PLIs servers, duplication of benefit to individual family has taken place.</p> <p>Hence SLNA in various communications has directed ULBs to recover Govt's grants for such beneficiaries (who availed double benefits).</p> <p>SLNA has communicated to IA to remove those beneficiaries whose income is more than Rs. 3.00 lakh and were selected under AHP projects</p> <p>SLNA vide letter, RGHCL 39 VHCL 47 2017 dated 08.09.2020, RGHCL 39 VHCL 49 2019 dated 30.12.2020, RGHCL-07 PUG 02 2021 dated 06.04.2021, RGHCL 39 VHCL 53 2017 dated 21.04.2021 has requested DC/ PD, DUDC, ULBs to take necessary action to recover the subsidy amount from the beneficiaries.</p> <p>SLNA vide letter No. RGHCL 39 VHCL 52 2017 dated 21.04.2021 has requested KSDB to take necessary action immediately to withdraw CLSS benefit from beneficiaries.</p>

		<p>SLNA vide file No. RGHCL 39 VHK 2019-20 has requested "One Lakh Housing scheme" Section to take necessary action immediately to withdraw AHP benefit from beneficiaries.</p> <p>SLNA vide letter No. RGHCL 39 VHK 46 2019 dated 19.10.2020, RGHCL 39 VHK 48 2019-20 dated 30.12.2020, RGHCL 07 PUG 01 2021 dated 06.04.2021 has also sought clarification from GoI on the issues raised by the implementing agencies.</p> <p>SLNA vide letter No. RGHCL 39 VHK 51 2019 dated 26.04.2021 has requested Andhra Pradesh, Gujarat, Odisha to take necessary action immediately to withdraw ISSR/AHP benefit from beneficiaries.</p> <p>PMAY (U) Section of RGHCL has requested IT section of RGHCL vide file No. RGHCL 09 PUG 2021 to block the beneficiary in order to avoid further release to such beneficiaries.</p>
5.5	Selection of beneficiaries outside demand survey	
	<ul style="list-style-type: none"> <li>The DPRs of AHP Projects approved by the SLSMC and CSMC contain beneficiary list. Cross examination of these beneficiary lists attached in the 26 approved DPRs of selected projects with that of the actual beneficiaries who received benefits, revealed that only 12 per cent of original beneficiaries approved by SLSMC and CSMC were provided benefits under the scheme. Thus, 88 per cent of the beneficiaries in these 26 projects, were outside the approved DPRs. Benefits were provided to those who paid the beneficiary contribution irrespective whether they were part of the approved DPR list or demand survey beneficiary list. We further mapped the beneficiaries who availed the benefit under the scheme with that of prospective beneficiary list identified through Demand Survey and observed that 54 per cent of these beneficiaries were not a part of even the demand survey list.</li> </ul>	<p>Demand Survey for preparation of HFA-Plan of Action &amp; DPR preparation was conducted in the year 2014-15. However, by the time the projects came into implementation, few of the DPR beneficiaries shifted elsewhere and were not available in their original residence, while few others constructed their houses in other Housing schemes or by themselves and few others did not agree to pay their part of Beneficiary contribution. Some of the beneficiaries are having land dispute about their property. In order to reach out the benefits to all slum dwellers for Overall development of selected slums keeping in view the whole slum approach, Alternative beneficiaries were selected based on the guidelines of PMAY for effective execution of the approved projects.</p> <p>This issue was discussed in the Co-ordination committee meeting dated:10-1-2020 under the chairmanship of Chief Secretary GOK and decided to construct the houses to the slum dwellers who come forward to pay the beneficiary contribution. Hence there is change in beneficiary list of DPR. (Proceedings of the meeting enclosed)</p>
	<ul style="list-style-type: none"> <li>The demand survey contains the list of prospective beneficiaries identified in accordance with the conditions prescribed in the HFA mission guidelines. The beneficiary list attached with DPRs needs to be cross checked with the demand survey database to ensure that the total number of beneficiaries attached with the DPR for any ULB did not cross the total number of potential</li> </ul>	<p>Demand survey was conducted to identify potential beneficiaries. ULBs invited application through paper notifications where as KSDB conducted door step survey for identification of potential beneficiaries. However, there are the chances that few eligible potential beneficiaries were left out from inclusion in the demand survey.</p>



	beneficiaries identified in the demand survey. On scrutiny of records, we observed that in case of 30 ULBs (Appendix 5.2), the approved DUs were more than the prospective beneficiaries identified by the demand survey. This has resulted in inclusion of 9869 beneficiaries outside the demand survey under various approved projects	Such household approached the ULBs and are considered under PMAY (U). Their family details will be collected in the 4B format and will be attached to the respective DPRs. Many of the ULBs were already collected the household data and unable to upload due to time constraints.
5.6	<p><b>Financial assistance for higher carpet area houses</b></p> <p>The mission supports construction of houses up to 30 square meter carpet area with basic civic infrastructure. On joint inspection of houses constructed under the scheme, we observed that 559<sup>12</sup> out of 1400 (39.92 per cent) of the houses visited were high cost and multi storied buildings. Carpet areas of these houses were significantly higher than the carpet area eligible for financial assistance under the scheme. Some of the photos taken during joint verification are depicted below. The quality of construction as evident from these photographs would suggest that the cost of construction would not fall under the unit cost of Rs.5.00 lakh fixed under the scheme.</p>	<p>During the selection process, ULBs have collected Income certificate, ration card, voter card, Aadhaar card from the beneficiaries and verified the same. Guidelines does not specify the cost of building/ type of building to be constructed. Provision was given to the beneficiaries to construct the houses based on their requirement and affordability. Beneficiary constructed GF houses till they receive the Govt subsidy amount. Later on they would have extended the building.</p> <p><u>Sarvajnanagara &amp; Byatarayanapura: ನಂ.2ನೇ ಉಪ ವಿಭಾಗ, ಕೋಲಾಸು, ಬೆಂಗಳೂರು</u></p> <p>ಪ್ರಧಾನ ಮಂತ್ರಿ ಆವಾಜ್ ಯೋಜನೆಯಡಿ ಬೆಂಗಳೂರು ನಗರದ ಸರ್ವಜ್ಞನಗರ ವಿಧಾನ ಸಭಾಕ್ಷೇತ್ರ ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ಬರುವ ವಿವಿಧ ಕೊಠಡಿ ಪ್ರದೇಶಗಳಲ್ಲಿ ಲಿಂಗರಾಜಪುರ 'ಬ' ಬ್ಲಾಕ್ ಕೊಠಡಿ ಪ್ರದೇಶದ Audit para no. 5.6 ಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಥಾಯ್‌ಚಿತ್ರ ಸಂಖ್ಯೆ: 5.1 ರಲ್ಲಿನ ಮನೆಗಳು ಫಲಾನುಭವಿಗಳಿಂದ ಶ್ರೀಮತಿ ಗೌರಮ್ಮ / ರಾಮಸ್ವಾಮಿ (ಲೇ) ಮತ್ತು ಮಂಜುಳ / ಉಮೇಶ್ ಎಂಬುವವರಿಗೆ ಸಂಬಂಧಿಸಿದ್ದಾಗಿರುತ್ತದೆ.</p> <p>ಎ.ಕೆ.ಬಿ.ಪಿ ಮಾರ್ಗ ಸೂಚನೆಯನುಸಾರ ಮನೆ ನಿರ್ಮಾಣ ಪೂರ್ವದಲ್ಲಿ ಫಲಾನುಭವಿಗಳಿಂದ ಒಪ್ಪಿಗೆ / ಫೋಟೋ ಪತ್ರಗಳನ್ನು ಪಡೆಯಲಾಗಿರುತ್ತದೆ (ಪ್ರತಿ ಲಗತ್ತಿಸಿದೆ) ಮತ್ತು ನಿರ್ಮಾಣ ಪೂರ್ವದಲ್ಲಿ ಫಲಾನುಭವಿಗಳನ್ನು ಯೋಜನೆ ಸರ್ವೆ ಸಮೀಕ್ಷೆಯಲ್ಲಿ ಅಳವಡಿಸಿಕೊಳ್ಳಲಾಗಿರುತ್ತದೆ (ಸಮೀಕ್ಷಾ ಪಟ್ಟಿ ಲಗತ್ತಿಸಿದೆ).</p> <p>ಮುಂದುವರೆದು ಸದರೀ ನಿವಾಸಿಗಳು ವಾಸಿಸುತ್ತಿದ್ದ ನಿರ್ಮಾಣ ಪೂರ್ವದ ಕಟ್ಟಡ /</p>

