Chapter 3

Implementation of Scheme including Convergence

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3.1 Implementation of PMAY-G

The RDD, GoJ, implements PMAY-G through District Programme Management Units (DPMU) set up in the offices of the DRDAs and Blocks under the executive control of DDCs/BDOs. PMUs have been formed at the State level under RDD, in the districts (at the DRDA level) and at the Block level for implementation, monitoring and supervision of the Scheme. Beneficiaries were provided financial assistance (₹ 1.30 lakh in IAP and ₹ 1.20 lakh in Non-IAP districts) in three instalments from the SNA through FTOs issued by BDOs for construction of PMAY-G houses.

According to the FFI of PMAY-G, though the construction of house is to be undertaken by the beneficiary, it is the responsibility of the State Government to ensure that the beneficiaries are provided requisite guidance in the process and closely monitored to ensure that construction of the houses are completed. Implementation of the Scheme at the district level is executed through a dedicated DPMU under the supervision of the DDC. At the Block level, the BDOs were to oversee the implementation of the Scheme in their respective Blocks and at the local level, the GPs were to manage the implementation of the programme.

3.1.1 Annual Action Plan

According to the FFI of PMAY-G, the State has to prepare a comprehensive Annual Action Plan for implementation of the Scheme. The Plan would, *inter alia*, include the roadmap for time-bound completion of the houses sanctioned and ensure convergence with other schemes. The comprehensive Annual Action Plan of the State was to contain the district-wise plan highlighting the strategy that is to be adopted for saturating priority HHs. The district-wise plan was to highlight mason training programmes, sources for construction material, facilitation of loans to the beneficiaries, development and dissemination plan for house typologies, beneficiary sensitisation workshops and all the amenities that would flow to the beneficiaries through convergence with different schemes.

The RDD issued instructions to the districts for preparation of Annual Action Plans (AAPs) for consolidation at the State level and for sending the comprehensive Annual Action Plan to MoRD for needful action. The districts were to collect the required data from the blocks and consolidate the annual plan for the districts and send it to the Department for preparation of the comprehensive AAP.

MoRD had approved the comprehensive AAPs of the State for the years 2019-24. Based on the approved AAPs, targets had been provided to the State for sanction of houses to eligible beneficiaries during 2019-22. However, targets for 2022-23 and 2023-24 were not provided to the State by MoRD as the national level target of 2.95 crore had been exhausted. Audit further noticed that district-wise AAPs were not prepared during 2019-24 in any of the six test-checked districts, despite instructions issued (February 2023) by GoJ. On being pointed out, the DDCs stated (December 2024) that AAPs were being prepared at the State level.

However, the SPMU also did not provide the comprehensive AAPs for the period 2019-24 to Audit. Therefore, Audit could not gain any assurance regarding the effectiveness of the plan/roadmap adopted by the State for time-bound completion of houses, details of activities planned for ensuring that various facilities are provided to beneficiaries *etc.*

In reply, RDD stated (June 2025) that directions would again be issued to the district and block level officers for preparing the AAPs. It was also stated that in the absence of AAPs, comprehensive Annual Action Plan at the State level had been prepared by including pending liability and the next year's projected target.

3.1.2 Registration of PMAY-G beneficiaries

Ministry of Rural Development, GoI, issued (2016) a Registration Manual prescribing a format to be followed for registering beneficiaries under PMAY-G. The application is accordingly uploaded in AwaasSoft in the prescribed format at the time of registration with details (***Appendix 3.1***) of the beneficiary. Further, RDD issued (August 2019) instructions to all DDCs to maintain records of beneficiaries at the block level, containing relevant details[1].

Test check of records of 2,400 beneficiaries, selected randomly in 12 sampled Blocks[2] in the six test-checked districts, however, revealed that beneficiary records were not being maintained in the format prescribed under the Registration Manual. Further, details of beneficiaries *viz*. beneficiaries' personal details, bank accounts details, convergence details, disability details, PMAY-G ID, priority number as per Priority List, job card details, Swachh Bharat Mission number, willingness to take mason training and to use house design typology developed for the region, photos with previously built house, letter from BDOs to Panchayat Sewak regarding selection *etc*., required as per the instructions of RDD, were also not being maintained at the Block level.

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1 Beneficiary ID, Aadhar, job card, Bank account, mobile number etc.

2 Gomia and Jaridih Blocks of Bokaro District; Jama and Saraiyahat Blocks of Dumka District; Deori and Pirtand Blocks of Giridih District; Hussainabad and Nilambar-Pitambarpur Blocks of Palamu District;Dulmi and Mandu Blocks of Ramgarh District; Kurdeg and Thethaitangar Blocks of Simdega District.

Analysis of beneficiary records by Audit revealed that details like willingness to undertake mason training and to use house design typology developed for the region was not obtained from the beneficiaries. Photographs with completed houses of beneficiaries were also not kept on record although required under norms of record keeping in the Registration Manual. Moreover, signature of the BDOs in the approval/order sheet was also found missing in all the test-checked beneficiary records.

It was further seen that the blocks did not organise meetings with beneficiaries for their sensitization *etc.*, which affected proper implementation of the Scheme. During test check of remand proposals, it was noticed that due to poor upkeep of records[3] at the block level, houses were sanctioned to 127 ineligible beneficiaries which were remanded later by the *Gram Sabhas* in two districts (Palamu and Ramgarh).

In reply, RDD stated (June 2025) that necessary instructions in this regard have been issued to all district and block level officers.

3.1.3 Target, sanction and completion of houses

Audit noticed that, at the State level, against the physical target of 11.57 lakh houses[4] for 2019-22, 10.54 lakh[5] houses were sanctioned while 0.12 lakh[6] houses were sanctioned during 2022-23 and 2023-24 with delays (in sanction) ranging from one to two years.

Audit further noticed that physical target for construction of 83,091 houses (as shown in **Table 2.2**) over the course of the years 2016-17 to 2020-21 was surrendered (February 2023) by RDD due to less sanction of houses by the State. The lesser number of sanctions were due to continuous changes in the SECC-Priority List/PWL during 2016-17 to 2020-21. Further, physical target[7] of 9,628 houses was also withdrawn (May 2023) by MoRD due to less sanction of houses (including Awaas+) in the State ***(Paragraph 2.4)***.

