

ग्राम विकास विभाग, महाराष्ट्र राज्य
संचालक, राज्य व्यवस्थापन कक्ष-ग्रामीण गृहनिर्माण यांचे कार्यालय

४ था मजला, दक्षिण कक्ष, सिडको भवन, बेलापूर नवी मुंबई - ४०० ६१४.

दूरध्वनी क्रमांक - ०२२-२७५६०३११

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जा.क्र./प्रआयो-ग्रा-१/कावि-८/१००/२०१९

दिनांक - २०/०४/२०१९

प्रति,

मुख्य कार्यकारी अधिकारी,

जिल्हा परिषद, (सर्व)

उपआयुक्त विकास,

विभाग (सर्व)

विषय - इंदिरा आवास योजना / प्रधानमंत्री आवास योजना-ग्रामीण अंतर्गत पूर्ण

झालेले घरकुल काही अपरिहार्य कारणास्तव लाभार्थ्यास विकावयाचे

असल्यास सदर घरकुल विक्री करावयाच्या प्रक्रियेबाबत.

संदर्भ - १) प्रकल्प संचालक, जिल्हा ग्रामीण विकास यंत्रणा, रायगड अलिबाग

यांचेकडील पत्र जा.क्र.जिग्रावियं/रायगड/कार्या-५/६३६/२०१९, दि. ०१/०४/२०१९

२) प्रकल्प संचालक, जिल्हा ग्रामीण विकास यंत्रणा, सांगली यांचेकडील पत्र

जा.क्र.जिग्रावियं/प्रमंआयो/१५०३/७६०/२०१८, दि. २०/१०/२०१८

३) प्रकल्प संचालक, जिल्हा ग्रामीण विकास यंत्रणा, सोलापूर यांचेकडील पत्र

जा.क्र.जिग्रावियं/इंआयो-१/१५६९/२०१७, दि. १५/११/२०१७

४) प्रकल्प संचालक, जिल्हा ग्रामीण विकास यंत्रणा, बुलढाणा यांचेकडील पत्र

जा.क्र.जिग्रावियं/तांशा/प्रआयो-(ग्रा)/६६२/२०१८, दि. २७/०३/२०१८

५) श्री. रघुनंदन गजानन आरेकर, रा. मौजे.गुहागर, यांचे दि. निरंकचे पत्र या

कार्यालयास प्राप्त झाले

६) या कार्यालयाकडील पत्र जा.क्र. २९४१/PMAYG-२/२०१९ दि. ०८/०१/२०१९

उपरोक्त विषयान्वये संदर्भ क्र. १ ते ४ अन्वये प्रकल्प संचालक, जिल्हा ग्रामीण विकास यंत्रणा, यांनी तसेच संदर्भ क्र. ५ अन्वये प्रत्यक्ष अर्जदार यांनी काही अपरिहार्य कारणास्तव, वैयक्तिक गरजेपोटी प्राप्त झालेले घरकुल विक्री करणेबाबत या कार्यालयाकडे मार्गदर्शन मागविले होते.

संदर्भ क्र. ६ मधील मुद्दा क्र. ७ अन्वये या कार्यालयाने मा. सह सचिव, ग्रामीण विकास मंत्रालय, भारत सरकार, नवी दिल्ली यांचेकडे इंदिरा आवास योजनेतर्गत काही लाभार्थ्यांना अपरिहार्य कारणास्तव घरकुल विक्री करावयाची असल्यास मान्यता देणेबाबत विनंती केली होती.

मा. सह सचिव, ग्रामीण विकास मंत्रालय, भारत सरकार, नवी दिल्ली यांचेनुसार दि. १५/०४/२०१९ रोजी झालेल्या चर्चेनुसार त्यांनी सदर विषयान्वये इंदिरा आवास योजना / प्रधानमंत्री आवास योजना-ग्रामीण अंतर्गत पूर्ण झालेले घरकुल लाभार्थ्यास जर काही अपरिहार्य कारणास्तव विकावयाचे असल्यास त्याबाबत कशी प्रक्रिया राबवावी याबाबत सविस्तर प्रस्ताव सादर करण्यास सूचित केले आहे.