<sup>12</sup>AHP houses-437 out of 990, BLC houses-122 out of 410

ನಿರ್ಮಿಸಿರುವ ಮನೆಯು ಉತ್ತಮವಾಗಿ ನಿರ್ಮಿಸಿದ ಮತ್ತು ಮಾರ್ಗಸೂಚಿಯನ್ವಯ ಮೇಲ್ಕಟ್ಟಡದ ನಿರ್ಮಾಣ ಮಾಡಿದಂತೆ ನೋಟೀಸ್ ನೀಡಿದಾಗ್ಯೂ ಸಹಾ ಮಂಡಳಿ ನಿರ್ಮಿತ ನೆಲಮಹಡಿಯ ಮೇಲೆ ಮೇಲ್ಕಟ್ಟಡ ಕಟ್ಟಿಕೊಂಡಿರುವುದಕ್ಕೆ ಮಂಡಳಿಯು ಜವಾಬ್ದಾರಾಗಿರುವುದಿಲ್ಲ. ಎಕೆಚ್‌ಪಿ ಮಾರ್ಗಸೂಚಿಯನ್ವಯ ಮಂಡಳಿಯಿಂದ 30 ಚ.ಮೀ Carpet Area ದ ಕಟ್ಟಡವನ್ನು ನಿರ್ಮಿಸಬೇಕಾಗಿರುತ್ತದೆ. ಆದರೆ ಫಲಾನುಭವಿಗಳು ಈ ಹಿಂದೆ ತಾವುಗಳು ಪಾಸಮಾಡುತ್ತಿದ್ದ ಮನೆಗಳಿಗೆ ಹೊಂದಿ ಕೊಂಡಂತೆ ತಮ್ಮ ಕುಟುಂಬದ ಅಗತ್ಯಕ್ಕೆ ಅನುಸಾರವಾಗಿ (Value addition) ಹೆಚ್ಚುವರಿ Carpet Area ದ ಮನೆಗಳನ್ನು ಮಂಡಳಿ ನಿರ್ಮಾಣದ ಜೊತೆ ಜೊತೆಗೆ ನಿರ್ಮಾಣ ಮಾಡಿಕೊಂಡಿರುತ್ತಾರೆ ಮತ್ತು ಹೆಚ್ಚುವರಿ ಎಟಿಂಗ್‌ಗಳನ್ನು ಅಳವಡಿಸಿಕೊಂಡು Value addition ಮಾಡಿಸಿಕೊಂಡಿರುತ್ತಾರೆ (ಸಂಬಂಧಿಸಿದ ಕಟ್ಟಡದ ಅಡಿಪಾಯ ಕಾಮಗಾರಿಯ ನಕ್ಷೆ ಹಾಗೂ ಮೇಲ್ಕಟ್ಟಡದ ಛಾಯಾ ಚಿತ್ರವನ್ನು ಇದರೊಂದಿಗೆ ಲಗತ್ತಿಸಿದೆ). ಫಲಾನುಭವಿಗಳು ತನ್ನ ಸ್ವಂತ ಖರ್ಚಿನಲ್ಲಿ Value addition ಮಾಡಿಕೊಂಡು ಹೆಚ್ಚುವರಿ / ಮೊದಲನೇ ಮಹಡಿ ಕಟ್ಟಡ ನಿರ್ಮಾಣ ಮಾಡುತ್ತಿರುವ ಬಗ್ಗೆ ಮಂಡಳಿಯು ಗಮನಕ್ಕೆ ಬಂದಾಗ ದಿನಾಂಕ: 04-09-2020 ರಂದು ಈ ಕಛೇರಿಯಿಂದ ನೆಲ ಮಹಡಿ ಮೇಲೆ ಬಹುಮಹಡಿ ನಿರ್ಮಿಸಿಕೊಳ್ಳುತ್ತಿರುವ ಬಗ್ಗೆ ನೋಟೀಸ್ ಜಾರಿ ಮಾಡಿ ಸಂಬಂಧಿಸಿದ ಫಲಾನುಭವಿಗಳಿಗೆ ತಿಳುವಳಿಕೆ ನೀಡಿರುತ್ತಾರೆ (ನೋಟೀಸ್ ಪ್ರತಿ ಲಗತ್ತಿಸಿದೆ).