In case of the six test-checked districts, physical target for construction of houses during 2019-22 was 3.75 lakh, out of which 3.43 lakh houses were sanctioned during the same period whereas 3,735 houses were sanctioned during 2022-23 and 2023-24 with delays of one to two years from allocation of target for 2021-22, as detailed in **Table 3.1**.

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3 Records/details relating to the beneficiaries having *pucca* houses, death of the beneficiaries, houses allotted in the name of other members of the HHs, having government service etc.

4 Physical target of houses- 2019-20: 3,22,000; 2020-21: 4,31,066; 2021-22: 4,03,504; Total Target: 11,56,570.

5 Sanctioned houses as per AwaasSoft- 2019-20: 3,01,960; 2020-21: 3,61,508 and 2021-22: 3,90,110.

6 2022-23: 11,582; 2023-24: 75.

7 1,521 and 8,107 physical targets.

Table 3.1: Sanction of houses against physical targets in the test-checked districts

District	2019-20		2020-21		2021-22		2022-23		2023-24	
	Target	Sanction	Target	Sanction	Target	Sanction	Target	Sanction	Target	Sanction
Bokaro	15,000	14,598	24,842	16,727	14,879	14,840	0	379	0	2
Dumka	23,000	22,473	32,539	31,152	15,410	15,334	0	855	0	1
Giridih	29,000	23,907	28,333	23,648	29,657	29,087	0	860	0	14
Palamu	29,000	24,473	39,861	37,271	46,180	45,364	0	1,169	0	14
Ramgarh	4,500	4,502	2,569	2,203	6,825	6,789	0	62	0	1
Simdega	9000	8,945	11,576	9,275	12,801	12,512	0	378	0	0
Total	**1,09,500**	**98,898**	**1,39,720**	**1,20,276**	**1,25,752**	**1,23,926**	**0**	**3,703**	**0**	**32**
(Source: AwaasSoft as on 19.2.2025)										

As per updated[8] information in the AwaasSoft portal, 11.01 lakh[9] houses were constructed in the State during 2019-24, whereas in the six test-checked districts, 3.55 lakh houses were constructed during 2019-24 (***Appendix 3.2***).

In reply, the RDD stated (June 2025) that due to delay in sanction of houses with reference to the target, and owing to personal reasons of beneficiaries, houses could not be constructed within the stipulated time. Some targets have been surrendered due to non-sanction of houses to all beneficiaries as per the Priority list of SECC 2011.

3.1.4 Delays in construction of houses

Under PMAY-G, the house was to be constructed by the beneficiary himself/herself or under his/her supervision within 12 months from the date of sanction. The FFI of PMAY-G emphasised that delays in construction of the house would lead to complications in its completion. With delay, not only would the cost of inputs increase but it may also lead to diversion of funds to other pressing needs, including consumption requirements of beneficiaries. The States, thus, have to very closely monitor the construction of the house by the beneficiary and ensure constant handholding.

As per AwaasSoft, 3.47 lakh houses were sanctioned and completed during 2019-24 in the six test-checked districts of which 2.08 lakh (60 *per cent*) houses were reported to have been constructed within the prescribed timeline of one year. The remaining 1.39 lakh (40 *per cent*) houses were completed with delays ranging between one and more than three years against the prescribed 12 months. A total number of 9,433 houses sanctioned during 2019-24 in these districts (except Palamu) remained incomplete from the date of sanction, as shown in **Table 3.2**.

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8 As on 19-02-2025.

9 2019-20: 1,56,974 houses; 2020-21: 2,35,011 houses; 2021-22: 2,95,036 houses; 2022-23: 3,63,310 houses and 2023-24: 50,974 houses; Total houses constructed: 11,01,305.

Table 3.2: Status of completion of PMAY-G houses in the six test-checked districts (as of March 2024)

District	Period of sanction	Number of sanctioned houses	Time taken for completion				
			Within 1 year	1-2 years	2-3 years	More than 3 years	Not completed
Bokaro	2019-22	46,512	31,891	11,158	2,155	545	763
Dumka	2019-22	69,688	40,435	20,879	5,663	938	1,773
Giridih	2019-22	77,496	49,964	20,155	3,914	1,051	2,412
Palamu	2019-22	1,08,243	56,305	37,190	8,324	2,533	3891
Ramgarh	2019-22	13,543	10,353	2,684	299	88	119
Simdega	2019-22	31,086	19,217	9,467	1,583	344	475
Total		**3,46,568**	**2,08,165**	**1,01,533**	**21,938**	**5,499**	**9,433**

(Source: AwaasSoft)

In reply, RDD stated (June 2025) that some houses could not be constructed within the stipulated time due to reasons such as death of the beneficiary, construction of large houses, spending money elsewhere, migration *etc*. However, necessary instructions have been given to the districts to complete these houses.

3.1.5 Incomplete houses and recovery of assistance

MoRD, GoI, directed (May 2023) the States to sanction and complete all the pending houses sanctioned under PMAY-G on an urgent basis to achieve the national target of 2.95 crore houses, by 31 March 2024. This deadline was extended (November 2024) to 31 March 2025. MoRD instructed (September 2024) the States to complete the relevant activities *viz*., marking of delayed houses, complete construction of pending houses that can be completed, recovery of amount of assistance from beneficiaries who could not complete their houses or had shown unwillingness for construction. The States were also directed to set up a State Level Committee to look into the issue of houses that cannot be constructed, and recommended that the amount involved in those houses which cannot be completed and recovery was not possible, be written off.