सदर विषयाबाबत मुद्देनिहाय आपले अभिप्राय या कार्यालयास सादर करावेत. जसे - लाभार्थ्याने स्वतःच्या जागेवर घरकुल बांधकाम केले आहे का? शासकीय जमीनीवर / ग्रामपंचायतीने गावठणामध्ये दिलेल्या जागेवर घरकुल बांधकाम केले आहे का? घरकुल विक्री करण्यामागचे कारण अपरिहार्य आहे का? सदर बाबत ग्रामसभेचा ठराव, जिल्हास्तरावरून मान्यता देणे, संबंधित लाभार्थ्याचे भविष्यात कोणत्याही घरकुल योजनेचा लाभ घेणार नसल्याचे प्रतिज्ञापत्र, लाभार्थ्याकडून घरकुल मंजूर झालेल्या दिनांकापासून / घरकुल पूर्ण झालेल्या दिनांकापासून त्यास मंजूर असलेली रक्कम व्याजासह वसूल करावी का? या व आपणांस आवश्यक वाटत असलेल्या मुद्द्यांचा समावेश आपले अभिप्राय देत असताना करावा.

तरी, आपले अभिप्राय या कार्यालयास दि. २५/०४/२०१९ पर्यंत सादर करावेत.

सहपत्र - संदर्भ क्र.६

३१/०४/२०१९
२०/०७/२०१९
धनंजय माळी (भा.रा.से.)
संचालक

- प्रत : १) मा. प्रधान सचिव, ग्राम विकास विभाग , भारत सरकार, नवी दिल्ली यांना माहितीस्तव.
२) प्रकल्प संचालक, जिल्हा ग्रामीण विकास यंत्रणा, सर्व यांना कार्यवाहीस्तव.

**OFFICE OF DIRECTOR, STATE MANAGEMENT UNIT – RURAL HOUSING
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S MURH/ D.O. No - 2941

Date: 08.01.2019

To

Shri Prasant Kumar
Jt. Secretary, Ministry of Rural Development (MoRD)
Government of India
Krishi Bhavan, Dr Rajendra Prasad Road
New Delhi – 110 001

Sir

**Sub: Resolution of technical and other policy issues for effective implementation of
Pradhan Mantri Awaas Yojana – Gramin in the State of Maharashtra reg.**

This is with reference to the letter D.O.No. PAY 2018/C.R.284/Y-10 dated 16th September 2018 on the subject above from the Chief Secretary of Maharashtra addressed to the Secretary, MoRD.

In this regards it is to mention that most of the policy/technical issues have been resolved by the MoRD. However there are still certain difficulties faced by the State which needs redressal. The list of the difficulties faced by the State with suggestions on the resolution of the same is enclosed herewith. Redressal of these issues is necessary for the effective implementation of the PMAY-G and thus completion of the houses in time bound manner.

In view of the above it is requested to resolve the technical/policy issues faced by the State at earliest.

Yours Sincerely



(DHANANJAY MALI)

Director, Rural Housing
State Govt. of Maharashtra

Encl. – As above

Dhananjay
81/2019
PPS to JS (RM)

CHALLENGES IN IMPLEMENTATION OF PMAY-G IN MAHARASHTRA

I. Closure of Indira AwaasYojana (IAY) in the State

Erstwhile Indira AwaasYojana has been closed in 2016 and has now been restructured into Pradhan Mantri AwaasYojana – Gramin (PMAY-G). The State of Maharashtra is committed to close the Indira AwaasYojana in the State by completing the incomplete houses sanctioned under IAY. As per AwaasSoft report, Maharashtra is having 62093 houses which were sanctioned under IAY but are incomplete as on date. Of the total incomplete IAY houses, 21228 houses pertain to the year 2015-16 for which the payment mechanism is active in AwaasSoft. Balance 40,865 incomplete IAY houses pertain to the years prior to 2015-16 which are to be completed by way of payment through the Single Page Entry mechanism.

Total Single Page Entries made by the State so far are 18060 out of which 14781 entries are for those beneficiaries who were made online on the AwaasSoft for the instalment payments and completion. These houses shall be completed through the Single Page Entry payment provision. However 3279 houses which were not made online on AwaasSoft but for which Single Page Entries were made, are not accessible for the Single Page Entry.

It is therefore requested that a provision may be made in the AwaasSoft to pay to 3279 SPE incomplete IAY houses which were not made online for instalment payments.

II. Funds Requirement for Masons Training

State of Maharashtra has been allotted target of 6847, 4485 and 22075 Masons to be trained for the years 2016-17, 2017-18 and 2018-19 respectively. Agreements have been signed with five Training Providers and the target for the 2016-17 and 2017-18 would be achieved. However, the target received for the year 2018-19 is too large to manage within the administrative funds allocated for the FY 2018-19.