ಆದರೆ ಮಂಡಳಿಯ ವತಿಯಿಂದ ನದರಿ ಫಲಾನುಭವಿಗಳ ಕಟ್ಟಡಗಳ ಅಳತೆಗಳನ್ನು 30 ಚ.ಮೀಗಳಿಗೆ ಮೀರದಂತೆ ನಿರ್ಮಿಸಿಕೊಳ್ಳಿಸಿ ವಾಸ್ತವ ಅಳತೆಯನ್ನು ಎಂಬಿ ನಲ್ಲಿ ದಾಖಲಿಸಿ ಅದರ ಪ್ರಕಾರವಾಗಿ ಮಂಡಳಿಯ ಅನುಮೋದಿತ Carpet Area / Plinth Area ಗೆ ಮಿತಿಯೊಳಿಸಿ ಯೋಜನೆಯ ಘಟಕ ವೆಚ್ಚದ ನಿಗದಿತ ಮಿತಿಯಲ್ಲಿ ಅರ್ಥಿಕ ಸಹಾಯ ಮಾಡಲು ಕ್ರಮಕೈಗೊಳ್ಳಲಾಗಿರುತ್ತದೆ. ಇದರಿಂದಾಗಿ ಅಂತಿಮವಾಗಿ ಕಾಮಗಾರಿ ಪೂರ್ಣಗೊಂಡಾಗ ಕಟ್ಟಡದ ಘಟಕ ವೆಚ್ಚ ಅನುಮೋದಿತ ಘಟಕ ವೆಚ್ಚಕ್ಕಿಂತ ಹೆಚ್ಚಿಗೆ ಆಗದಂತೆ ಕ್ರಮ ವಹಿಸಲಾಗಿರುತ್ತದೆ. ಈ ಮೇಲ್ಕಂಡ ಅಂಶಗಳ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಲೆಕ್ಕ ಪರಿಶೋಧನೆಯಲ್ಲಿ ತೋರಿಸಲಾಗಿರುವ ಕಟ್ಟಡ (Picture 5.1) ಕ್ಕೆ ಸಂಬಂಧಿಸಿದ Audit Para ಕೈಬಿಡುವಂತೆ ಈ ಮೂಲಕ ಕೋರಲಾಗಿದೆ.

**ನಂ.4ನೇ ಉಪ ವಿಭಾಗ, ಕೊಲಾರ, ಬೆಂಗಳೂರು**

ಪ್ರಧಾನ ಮಂತ್ರಿಆವಾಜ್‌ಯೋಜನೆಯಡಿ ಬೆಂಗಳೂರು ನಗರದ ಬ್ಯಾಟರಾಯನಪುರ ವಿಧಾನಸಭಾಕ್ಷೇತ್ರ ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ಬರುವ ಆಯ್ದ ವಿವಿಧ ಕೊಳಚೆ ಪ್ರದೇಶಗಳಲ್ಲಿ ಬರುವ ಸಂಜೀವಿನಿ ನಗರ ಕೊಳಚೆ ಪ್ರದೇಶದ Audit para no. 5.6 ಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಛಾಯಚಿತ್ರ ಸಂಖ್ಯೆ: 5.2 ರಲ್ಲಿನ ಮನೆಯು ಫಲಾನುಭವಿ ನರಸಪ್ಪ ಬಿನ್ ನಾರಾಯಣಪ್ಪ ಎಂಬುವವರಿಗೆ ಸಂಬಂಧಿಸಿದ್ದಾಗಿರುತ್ತದೆ.

Hassan Sub Division: In respect of the projects being carried out under PMAY-HFA (AHP) scheme by KSDB in in-situ type construction, Since the constructions are to be carried out in the available site of the beneficiary, maintaining exact plan as per approved drawings is not possible. Hence construction is being carried out in available site of beneficiary maintaining Minimum Carpet area per component as per NBC guidelines.

- In cases where the available carpet area is lesser as compared to approved Carpet area, action is being taken to duly construct the remaining area in the first floor without causing any financial implication and duly obtaining the consent of the beneficiaries. (Photo Enclosed)
- In cases where the available carpet area is much greater as compared to approved Carpet area, the beneficiaries execute the extra works outside the scope of project by themselves or get the construction done by the same contractor on mutual understanding to bear the extra charges by themselves.
- However, the Billing of Quantities is limited to approved carpet area provisions per DU.

ಎ.ಕೆ.ಜಿ.ಪಿ ಮಾರ್ಗ ಸೂಚನೆಯಾನುಸಾರ 30 ಚ.ಮೀ Carpet Area ಕಟ್ಟಡವನ್ನು ನಿರ್ಮಿಸಬೇಕಾಗಿರುತ್ತದೆ. ಆದರೆ ಫಲಾನುಭವಿಯು ಈ ಹಿಂದೆ ಅವರ ಕುಟುಂಬದವರು ವಾಸಮಾಡುತ್ತಿದ್ದ ಮನೆ ಮತ್ತು ಈಗ ತಮ್ಮ ಕುಟುಂಬದ ಅಗತ್ಯಕ್ಕೆ ಅನುಸಾರವಾಗಿ ಹೆಚ್ಚುವರಿ Carpet Area ನಿರ್ಮಾಣ ಮಾಡಿಕೊಂಡಿರುತ್ತಾರೆ ಮತ್ತು ಹೆಚ್ಚುವರಿ ಏಟಿಂಗ್‌ಗಳನ್ನು

		<p>ಅಳವಡಿಸಿಕೊಂಡು Value addition ಮಾಡಿಸಿಕೊಂಡಿರುತ್ತಾರೆ (ಸಂಬಂಧಿಸಿದ ಕಟ್ಟಡದ Plinth Area ನಕ್ಕೆ ಹಾಗೂ ಕಟ್ಟಡದ ಛಾಯ ಚಿತ್ರವನ್ನು ಇದರೊಂದಿಗೆ ಲಗತ್ತಿಸಿದೆ). ಫಲಾನುಭವಿಯು ತನ್ನ ಸ್ವಂತ ಖರ್ಚಿನಲ್ಲಿ ಹೆಚ್ಚುವರಿ / ಮೊದಲನೇ ಮಹಡಿ ಕಟ್ಟಡ ನಿರ್ಮಾಣ ಮಾಡುತ್ತಿರುವ ಬಗ್ಗೆ ಮಂಡಳಿಯ ಗಮನಕ್ಕೆ ಬಂದಾಗ ದಿ: 15.12.2020ರಂದು ಸಹಾಯಕ ಕಾರ್ಯಪಾಲಕ ಅಭಿಯಂತರರು, ನಂ.4ನೇ ಉಪ-ವಿಭಾಗ, ಕಕೋಅಮು, ಬೆಂಗಳೂರು ರವರು ನಲ ಮಹಡಿ ಮೇಲೆ ಬಹುಮಹಡಿ ನಿರ್ಮಿಸಿಕೊಳ್ಳುತ್ತಿರುವ ಬಗ್ಗೆ ನೋಟೀಸ್‌ಜಾರಿ ಮಾಡಿ ತಿಳುವಳಿಕೆ ನೀಡಿರುತ್ತಾರೆ. (ನೋಟೀಸ್ ಪ್ರತಿ ಲಗತ್ತಿಸಿದೆ).</p> <p>ಅದರೆ ಮಂಡಳಿಯ ವತಿಯಿಂದ ಸದರಿ ಫಲಾನುಭವಿಯು ಕಟ್ಟಡದ Plinth ನ ವಾಸ್ತವ ಅಳತೆಯನ್ನು ಎಂಬಿ ನಲ್ಲಿ ದಾಖಲಿಸಿ ಅದರ ಪ್ರಕಾರವಾಗಿ ಮಂಡಳಿಯ ಅನುಮೋದಿತ Carpet Area / Plinth Area ಗೆ ಮಿತಿಗೊಳಿಸಿ ಅರ್ಥಿಕ ಸಹಾಯ ಮಾಡಲು ಕ್ರಮಕೈಗೊಳ್ಳಲಾಗಿರುತ್ತದೆ. ಅದುದರಿಂದ ಅಂತಿಮವಾಗಿ ಕಾಮಗಾರಿ ಪೂರ್ಣಗೊಂಡಾಗ ಕಟ್ಟಡದ ಘಟಕ ವೆಚ್ಚ ಅನುಮೋದಿತ ಘಟಕ ವೆಚ್ಚಕ್ಕಿಂತ ಹೆಚ್ಚಿಗೆ ಆಗದಂತೆ ಕ್ರಮವಹಿಸಲಾಗಿದ್ದು, ಈ ಮೇಲ್ಕಂಡ ಅಂಶಗಳ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಲೆಕ್ಕ ಪರಿಶೋಧನೆಯಲ್ಲಿ ತೋರಿಸಲಾಗಿರುವ ಕಟ್ಟಡ (Picture 5.2) ಕ್ಕೆ ಸಂಬಂಧಿಸಿದ Audit Para ಕೈಬಿಡುವಂತೆ ಈ ಮೂಲಕ ಕೋರಲಾಗಿದೆ.</p>
5.7	<p>Houses constructed under the mission were let out</p> <p>During joint inspection of selected projects, we observed that 44<sup>13</sup> houses were not inhabited by the beneficiaries. These houses are either sold or let out indicating that the above beneficiaries selected were not homeless and genuine.</p>	<p>In order to avoid selling/ leasing and renting the houses, under State scheme, the house will be mortgaged for 15 years and the same is get registered in the sub-registrar office. It get reflected in EC copy.</p> <p>ULBs issue work order to the beneficiary. This work order will be issued after mortgaging the house (copy of work order enclosed).</p> <p>In the Indira Mane app, when ULB officer captures a photo, before uploading the same in the website, it asks to confirm whether the house is mortgaged or not (screen shot is enclosed)</p>