In compliance with these instructions, RDD categorised (November 2024) 29,787 incomplete houses in the AwaasSoft portal into three categories[10] (A, B & C) and instructed all districts authorities to complete houses categorised under Category 'A' by 31 December 2024. Further, districts authorities were also directed by RDD to recover the released amount from beneficiaries falling under Category 'B' and to submit a detailed report of cases falling under Category 'C' after obtaining approval from the *Gram Sabhas* (based on site verification). The total number of delayed/incomplete houses in the State as per RDD records was 29,787 whereas, in the six test-checked districts, the number of

[10] A: Delayed houses which can be completed (17,395); B: Delayed houses which cannot be completed but money can be recovered (1,434) and C: Delayed houses which cannot be completed and money also cannot be recovered (10,899) and delayed/houses not specified by RDD (59).

delayed/incomplete houses was 9,189. Delayed/incomplete houses marked under category A, B and C in the State as well as the test-checked districts, was as shown in **Table 3.3**.

Table 3.3: Incomplete houses categorised as A, B and C

State/test-checked district	Total Delayed/ houses	Delayed/ houses to be completed (category A)	Delayed/ houses which cannot be completed but money can be recovered (category B)	Delayed/ houses which cannot be completed and money can't be recovered (category C)	Delayed/ houses not specified by RDD
State level	29,787	17,395 (58 *per cent*)	1,434 (5 *per cent*)	10,899 (37 *per cent*)	59
Test-checked districts	9,189	5,038 (55 *per cent*)	502 (5 *per cent*)	3,638 (40 *per cent*)	11

(Source: Records of RDD)

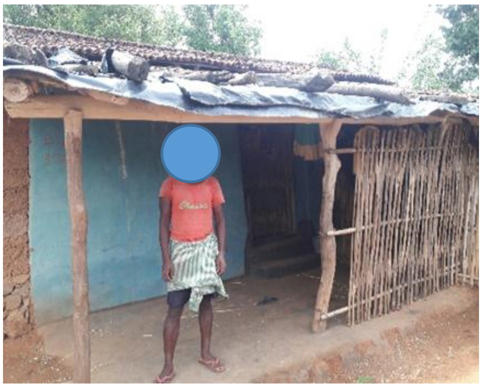
The State PMU did not provide information regarding recovery from 1,434 beneficiaries falling under Category 'B' and writing off of assistance to beneficiaries of 10,899 houses under Category 'C'.

This indicates that the State had not closely monitored the construction of houses or ensured handholding, resulting in delays in construction/houses remaining incomplete (as of December 2024).

In reply, RDD stated (June 2025) that necessary instructions have been issued to the districts and blocks in this regard. Guidelines have also been issued to the concerned officers to assess the situation as soon as possible and send a report to the Department.

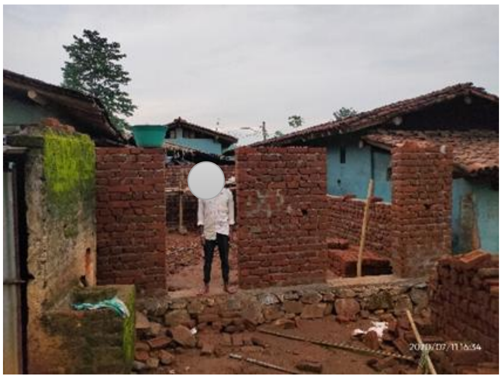
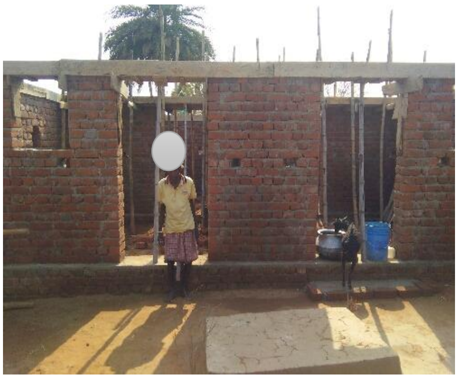
Audit further observed in Giridih district that the BDO, Pirtand, had sought justification from two Block Co-ordinators of Pirtand Block regarding lack of monitoring and slow progress of work by the beneficiaries. Based on the information provided, the BDO had intimated (February 2022) the DDC, Giridih, that 83 houses sanctioned during 2016-21 could not be completed due to various reasons like death of beneficiaries having no dependents, permanent migration of the beneficiaries and difficulty in getting construction material *viz*. sand, bricks, cement *etc*. in the Parasnath area of Pirtand Block. In this regard, Audit noticed that:

(i) Thirty-five out of 83 beneficiaries did not start work even after release (January 2017 to July 2020) of first instalment of ₹ 12.74 lakh to them.




Photographs 3.1 and 3.2 : Two beneficiaries (ID: JH222XXXX and JH221XXXX) who had not started construction of their houses after receipt of first instalment (₹ 40,000).

(ii) Twenty-three out of 83 houses which could not be completed for reasons such as death of beneficiary without dependents, migration of the beneficiary after sanction of the house, non-availability of construction material in remote/hilly areas *etc.*, were categorized as 'not to be constructed' by the BDO (February 2022). Despite this, second and subsequent instalments of ₹ 16.40 lakh[11] were released (April 2022 to August 2024).

Photographs 3.3 and 3.4 (taken from AwaasSoft) showing two beneficiaries (ID: JH224XXXX and JH195XXXX) who had not completed their houses after receipt of all instalments.

(iii) Further, Audit test checked 36 out of 83 houses shown to have been completed as per AwaasSoft with release of all three instalments (between February 2017 and December 2020) and found that photographs of these completed houses had been uploaded in the portal without geo-tagging.

In reply RDD stated (June 2025) that the Block Development Officer, Pirtand, would be directed to conduct necessary investigation and take appropriate action in this regard.

Recommendation 4: The State Government may take appropriate action against erring officials responsible for releasing instalments against houses categorised as 'not to be constructed'.

[11] Financial assistance of ₹ 85,000 provided to 17 beneficiaries and ₹ 32,500 to six beneficiaries (Total ₹ 16.40 lakh).