As per the MoRD guidelines, 20% of the administrative fund is to be utilized for masons training. Considering target of 68,464 allotted to Maharashtra for the year 2018-19, the fund available for masons training is about Rs 6.57 Cr whereas the fund required to train 22,075 masons is approximately Rs 74.17 Cr.

It is therefore requested that additional funds may be allocated to State of Maharashtra to train 22,075 masons against the target for FY 2018-19.

III. Extending benefit of 'Difficult Areas' to 108 Blocks of Maharashtra

As per the Framework For Implementation (FFI) of the Scheme, Difficult Areas are those areas where due to reasons of poor availability of materials, poor connectivity, adverse geomorphological and climatic conditions the cost of construction is higher. The classification of an area as difficult is to be done by the State Governments. Such classification is to be based on an

existing classification in the State under some other provision or through the use of a methodology based on objective criteria. The Empowered Committee for the programme approves the state classification.

Accordingly the State of Maharashtra submitted a proposal to consider 73 Blocks (Completely Hilly) and 35 Blocks (Partially Hilly) as 'difficult areas'. During its meeting held on 27th November 2017, EC requested the State to cross check whether there is an overlap between the 108 Talukas identified in the proposal and the areas identified by the erstwhile Planning Commission under the Western Ghats Development Programme (WGDP). The State was also asked to confirm whether the Schedule of Rates (SOR) in the selected blocks has higher rates to account for higher costs. Vide letter No. 699/2017 PMAY-G/MT dated 13.12.2017 (copy enclosed) it was submitted that 62 Talukas are common in the WGDP and 108 Talukas proposed to be included in difficult areas; that for 2017-18 Government of Maharashtra has declared 10% increase in DSR rates for hilly areas than the normal DSR rates.

It is therefore requested that benefit of "difficult areas" i.e. unit assistance of Rs. 1.30 lakh may please be extended to 108 blocks mentioned in the proposal.

IV. Providing Standby Option in AwaasSoft for Landless Beneficiaries

To make land available to the landless beneficiaries, State Government of Maharashtra has launched a scheme named after PanditDeenDayalUpadhyay wherein a financial assistance uptoRs 50,000/- is provided to the beneficiary so that he is able to purchase the land for construction of house under PMAY-G. Also, State has issued clear directions for allotting government land to the PMAY-G beneficiary free of cost as part of 'Public Housing Scheme'. With these provisions, it is felt that most of the landless beneficiaries would be covered and State would be able to achieve further in effective implementation of PMAY-G.

However, the cases for making land available to landless beneficiaries take time. Moreover there are cases where no government land is available for allotment and land cost is so high that Rs 50,000/- amount is too less to purchase the land. To overcome the limitation of high land cost, at places even G + 1 and G + 2 buildings have been constructed by pooling together of the beneficiaries. Despite these efforts, situation becomes helpless, particularly in urban peripheries, as the land costs are very high. As a result there is chunk of target which has come to standstill due to non-availability of land within affordable range despite best efforts as above.

In view of the above, it is requested that State may be allowed to keep the landless beneficiaries on standby till the land is made available to these landless beneficiaries. Standby position should be such that sanction could be given to the next beneficiary in the waiting order. To ensure that the landless beneficiaries would get the house at earliest and also to ensure that the provision is used only as last resort when all the efforts made to make land available are exhausted, monthly review of these cases can be mandated by the district head of the rural

development administration and quarterly review by the State head of the rural development administration in the State.

V. Provision in AwaasSoft to select Physically Challenged Beneficiary from the PWL and outside to extend the Reservation of 5% to PH

As per the guidelines of the Scheme, 5% of the target is to be sanctioned to the Physically Challenged beneficiaries. However there is no provision in the AwaasSoft so as to search through the entire PWL and selectively sanction house to the Physically Challenged beneficiaries to cover the reservation of 5%. The guidelines are silent on if the 5% Physically Challenged beneficiaries are not available in PWL.

It is therefore requested that a provision may be made in AwaasSoft so as to select the PH beneficiaries from the entire PWL list. Also permission may be granted to sanction the beneficiaries from outside the PWL in case PWL is exhausted but reservation of 5% remains unutilized.