<sup>13</sup>AHP – 30 houses, BLC- 14 Houses

		Recently VIGIL app has been introduced wherein it asks from ULB to the confirm whether the house is mortgaged or not. At most care has been taken to avoid selling/ leasing / renting of houses.
5.8.	<p><b>Selection of beneficiaries already having pucca houses</b></p> <p>The Scheme Guidelines stipulated that the beneficiary family should not own a pucca house either in his/her name or in the name of any member of his/her family in any part of India to be eligible to receive central assistance under the mission.</p> <p>On a review of specifications of dismantling items included in the BOQ, we observed that, in 31 selected projects KSDB demolished 10791 existing pucca houses before constructing the new house under PMAY (U). In two projects, the demolished pucca houses were provided under erstwhile VAMBAY &amp; HUDCO housing scheme of Government.</p>	<p>The work-order issued for these projects clearly mentions Construction of Ground floor Dwelling Units in selected slums as in-situ type construction. Accordingly, the project was taken up in the slums as in-situ Ground floor Dwelling Units where Beneficiaries have to vacate their Old and dilapidated semi-pucca / kuccha houses in order to facilitate construction of Pucca house in their available site in the existing slum. This project has been envisaged for the Overall development of slum keeping in view the whole slum approach in order to integratedly develop the entire slum.</p> <p>Although the Demolition item of work in BOQ refers to 'Dismantling of Structures with Masonry, Cement Concrete, Wood work, Steel work etc', the construction under PMAY-HFA scheme is restricted to Old and dilapidated semi-pucca / kuccha houses of slum dwellers.</p> <p>Specifications of dismantling items included in the BOQ only for Kachha and semi pukka houses in slum. Whereas demolition of dilapidated condition VAMBAY &amp; HUDCO housing scheme of Government KSDB will carry out the structural stability from technical experts. Based on this report proposal will be sent for approval from the competent authority. After obtaining approval houses will be demolished</p>
5.9	<p><b>Extension of benefit to more than one member of same family</b></p> <p>As per the scheme guidelines, a beneficiary family comprises husband, wife, unmarried sons and/ or unmarried daughters. An adult earning member (irrespective of marital status) can be treated as a separate household; provided that he / she does not own a pucca house in his / her name in any part of India, provided also that in the case of a married couple, either of the spouses or both together in joint ownership will be eligible for a single house, subject to income eligibility of the household under the scheme.</p> <p>On analysis of attached beneficiary data, we found that in respect of 1375 households more than one member of the same family have availed benefit under the Scheme. The total payments made to these beneficiaries worked out to ₹ 2.3 crore.</p>	<p>PMAY (U) Guidelines specifies as follows: A beneficiary family will comprise of husband, wife, unmarried sons and/or unmarried daughters. The beneficiary family should not own a pucca house [(an all-weather dwelling unit)] either in his/ her name or in the name of any member of his/her family in</p>

		any part of India. [..]1 [An adult earning member (irrespective of marital status) can be treated as a separate household; Provided that he /she does not own a pucca (an all-weather dwelling unit) house in his / her name in any part of India. Provided also that in the case of a married couple, either of the spouses or both together in joint ownership will be eligible for a single house, subject to income eligibility of the household under the Scheme.]1 [Further, such person with pucca house having built-up area less than 21 sq.m may be included for enhancement of existing dwelling units upto 30 sq.m. However, if enhancement is not possible on account of lack of availability of land/ space or any other reason, she/he may get a house under PMAY(U) elsewhere. ]2
	In the case of selection of more than one adult earning member per household as beneficiary, the eligibility criteria for such earning members was required to be assessed independently irrespective of eligibility criteria of the head of the family. However, we observed that in these cases, benefits were provided to other members of the households based on the eligibility criteria of head of the household without assessing the economic eligibility criteria of those members independently.	As per the provision made in the guidelines, benefit was extended to the members of the same family. Many time, if son is unmarried, then he can't get income certificate (as he does not have family). He has to produce his father's income certificate only to avail the benefit under PMAY (U) So son got housing benefit as per the provision made under PMAY (U).
5.10	Houses allotted in the mission not in the name of female head of family	
	The scheme Guidelines stipulates that the houses constructed/acquired with central assistance under the mission should be in the name of the female head of the household or in the joint name of the male head of the household and his wife, and only in cases when there is no adult female member in the family, the house can be in the name of male member of the household.	Pradhana Mantri Awas Yojana – Urban scheme is being implemented in convergence with state housing schemes viz., Dr. B.R Ambedkar Nivas Yojana, Vajapye Urban Housing Scheme, Special housing scheme Poura Karmika Gruha Bhagya scheme etc. Under the State housing scheme viz., Dr. B.R Ambedkar Nivas Yojana, Vajapye Urban Housing Scheme, guidelines have provisioned to consider male member of the family if he is handicap, widower, ex-service men, old aged member.
	On scrutiny of data of sampled projects, we observed that 40 percent of the beneficiaries selected are in the name of male head of the family.	GoK vide GO dated HD 23 HAY 09 dated 16.12.2009 has further provisioned that if the site is in the name of the male member of the family, he may be considered as beneficiary, however fund can be released in the name of the female member of the family.  Under Devaraju Arasu Special Housing scheme, (GoK GO No. DoH 33 HAH 2013 dated 29.09.2014) houses will be provided exclusively to the following 14 special categories. (Copy enclosed) 1. Nomadic tribes, 2. HIV infected, 3. Leprosy cured, 4. Devadasis, 5. Widows, 6. Transgender.