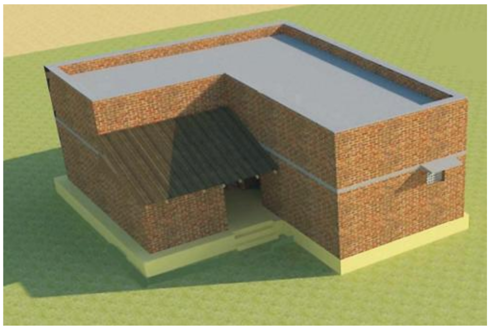
3.1.6 Joint Physical Verification (JPV)

In September 2016, RDD directed DCs/DDCs to get toilets constructed in each of the sanctioned PMAY-G houses through convergence with SBM and MGNREGA. RDD also approved a house model (January 2017) for PMAY-G houses, to be constructed in 27 square meters[12].

Audit conducted JPV of 633 randomly selected PMAY-G houses in 60 GPs under 12 Blocks in the six test-checked districts along with the Block/GP officials. Out of the 633 houses, 591 houses were found completed and all three instalments were released to the concerned beneficiaries as per AwaasSoft. During JPV, several discrepancies were noticed by Audit, as discussed in the succeeding paragraphs.

(i) Non-adoption of prescribed design & colour and non-depiction of logo on the wall

The FFI of PMAY-G, prescribed a general design for houses to be constructed under the Scheme. The houses had to have adobe walls[13], RCC roofs and bamboo roofs for the verandah. Further, RDD prescribed (April 2017) a colour pattern and logo design to bring uniformity in PMAY-G houses being constructed in the State. Although the beneficiary was permitted to choose any colour other than prescribed, the logo, name of the scheme and beneficiary name on the house was to be compulsorily marked in front of house as depicted in the photograph below. The prescribed house design and colour pattern was as shown in **Photographs 3.5 and 3.6.**



Photograph 3.5: Prescribed house design of PMAY-G with adobe walls, RCC roof and bamboo roof for verandah.

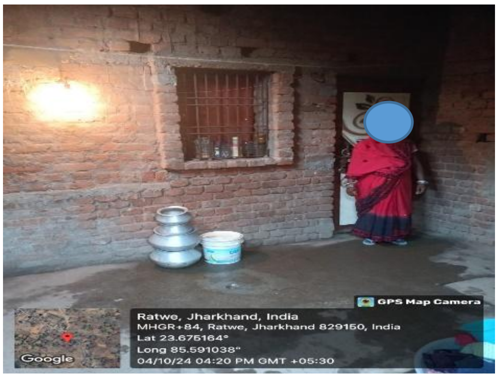
Photograph 3.6: Prescribed wall colour and logo as decided by RDD, GoJ

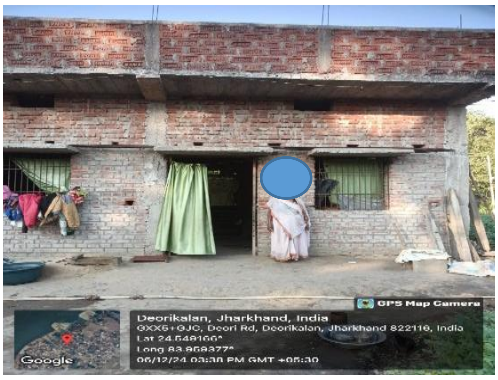
During JPV, it was seen that none of the houses had adopted the prescribed house design and colour pattern. In the six test-checked districts, out of the 591 completed houses covered in JPV, only 191 (32 *per cent*) beneficiaries had coloured/painted their houses as prescribed and only 36 beneficiaries (six *per cent*) had depicted logo on the house along with the beneficiary name.

12 Comprising two-bedrooms, kitchen, latrine/bathroom and a verandah.
13 Adobe is a building material made from earth and organic materials.

(ii) Houses remaining incomplete though shown as complete in AwaasSoft

During JPV of 591 completed houses in the six test-checked districts, toilets (48 *per cent*), kitchen (56 *per cent*) wall plastering (51 *per cent*), window/door frames (29 *per cent*) and roof casting (4 *per cent*) were not found in houses constructed under the Scheme while as per AwaasSoft database, all three financial instalments had been provided to the beneficiaries. Reasons for such shortfalls, as stated by the beneficiaries, were exhaustion of financial assistance, diversion of funds, construction of bigger size houses *etc*. As per the records/AwaasSoft, these houses were shown as completed as all three instalments to the 591 beneficiaries had been released.



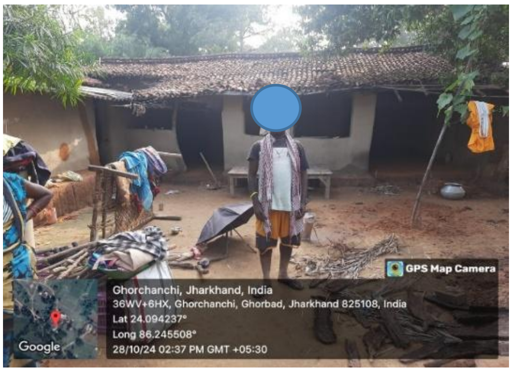


Photographs 3.7 & 3.8: Houses of two beneficiaries (ID:** JH10606XXX **&** JH13616XXX**) without plastering, window panes and door.

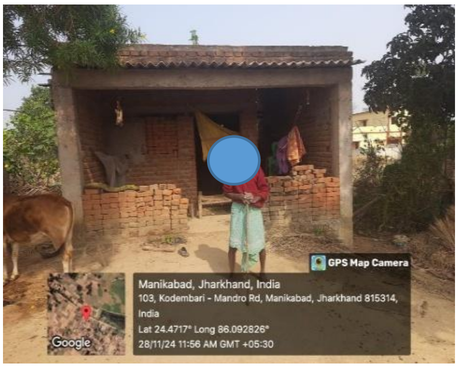
(iii) Non-construction/partial completion of houses after release of first/second instalment

In the six test-checked districts, 42 houses[14], out of the 633 houses covered by Audit in JPV, were found incomplete. It was observed that out of 25 beneficiaries who had received the first instalment, 20 had not commenced construction, while in the case of 17 beneficiaries who had received two instalments, the houses were found to be at the foundation or windowsill level. Reasons for non-commencement of construction/partial completion were diversion of funds, illness, land dispute, exhaustion of funds, *etc*., as stated by the beneficiaries.

