सत्यमेव जयते



Report of the
Comptroller and Auditor General of India
on
Performance Audit of
Indira Awaas Yojana

Union Government (Civil)
Ministry of Rural Development
Report No. 37 of 2014
(Performance Audit)

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Preface

This Report for the year ended March 2013 has been prepared for submission to the President under Article 151 of the Constitution of India.

The Report contains significant results of the performance audit on the implementation of the Indira Awaas Yojana (IAY) of the Ministry of Rural Development, Union Government under the General and Social Services Sector.

The instances mentioned in this Report are those, which came to notice in the course of test audit for the period from April 2008 to March 2013.

The audit has been conducted in conformity with the auditing standards issued by the Comptroller and Auditor General of India.

Executive Summary

Background

Indira Awaas Yojana (IAY), a flagship scheme of the Ministry of Rural Development has been providing assistance to BPL families who are either houseless or having inadequate housing facilities, for constructing a safe and durable shelter. This effort has been part of a larger strategy of the Government to provide shelter for all, taking cognizance of the fact that rural housing is one of the major anti-poverty measures for the marginalised sections of society. The house is recognised not merely as a shelter and a dwelling place but also an asset which supports livelihood and symbolises social position.

IAY was introduced in June 1985 as a sub-scheme of Rural Landless Employment Guarantee Programme (RLEGP) with the objective to help the poor in rural areas to construct/upgrade their dwelling units. The IAY was a part of Jawahar Rozgar Yojana (JRY) from April 1989 and implemented as an independent scheme from January 1996. The beneficiaries under the IAY are scheduled castes/scheduled tribes, freed bonded labourers, minorities in the Below Poverty Line (BPL) category and other below poverty line non-scheduled castes/scheduled tribes rural households, widows and next-of-kin to defence personnel/paramilitary forces killed in action residing in rural areas (irrespective of their income criteria), ex-serviceman and retired members of paramilitary forces fulfilling other conditions *viz.* the beneficiary should be houseless person or have *kutcha* house and residing in rural area.

Why we conducted this audit?

We had reviewed the IAY along with other rural housing schemes of the Government of India between November 2001 and July 2002 covering the period April 1997 to March 2002 and audit findings were incorporated in C&AG's Report No. 3 of 2003. Since then, the expenditure on IAY has increased manifold. The Central share of IAY during 2008-09 to 2012-13 was ₹ 45,838 crore. With a view to review the progress in the IAY, we decided to take up the performance audit on the implementation of the IAY. This performance audit covered the period from April 2008 to March 2013 and

was undertaken in 168 districts, 392 blocks under these districts and 2,960 *gram panchayats* under these blocks of 27 states and four union territories.

Main Findings

Identification and Selection of Beneficiaries

We found that the assessment of housing shortage was mainly based on the estimation of Working Group under the Planning Commission on Rural Housing. The actual housing shortage was not assessed in 14 states *viz.* **Andhra Pradesh, Arunachal Pradesh, Goa, Haryana, Himachal Pradesh, Jharkhand, Kerala, Maharashtra, Manipur, Meghalaya, Nagaland, Uttarakhand, West Bengal** and **Punjab** (three districts). Permanent IAY waitlists were not maintained in three states and one UT *viz.* **Andhra Pradesh, Gujarat, Meghalaya and Lakshadweep.**

(Para 3.1 & 3.2.1)

We also found that several ineligible beneficiaries were selected. In 12 states, 36,751 non- BPL families were given assistance of ₹ 89.15 crore. In 11 states, 10,184 ineligible beneficiaries were selected and ₹ 31.73 crore was paid to them. In seven states, 33,536 beneficiaries were selected from outside the permanent IAY waitlists and paid assistance of ₹ 138.02 crore. In eight states, 1,654 beneficiaries who received assistance of ₹ 5.37 crore, already had *pucca* houses. In eight states, 5,824 beneficiaries were selected more than once and payment of ₹ 14.67 crore was made to them. In six states, allotment of dwelling units in the name of female members of the household was not preferred.

(Para 3.3 and 3.4)

Construction of House and Quality

The Working Group under the Planning Commission on Rural Housing had fixed the targets of construction of 170 lakh houses under the IAY for 2008-13. However, only 128.92 lakh houses (75.84 *per cent* against Working Group target) were constructed during the period, indicating the IAY could not bridge the gap in housing shortage in the country.

(Para 4.1)

Audit came across cases of delay in completion of houses beyond two years in numerous cases. In 48 selected districts of nine states *viz.* **Assam, Bihar, Gujarat, Jammu & Kashmir, Jharkhand, Karnataka, Maharashtra, Meghalaya**

and **Rajasthan**, 61,293 houses remained incomplete despite a lapse of more than two years which resulted in unfruitful expenditure of ₹ 150.22 crore in respect of these incomplete houses. Audit also came across cases of IAY houses being abandoned even after receiving full amount by the beneficiaries; cases where beneficiaries having got first instalment neither claimed nor were paid the second instalment of the IAY assistance; engagement of contractors in contravention of the IAY guidelines; etc.

(Para 4.2 and 4.3)

No quality inspections/technical supervisions were conducted by the concerned authorities/technical experts at any level in 1,639 GPs (55.37 *per cent* of 2,960 selected GPs) under 214 blocks of 91 districts in 13 states *viz.* **Bihar, Goa, Gujarat, Haryana, Jharkhand, Karnataka, Madhya Pradesh, Nagaland, Odisha, Rajasthan, Uttar Pradesh, Uttarakhand** and **West Bengal**. We observed poor quality of constructions and use of substandard material for construction.

(Para 4.8)

Financial Management

We found that due to slow pace of utilization/under utilization of funds by the states, there was deduction of ₹ 2,451.84 crore from their due Central allocation. Corresponding states' share on account of Central share deduction which would have been contributed by them worked out to be ₹ 810.08 crore. This resulted in denial of assistance to 7.25 lakh targeted beneficiaries.

(Para 5.3)

Multiple bank accounts (from 2 to 20) were operated in selected districts, blocks and GPs in **Bihar, Jammu & Kashmir, Manipur, Punjab, Rajasthan** and **Uttar Pradesh** for keeping the IAY funds against the provision of maintaining an exclusive separate saving account in nationalized/scheduled or cooperative bank or a post office. Selected districts (24) and eight blocks in 11 states kept the IAY funds in current account or in personal ledger account. Six states (**Assam, Jammu & Kashmir, Karnataka, Odisha, Punjab** and **Rajasthan**), sustained an interest loss of ₹ 4.22 crore as a result of keeping funds in current accounts.

(Para 5.7)

We also observed diversion of IAY funds of ₹ 37.12 crore towards others schemes/programmes in 13 states and two UTs and expenditure of ₹ 2.20 crore on inadmissible items in seven states.

We observed cases of misappropriation of ₹ 4.91 crore in **Assam, Bihar** and **Jharkhand** and suspected cases of misappropriation of ₹ 9.76 crore in nine states.

There was unauthorised deduction of ₹ 139.37 crore on account of administrative charges, non-construction/non-installation of smokeless *chulha*/sanitary latrine/IAY logo, etc. from payment due to beneficiaries in three states and under payment of ₹ 19.07 crore in six states.

Double/excess payment of ₹ 7.16 crore to the IAY beneficiaries was observed in three states.