		<p>7. Artisans, 8. Leaving on footpath./ public places  9. Physically handicapped, 10. Beedi workers  11 Sex workers, 12. Weavers, 13. Freed bonded labours, 14. manual scavengers.</p> <p>Under this scheme, house will be providing to the eligible beneficiary Irrespective of gender.</p> <p>Under PourakarmikaGruhaBhagya scheme, house will be provided to the permanent Pourakarmikas working in ULBs.</p> <p>Most of the pourakarmikas are male members only.</p> <p>Hence, houses were provided in the male member of the family under State schemes. The same beneficiaries are considered under PMAY (U).</p>
	<b>Chapter 6</b>	
	<b>Monitoring and Evaluation</b>	
	<b>6.1 Introduction</b>	
	<p>Implementation of the scheme is monitored at various levels viz. Manual Monitoring, PMAY MIS, TPQMA, Social Audit, Geo-tagging, SLTC/CLTCs etc. In addition, the State Government has put in place various online Monitoring systems like Rajiv Gandhi Online Housing Monitoring System, VIGIL App, and KSDB PMS to monitor the implementation of the scheme. We observed some loopholes in the monitoring system enabling infiltration of Ineligible beneficiary and double/excess/fraudulent payment. Detailed observations are brought out in the succeeding paragraphs.</p>	
	<b>6.2 Non enforcement of controls prescribed in guidelines resulting in availing of benefits under more than one vertical</b>	
	<p>Para 8.12 of HFA Guidelines stipulates that a beneficiary will be eligible for availing only a single benefit under any of the existing verticals i.e. ISSR, BLC, CLSS and AHP. It will be the responsibility of State Government to ensure that the beneficiary is not given benefit under more than one component of the mission and all assisted families are part of HFAPoA The control mechanism prescribed by the HFA Guidelines to ensure the same are as follows</p> <ul style="list-style-type: none"> <li>• Jan DhanYojana/other bank account number and Aadhaar number/Voter ID card/any other unique identification details of intended beneficiaries or a certificate of house ownership from Revenue Authority of beneficiary's native.</li> </ul>	

	<p>district will be integrated in the data base of HFAPoA for avoiding duplication. Beneficiaries will be validated by States/UTs and ULBs thereby ensuring their eligibility at the time of preparation of the projects and approval of projects.</p> <ul style="list-style-type: none"> <li>• CNAs on behalf of banks would send list of beneficiaries under CLSS on fortnightly basis to concerned States / UTs. Concerned States / UTs will consider this list while deciding beneficiaries under other three verticals of the Mission so that no beneficiary is granted double benefit under the Mission.</li> </ul>	
	<p>The Joint Secretary &amp; Mission Director, MoHUA informed (August 2017) the Secretary, UDD, Government of Karnataka about the duplicity of beneficiaries in CLSS and other components and urged him to take immediate action against the duplicate beneficiary after demanding explanation from concerned officials and the beneficiary.</p>	<p>BLC / BLE, AHP and ISSR verticals are implemented as Centrally Sponsored Scheme (CSS) through ULBs, whereas CLSS is implemented as a Central Sector Scheme through banks.</p> <p>MoHUA, GoI has developed MIS on PMAY Scheme to maintain/ monitor the data exclusively for BLC/ AHP/ ISSR during 2016-17. Initially GoI has not made entry of Aadhaar number as mandate in the PMAY-MIS. Real time validation of aadhaar was introduced in the mid-way for avoiding duplication of benefit to individual family.</p> <p>Under PMAY -MIS, aadhaar No of the beneficiaries who were selected under BLC/AHP/ ISSR will be linked to the respective projects in the PMAY -MIS to avoid duplication. Hence duplication of benefits under AHP/ ISSR/ AHP was avoided.</p> <p>But, MoHUA, GoI has developed CLAP web portal during 25th November 2019 to capture CLSS data. Credit iAwas Portal (CLAP) server has been integrated with UIDAI/PMAY(U) MIS /PLIs /CNAs servers.</p> <p>Now de-duplication within 4 verticals will be avoided as CLAP verified Aadhaar in PMAY(U) MIS.</p> <p>Initially in the absence of Real time integration of CLSS beneficiaries' data with UIDAI, PMAY (U) MIS, Central Nodal Agency and PLIs servers, duplication of benefit to individual family has taken place.</p> <p>SLNA vide letter, RGHCL 39 VHK 47 2017 dated 08.09.2020, RGHCL 39 VHK 49 2019 dated 30.12.2020, RGHCL 07 PUG 02 2021 dated 06.04.2021, RGHCL 39 VHK 53 2017 dated 21.04.2021 has requested DC/ PD, DUDC, ULBs to take necessary action to recover the subsidy amount from the beneficiaries.</p>