[14] **Bokaro** (1 beneficiary: two installments-₹ 1.25 lakh); **Dumka** (2 beneficiaries: two installments-₹ 1.15 lakh each); **Giridih** (7 beneficiaries: one instalment-₹ 40,000 each and 4 beneficiaries: two instalments-₹ 1.25 lakh each); **Simdega** (2 beneficiaries: one instalment-₹ 40,000 each and 7 beneficiaries: two instalments- ₹ 1.25 lakh each); **Ramgarh:** Nil; **Palamu** (16 beneficiaries: one instalment-₹ 40,000 each and 3 beneficiaries: two installments-₹ 1.25 lakh each).



Photograph 3.9: Beneficiary in front of his old kutcha house. Construction of PMAY-G house not started after 1st instalment (Beneficiary ID: JH 239XXXX)



Photograph 3.10: House construction without plaster, windows and door (Beneficiary ID: JH 260XXXX)

(iv) Non-facilitating supply of construction material

As per the FFI of PMAY-G, the State Governments have to undertake an exercise to assess District/Block-wise requirement of material based on the targets communicated, and as per the number of beneficiaries in the PWL.

Though RDD issued (May 2017) instructions to all DCs/DDCs to ensure availability of construction materials[15] to PMAY-G beneficiaries, DCs/DDCs did not organise any meetings with the suppliers regarding availability of materials in the districts, fixing of supply rates and for ensuring smooth lifting and supply of construction materials to the beneficiaries in the test-checked DRDAs and Blocks. Further during JPV, 369 out of 633 beneficiaries shared the difficulties they had faced in acquiring construction materials during construction of their houses.

Thus, the beneficiaries lost the opportunity to procure quality construction materials at competitive rates since the District level authorities did not take suitable action to coordinate with the suppliers as per the directions of RDD.

In reply, RDD stated (June 2025) that the observations of Audit have been noted for future guidance.

3.2 Support Services to beneficiaries

As per the FFI of PMAY-G, to ensure timely completion of quality houses within the available resources, in addition to providing financial assistance, it was also essential that crucial support like briefing on stage-wise requirement of materials and resources, different options of locally relevant house type designs including green technologies, awareness on cost saving construction technologies, facilitation for procurement of construction material, availability of sufficient

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[15] Through organising meetings with Brick/Fly Ash Brick manufacturers and with the representatives of Cement manufacturers for prescribing their supply rates; ensuring smooth supply of construction materials to the beneficiaries; making beneficiaries aware of the utility of Fly Ash Bricks; and arranging meetings of District Mining Officer and Superintendent of Police for ensuring uninterrupted lifting and supply of construction materials.

number of trained masons *etc*., were provided to the beneficiaries.

Test check of records at the SPMU and the six test-checked districts revealed deficiencies in support services that were to be provided to beneficiaries during 2019-24, as discussed in the succeeding paragraphs.

3.2.1 Construction of Demonstration (Demo) Houses

The MoRD, developed eight house design typologies for the State with a cost estimate of ₹ 0.92 lakh to ₹ 1.48 lakh[16], appropriate for different geographical regions, and availability of natural resources for PMAY-G houses as illustrated under PAHAL Vol-2[17]. Demo houses with the house designs, based on space planning, technologies and specifications appropriate to the local context, were to be constructed (preferably at the Block level) so that this could be visited/seen by beneficiaries. As per FFI of PMAY-G, Administrative funds available for the PMAY Scheme were to be used for construction of the Demo houses by the blocks.

Scrutiny of records at the SPMU revealed that initiatives for constructing Demo houses were taken by RDD in December 2017. Accordingly, as a pilot project, Demo houses at two places (in DRDA campus at East Singhbhum district and Itki Block at Ranchi district) were constructed. No action was thereafter taken by RDD for construction of Demo houses in other districts.

Thus, the beneficiaries remained unaware of the appropriate house design developed by MoRD as per geographical region. Further, they also lost the opportunity to experience first-hand, the amenities that could be provided in the houses, along with a clear idea of the cost of the house by visiting Demo houses.

In reply, RDD stated (June 2025) that appropriate action would be taken as per requirement in future.

3.2.2 Non-adoption of house design typologies by the beneficiaries and non-identification of technical institutions

The FFI of PMAY-G and the Guidelines for Rural Mason Training of PMAY-G prescribed that the State had to provide beneficiaries a bouquet of options of house designs according to local conditions, using appropriate technology suitable to the region so that he/she does not over-construct in the initial stages of house building resulting in an incomplete house, or force him/her to borrow money to complete the house. The core house design had to also include a space for hygienic cooking, a toilet and a bathing area. Further, as per the Manual of Registration of Beneficiaries issued by MoRD, it was mandatory to obtain

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16 In case of house design for Zone B, cost estimate of house was ₹ 1.48 lakh.

17 This concise book of rural housing technologies (Volume II) has been developed as a result of a study conducted by United Nations Development Programme (UNDP) in collaboration with MoRD, GoI, and by Indian Institute of Technology (IIT) in two States.

willingness from the beneficiaries regarding use of house design typology developed for the region, at the time of registration itself.

During test check of records of districts/blocks, Audit noticed that willingness from the beneficiaries to construct houses as per the typology specified based on local conditions, was not obtained by the block level officials.

During JPV, it was seen that none of the houses had adopted the prescribed house design as depicted under **Paragraph 3.1.6 (i)**. Further, during JPV, beneficiaries also stated that they were unaware regarding any house designs developed for their region. Further, out of 633 PMAY-G houses covered under JPV in the six test-checked districts, 107 beneficiaries (17 *per cent*) over-constructed[18] their houses which ultimately resulted in non-completion of 61 houses (10 *per cent*). Further, 234 beneficiaries (37 *per cent*) had to avail loans to complete their houses.

In reply, RDD stated (June 2025) that in Jharkhand, out of eight house designs approved for the State, design No. JH-D-05 has mostly been adopted by the beneficiaries.