(Para 5.14, 5.16 and 5.17)

Convergence

The scheme envisaged convergence activities with other GoI schemes, i.e. Total Sanitation Campaign for construction of sanitary latrines in the IAY houses; Rajiv Gandhi Grameen Vidhyutikaran Yojana (RGGVY) for providing electricity; National Rural Water Supply Programme (NRWSP) for providing drinking water; Differential Rate of Interest scheme for availing loan facility; Insurance Policies for rural BPL families and rural landless families and job cards under Mahatma Gandhi National Rural Employment Guarantee Scheme, so that the possible benefits under these schemes could be extended to the IAY beneficiaries. Audit noted that sanitary latrines were constructed only in 25.48 lakh (23.68 *per cent*) out of 107.58 lakh houses for the entire country during the period 2009-10 to 2012-13 leaving a shortfall of 76.32 *per cent*. Audit also noted that In 21 states, the IAY was not converged with RGGVY for providing free electricity connections. In 24 states/UT, IAY beneficiaries were deprived of the benefits of convergence with NRWSP.

Loan facility under DRI scheme was not availed by beneficiaries in 13 states due to lack of initiatives by states/DRDAs to co-ordinate with financial institutions to make available the credit facility to beneficiaries.

In 21 states/UT, convergence of the insurance schemes *Janshree Bima* with the IAY for rural BPL families and *Aam Aadmi Bima* for the benefit of rural landless families was not ensured.

(Para 6.2)

Monitoring and Evaluation

Monitoring at the Central as well as states level was deficient. Regular monitoring at the Central level through National Level Monitors (NLMs) could not cover all the districts of the country in the years 2008-09 to 2012-13, where the IAY was being implemented and there was also ineffective follow up action on NLM reports.

The Ministry launched a web-based management information system (MIS) called *AwaasSoft* to capture beneficiary-wise data to monitor the IAY. This tool was meant for management, reports generation, keeping tracks of funds released, progress in construction of houses and convergence of all the envisaged benefits. Though 15 states/UT had operationalised *AwaasSoft*, the same could not be made fully functional. Further, no specific mechanism to verify the authenticity of data uploaded at GP/block/DRDA level was existing.

Representative/nominee of the Ministry did not participate in the State Level Vigilance and Monitoring Committees (SLVMCs) in 15 states/UT. In 25 states/UT, only one to 10 SLVMC meetings were held during 2008-13.

(Para 7.2 & 7.3)

In 22 states, social audit of the IAY was not conducted to monitor the implementation of IAY at the ground level.

(Para 7.4.1)

Scheme for Homestead Sites

As part of the IAY, a scheme for providing homestead sites to those rural BPL households who neither possessed agriculture land nor a house site, was launched in August 2009. Against the proposed Central allocation of ₹ 1,000 crore, ₹ 347.47 crore was released to nine states based on the proposals sent by these states to the Ministry. Audit found that this scheme was not implemented in 17 states/UTs *viz.* **Assam, Arunachal Pradesh, Goa, Haryana, Himachal Pradesh, Jammu & Kashmir, Manipur, Meghalaya, Mizoram, Nagaland, Punjab, Tamil Nadu, Uttarakhand, Andaman & Nicobar Islands, Dadra & Nagar Haveli, Daman & Diu** and **Lakshadweep** during 2009-13. Funds were released to **Andhra Pradesh, Bihar, Karnataka, Kerala, Maharashtra, Rajasthan** and **Uttar Pradesh** under the scheme without identification/possession of land by the states.

(Para 8.1)

Summary of Recommendations

1. Periodical assessment of housing shortages in the states may be done so that the allocation of funds under IAY is linked to more realistic and current requirements.
2. Selection of beneficiaries under the IAY should be made transparent by ensuring preparation of permanent wait lists in every Gram Panchayat and its regular updation.
3. Updated inventory of houses with the names of beneficiaries must be maintained by all implementing agencies.
4. In view of the various observations of Audit on low quality of construction of houses, inspection of houses under construction should be conducted and documented inspection reports of such inspections should be maintained to ensure accountability of the implementing agencies.
5. Before sanctioning the assistance for construction/up-gradation of house under the IAY, it may be ensured that the beneficiary holds a bank account. The second instalment should be released in their bank accounts only after receipt of due verification certificate from the concerned authorities.
6. The District Rural Development Agencies (DRDAs)/District Panchayti Raj Officers (DPROs) should spread awareness of the convergence activities among the beneficiaries at the time of sanction of houses and also work in coordination with other concerned authorities at the district level to ensure the provision for potable water, sanitation, electricity etc. in the IAY houses. Renewable sources of energy could be considered as an option for electricity based on its availability and requirement.
7. Grievance redressal mechanism should be strengthened by encouraging on line registration of complaints and their prompt disposal. Concerned officers should monitor this exercise on quarterly basis and ensure that no grievance remains pending beyond a reasonable period.
8. Social Audit can be employed as an effective means to ensure that eligible beneficiaries are being selected and good quality houses are constructed for them in time. Engaging reputed NGOs in the process may be considered for strengthening social audit.
9. State level evaluation studies may be encouraged to identify weaknesses in implementation of the IAY.

Chapter-1: Indira Awaas Yojana – An Overview

1.1 Introduction

Housing is one of the basic requirements for human survival. For an individual, owning a house provides significant economic and social security and status in society. Rural housing also contributes to improved health and productivity and reduces vulnerability of the poor. Indira Awaas Yojana (IAY) is a flagship scheme of the Ministry of Rural Development to provide financial assistance to rural BPL households for construction/up-gradation of dwelling units.

Construction of houses was one of the major activities under the National Rural Employment Programme (NREP) which began in 1980, and the Rural Landless Employment Guarantee Programme (RLEGP), which began in 1983. There was, however, no uniform policy for rural housing in the states. In June 1985, a part of the RLEGP fund was earmarked for the construction of houses for SC/ST and freed bonded labourers. As a result, IAY was launched during 1985-86 as a sub scheme of RLEGP. The IAY, thereafter, continued as a sub scheme of Jawahar Rozgar Yojana (JRY) launched in April 1989. From January 1996, the IAY was de-linked from JRY and implemented as an independent scheme.

As per the estimation of the Working Group on rural housing under the Planning Commission, housing shortage under the XII Five Year Plan was 400 lakh. It was assumed that half (200 lakh) of the total housing shortage would require financing through the IAY and interest subsidy assistance. The rest 200 lakh houses would be constructed through state schemes, their own resources or informal sources of finance such as through money lenders, borrowings, etc.

There were several modifications in the IAY from time to time. The modifications which mainly related to level of financial assistance are summarized in **Chart-1.**

Chart-1: Modifications in the IAY guidelines

1996
- IAY was delinked from JRY and made an independent scheme targeting BPL households in rural areas.
- Financial assistance enhanced from ₹ 14,000 to ₹ 20,000 for plane areas, and from ₹ 15,800 to ₹ 22,000 for hilly and difficult areas.

1999
- Initiatives of making provisions for up-gradation of unserviceable *kutcha* house and providing credit-cum-subsidy for certain section of the poor.
- Emphasis was laid on use of cost effective, disaster resistant and environment friendly technologies in rural housing.

2004
- Various programmes under rural housing namely 'Innovation Stream for Rural Housing and Habitat development', 'Samagra Awaas Yojana and Rural Building Centres (RBCs)' were discontinued and merged with the IAY.
- Financial assistance for dwelling unit was enhanced from ₹ 20,000 to ₹ 25,000 for plane areas, from ₹ 22,000 to ₹ 27,500 for hilly and difficult areas and assistance for up-gradation was enhanced from ₹ 10,000 to ₹ 12,500.

2007
- Earmarking of 15 *per cent* of funds for the minorities under the IAY was introduced.

2008
- Differential rate of interest (DRI) scheme was launched.
- Financial assistance was enhanced from ₹ 25,000 to ₹ 35,000 for plane area, from ₹ 27,500 to ₹ 38,500 for hilly and difficult areas. Assistance for up-gradation was enhanced from ₹ 12,500 to ₹ 15,000 in both the areas.

