

Chapter 5
Monitoring and Inspection

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5.1 State/District/Block Program Management Units

As per the FFI of PMAY-G, the PMUs at the State, District and Block levels were to monitor scheme implementation and quality supervision at different levels including promotion of green housing.

5.1.1 Formation of State/District/Block PMUs

State PMU: The State Level PMU was to consist of the State Nodal Officer along with technical experts related to house construction, including experts on green housing technologies. Further, experts in the field of IT, MIS, PFMS, financial matters, social mobilisation, training co-ordinators and support staff were to be engaged as per requirement.

RDD, GoJ, through a notification issued in May 2017, sanctioned posts of Technical Expert, IT-cum-MIS expert, Training Expert, Social Reform & Community Empowerment Expert, Finance Manager and Computer Operator-Cum-Finance Office Assistant for the SPMU. As per the records¹, nine experts/personnel were posted in the SPMU but records/information regarding formation of the SPMU, details of expertise of the appointed personnel, performance evaluation of personnel (prior to 2023-24) *etc.*, were not provided to Audit though called for (August 2024).

District and Block PMUs: In the District PMU, a full-time Program Officer or an officer of sufficient seniority in addition to technical personnel/professionals in the field of construction, IT, Training Co-ordinator and support staff, were to be appointed. Each Block PMU was to be headed by a full-time block level officer/ co-ordinator who would be supported by a MIS Data Entry Operator and technical support staff.

In March 2017, RDD, GoJ, through a notification, sanctioned three posts *viz.*, District Co-ordinator, Training Co-ordinator and Accountant-cum-Computer Operator for each of the 24 District PMUs and two Posts *i.e.*, Block Co-ordinator and Accountant-cum-Computer Operator, for each of the 263 Block PMUs. Based on this, RDD authorised districts to appoint personnel for the district and block level PMUs.

Audit noticed that against the prescribed five and three posts for the district and block level PMUs respectively, as provided in the FFI of PMAY-G, only three and two personnel were sanctioned by the RDD. Post of Technical professionals

¹ Records relating to extension of services of the SPMU personnel (up to 2024-25).

in the field of construction, as required, were not sanctioned for the district PMUs whereas one post of technical support staff was not sanctioned for the block level PMUs.