		<p>SLNA vide letter No. RGHCL 39 VHK 52 2017 dated 21.04.2021 has requested KSDB to take necessary action immediately to withdraw CLSS benefit from beneficiaries.</p> <p>SLNA vide file No. RGHCL 39 VHK 2019-20 has requested "One Lakh Housing scheme: Section" to take necessary action immediately to withdraw AHP benefit from beneficiaries.</p> <p>SLNA vide letter No. RGHCL 39 VHK 46 2019 dated 19.10.2020, RGHCL 39 VHK 48 2019-20 dated 30.12.2020, RGHCL 07 PUG 01 2021 dated 06.04.2021 has also sought clarification from Gol on the issues raised by the implementing agencies.</p> <p>SLNA vide letter No. RGHCL 39 VHK 51 2019 dated 26.04.2021 has requested Andrapradesh, Gujarat, Odisha to take necessary action immediately to withdraw ISSR/AHP benefit from beneficiaries.</p> <p>PMAY (U) Section of RGHCL has requested IT section of RGHCL vide file No. RGHCL 09 PUG 2021 to block the beneficiary in order to avoid further release to such beneficiaries.</p>
	<p>On scrutiny of data/records, we observed the following:</p> <ul style="list-style-type: none"> <li>➤ In Karnataka, 463 Beneficiaries have availed benefit under more than one vertical of PMAY (U). Out of 463, 19 beneficiaries have availed the benefits in other States, viz, Gujarat, Andhra Pradesh, Odisha, and Tamilnadu, while the remaining 444 beneficiaries have taken the benefits in Karnataka. Out of 444, 44 beneficiaries availed benefits under both AHP and CLSS verticals, while 400 beneficiaries availed benefits under both BLC and CLSS verticals.</li> <li>➤ On mapping of 400 BLC cases, with payment release data, we observed that financial assistance to the extent of ` 4.44 Crore (Central share of ` 2.35 crore &amp; State share ` 2.09 crore) were released to 162 beneficiaries, though they were provided interest subsidy under CLSS component.</li> <li>➤ Since the payment data furnished does not have 12-digit PMAY beneficiary Code, we could not trace the payment made to the remaining 238 BLC beneficiaries who have availed CLSS benefits under the mission.</li> <li>➤ Further we observed that though NHB has sent CLSS beneficiary list to the SLNA fortnightly as per the provisions of the HFA Guidelines, 278 out of 444 beneficiaries were given benefits under other components of mission without</li> </ul>	<p>SLNA vide letter, RGHCL 39 VHK 47 2017 dated 08.09.2020, RGHCL 39 VHK 49 2019 dated 30.12.2020, RGHCL 07 PUG 02 2021 dated 06.04.2021, RGHCL 39 VHK 53 2017 dated 21.04.2021 has requested DC/ PD, DUDC, ULBs to take necessary action to recover the subsidy amount from the beneficiaries.</p> <p>SLNA vide letter No. RGHCL 39 VHK 52 2017 dated 21.04.2021 has requested KSDB to take necessary action immediately to withdraw CLSS benefit from beneficiaries.</p> <p>SLNA vide file No. RGHCL 39 VHK 2019-20 has requested " One Lakh Housing scheme: Section" to take necessary action immediately to withdraw AHP benefit from beneficiaries.</p> <p>SLNA vide letter No. RGHCL 39 VHK 46 2019 dated 19.10.2020, RGHCL 39 VHK 48 2019-20 dated 30.12.2020, RGHCL 07 PUG 01 2021 dated 06.04.2021 has also sought clarification from Gol on the issues raised by the implementing agencies.</p> <p>SLNA vide letter No. RGHCL 39 VHK 51 2019 dated 26.04.2021 has requested</p>

	considering the fortnightly CLSS list sent by NHB.	Andrapradesh, Gujarat, Odisha to take necessary action immediately to withdraw ISSR/AHP benefit from beneficiaries.  PMAY (U) Section of RGHCL has requested IT section of RGHCL vide file No. RGHCL 09 PUG 2021 to block the beneficiary in order to avoid further release to such beneficiaries.
	Thus, the controls prescribed and the instructions received with regard to preventing duplication under various verticals was not strictly enforced resulting in beneficiaries availing benefits under more than one vertical of the scheme.	
6.3	<b>Functioning of TPQMA</b>	
	Constitution of TPQMA is one of the monitoring mechanisms used under the mission. The PMAY Guidelines stipulates that a State level mechanism for third party quality monitoring of projects sanctioned under PMAY shall be evolved with the objectives of review and monitoring of quality of all PMAY projects implemented and to provide a structured report on the quality of projects under PMAY. Based on quality assurance report by such agencies, States and ULBs should take both preventive and curative measures to ensure that standard quality houses and infrastructure are constructed under the mission.	
	The SLNA has appointed six TPQMA for monitoring the quality of houses constructed under the mission. Out of 1477 ongoing projects, 935 projects were entrusted to these agencies at the end of July 2020. In respect of 218 BLC projects and 41 AHP projects, TPQMA were yet to make their first visit. The action taken report on the quality assurance report submitted by the TPQMA is yet to be placed before the SLSMC.	TPQMA could not conduct field visits due to following reasons: 1. Out of 218 BLC projects and 41 AHP projects, some of the projects are yet to start 2. Due to covid-19 pandemic, some houses were in cantonment zone, due lockdown, hence TPQMA could not carry out inspection. 3. Now TPQMA visited most of the projects and submitted reports.
6.4	<b>Geo-tagging of houses constructed under the Mission</b>	
	The key objective of geo-tagging <sup>14</sup> in PMAY (U) mission is to track progress of construction of individual houses/projects through geo-tagged photographs, under the mission. Ministry of Housing and Urban Affairs in coordination with NRSC, ISRO and NIC has designed mobile applications like Bhuvana and Bharat Map to capture geo tagged images of construction of houses/projects under BLC and AHP verticals. Bhuvana App is recommended for geo tagging of houses under BLC verticals while	For progress monitoring KSDB is using PMAY BHARAT APP along with KSDB PMS App developed for geo-tagging houses constructed under PMAY. Since Bharath HFA app is designed specifically for group housing projects, it is not possible to Geotag in-situ scattered houses implemented by KSDB. In Bharath app as intended for Group Housing.

<sup>14</sup>Geo-Tagging is a process of assigning a geo-tag or adding some geographical information in various media forms such as a digital photograph, video or even in a SMS message

<p>Bharat Map App is to be used for houses constructed under AHP verticals. These mobile apps are equipped with various features such as geo fencing, validation, manage data option etc.</p>	
<p>As per the user manual and operational guidelines in respect of mobile applications used for individual geo tagging issued by the Ministry, the photographs should have</p> <ul style="list-style-type: none"> <li>➤ geo-tag all floors of single beneficiaries starting from Ground Floor to Second Floor</li> <li>➤ geo-tag multiple floors with different beneficiaries if any.</li> <li>➤ Incorporate geo-fencing feature with 10 meters boundary and the photograph must be taken within the geo-fence.</li> <li>➤ The direction and angle of the geotagged photograph should be such that entire construction stage or maximum portion of the construction stage of the house is visible in the photograph.</li> <li>➤ The photographs should be haze free and should be taken with the beneficiary of the house.</li> <li>➤ Achieve the accuracy in the range of 10 meters or best possible.</li> <li>➤ Validation, Moderation, Audit Trails</li> </ul>	
<p>We observed that, out of 333267 attached beneficiaries in PMAY MIS, geo-tagging for 154345 beneficiaries had been carried out so far. The SLNA has released 1.23 Crore (received from GoI) to all the 30 Districts towards geo-tagging. The KSDB instead of using the Bhuvana/Bharat Map App was using an application called KSDB PMS App developed by it for geo-tagging.</p>	<p>For progress monitoring KSDB is using PMAY BHARAT APP along with KSDB PMS App developed for geo-tagging houses constructed under PMAY.</p>
<p>We observed that the photos uploaded in the KSDB PMS app, did not fulfil the technical criteria required under the scheme. The photos did not depict entire house/maximum portion of the house, instead a portion of the house preferably door, was captured and uploaded multiple times for various stages of construction in respect of higher carpet area buildings. No audit trails, or inspection on the uploaded photos were conducted. Beneficiaries were not captured with the buildings. The photographs were not watermarked with longitude and latitude of the locations. It can be substantiated by the fact that, 96 of such photographs uploaded in the Bharat HFA app by KSDB were rejected by SLNA based on moderation and audit trail.</p>	<p>Project Management Software (PMS) developed by Karnataka Slum Development Board specifically to monitor GPS location and time to time Physical progress of In situ scattered houses is being used to Geotag the projects under implementation by the Board.</p> <p>Under PMS app, real time GPS photographs of constructed houses are Geotagged in 5 stages (Primary stage, Plinth, Lintel, Roof laid and Completion). The completion stage geo-tagged photo mandates PMAY logo and Beneficiary standing in front of their completed house. However, instruction issued to concerned officers to upload photos did depicting entire house/ maximum portion of the house.</p> <p>Hence, in view of the above Para may be dropped</p>