2009
- A scheme for providing homestead sites to those rural BPL households who have neither agriculture land nor a house site, was launched as a part of the IAY.
- Financial assistance of ₹ 10,000 per beneficiary or actual whichever is less, was to be provided under the scheme.

2010
- Financial assistance for dwelling unit was enhanced from ₹ 35,000 to ₹ 45,000 for plane areas and from ₹ 38,500 to ₹ 48,500 for hilly and difficult areas.
- Left Wing Extremists (LWE) affected districts were treated as difficult areas for the purpose of higher unit cost under IAY.

2013
- Financial assistance enhanced from ₹ 45,000 to ₹ 70,000 for plane areas and from ₹ 48,500 to ₹ 75,000 for hilly and difficult areas.
- Financial limit for homestead site enhanced to ₹ 20,000 from ₹ 10,000.

1.2 Objective of the IAY

The objective of the Indira Awaas Yojana is primarily to help construction/up-gradation of dwelling units of beneficiaries by providing them a lump sum financial assistance.

1.3 Identification of Beneficiaries

The beneficiaries under the IAY are as under:

- Freed bonded labourers;
- Scheduled castes, scheduled tribes below poverty line (BPL) households;
- Non-scheduled castes/scheduled tribes rural BPL households;
- Widows and next-of-kin to defence personnel/paramilitary forces killed in action residing in rural areas (irrespective of their income);
- Ex-servicemen and retired members of paramilitary forces fulfilling certain conditions, i.e. the beneficiary should be houseless person or having a *kutcha* house in rural area;
- BPL minorities.

1.4 Financial Assistance under the IAY

The ceiling on grant of assistance to each IAY beneficiary for construction of a new house and up-gradation of an unserviceable *kutcha* house during 2008-09 to 2012-13 was as under:

A	Construction of house	1.04.2008 to 31.03.2010	₹ 35,000 in plain areas and ₹ 38,500 in hilly/difficult areas
		1.04.2010 to 31.03.2013	₹ 45,000 in plain areas and ₹ 48,500 in hilly/difficult areas Including 60 focused Left Wing Extremist (LWE) districts
B	Up-gradation of un-serviceable households	1.04.2008 to 31.03.2013	₹ 15,000 in both the areas

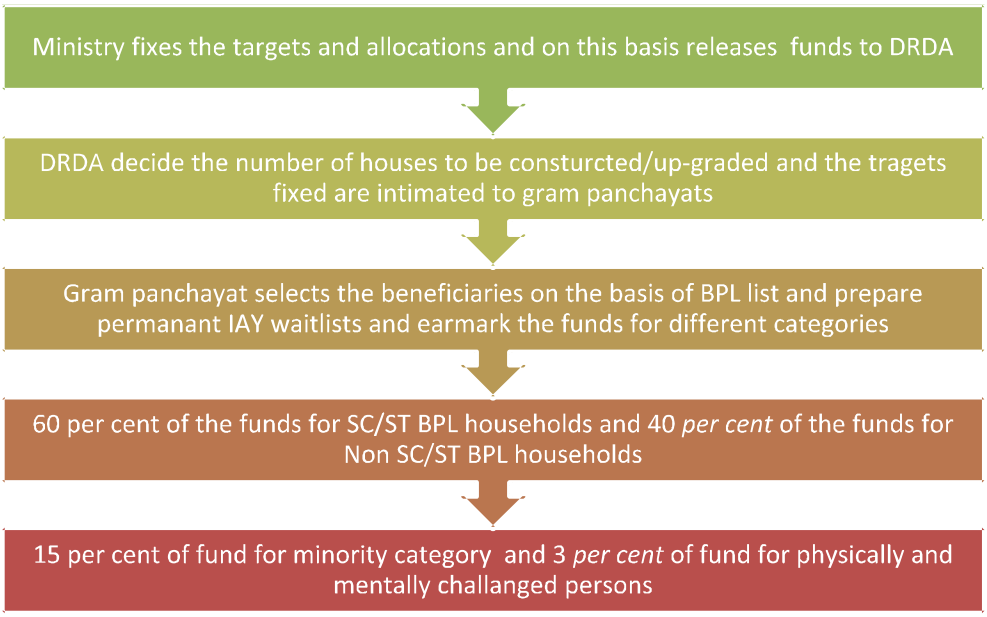
1.5 Location of the IAY house

The IAY dwelling units should normally be built on individual plots in the main habitation of the village. The houses can also be built in a cluster with in a habitation, so as to facilitate the development of infrastructure such as internal road, drainage, drinking water supply, etc.

1.6 Implementation of the IAY

The IAY is implemented through the *gram panchayats* (GP) and *Zilla Parishads* (ZP)/District Rural Development Agencies *(*DRDA) and houses are to be constructed/up-graded by the beneficiaries themselves. The selection of beneficiaries and utilisation of available resources earmarked for various categories is given in **Chart-2:**

Chart-2: Earmarking of funds for different categories



The beneficiaries are required to make their own arrangements for procurement of material, engage skilled workmen and also to contribute family labour. ZP/DRDA may help the beneficiaries in acquiring raw material at control rates, if they so desire or request.

Allotment of the dwelling unit should be in the name of a female member of the beneficiary household. However, if there is no eligible female member in the family available or alive, the house can also be allotted to a male member of the deserving BPL family. Sanitary latrine and smokeless *chulha* are necessary with each IAY house. Funds are provided under Total Sanitation Campaign (TSC)[1] for construction of sanitary latrine in the IAY houses. Free electricity to rural BPL families of the IAY was to be provided under the Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY)[2].

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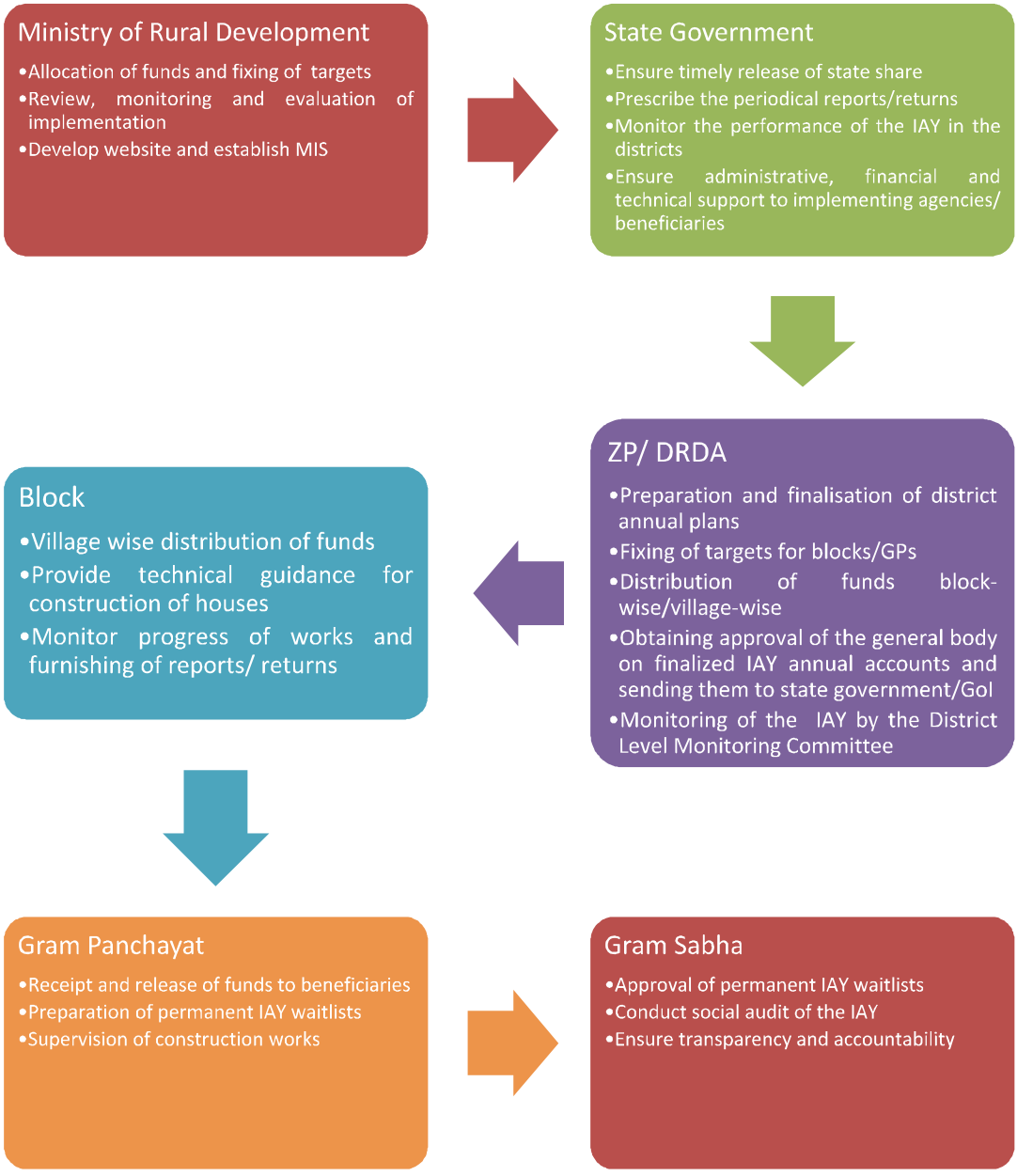
1 TSC was launched in 1999 with the main goal of eradicating the practice of open defecation by 2017.