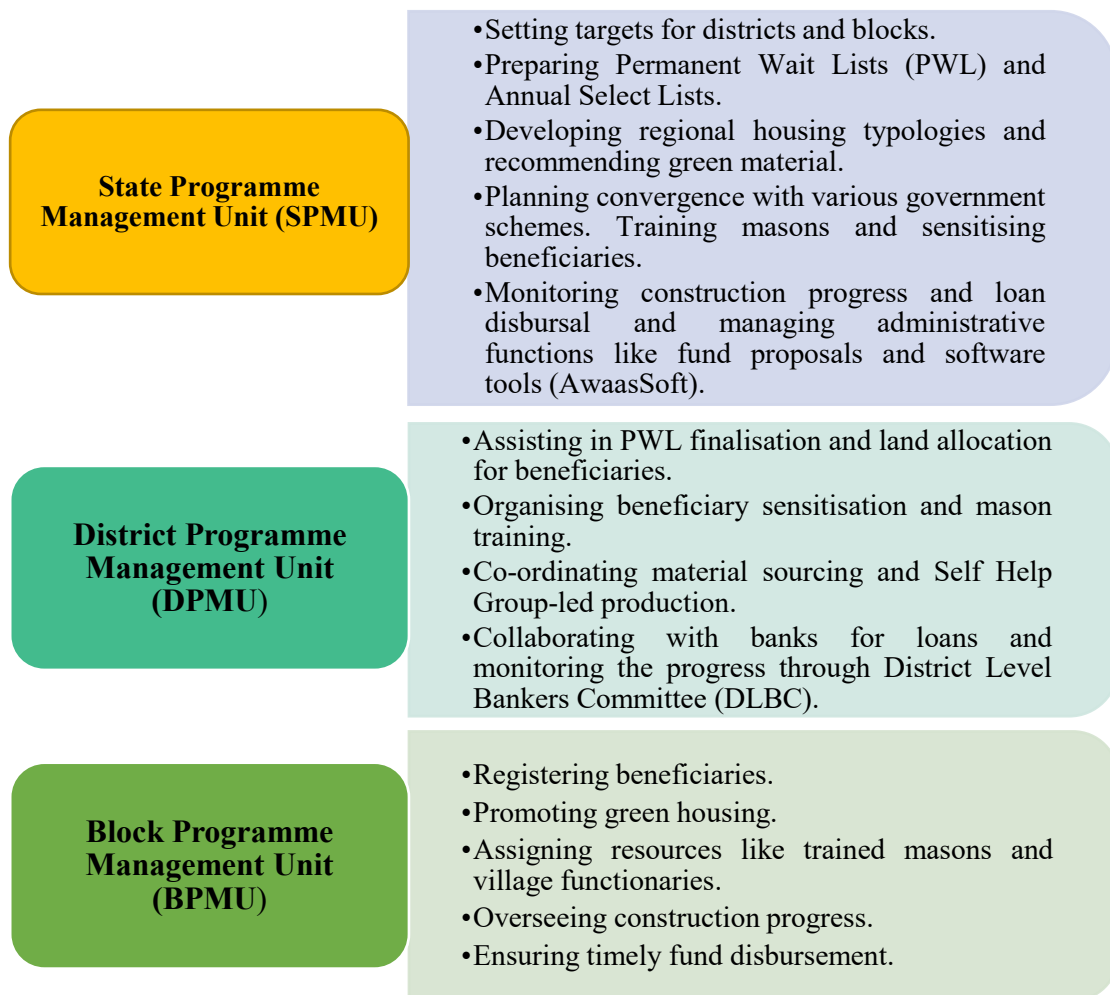
During test check in the six districts and 12 blocks, it was noticed that appointment of these personnel for the district and block level PMUs was completed between March 2017 and October 2017 in accordance to the RDD notification (March 2017). However, due to non-sanction of posts of technical personnel/professional and technical support staff for the district/block PMUs, beneficiaries were deprived of technical guidance/support in course of construction of houses. Details of sanctioned strength and men-in-position of PMUs (State/District/Block) are given in *Appendix-5.1*.

In reply, RDD stated (June 2025) that the appointments have been made as per the requirement for the State, District and Block level planning management units. Appointments have not been made on unnecessary posts out of the posts mentioned in the FFI of PMAY-G.

Reply is not in line with the provisions of the FFI of PMAY-G pertaining to the formation of State/District/Block PMUs. Non-appointment of technical personnel/professionals and technical support staff also affected the implementation of the Scheme since technical guidance/support, in the course of construction of houses, as envisaged, could not be provided to the beneficiaries.

5.1.2 Duties of State/District/Block PMUs

PMUs of the State, District and Block were to collectively ensure effective planning, execution, and monitoring of housing initiatives at the State, District, and Block levels as prescribed under the FFI of PMAY-G. Key duties of PMUs at the State, District and Block level were as shown in **Chart-5.1**.

Chart-5.1: Duties of PMUs

As per recruitment rules issued by RDD in March 2017, personnel appointed in the District and Block PMUs would be responsible for the works as specified under the FFI of PMAY-G. However, during audit, it was noticed that besides PMAY-G related duties, personnel of the State, District and Block PMUs were assigned/engaged in other duties also viz., implementation of State housing schemes (*Birsa Awaas Yojana, Abua Awaas Yojana, BSBRAAY*), law & order duty, examination duty etc.

In reply, RDD stated (June 2025) that in the interest of work, employees are also allotted other works along with PMAY-G, but this does not affect the works mentioned in the FFI of PMAY-G.

Reply of RDD is not convincing as the PMUs at the State, District and Block levels were responsible for monitoring scheme implementation and quality supervision. During Performance Audit various shortcomings in implementation of PMAY-G due to deficiencies in monitoring were noticed.