VI. Diversion of Balance of Minority Target to Others

Maharashtra has finalized PWL with 12,58,715 households. These many households are to be provided assistance for house construction by 2022. In the PWL, 45009 households belong to minority category. So far 30,824 houses have been sanctioned to minority households. It is to mention here that though 45,009 minority beneficiaries have been finalized in PWL, number of them are found to be ineligible to avail the benefit of PMAY-G at the time of registration/sanction.

It is requested that State may be allowed to divert the target of minorities to others category by consolidating the same at State level.

VII. Permission to sell IAY Houses

Number of requests has been received from the beneficiaries of erstwhile IAY for the sale of houses constructed with the assistance of scheme fund for various personal reasons. They are ready to refund the amount received under the scheme along with the interest till date.

As IAY beneficiaries are ready to return the benefit availed along with interest, it is requested that permission may be granted for the sale of houses by the beneficiaries.

VIII. Additional Target Demand

It is to mention that State of Maharashtra has registered 10,58,715 beneficiaries in the AwaasSoft. Implementation machinery is so geared up in Maharashtra that State is confident of providing 'Houses to All' by 2020. However, so far, Maharashtra has received 4,49,820 cumulative target. It is therefore requested that Maharashtra may be allotted additional targets so as to cover all the left over beneficiaries from the PWL by 2020.

It is to inform further that State Government has already made provision for its share for the additional target. To enable State Government to go ahead with sanction of houses to all the remaining beneficiaries in the PWL, corresponding provision may please be made in the AwaasSoft.

In case MoRD is unable to sanction the funds for the advance target, State is ready with plan to arrange for the Central Share. However it is requested that State may be reimbursed the amount which State shall be investing to meet the Central portion for constructing the Houses to All by 2020.

IX. Benefit under PMAY-G to the old IAY beneficiaries whose houses are *Kutcha*

There are number of beneficiaries who have received a kind of benefit under the Indira AwaasYojana like financial assistance for repairing of the houses. They have received petty assistance amount for the houses. Their houses are in dilapidated condition as on date and can be classified as kutcha house. Going by the spirit of the PMAY-G to provide houses to those all who are either houseless or living in kutcha houses, it is felt that these beneficiaries may be allowed to avail the benefit under PMAY-G provided they fits in the exclusion criteria. As a matter of policy it is requested that benefit may be allowed to be availed by the households who have received financial assistance for repair 10 years before.

Also there are beneficiaries who have availed full assistance under IAY for construction of their houses. However, here again, the house status as on date is dilapidated. As such their houses are *Kutcha* and their socio-economic condition is such that they fit in the exclusion criteria used for preparing the PWL. In these cases as well, it is requested that the households which are reflecting in the PWL but have availed benefit under IAY before 20 years may be allowed to avail the benefit under PMAY-G.

X. Increasing of window period for completion of delayed houses

It is very novel idea of MoRD introducing locking system in AwaasSoft wherein the houses which are not complete even after 12 months from the payment of first instalment are locked for further payment. The provision also comes with a window period of 30, 60 and 90 days for the completion of the locked houses depending upon the stage of construction. This provision puts a positive pressure on the implementing machinery as well as the beneficiary to complete the house in time bound manner.

It appears that window period has been provided assuming three instalments for completion of locked houses. Maharashtra has 49,685 such houses as on date which stands locked as they couldn't be completed within 12 months since the payment of first instalment. Majority of these houses have been sanctioned in 2017-18 during which Maharashtra adopted five stages instalments payment module. Considering the system delays in generation of FTO and actual credit of the instalment amount in the account of beneficiary, it becomes difficult to complete

the houses within the window periods provided. It is particularly difficult in respect of houses where the window period is of 30 days for completion.

A second time unlocking is provided with further window period of 10 days. Considering the delays in actual transfer of instalment amount in the account of beneficiary and its reflection in the AwaasSoft, a flat 30 days second window period may be provided for all the cases irrespective of stage instalment.

XI. Mixed Beneficiaries/Villages, GPs not mapped in AwaasSoft

There are households whose names are reflecting in the wrong GPs. These households, though eligible, are not able to avail the benefit. Further, there are villages which are wrongly mapped under other GPs. Also there are GPs which are not reflecting in the AwaasSoft because of which GramSabha and PWL resolutions couldn't be uploaded. It is requested to update the entries in the AwaasSoft so that the beneficiaries/GPs left out from availing the benefit under PMAY-G may avail the same.