2 RGGVY was launched by GoI in March 2005 with the objective of electrifying un-electrified villages and providing free electricity connections to rural BPL households.

1.7 Organisational Setup

At the Central level the Ministry of Rural Development provides financial support and sets district-wise target. In states, state government, DRDA/ *zilla parishad*, block *panchayat* and *gram panchayat* are entrusted with the various stages of implementation and monitoring of the IAY. **Chart-3** depicts the role of the various authorities at the Central and state level in the planning, execution and monitoring of the IAY.

Chart-3: Organisational Setup



1.8 Coverage of the IAY

The IAY is implemented in all the districts of the country except in Chandigarh and Delhi.

1.9 Funding Pattern

The expenditure for the IAY is shared by Central and state governments. The funding pattern is shown in **Table-1** below:

Table-1: Funding Pattern

	Central Share	State Share
North-Eastern states and Sikkim	90 *per cent*	10 *per cent*
States other than North-Eastern states and Sikkim	75 *per cent*	25 *per cent*
Union Territories	100 *per cent*	--

1.10 Financial and physical performance under the IAY

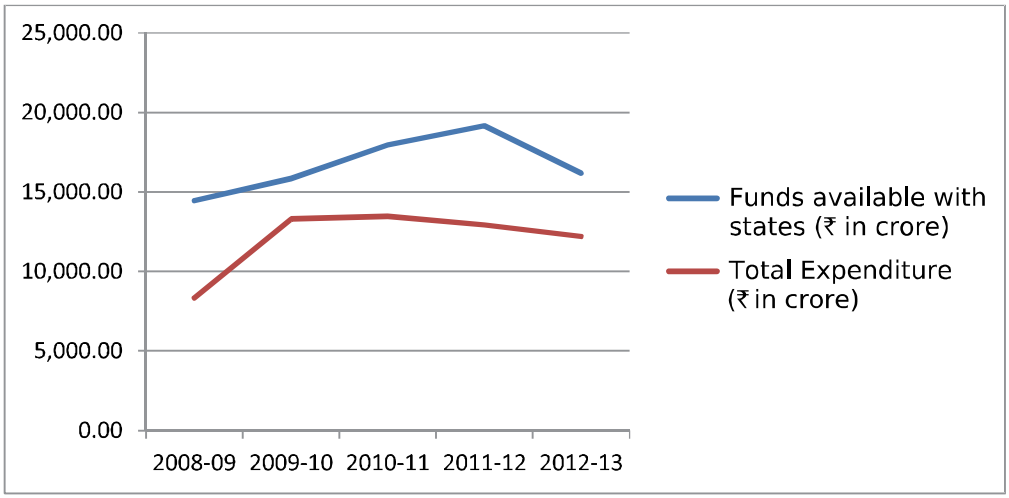
During 2008-09 to 2012-13 expenditure incurred ranged between 58 and 85 *per cent* of the total available funds with the states as given below:

Particulars	2008-09	2009-10	2010-11	2011-12	2012-13
Opening balance (₹ in crore)	2,373.62	4,231.01	4,321.81	5,994.76	5,316.83
Central share (₹ in crore)	8,795.79	8,635.74	10,139.45	9,864.78	8,402.67
State share (₹ in crore)	2,931.25	2,681.16	3,155.77	3,055.58	2,176.24
Miscellaneous receipts (₹ in crore)	359.69	304.43	339.51	244.18	276.61
Funds available with states (₹ in crore)	14,460.35	15,852.35	17,956.54	19,159.30	16,172.35
Total Expenditure (₹ in crore)	8,348.34	13,292.46	13,465.73	12,926.33	12,206.83
Percentage of expenditure	58	85	75	67	75
Target of houses to be constructed (in lakh)	21.27	40.52	29.09	27.27	30.10
Houses constructed (in lakh)	21.34	33.86	27.15	24.71	21.86

Chart-4 below shows that the expenditure on the IAY during the last four years had not increased significantly; rather it remained almost static. It also indicates that the margin between funds available and the expenditure is widening and it was significant in 2011-12.

Chart: 4

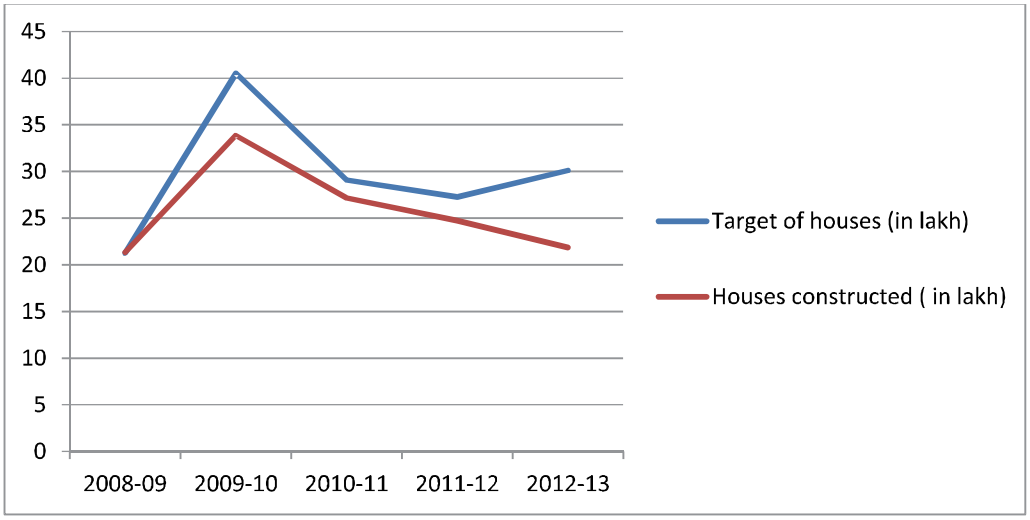
Financial performance under the IAY during 2008-09 to 2012-13



The **Chart-5** below shows that targets of houses were never achieved and the difference between targets and house constructed is even greater from 2011-12 onwards.