Recommendation 7: The State Government may ensure monitoring of the implementation of the Scheme and quality supervision at the State, District and Block Project Management Units as envisaged in the FFI of PMAY-G.

5.2 State/District/Block level monitoring

The FFI of PMAY-G prescribes that in order to ensure implementation of the Scheme as per the Annual Action Plan, the States had to constitute committees both at the State and District level for directions and oversight. The committees were to comprise officials implementing different components of the Annual Action Plan, and public representatives. Similarly, block level officers were also responsible for inspecting the houses during the construction stage.

5.2.1 Monitoring by the State Level Committee

The composition of the Committee at the State Level, which was to be chaired by the Chief Secretary, was to be decided by the State Government. This Committee was to meet at least twice a year.

The SPMU did not furnish any records regarding the constitution of the State Level Committee and meetings conducted, if any, during 2019-24. On enquiry, SPMU stated (December 2024) that a Monitoring Committee at the Department level was functional to monitor all the Central/State sponsored schemes. However, the minutes of the Monitoring Committee were not made available. In the absence of records of formation of the Committee at the State level for PMAY-G as mandated under the norms, monitoring of the Scheme at the Apex level, could not be ascertained by Audit.

In reply, RDD stated (June 2025) that a validation team has been formed at the Department level which monitors the Scheme by visiting the field. The implementation of the Scheme is also monitored from time to time at the level of the Chief Secretary. The Scheme is also regularly monitored at the State/district/block level.

Reply of the Department is not convincing as the SPMU could not furnish any supporting records regarding the constitution of the State Level Committee and minutes of meetings to Audit. Further, no records in this regard were furnished to Audit.

5.2.2 Monitoring by District Level Committees

As per the FFI of PMAY-G, District Level Committees (DLCs) were to be chaired by the District Collector and were to meet every quarter in a year. The FFI of PMAY-G further stipulated that District level officers should inspect two *per cent* of the houses during construction, including houses employing green technologies.

In the six test-checked districts, 3.55 lakh houses were constructed during 2019-24. As such, 7,100 houses (two *per cent* of constructed houses) were required to be physically inspected by the DLCs during their construction. In the six test-checked districts, Audit noticed that DLCs were not formed as a result of which inspections of houses during their construction could not be carried out.

Thus, in the absence of physical inspections as mandated in the FFI of PMAY-G, deficiencies in the implementation of the Scheme and issues being faced by the beneficiaries were not identified for rectification as discussed in **Chapter 3** of this Report.

In reply, RDD stated (June 2025) that the concerned district level officers would be issued instructions for proper monitoring of the Scheme as per the FFI of PMAY-G. It was further stated that the SPMU has been directed to monitor the district PMUs.

5.2.3 Inspection by block level officers

As per the FFI of PMAY-G, officers at the block level had to inspect, as far as possible, 10 *per cent* of the houses during construction, including houses employing green technologies.

During test check in 12 blocks, it was noticed that appointment of personnel for the block level PMUs was completed (**Paragraph 5.1.1**). Further, in the 12 test-checked blocks², 73,245 houses were constructed during 2019-24. As such 7,324 houses (10 *per cent* of construction) were required to be physically inspected by the block level committees. In the 12 test-checked blocks under six districts, records regarding inspection of houses (during construction) by the Block Level officers were not made available. The BDOs of the selected Blocks stated (November-December 2024) that though inspections were carried out, no physical records were maintained.

In reply, RDD stated (June 2025) that all block level officers would be given appropriate directions for monitoring as per the FFI of PMAY-G.

5.2.4 Area Officer Monitoring App

The MoRD, GoI, had developed (January 1994) an application, *i.e.*, Area Officer Monitoring Mobile App, to streamline inspection and monitoring of PMAY-G houses. Subsequently, the RDD, GoJ, instructed (March 2021) all the districts to ensure uploading of the inspection reports and photographs of ongoing works of PMAY-G houses through this App, based on physical verification. All the DCs, DDCs, District Co-ordinators, BDOs and Block Co-ordinators were registered as Area Officers for monitoring. The App enabled the Area Officers to conduct 20 inspections per month, capture defects or irregularities, and upload their findings for further action.