<p>The photos of all five construction stages viz. vacant site, foundation, lintel, roof and completed stage should be captured by the surveyor nearly from the same geo coordinates location of earlier construction stage geo tagged. We observed that all the houses constructed under the scheme are not geotagged in five stages. In one test checked project in Mangaluru City Corporation, we observed that three out of the four houses visited were completed 3-4 years before the approval of DPR under the scheme.</p>	<p>In the State, PMAY (U) mission is being implemented in convergence with State Housing Schemes viz., Vajapayee Housing scheme, Dr. B.R. Ambedkar Housing Scheme, Devaraju Special Housing scheme etc.</p> <p>As a first step, a beneficiary will be selected by ULB under State scheme as per the target issued by GoK., Then beneficiaries list with details will be uploaded in the RGHCL website. The list will be approved by DC/ RGHCL online. Thereafter work order will be generated and issued to approved beneficiaries under State scheme. Beneficiary will start construction once he gets work order under State scheme. Subsequently, fund from State scheme were released to the beneficiaries based on the GPS photos captured using Indira Mane App.</p> <p>Thereafter such beneficiaries will be listed out, DPR was prepared under BLC vertical. Then DPR will be submitted to GoI by obtaining SLAC/SLSMC approval. Once CSMC approve the DPR, then ULB attach his aadhaar in the PMAY MIS and capture geo tagging photos.</p> <p>Beneficiary will start construction once he gets work order under State scheme. As it can be seen above, there is huge time gap beneficiary getting work order and capturing geo tagging by Bhavan app. By that time of capturing geotagging photos by ULBs, beneficiary would have completed or half build his house by using State scheme funds.</p> <p>Further all the beneficiaries selected since 2015-16 onwards are mandatorily converged with PMAY (U) mission. Hence few of the beneficiaries whose houses were completed since 3-4 years were approved under PMAY (U)</p> <p>GoI has not mandated stage wise photos in Bhuvan App. Hence earlier construction stage photos were not captured using bhuvan app. However, every stage photo captured in Indira mane app for release of funds.</p>
<p>In respect of 14 test checked beneficiaries, financial assistance released were in excess of corresponding stage of progress achieved by them. (Appendix 6.1). The actual stage of progress is less than the stage of progress shown in the MIS which resulted in excess release of financial assistance. These cases need to be investigated further as they indicate irregularities in GPS/geotagging of photographs</p>	<p>In the State, PMAY (U) mission is being implemented in convergence with State Housing Schemes viz., Vajapayee Housing scheme, Dr. B.R. Ambedkar Housing Scheme, Devaraju Special Housing scheme etc.</p> <p>As a first step, a beneficiary will be selected by ULB under State scheme as per the target issued by GoK., Then beneficiaries list with details will be uploaded in the RGHCL</p>

		<p>website. The list will be approved by DC/ RGHCL online. Thereafter work order will be generated and issued to approved beneficiaries under State scheme and for such beneficiaries ULB will do capture photo or GPS in Indira mane app based on the GPS progress RGHCL audit team will verify the GPS photos, then fund will be released to audit OK photos as per the physical progress.</p> <p>Then the same GPS photos will shift to PMAY(U) scheme, based on the same GPS progress PMAY(U) fund will be released.</p>																
6.5	<b>Functioning of SLTC/CLTC</b>																	
	<p>GoK has constituted a SLTC and 31 CLTCs comprising of 121<sup>15</sup> experts during January 2016 to May 2020 for implementation of PMAY in the State for enhancing capacity of their employees/officers in operational areas like planning, engineering, social mobilization, financial planning etc. Though, the projects are taken up in all the 273 Cities in Karnataka, the disposal of CLTC teams was done at District Urban Development Cells at the district headquarters.</p>																	
	<p>During Joint physical verifications of the selected projects, it was observed that, the co-ordination between CLTC and the respective ULBs was bare minimum, due to the improper allocation and disposal.</p> <ul style="list-style-type: none"> <li>Records in respect of slum mapping exercise, co-ordination with various HFIs, banks, private bodies for ensuring possible support, review of the city plan of actions and DPRs, identification and adaptation of green innovative technologies, good construction practices, disaster resistant construction, area specific design etc. to suit the local requirements, assessment of the social development impact of the project etc. are not maintained or monitored by the CLTCs in test checked nine districts as mandated in the guidelines.</li> <li>Financial formats required under the guidelines, specialized training materials/modules, gender checklists, consulting mechanism with the stakeholders, reports of the trainings and capacity building programme, etc also were not prepared by the CLTCs.</li> <li>There was no co-ordination or assistance by CLTC or SLTC in respect of AHP.</li> </ul>	<p>The details of technical cells established in the Karnataka State (As on end of July 2021) is as follows:</p> <table border="1"> <thead> <tr> <th>Level</th> <th>No of Cells</th> <th>No of posts approved</th> <th>Experts recruited</th> </tr> </thead> <tbody> <tr> <td>State Level-SLNA</td> <td>1 cell</td> <td>10</td> <td>8</td> </tr> <tr> <td>District Level-BUOC</td> <td>1 cell at each district</td> <td>120</td> <td>110</td> </tr> <tr> <td>BBMP level-RGHCL</td> <td>1 cell</td> <td>8</td> <td>7</td> </tr> </tbody> </table> <p>SLNA has allocated work to each CLTCs experts. CLTCs discharged their duties based on the requirement at ULB and district level. Further for preparation of HFAPoA was entrusted to technical agencies as per direction of MoHUA, GoI. Conducting training on PMAY (U) was entrusted to SIUD (by MOHUA, GoI). Field verification of quality was entrusted to TPQMA agencies.</p> <p>SLNA directed all CLTCs to work for projects approved for KSDB. However, KSDB has</p>	Level	No of Cells	No of posts approved	Experts recruited	State Level-SLNA	1 cell	10	8	District Level-BUOC	1 cell at each district	120	110	BBMP level-RGHCL	1 cell	8	7
Level	No of Cells	No of posts approved	Experts recruited															
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BBMP level-RGHCL	1 cell	8	7															