Chart: 5

Physical performance under the IAY during 2008-09 to 2012-13



Chapter-2: Audit Approach and Organisation of Audit Findings

2.1 Audit Approach

2.1.1 Audit Methodology

The performance audit commenced with an entry conference with the Ministry on 30 April 2013, wherein the audit methodology, scope, objectives and criteria were discussed. The examination of the processes related to the implementation of the IAY included inspection of records and procedures at the GP, block, district, state and the Ministry level. A joint physical inspection of houses under the IAY was also conducted with the help of a structured questionnaire designed to verify the existence of houses constructed/up-graded and their conditions. After conclusion of audit and consolidation of audit findings, an exit conference was held with the Ministry of Rural Development on 9 July 2014 in which the draft audit findings were discussed. In addition, exit conferences were also held at the state levels, where the state-specific findings were discussed. The Report has taken into account the replies furnished by the executing agencies at different levels.

2.1.2 Audit Objectives

The performance audit of the IAY was undertaken to ascertain whether:

- The systems and procedures in place for identification and selection of the IAY beneficiaries and the processes for allotment of funds, construction and up-gradation of dwelling units were adequate and conformed to the IAY guidelines.
- The physical performance under the IAY in terms of number of units constructed and upgraded was as planned and targeted and that the constructions corresponded to the quality and financial parameters set out in the IAY guidelines.
- The allocations and releases of funds under the IAY were made in an adequate and timely manner and utilized economically and efficiently in accordance with the IAY provisions.
- The convergence of the IAY with other programmes as envisaged was effectively achieved and ensured availability of a complete functional dwelling unit.

- The mechanism in place for monitoring and evaluation of the outcomes of the IAY were adequate and effective.

2.1.3 Audit Criteria

The main sources of audit criteria for the performance audit were:

- IAY guidelines issued by the Ministry of Rural Development (MoRD), GoI (updated upto 31 July 2012).
- Outcome budget of the MoRD.
- Periodical reports/returns prescribed by the MoRD.
- Circulars/instructions on the IAY issued by the MoRD.
- General Financial Rules (GFRs), 2005.

The performance of the IAY was assessed on the basis of achievement of the main objective of providing housing to rural BPL households. Performance indicators for the IAY were:

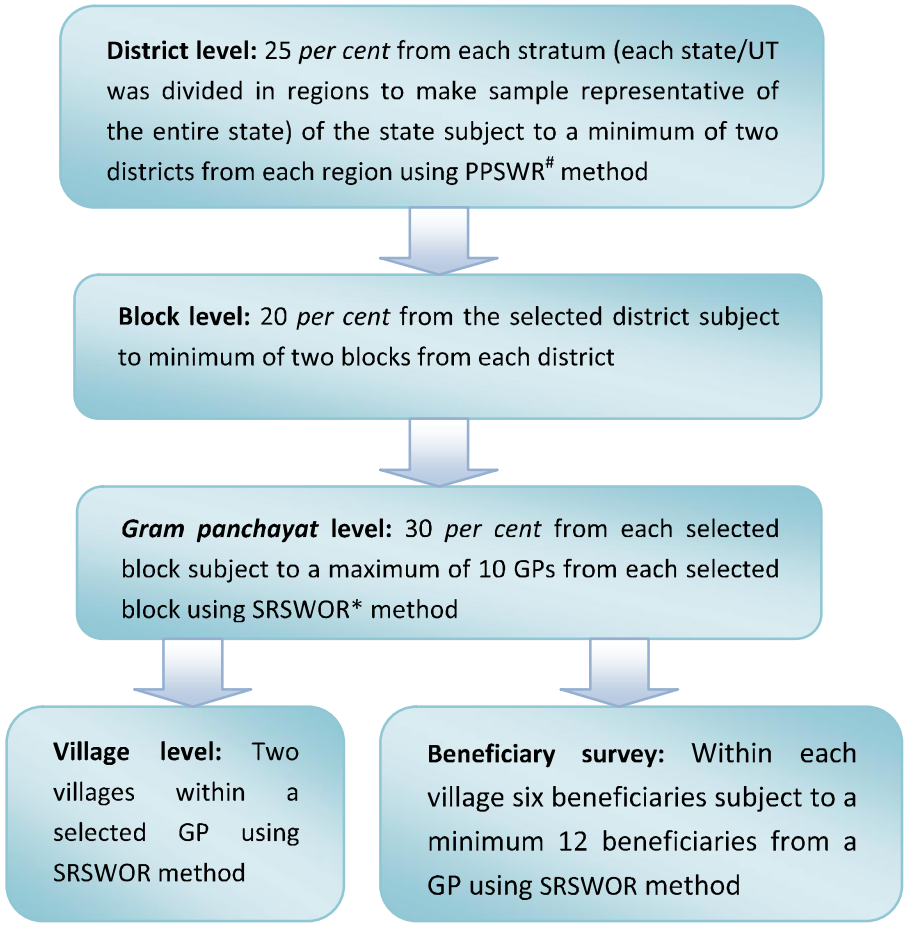
- Decrease in number of rural BPL houseless persons.
- Focus on weaker sections.
- Achievement of physical and financial targets.
- Comprehensive and regularly updated beneficiary lists.
- All houses constructed/upgraded fulfilled criteria of *pucca* houses.
- Quality of the houses constructed/upgraded and designed as prescribed in the IAY guidelines.
- Existence of a transparent grievance redressal mechanism.
- Frequency of evaluation of the IAY.

2.1.4 Audit Scope and Sample

The performance audit covered activities under the IAY from 2008-09 to 2012-13 in 27 states[1] and four union territories[2]. The sample was selected using stratified multi stage sampling design, i.e. selection was at district, block, GP, village and beneficiary level. The sampling plan used is shown in **Chart-6** below:

[1] Excluding Sikkim
[2] Excluding Puducherry

Chart-6: Multi-stage sampling plan for the IAY



PPSWR: Probability proportional to size with replacement
*** SRSWOR: Simple random sampling without replacement**

The result from the above multi-stage sampling was as follows:

- 168 districts/DRDAs[3] out of 617 districts;
- 392 blocks[4] of 168 selected districts;
- 2,960 *gram panchayats*[5] in 392 selected blocks.
- 4,804 villages in 2,960 GPs for joint physical inspection
- 29,923 houses/beneficiaries were selected for joint physical inspection/ to respond a questionnaire in 4,804 villages

Details of the sample selected are given in **Annex-2.1 and 2.2**. The coverage of the districts is depicted in the **Map-1** below. The districts shaded in blue were selected under the sample plan.