During audit, the test-checked blocks/districts and the State PMU did not furnish any documents/information of physical inspections carried out through this App. Therefore, Audit could not ascertain the actual number of inspections carried out.

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

In reply, RDD stated (June 2025) that appropriate instructions in this regard have been issued.

5.3 Role of Gram Panchayats

As per the FFI of PMAY-G, GPs have a crucial role under the Scheme which included:

Role /Category	Specific responsibilities
Beneficiary Management	Select, prioritise, and finalise the PWL of eligible beneficiaries based on SECC-2011 data and Awaas+ lists.
Orientation and Support	Guide beneficiaries on Scheme details and assist those unable to construct houses independently, including through rural mason training.
Land and Material Assistance	Identify land for landless beneficiaries and facilitate access to construction materials and trained masons at reasonable rates.
SHG Involvement	Encourage Self-Help Groups (SHGs) to produce and supply quality building materials.
Scheme Convergence	Help beneficiaries to access additional benefits from other government schemes.
Monitoring and Problem-Solving	Discuss Scheme progress in meetings and resolve beneficiary issues.
Social Audits	Support social audit teams in conducting audits.
Timely Completion	Assign local-level functionaries to ensure houses are completed on schedule.

The FFI of PMAY-G further provides that the State Government may organise training programmes to equip GPs to carry out the tasks assigned to them and provide IEC material, particularly on material and building technologies. Expenditure on these items was to be met out of funds allocated for administrative expenses.

Audit visited 60 selected GPs (*Appendix 1.1*) in the six test-checked districts for examination of records and joint physical verification of selected beneficiaries. It was noticed that none of the selected GPs maintained relevant records/information relating to beneficiary selection, convergence, sourcing of materials, monitoring & inspection *etc.*, and cash books. Reasons of non-availability/maintenance of records, as stated by Panchayat Secretaries/*Mukhiyas*, were non-handing over of any records by their predecessors and non-transfer of funds for any related work by blocks *etc.* In the absence of records at the GP level, Audit could not ascertain the performance of GPs with reference to duties assigned under the FFI of PMAY-G.

In reply, RDD stated (June 2025) that necessary instructions have been issued to all district/block level officers to ensure that the responsibilities of the GPs are carried out as per the FFI of PMAY-G. Further, during the Exit Conference (June 2025) the Secretary, RDD, stated that implementing agencies would be instructed to keep physical records for necessary verification by Audit.

5.4 Social Audit

The FFI of PMAY-G provides that social audit, involving a mandatory review of all aspects, was to be conducted in every GP, at least once in a year. The basic objective of social audit was to ensure achievement of transparency and

accountability in the implementation of the Scheme. The process combined people's participation in the audit process along with monitoring of the Scheme.

A meeting of the Social Audit Unit, Jharkhand, was held in June 2018 wherein it was decided that social audit would be conducted for PMAY-G through a pilot project. As per information furnished to Audit by the SPMU, social audit was conducted during 2020-21, on pilot basis, in 77 GPs of five³ out of the 24 districts. Out of the six test-checked districts, social audit was conducted during 2020-21 in two blocks (Shikaripara and Naudiha Bazar) under two districts (Dumka and Palamu). No action thereafter was taken for conducting social audit in the remaining GPs/blocks/districts during 2022-24 as a result of which irregularities/deficiencies in the implementation of the Scheme and difficulties faced by beneficiaries in construction of houses could not be highlighted. Further, the objective of ensuring people's participation in the monitoring process also remained unachieved.

Major issues highlighted during the pilot social audit were, release of second instalments to beneficiaries before the prescribed stage (windowsill level), lack of information among beneficiaries about loan facility, non-payment of wages through MGNREGS, non-commencement of work by beneficiaries after release of first instalment and transfer of funds to bank accounts of persons other than beneficiaries. In reply, RDD stated (June 2025) that in the light of the guidelines of the Rural Development Ministry, social audit of PMAY-G would be conducted along with MGNREGS from the current financial year.