The reply is not convincing as the beneficiaries in the six test-checked districts had expressed ignorance about adoption of any specific house design in the construction of their houses, during JPV conducted by audit.

Further, as per FFI of PMAY-G, the State was to identify technical institutions to provide technical support to beneficiaries in construction of their houses. The institutions were to sensitise the beneficiaries about the housing designs and construction technologies available for that area, which could be adopted by the beneficiaries for construction of their houses.

Audit observed in the six test-checked districts that no technical institution was engaged for providing technical support to beneficiaries in the construction of their houses during 2019-2024.

During JPV in the six test-checked districts, Audit noticed that PMAY-G houses were constructed by beneficiaries without adhering to the prescribed layout plan. As a result, the completed houses lacked toilets (286), kitchen (331), Plaster (303), Door & Window (170) *etc*. These issues could have been addressed had a technical institution been appointed by RDD to provide technical support to beneficiaries from time to time in construction of their houses, as stipulated under the FFI of PMAY-G.

In reply, RDD stated (June 2025) that necessary action would be taken in this regard in future.

[18] Multi storied, more than two rooms and construction over larger area *etc*.

3.2.3 Construction of Green Houses

The FFI of PMAY-G emphasised creation of an enabling environment for adopting green technologies. For this, the States would have to consider construction of demo houses using green materials and green technologies. These houses were to be constructed by using alternative materials like compressed stabilised earth blocks[19], renewable material such as bamboo, *etc*.

During examination of records in the six test-checked districts, Audit observed that the District/Block level authorities had neither taken any initiative for adoption of green designs and technologies nor constructed Demo houses using green materials and green technologies to sensitise the beneficiaries.

In reply, RDD stated (June 2025) that appropriate action would be taken as per requirement in future.

3.2.4 Inadequate training of Masons and Skill Certification

The Guidelines for Rural Mason Training of PMAY-G emphasises 'Skill Development of Rural Masons' through a formal mechanism of training, assessment and certification, to improve quality of construction and provide avenues for career progression. Target for rural mason training was to be decided based on the number of houses to be built under PMAY-G in the States. The rural mason training was to be imparted for an estimated duration of about 45 days, considering eight hours of work per day. The training was to be primarily conducted on site during construction of the house and it was mandatory for the trainees to maintain 80 *per cent* attendance. After completion of training, trainees were to be evaluated by the Construction Skill Development Council of India (CSDCI) which would issue certificates to trainees who pass the assessment criteria. Trainee were to get compensatory wage of ₹ 374 per day for the duration of training they attend.

Mason training (at the State Level)

Scrutiny of records relating to mason trainings conducted in the State revealed the following.

(a) Under PMAY-G, 18,802 masons were trained in the State up to April 2022 against the target (18,802) provided to RDD by MoRD during 2016-19. However, neither the State nor the test-checked districts/blocks kept any record regarding engagement of certified trained masons in the construction of houses.

In reply, RDD stated (June 2025) that instructions have been issued to all district and block level officers to prepare a list of trained masons so that they can be engaged in housing construction in future.

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19 Use of 230 mm thick rat trap bonded brick wall instead of 230 mm thick solid brick wall saves about 20 *per cent* bricks and 25 *per cent* cement with the added advantage of increased indoor thermal comfort and enhanced employment opportunity.

(b) Jharkhand was further allotted (April 2022) a target of 20,000 for rural mason training, to be imparted between June 2022 and October 2022. As per information provided by the SPMU, 19,168 houses were completed during the course of mason training. Further, 1,712 (nine *per cent*) out of 20,000 trainees in the State failed to qualify the test conducted by CSDCI.

(c) MoRD released (June 2023) a target of 25,000 for mason training during 2023-24 with the aim of completing 50,000 houses. MoRD also directed that 20 *per cent* of the Administrative Funds[20] (discussed in **Paragraph 4.2**) be utilised by the States exclusively for the rural mason training. Audit, however, noticed that due to shortage of Administrative funds required (₹ 90 crore[21] required against ₹ 8 crore available) for training of 25,000 masons, the target could not be utilised by the State. Though RDD had requested (August 2024) MoRD for permission to use unspent balance of IAY funds[22] on mason training, no further action was found taken in this regard.

Thus, due to paucity of funds, the State was not able to utilise the target of training 25,000 masons to create a skilled work force of adequate size.

In reply, RDD stated (June 2025) that a target of 20,000 has been further allocated by the GoI for mason training during the financial year 2025-26, for which work is in progress.

Mason training (in test-checked districts)

In the six test-checked districts, mason training was provided to 6,327 persons between June 2022 and October 2022. As per Manual of Registration of beneficiaries, it was mandatory to obtain willingness regarding mason training from each beneficiary. However, test check of records of 2,400 beneficiaries in 12 blocks revealed that no such willingness had been obtained from any of the beneficiaries as discussed in **Paragraph 3.1.2**. It was further seen that:

(a) In the six test-checked districts, 4 to 11 per cent trainees did not pass the assessment criteria fixed by CSDCI.

(b) In two selected districts (Giridih and Simdega), cross verification of records of 171 and 90 rural mason trainees with MGNREGA portal revealed that 33 trainees[23] were working as unskilled labour in the records of MGNREGS works[24] besides undergoing mason training, on the same days. Thus, authenticity of the training conducted is doubtful.

20 As per FFI of PMAY-G Administrative Fund is a programme fund that shall be available for administering the scheme both at the Central and State level. As per the Rural Mason Training guidelines, 2017, 20 *per cent* of the Administrative fund was to be utilised exclusively for rural mason training.

21 As seen from demand sent (July 2023) by GoJ to MoRD.

22 ₹ 144.51 crore IAY fund was available with the RDD.

23 Giridih (Deori and Pirtand Blocks): 27 trainees and Simdega (Kurdeg and Thethaitangar Blocks): 06 trainees.

24 *Didi Bari Yojana*, construction work, *Dobha nirman*, horticulture scheme *etc*.