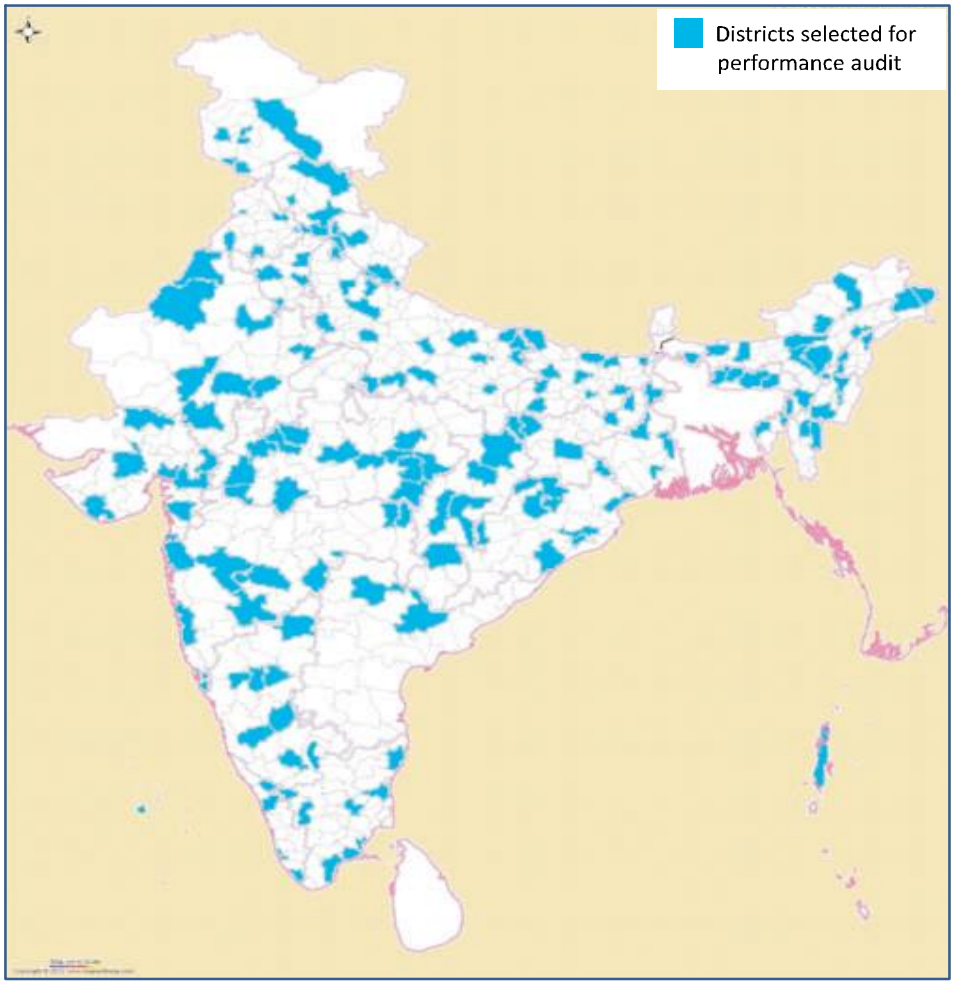
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[3] In Kerala Poverty Alleviation Unit (PAU) under the Commissioner of Rural Development is the implementing agency for the IAY at the district level.

[4] *Janpad Panchayat* in Chhattisgarh and *Panchayat Samiti* in Odisha are equivalent to block level *panchayat*

[5] Village Development Board (VDB) in Nagaland, Village Council (VC) in Mizoram, Village *Dweep Panchayat* (VDP) in Lakshadweep, are equivalent to GPs in other states/UTs

Map: 1- Selected districts under sample plan



2.2 Organisation of Audit Findings

The audit issues have been analysed from a nation-wide perspective and only brief, summarized information on findings in different states/UTs are provided. Audit findings are reported in nine different chapters. Chapters 1 and 2 of this Report give a brief overview of the Scheme, and the audit methodology adopted to arrive at the audit findings. Chapter 3 details the lapses in identification and selection of beneficiaries and in chapter 4 the audit findings related to construction of the IAY houses and their quality are discussed. Chapter 5 brings out irregularities in financial management of the IAY. Chapter 6 covers the convergence aspects of the IAY. Chapter 7 highlights the deficiencies in the monitoring and evaluation of the IAY. Chapter 8 brings out irregularities in implementation of a recently launched scheme for homestead site. In chapter 9 we present the findings on joint physical inspections. The concluding remarks are given in Chapter 10.

2.3 Acknowledgement

Audit acknowledges the co-operation and assistance extended by the Ministry of Rural Development, state governments, implementing departments and their officials, at various stages during conduct of the performance audit.

Chapter 3 : Identification and Selection of Beneficiaries

To address the gap between the housing shortage and the existing availability of houses, a proper assessment of the housing shortage and identification of the beneficiaries is of paramount importance.

3.1 Assessment of housing shortage by DRDAs

The working group under the Planning Commission on Rural Housing assessed the housing shortage as 426.90 lakh in rural areas for BPL families for XIth Five Year Plan (2007-12). Out of this, shortage of 150 lakh (30 lakh houses per year) houses was to be met under the IAY. Further, 50 lakh housing shortage was assessed for 2012-13. Thus, the working group fixed the target of construction of 170 lakh houses under the IAY for 2008-13. Against this, the Ministry fixed a target of 148.25 lakh houses to be constructed during 2008-13.

Keeping in view the annual average of 30 lakh housing shortage, Ministry allocates the Central assistance to the District *Panchyat/Zilla Panchayat*/District Rural Development Agencies (DRDA) giving 75 *per cent* weightage to rural housing shortage and 25 *per cent* weightage to poverty ratio. On the basis of allocations made and targets fixed by the Ministry (para 2.1 of the IAY guidelines), the DP/ZP/DRDA decides the number of houses to be constructed/up-graded during a financial year and identify the shelterless beneficiaries. In order to identify the beneficiaries it was important to assess the housing shortage.

We noted that the housing shortage was not assessed in 14 states *viz.* **Andhra Pradesh, Arunachal Pradesh, Goa, Haryana, Himachal Pradesh, Jharkhand, Kerala, Maharashtra, Manipur, Meghalaya, Nagaland, Uttarakhand, West Bengal and Punjab** (three districts). In three states *viz.* **Bihar, Mizoram and Odisha** no reliable data/records regarding assessment of housing shortage were available. This aspect was pointed out in the previous CAG Audit Report no. 3 of 2003 in respect of seven states, *viz.* **Andhra Pradesh, Arunachal Pradesh, Haryana, Manipur, Nagaland, Punjab and West Bengal.**

In **Jammu & Kashmir**, the details of housing shortage were available with the blocks but it was not consolidated at the district level. In **Assam,** according to BPL census 2002, housing shortage was 18.73 lakh but the state assessed the housing shortage of 22.41 lakh on the basis of census 2001. Thus, the assessment of housing shortage in the state was incorrect.

The Ministry stated (July 2014) that for allocation of funds to the states, the housing shortage as assessed by the Department of Census Operation was taken into account. This procedure was followed for fixing of physical targets at district and block/GP level. However, for identification of beneficiaries, a BPL survey was conducted by the states after every five years and a BPL list/Permanent IAY Waitlist is prepared based on the survey.

Audit noted that last survey was conducted during the year 2002 which indicates that the figures are not being updated regularly. Further, a Socio-Economic Caste Census was conducted during the year 2011, which was yet to be finalized.

Thus, the Ministry's reply indicated that the data on housing shortage utilized by it was outdated and was, thus not realistic.

3.2 Procedure for preparation of Permanent Waitlists and Annual Plans

According to para 2.1 of the IAY guidelines, the targets fixed by the Ministry were to be intimated to the GP. The beneficiaries in each GP, restricted to this number, were to be selected from the permanent IAY waitlists prepared on the basis of BPL lists in order of seniority in the list. The GP were to draw out the shelterless families from the BPL list strictly in the order of ranking in the list. A separate list of SC/ST families in the order of their ranks then was to be derived from the larger IAY list to facilitate the process of allotment of 60 *per cent* of houses to these categories. Thus, at any given time, two IAY waitlists, one for SC/ST families and other for non-SC/ST families were to be available. The lists were needed to be approved by the g*ram sabha* attended by a government servant as a nominee of the Collector. Selection by the g*ram sabha* was to be final and no approval was required by any higher authority.

Further, according to para 4.2 b (viii) of the IAY guidelines, an annual plan was also to be prepared to ensure adherence with the permanent waitlist, in so far as selection of beneficiaries was concerned.

3.2.1 Permanent Waitlists were not prepared

Permanent waitlists were not prepared in selected districts of three states and one UT *viz.* **Andhra Pradesh, Gujarat, Meghalaya** and **Lakshadweep**. Separate waitlists for SC/ST and non-SC/ST were not maintained in three states and one UT *viz*. **Manipur, Tripura, West Bengal** and **Andaman & Nicobar Islands**. Audit noticed disparate practices across various states in the preparation of permanent waitlists and irregularities such as exclusion of beneficiaries, duplicacy in names and inclusion of persons belonging to general category in the SC/ST list etc. Details are given in **Annex-3.1**.