<sup>15</sup>19 in 2016, 10 in 2017, 64 in 2018, 15 in 2019 and 03 in 2020

	<p>projects implemented by KSDB. As a result, the field engineers of the KSDB were involved in collection of individual beneficiary documents required for labour cards, labour department loan, bank loans, geo-tagging of the houses etc which were to be carried out by CLTCs.</p>	<p>division, sub division level officers/ staffs. Hence, they are proactively working for projects taken up in slum areas. Further, beneficiaries were identified by KSDB officials only. BLC projects are more in number and CLTCs are carrying out attachment, geo-tagging work themselves.</p>
6.6	<p>Social Audit</p> <p>The Scheme Guidelines provides that mission, at its discretion, will also assist State/UT Governments in undertaking social audit of the projects being implemented under the mission. Such social audit would be carried out by State/UT Government and ULBs through credible institutions including technical institutions (IITs, NITs etc.), architectural and design institutes. Mission will provide 100% financial assistance for social audit with the approval of CSMC. Further the Government of India has also issued (2017) guidelines detailing the objective, scope and reporting of social audit of PMAY mission.</p>	
	<p>We observed that the social Audit of PMAY (Urban) Scheme is yet to taken up by the SLNA. In the absence of social audit/evaluation studies the State Government was neither aware of shortfalls in implementation nor was in a position to assess the impact of the scheme.</p>	<p>SLNA vide letter No. MD RGRHCL 101 VHK 01 2017-18 dated 23.04.2018, has requested Karnataka Evaluation Authority to submit list of suitable and capable empanelled agencies having experience in the services envisaged, in order to carry out social audit under Pradhan Mantri Awas Yojana (Urban). Accordingly, Karnataka Evaluation Authority vide letter No: KEA 245 IVN 2016 dated 28.04.2018 has referred empanelled organization for the said purpose.</p> <p>In this connection, SLNA vide letter RGRHCL 101 VHK 02 2017-18, Dated: 16/05/2018 &amp; RGRHCL 101 VHK 04 2017-18, Dated: 03.08.2019, had invited empanelled agencies to submit "Request for Proposal" from these agencies for conducting social audit under PMAY.</p> <p>Further, SLNA vide letter No. RGHCL 101 VHK 05 2017-18, Date: 05.03.2020, has requested Rural Development Panchayat Raj Department to conduct Social audit through Social Audit Unit (SAU) constituted under MGNREGA at RDPR Department. The response is awaited.</p> <p>Inviting tender is under progress.</p>
	<p>Chapter 7</p>	
	<p>Conclusion</p>	
	<p>The PMAY (Urban) was launched on 25 June 2015 with the objective of providing</p>	<p>Replies are submitted in the above paras.</p>

	<p>pucca houses with basic civic amenities to all the eligible urban poor by 2022. At the end of sixth year of scheme implementation, projects are taken up only for 579560 beneficiaries (43 percent) out of the 1347885 prospective beneficiaries identified through demand survey, undermining the very concept of Housing for All. As against the approved 5.79 lakh DUs, only 88395 (15 per cent) were completed as of March 2021.</p>	
	<p>The planning process of the scheme was defective as the HFAPoA which is the strategic plan document was finalised in 2020 after 5 years from the commencement of the scheme. The planned projects also could not take off as the mandated share from ULBs and beneficiaries could not be collected. The delay on the part of implementing agencies in executing the scheme resulted in cost escalation which was to be borne by beneficiaries. The major policy decisions to reduce administrative and regulatory bottleneck in facilitating growth of housing sector including affordable housing are yet to be addressed by the State Government. Even the completed houses remained unoccupied due to lack of basic amenities such as water supply, road, electricity and drainage.</p>	<p>Replies are submitted in the above paras.</p>
	<p>Affordable housing Projects in slum areas were not designed and implemented in accordance with the scheme guidelines. In 28 out of 33 selected projects individual scattered houses were taken up under AHP verticals of the mission instead of group housing prescribed in the guidelines. 88 per cent of the approved beneficiaries in 26 test checked projects were not provided benefits even though they were eligible to receive the benefits. Further, irregularities such as payment to contractors on items executed by the beneficiaries themselves were also observed. In two test checked projects, contractors engaged for execution of works instead of constructing the houses transferred money/materials to beneficiaries.</p>	<p>Replies are submitted in the above paras.</p>
	<p>Guideline provisions regarding DBT to beneficiaries under BLC verticals were not followed strictly. As such, an amount of ₹ 558.41 Crore was transferred to 20345 beneficiaries without Aadhaar validation.</p>	<p>Replies are submitted in the above paras.</p>
	<p>Procedures prescribed in the scheme guidelines were not strictly adhered to while conducting demand survey for assessment of prospective beneficiaries. Only 6.86</p>	<p>Replies are submitted in the above paras.</p>

<p>lakh out of 13.50 lakh beneficiaries were identified within the prescribed time for demand survey. The deficiencies in conducting demand survey resulted in selection of ineligible beneficiaries. Forty per cent of the test checked houses in the selected 36 ULBs were found to be ineligible for availing financial assistance under the scheme. In test checked 23 projects, 54 per cent of the beneficiaries selected did not figure in the prospective beneficiary list as per demand survey.</p>	
<p>The provisions of guidelines regarding selection of beneficiaries were not followed strictly. Instances of providing houses to beneficiaries already having pucca houses were noticed. There were cases of providing more than one houses to a single household. In 1375 households, more than one member of the same family has availed benefit without independent assessment of their financial capability involving an expenditure of 2.3 Crore. In 49 cases, beneficiaries were provided benefit under more than one vertical of the scheme using same unique ID, resulting in unauthorised expenditure of 1.28 Crore.</p>	<p>Replies are submitted in the above paras.</p>
<p>Shortcomings in project monitoring at various level such as attachment of beneficiaries, geo tagging of houses and third-party quality monitoring were also noticed. The State Government had not conducted any evaluation study/Social Audit of the scheme through external agencies. As a result, the State Government was neither aware of the shortfalls in the implementation nor was in a position to assess the impact of the implementation of the scheme.</p>	<p>Replies are submitted in the above paras.</p>
<p>In short, the mission "Housing for All by 2022" remains a distant target in view of the various gaps in implementation of the scheme brought out in the performance audit report.</p>	<p>Replies are submitted in the above paras.</p>

Hence by considering the above replies, it is requested to drop the audit paras

(Dr. Basavaraju. S. IAS)  
 Managing Director,  
 Rajiv Gandhi Housing Corporation  
 Bangalore