(c) In the six test-checked districts, 7,175 houses were reportedly completed during mason training[25]. Audit cross checked 232 sample[26] cases from the 7,175 completed houses with AwaasSoft to ascertain actual physical position. It was noticed that though these houses were shown as completed, geo-tagged photographs of the completion stage of 131 houses[27], were not uploaded on AwaasSoft though required under norms[28]. As such, actual completion of these houses and release of third and final instalment as per the norms of FFI of PMAY-G could not be ascertained in the absence of final geo-tagged photograph of the houses in AwaasSoft.

(d) In Palamu district, photographs of three beneficiaries[29] whose houses were claimed to have been completed during mason training, as claimed by the trainer agency (*Janhit Sanskritik Kala Kendra,* Palamu), were cross checked with AwaasSoft. It was found that the beneficiary IDs belonged[30] to beneficiaries of Bokaro, Ranchi and Giridih districts. Thus, authenticity of the training programme claimed to have been conducted, was doubtful.

In reply, RDD stated (June2025) that necessary instructions would be issued for action in this regard.

3.2.5 Facilitation of loan from banks to beneficiaries

As per FFI of PMAY-G, a beneficiary, if he/she so desires, should be facilitated in availing institutional finance of up to ₹ 70,000. Further as per the Rural Housing Interest Subsidy Scheme (RHISS), the beneficiaries seeking housing loan would be eligible for an interest subsidy[31]. The State and Banks were to give wide publicity, including the sensitisation of beneficiaries in this regard.

Audit noticed in the six test-checked districts that no initiative in this regard including wide publicity had been carried out by the State/District level authorities for facilitating loans for PMAY-G beneficiaries. As per Manual of Registration of beneficiaries, willingness of the beneficiaries to avail loan facility was required to be obtained at the time of registration to get consolidated information regarding loan requirement, so that desired action could be taken in this regard by the Blocks/Districts/State. However, scrutiny of 2,400 beneficiary

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25 Bokaro: 1101; Dumka: 1113; Giridih: 2768; Palamu: 1927; Ramgarh: 59 and Simdega: 207 houses.

26 Bokaro: 40; Dumka: 39; Giridih: 38; Palamu: 40; Ramgarh: 32 and Simdega: 43 houses.

27 Bokaro: 17; Giridih: 24; Palamu: 36; Ramgarh: 19 and Simdega: 35 houses.

28 As per provision 5.7.2 of FFI of PMAY-G, States were required to upload the photograph of the completed stage of houses to map the instalments. Further, as per the instruction of RDD (June 2018) uploading of geo-tagged photograph on AwaasSoft after completion of the houses is mandatory for release of third and final instalment.

29 SukhXXXX VishwXXXXXX (JH-263XXXX), AnXX SinXX (JH-287XXXX) and GaXXX DeXX (Jh-216XXXX)

30 PraXXXX SaXXX from, Chas, Bokaro (JH-263XXXX), GuXXX DeXX, Gandey, Giridih (JH-287XXXX) and HirXXXXX TirXX, Angada, Ranchi (JH-216XXX).

31 The interest subsidy will be at the rate of three *per cent* on the principal amount of loan and subsidy shall be admissible for a maximum loan amount of ₹ two lakh for 20 years of full period of loan. If quantum of housing loan is less than ₹ two lakh, the subsidy will be calculated based on the actual loan amount.

records revealed that no such information regarding willingness was obtained by the concerned authority during registration of beneficiaries.

During JPV of 633 beneficiaries in 60 GPs in the six test-checked districts, 234 beneficiaries (37 *per cent*) stated that they borrowed money to complete their houses from family, friends, banks, SHGs *etc*. Thus, in the absence of wide publicity by the local level functionaries and inaction of Blocks/Districts/State level authorities, facilitating loans to the willing beneficiaries at subsidised interest rates prescribed under RHISS, could not be ensured.

In reply, RDD stated (June 2025) that necessary action would be taken in this regard in future.

3.3 Convergence

The FFI of PMAY-G stipulated that to provide basic amenities, in addition to assistance for house construction, convergence with existing schemes[32] of both the Central and State governments needs to be ensured. Further, the house was to be treated as complete only after the toilet had also been constructed.

As per information furnished to Audit by the State PMU, basic amenities *viz*., toilets (14.37 lakh *i.e*., 92 *per cent*), electric connection (14.20 lakh *i.e*., 91 *per cent*), water connection (4.98 lakh *i.e*., 32 *per cent*) and LPG connection (13.21 lakh *i.e*., 85 *per cent*) were available in respect of 15.59 lakh completed houses in the State (as of April 2024).

Two test-checked districts (Palamu and Ramgarh) did not maintain/provide any information to Audit regarding facilities provided through convergence to 1.24 lakh completed houses (2019-24). Further, in the remaining four test-checked districts (Bokaro, Dumka, Giridih and Simdega), status of basic facilities *viz*. electricity connection, toilets, LPG connection and water connection *etc*., in the 2.58 lakh houses completed between 2016 and 2024 were as shown in **Table 3.4**

Table 3.4: Status of lack of basic facilities in constructed houses in districts

District	Year	Total completed houses	Constructed houses without							
			Electricity Connection/		Toilets		LPG Connection		Water Connection	
			Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Bokaro	2016-24	47,984	3,481	7.25	0	0.00	6,023	12.55	44,409	92.55
Dumka	2016-22	1,03,729	8,197	7.90	0	0.00	11,697	11.28	67,492	65.07
Giridih	2019-22	75,172	6,272	8.34	0	0.00	15,906	21.16	72,651	96.65
Simdega	2019-22	30,792	2,269	7.37	189	0.61	4,377	14.21	15,187	49.32
	Total	**2,57,677**	**20,219**	**7.85**	**189**	**0.07**	**38,003**	**14.75**	**1,99,739**	**77.52**

(Source- DRDAs of the test-checked districts)

32 Beneficiaries to be provided toilets through funding from SBM, MGNREGS or any other dedicated financing source; safe drinking water in convergence with Jal Jeevan Mission and *Har Ghar Nal Se Jal* (HGNSJ) or similar schemes; electricity connection through convergence with relevant scheme implemented by the Ministry of Power, GoI/State Government.