XII. Wrongly deleted households from GPL

During the course of finalization of the PWL from GPL, number of eligible households have been wrongly deleted due to operator's mistake and thus they couldn't find place in the final PWL. In this regards it is requested that District Appellate Committees who has finalized the PWL, may be allowed to include these beneficiaries in the PWL.

XIII. Allowing Remand when Beneficiaries are not interested

The AwaasSoft provides for remand of the cases on certain criteria such as death of beneficiary without heir, beneficiary permanently migrated etc. besides the exclusion criteria used for finalizing the PWL. However it doesn't provide for the remand of cases where beneficiary is not interested in construction of house.

There are beneficiaries who are not taking up the construction even after receiving the first instalment. Several written reminders have been issued at the block level. Number of visits have also been paid to their present residence places to cajole them to start the construction. However beneficiaries are not taking up the construction work. In some cases beneficiaries even have refunded the instalment amount.

It is requested that an option may be provided in the AwaasSoft allowing for remand of all such cases where beneficiaries are not taking up the construction despite of the best efforts and support by the administration to beneficiary to start the construction. **The District Appellate Committee on recommendations of the Gram Sabha which finalized the PWL may be allowed to decide such cases for remand.**

XIV. Death cases where legal heir name is not reflecting in SECC/AwaasSoft record

As per the guidelines the house under PMAY-G, where beneficiary dies, is allotted to the legal heir. In cases where the legal heir name reflects in the family members' name, it is easy to allot the house in the name of heir. However there are cases where name of the legal heir doesn't reflect in the family members list in AwaasSoft. In plenty such cases in Maharashtra the houses are not been able to be completed as the legal heirs name is not reflecting in the family members in the AwaasSoft.

It is requested that a provision may be made in the AwaasSoft so as to insert name of the legal heir when same is not there in the existing family member names in AwaasSoft.

XV. Making Provision for Nodal Account System for the Administration fund

The guidelines provide for retaining admin fund upto 0.5% at the State level and transfer of 3.5% fund to the districts in proportion of the target allotted to the districts. In this regards it is to mention that Maharashtra has 34 districts which in turn have been divided into 350 administrative blocks. Each district/block has its own difficulties and challenges which results in different pace of completion of the houses under PMAY-G. As the admin funds distribution is in proportion of the targets, funds remain parked in the accounts of districts and blocks. There is no effective utilization of funds. Moreover there is no effective monitoring of admin fund utilization. Also it becomes difficult to give 60% utilization by the State while putting up proposal for the release of further instalments of admin funds by MoRD.

It is therefore requested that guidelines may be issued providing for the Nodal Account in respect of the admin funds and its utilization on the similar lines as that of PMAY-G Scheme fund by way of FTO.

XVI. AwaasSoft Reports be made available on Specific Dates

AwaasSoft is a wonderful software not only helping in the monitoring progress of Scheme but also to increase the transparency in the implementation of the Scheme. AwaasSoft system gives the report of the time when we access the System. This is helpful in knowing the implementation status at given point of time. However it will be more effective if the progress report between to dates could be made available. As alternate it may please be considered of keeping available the reports on two dates of the month i.e. on 1st and 16th.

XVII. Making Available Data of Awaas+ to the State

The State of Maharashtra has decided to give housing to all by 2020. The Awaas+ data may be made available to the State so that the State can scrutinize the same and short list the eligible beneficiaries.

XVIII. Synchronization with NREGASoft

AwaasSoft has already been synchronized with NREGASoft because of which Workcode is generated with entering of Jobcard number in the AwaasSoft. For further convergence, it is

requested that possibility of synchronizing inspection (geotagging) after every stage of completion may be explored. Also a provision may be made in the AwaasSoft itself to enter the MB of the completed stage. This way all the data entry required in the NREGASoft may be made through the AwaasSoft itself. The Jobcard holders who have been enrolled for the work would then can receive the payment on their individual accounts.

In the sense it is proposed that the dashboard for all the entries required for NREGASoft may be made available on AwaasSoft. This way 100% convergence with NREGA can be ensured.

XIX. Provision for Allowing Special Cases from Outside PWL

Applications are regularly received at the State level requesting for the benefit of house to the families affected by various natural and other calamities like cyclone, flood, fire etc. Requests are also received to extend benefit of the scheme to the Ex-servicemen, farmer suicide affected families etc.

The existing guidelines allow extending benefit to the households as special cases from PWL only. It is requested that a provision may be made so as to allow benefit of house under PMAY-G to the affected households as above as Special Cases.