Recommendation 8: The State Government may ensure that periodic social audit is conducted as envisaged in the FFI of PMAY-G.

5.5 Grievance Redressal Mechanism

The FFI of PMAY-G provided for a grievance redressal mechanism to be set up at different levels *i.e.*, the GPs, Blocks, Districts and State. An official of the State Government was to be designated at each level to ensure disposal of grievances to the satisfaction of the complainants. The designated official at each level was responsible for disposing off the grievances/complaints within a period of 15 days from the date of receipt.

Test check of records in GPs, Blocks and Districts revealed that no grievance redressal mechanism had been set up to redress the complaints/grievances of the beneficiaries.

In reply, RDD stated (June 2025) that instructions have been issued for appropriate action in accordance with the FFI of PMAY-G. It was further stated that all complaints filed in CPGRAMS are disposed off in time.

³ Dumka, Gumla, Hazaribag, Palamu and Sahibganj.

5.5.1 Centralised Public Grievance Redress and Monitoring System

Centralised Public Grievance Redress and Monitoring System (CPGRAMS) is an online platform available to citizens 24x7 to lodge their grievances to the public authorities on any subject related to service delivery. It is a single portal connected to all the Ministries/Departments of GoI and the States. The status of the grievance filed in CPGRAMS can be tracked with the unique registration ID provided at the time of registration of the complainant.

In the six-test checked districts, Audit noticed that 326 PMAY-G related complaints⁴ were lodged and disposed of through the CPGRAMS portal during 2019-24. However, details regarding nature of complaints could not be ascertained as no records were maintained.

In reply, RDD stated (June-2025) that instructions have been given to take action in accordance with the FFI of PMAY-G. It was further stated that all complaints filed in the CPGRAM are disposed off in time.

Recommendation 9: The State Government may set up and operationalise a grievance redressal and monitoring mechanism at the State, District and Block levels as envisaged under the Scheme.

5.6 Internal Audit

MoRD, GoI, conducted internal audit of PMAY-G in one district (East Singhbhum) during 2019-20. Issues such as non-reconciliation of bank accounts, non-monitoring by SHGs, blockade and diversion of funds were noticed by MoRD's internal audit wing. However, as per records made available it was noticed that Action Taken Reports in respect of the audit observations were pending, as of December 2024.

5.7 Monitoring through community participation

The FFI of PMAY-G provided for a community based participatory monitoring system to be put in place by the States. The SHG network under the National Rural Livelihood Mission (NRLM), Non-Government Organisations (NGOs) and Civil Society Organisations (CSOs) was to be utilised for participatory monitoring of the progress and quality of houses constructed.

However, from the information furnished (December 2024) to Audit by the SPMU, it was seen that community based participatory monitoring system has not been set up in the State.

In reply, RDD stated (June 2025) that assistance of SHGs are taken from time to time to ensure community participation in the implementation of the Scheme.

However, no documentary evidence regarding community participation was furnished to Audit.

⁴ Complaints received and disposed-- Bokaro: 70; Dumka: 37; Giridih: 88; Palamu: 84; Ramgarh: 37 and Simdega: 10.

5.8 Conclusion

Monitoring of housing initiatives by the PMUs at the State, District and Block levels, including the desired inspections as mandated under the Framework for Implementation of PMAY-G, was not effective. *Gram Panchayats*, despite their key role, as envisaged under the Scheme, maintained no records in support of any of their monitoring and oversight activities.

Social audit was conducted on pilot basis during 2020-21 in 77 GPs of five (Dumka, Gumla, Hazaribag, Palamu and Sahibganj) out of the 24 districts. However, no social audit was carried out in the remaining GPs/blocks/districts during 2022-24 as a result of which irregularities/deficiencies in the implementation of the Scheme and difficulties faced by beneficiaries in construction of houses could not be identified/ addressed timely.

Key monitoring mechanisms, such as grievance redressal, and community-based monitoring systems, were also found to be absent.

Ranchi
The 24 April 2026

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Countersigned

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The 30 April 2026

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Comptroller and Auditor General of India