It can be seen from **Table 3.4** that toilets have been provided in all the constructed PMAY-G houses (except in Simdega). However, the completed houses lacked electricity connection (eight *per cent*), LPG connection (15 *per cent*) and water connection (78 *per cent*).

During JPV (August 2024 to December 2024) of 591 completed PMAY-G houses, Audit observed lack of water connection in 476 (81 *per cent*), electric connection in 295 (50 *per cent*) and LPG connection in 305 (52 *per cent*) houses and *Ayushman Bharat* cards in 318 (54 per cent). It was further seen that:

(i) Though Jharkhand was declared Open Defecation Free (ODF) in December 2018, 48 *per cent* houses covered by Audit in JPV did not have toilet facility while as per the information provided by the State PMU (April 2024), toilet facility was not available in eight *per cent* of the completed PMAY-G houses in the State. Thus, as required under FFI of PMAY-G, the houses could not be considered as complete.

(ii) During JPV of 108 PMAY-G houses in Simdega district, Audit noticed that there was no water, electricity and LPG connection in any of the houses. Further, the beneficiaries surveyed in Giridih and Simdega districts were ignorant regarding *Ayushman Bharat* card[33] although they were required to be covered under PMJAY[34].

Information regarding provision of toilets, electricity, water connection and solar light to PMAY-G beneficiaries were sought from the Executive Engineer, Water Supply & Sanitation Division (DW&SD), Electrical Division, District MGNREGA Cell and District Supply officer in the respective test-checked districts[35]. In Dumka district, the Executive Engineer (EE), Electrical Division, stated (December 2024) that no list of PMAY-G beneficiaries was provided by DRDA whereas EE, DW&SD, Dumka stated (December 2024) that provision of water connection was made to 11,420 (58 *per cent*) out of 19,544 beneficiaries[36]. However, no replies were furnished in respect of other districts.

In reply, RDD stated (June 2025) that necessary action would be taken to bridge the gaps in basic facilities provided to the beneficiaries. Further, during the Exit Conference (17 June 2025), the Secretary, RDD, stated that letters would be issued to concerned authorities for convergence through Central and State schemes to meet the gap in basic amenities, in completed PMAY-G houses.

Recommendation 5: The State Government may ensure provision of all basic amenities through convergence in the completed PMAY-G houses as mandated under the FFI of PMAY-G.

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33 Issued under Pradhan Mantri Jan Arogya Yojna (PMJAY).

34 As per letters of RDD, GoJ issued in September 2021 and February 2022, all the DCs/DDCs were directed to cover beneficiaries with PMJAY through convergence.

35 Bokaro, Dumka, Giridih, Ramgarh and Simdega.

36 Jama and Saraiyahat Blocks.

3.4 Deficiencies in Geo-tagging of PMAY-G houses

As per the Geo-tagging Operational Guidelines, issued by GoI, the key objective of geo-tagging was to track progress of construction of individual houses through geo-tagged photographs under the Beneficiary led Individual House Construction component of the Mission. Geo-tagging was driven by 'surveyors' who collect data via *Bhuvan-PMAY* mobile app and 'supervisors' who moderate the collected data through the *Bhuvan-PMAY* geo-platform.

Further, as per FFI of PMAY-G, before release of each instalment, the physical progress of stage-wise construction on the ground was to be verified and monitored by the *Awaas Mitra/Surveyor*, by inspecting the site and uploading the geo-tagged photographs. In this context, Audit observed that:

(i) In Bandhdih South GP under Jaridih Block in Bokaro district, one beneficiary could not be traced through the geo-tagged location uploaded on AwaasSoft (as discussed in ***Paragraph 2.2.2.1*, Case Study 2**);

(ii) During JPV of 633 PMAY-G houses in the six test-checked districts, 42 houses shown as complete as per geo-tagging (as discussed in ***Paragraph 3.1.6*** (iii)) in the AwaasSoft portal, were found to be incomplete.

(iii) Photographs of houses completed during mason training were not uploaded on AwaasSoft though mandated under norms, as discussed in ***Paragraph 3.2.4***.

Thus, the very objective of geo-tagging, to track progress of construction of individual houses up to its completion stage, was not completely met.

In reply, RDD stated (June 2025) that appropriate action would be taken after investigation.

3.5 Conclusion

Implementation of the Scheme, including convergence with other schemes, was deficient and not fully in compliance with the Framework of Implementation (FFI) of PMAY-G. Audit noticed various shortcomings/inadequacies in implementation of PMAY-G *viz*. non-preparation of Annual Action Plan by the test-checked districts during 2019-24 resulting in ineffective plan/roadmap for time-bound completion of houses, shortcomings in registration of the test-checked beneficiaries, less sanction of houses with respect to targets leading to surrender/withdrawals of targets, significant delays in completion of houses ranging from one year to more than three years against the prescribed 12 months time-frame, releasing subsequent instalments against houses which have been categorised as 'not to be constructed', non-facilitation of supply of construction material at competitive rates for construction of quality houses, lack of initiative to construct demo houses across all districts, with the exception of two (East Singhbhum and Ranchi), to familiarise beneficiaries with applicable house designs and related costs, non-adoption of regional housing typologies and non-identification of technical institution to provide technical support to beneficiaries. Besides, Audit also noted non-adoption of green design for promoting green technologies, inadequate training of masons, non-facilitation of loans at subsidised rates for providing financial support to beneficiaries in construction of houses, shortages in provision of basic amenities *viz*, toilets, electricity, drinking water facilities, *etc.* in the constructed houses through convergence with other State/Government of India schemes, deficiencies in geo tagging *etc*. Though Jharkhand was declared Open Defecation Free in December 2018, 48 *per cent* of the houses covered by Audit in JPV (August 2024 to December 2024) lacked toilet facility while as per the information provided by the State PMU (April 2024), toilet facility was not available in eight *per cent* of the completed PMAY-G houses in the State.