In **Uttar Pradesh,** in block Mall of district Lucknow, 13 beneficiaries of general category in BPL list were shown as Schedule Caste in waitlist of the IAY.

3.2.2 Approval of *Gram Sabha* was not obtained

We noted that the permanent waitlists was not approved by g*ram sabha* in two states **(Uttarakhand, Uttar Pradesh)** and in 25 GPs of **Madhya Pradesh.** *Gram sabha* meetings were not attended by nominees of the Collector in three states *viz.* **Karnataka, Mizoram, Odisha.** In **Karnataka**, in 51 GPs, 7,212 beneficiaries were selected without *gram sabha* approval.

In **Assam**, in 10 GPs of two blocks of two selected districts Nagaon and Sonitpur, 1,383 beneficiaries were selected by GP/block/MLAs instead of *gram sabha*. In block Borkhola in district Cachar, an amount of ₹ 34.70 lakh was released to 72 beneficiaries selected by local MLA, Borkhola constituency without approval of *gram sabha*. In **Haryana**, the selection of beneficiaries was done by DRDAs instead of the g*ram sabha*. In **Jharkhand**, in 14 out of 18 selected blocks, 25,424 beneficiaries were selected without approval of *gram sabha* and assistance of ₹ 92.63 crore was released to them. In **Karnataka,** in three GPs of ZP Gadag, the selection of 243 beneficiaries was done without approval of g*ram sabha*. In **Tamil Nadu,** in three blocks of three selected districts, Tiruppur (Palladam), Tiruchirappalli (Thiruverambur) and Tiruvannamalai (Tiruvannamalai), 110 beneficiaries were selected without approval of *gram sabha* involving expenditure of ₹ 76.95 lakh and in block Thiruverambur, 12 beneficiaries were selected by *gram sabha* without quorum. In **West Bengal**, in none of the selected GPs of district Malda, the permanent waitlists was approved by g*ram sabha,* and six beneficiaries in two blocks (Suri-II, Mayureswar-II)of district Birbhum and five beneficiaries in two GPs (Bararangras, Khangrabari) in district Cooch Behar were extended benefits of ₹ 2.10 lakh and ₹ 1.75 lakh respectively without approval of g*ram sabha*.

3.2.3 Annual Plan were not prepared

We noted that the annual plan to ensure adherence with waitlists was not prepared in 16 states and one UT *viz.* **Assam, Chhattisgarh, Goa, Gujarat, Haryana, Jammu & Kashmir, Jharkhand, Madhya Pradesh, Manipur, Mizoram, Nagaland, Odisha, Punjab, Rajasthan, Tripura, Uttarakhand** and **Lakshadweep**. In **Andhra Pradesh**, while Andhra Pradesh State Housing Corporation Limited (APSHCL) stated that it had prepared the annual plan but it was not produced to audit. In **Arunachal Pradesh,** annual plan was not prepared in three selected districts (Lohit, Anjaw, Papumpare). In **Bihar**, annual plan was not prepared by any of the selected districts except Bhagalpur and Madhubani, where incomplete annual plans were prepared for two and three years respectively (Bhagalpur for 2008-10, and Madhubani for 2010-13) during 2008-13. In **Maharashtra,** in district Gondia, the annual plan was not prepared by the district. Thus, the programme was being implemented in these states/districts in an unplanned manner.

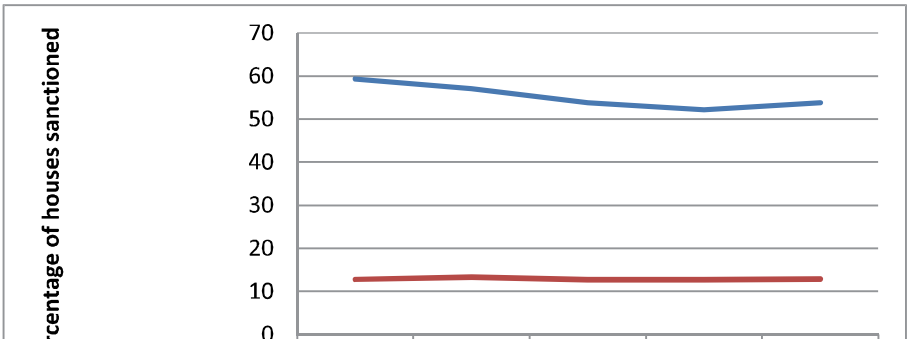
3.3 Selection of beneficiary

3.3.1 Shortfalls in selection of beneficiaries of specified categories

According to para 1.5 of the IAY guidelines, 60 *per cent* of the IAY resources were to be earmarked for SC/ST beneficiaries and 40 *per cent* for non-SC/ST BPL households. This implied that the selection of the SC/ST beneficiaries should have been 60 *per cent* of the total physical targets and for non-SC/ST it should be 40 *per cent* of the total physical targets. Further, 15 *per cent* physical targets were to be earmarked for BPL minorities and three *per cent* of the above categories for physically and mentally challenged persons.

We noted that out of 166.88 lakh houses sanctioned during 2008-09 to 2012-13 under the IAY, only 55 *per cent* (92.35 lakh) houses were sanctioned to SC/ST beneficiaries and only 12 *per cent* (21.56 lakh) were sanctioned to minorities as shown in **Chart-7.**

Chart-7: IAY houses sanctioned to SC/ST and Minorities



	2008-09	2009-10	2010-11	2011-12	2012-13
Houses sanctioned to SC/ST (%)	59.34	57.1	53.84	52.21	53.82
Houses sanctioned to Minorities (%)	12.77	13.35	12.73	12.73	12.88

Further, in 13 states selection of beneficiaries from the specified categories was not in accordance with the provisions of the IAY guidelines as detailed in **Annex-3.2**. Other issues noted in selection of beneficiaries which are as under:-

- In **Uttarakhand**, in four selected districts, category of 131 beneficiaries was changed from general to SC/ST and category of 43 beneficiaries was changed from SC/ST to general. The facts were acknowledged by district authority which stated that the matter was being looked into.

- In **Rajasthan**, the DRDAs of districts Bhilwara, Karauli, Sikar and Udaipur stated that there was no pendency in the IAY waitlists in respect of minorities whereas as per information provided by the State Government there was pendency of 46, 165, 10 and 122 number of beneficiaries of minorities. Thus, the integrity of the information furnished by DRDA was doubtful.

- In **Nagaland**, though 2,051 physically or mentally challenged persons were stated to be covered, audit did not come across any beneficiary of such category during interview with 695 beneficiaries. The coverage of such a high number of physically and mentally challenged persons appeared to be unrealistic. The department accepted (August 2013) that beneficiaries under this category were not identified while fixing the target for the IAY.

The Ministry stated (July 2014) that the housing shortage for these categories was being exhausted. The Ministry further stated that in many states, there was negligible number of minority families whereas there was no minority population in **Meghalaya, Mizoram** and **Nagaland**.

The reply of the Ministry was general and did not address the state specific irregularities observed by audit. Since the ratio of minority population varies from State to State, the suitability of having common guidelines for all States was in question.

3.3.2 Selection of Non- BPL beneficiaries

According to para 1.4 of the IAY guidelines, the target groups under the IAY were below poverty line (BPL) households except families/widows of personnel from defence services/para military forces killed in action living in the rural areas of the country. We noted that 36,751 non- BPL families which did not belong to defence services/para military forces were given assistance of ₹ 89.15 crore in 670 GPs of 67 blocks in 34 selected districts of 12 states. The details are given in **Annex-3.3.** Other issues are discussed below:-

- In **Kerala**, the beneficiaries were selected from the list of houseless families prepared for another state housing scheme *viz*. Elamkulam Manakkal Sankarn (EMS) housing scheme launched in 2008-09 which contained houseless families belonging to both BPL and non-BPL.
- In **Odisha**, in district Ganjam, 118 beneficiaries were relatives of BPL card holders and the IAY assistance of ₹ 34.97 lakh were released to them on the basis of BPL cards possessed by these relatives.
- In **Goa**, as per BPL list-2002 there were only 1,188 BPL persons, however, 12,255 persons were selected for construction of new houses. Similarly there were 3,917 BPL persons having *kutcha* houses, but 4,713 persons were selected for up gradation of houses.
- In **Assam**, in two districts (Karbi Anglong, Barpeta), there were 680 BPL persons, however 1,376 persons were selected against these BPL cards.
- In **Andhra Pradesh**, 164 beneficiaries in the urban areas benefitted from the IAY funds in contravention of the provision of the IAY guidelines which permit coverage of only rural households. An amount of ₹ 40.67 lakh was paid to them.

Case study of Jharkhand

In five blocks of two districts Ranchi (Ratu, Mandar, Nagari) and Deoghar (Deoghar Sadar, Madhupur), 50 beneficiaries having '0' score in BPL list were selected and ₹ 17.79 lakh was paid to them. We noted that the selected beneficiaries had their own land for construction of houses though as per norms beneficiaries with '0' score should not be in possession of land. Further, in three districts *viz.*, Godda, East Singhbhum and Ranchi, 474 beneficiaries were given assistance of ₹ 1.29 crore against the wrong BPL IDs and in four districts Deoghar, East Singhbhum, Garhwa and Godda, 485 beneficiaries got assistance of ₹ 1.01 crore without BPL IDs. Thus, the correctness of the BPL list was doubtful.

3.3.3 Selection of Ineligible beneficiaries

According to para 1.4 of the IAY guidelines, the eligible beneficiaries under the IAY are shelterless BPL households except families/widows personnel from defence services/para military forces killed in action living in the rural areas of the country. We noted that in 11 states 10,184 ineligible beneficiaries were selected and ₹ 31.73 crore was paid to them as detailed below in **Table-2**

Table-2: Payment to ineligible beneficiaries

Sl. No	State	District	Block	GP	Beneficiaries	Amount (₹ In lakh)	Remarks
1.	Andhra Pradesh	2	2	2	21	6.94	Payment made to 21 beneficiaries declared ineligible by project director of Andhra Pradesh State Housing Corporation Limited (APSHCL) on the basis of reports of integrated survey team.
2.	Goa	1	2	12	959	334	Affluent families were given re-construction grant.
3.	Gujarat	1	2	NA	870	391.50	Beneficiaries having BPL score 17 to 20 were given assistance.
4.	Haryana	5	10	129	470	174.00	Ineligible persons got the BPL cards by providing wrong information.
		3	3	--	15	5.45	Payment made to persons who were beneficiaries under state housing scheme.
5.	Jammu & Kashmir	2	2	2	12	3.58	Beneficiaries were from urban areas.
		5	9	--	1,154	338.10	The beneficiaries already had *pucca*/semi-*pucca* houses
		6	12	--	6,423	1,779.55	Payment to non-BPL beneficiaries
6.	Jharkhand	1	1	4	5	1.45	Two beneficiaries were allotted houses previously and three beneficiaries were selected wrongly.

7.	Madhya Pradesh	1	1	--	7	1.00	Payment to Ineligible persons
8.	Punjab	1	1	--	9	3.15	Payment to Ineligible persons
9.	Rajasthan	2	5	--	77	21.26	Payment to Ineligible persons
10.	Tamil Nadu	3	6	22	129	102.20	Beneficiaries having score more than 17.
11.	Uttar Pradesh	2	2	--	33	11.14	In Ambedkar village Khiraura Shahbajpur (block Itiathok) of district Gonda, 25 ineligible persons were paid 8.44 lakh which remained unrecovered till July 2013. Eight ineligible persons in village Purania Khurd of block Milak of district Rampur were paid ₹ 2.70 lakh 2011-12. Recovery in both the cases was pending till July 2013
	Total	**35**	**58**		**10,184**	**3,173.32**	

In three selected districts of **Rajasthan**, first instalment of ₹ 1.22 crore was released to 541 beneficiaries (in district Bundi ₹ 82.00 lakh to 363 beneficiaries during 2011-12, in district Sikar ₹ 34.00 lakh to 153 beneficiaries and in district Sriganganagar ₹ 6.00 lakh to 25 beneficiaries during 2008-12) who however, did not commence construction work of their houses. We noted that 363 beneficiaries in district Bundi had misutilised the financial assistance of ₹ 82.00 lakh released to them. This was proved in a departmental survey and the department had initiated action to lodge FIR for recovery of the financial assistance.

Case study of Maharashtra:-Minor was allotted a house under the IAY

In GP Paithan in block Akole, district Ahmednagar, one dwelling unit was allotted (March 2011) to a minor aged about 11 years and assistance of ₹ 68,045 was paid to him. The name of minor featured as head of the family in the permanent IAY waitlist prepared out of BPL list 2002 when his age was about three years, despite the fact that his parents were alive.



Aadhar card of Minor IAY Beneficiary

Sample photos of financial assistance given to ineligible beneficiaries (two members of the same BPL family) in South Goa district





Mrs. 'X' & Mrs. 'Y' in front of their existing house



New House of Mrs. 'X'



New House under construction of Mrs. 'Y'

Case Study: Karnataka

(i) Assistance given to ineligible persons

According to the IAY guidelines, the plinth area of the houses should not be less than 20 sq. meter. We noted that the sanction order given to the beneficiary stipulated that the size of the house should be 40 sq. meter, although IAY guidelines was silent on the upper limit area of the house.

During joint physical inspection, in 76 cases, it was found that large houses in the range of 70 to 120 sq. meters built-up area were constructed as seen in sample pictures given below. The quality of construction as evident from these photographs would suggest that the cost of construction would not fall under the category of below ₹ 5.00 lakh. Thus, the beneficiaries did not belong to BPL families and were not eligible for assistance under the IAY.



IAY house in Hebbadi Village, Melapura GP, SR Pattana TP, Mandya ZP



IAY house in Manchanayakanahalli GP, Ramanagara TP, Ramanagara ZP

(ii) Assistance used for extension of already built houses

According to the IAY guidelines, the assistance was to be given for construction of new houses and up-gradation of an unserviceable *kutcha* houses in respect of free bonded labourers, SC/ST households, BPL families, etc. Contrary to the guidelines, the assistance was extended to the families who were already in possession of habitable houses.

In 45 selected GPs, We observed 89 cases of houses constructed as extensions of existing houses owned by the beneficiaries as seen in the **picture** below. Thus, the assistance provided to these beneficiaries was in contravention of guidelines.



IAY house in Banagahalli GP, Channapatna TP, Ramanagara ZP

3.3.4 Selection of beneficiary outside waitlist

According to para 2.1 of the IAY guidelines, the beneficiaries were to be selected from the permanent IAY waitlists in order of seniority. We noted that:-

i) In **Assam**, in 28 blocks of four selected districts, 10,694 beneficiaries were selected outside permanent IAY waitlist and given assistance of ₹ 40.01 crore under the IAY for construction of houses;

ii) In **Manipur**, in seven blocks of four selected districts, benefits of ₹ 9.87 crore was extended to 3,118 beneficiaries outside waitlist;

iii) In **Mizoram**, in 25 villages under two selected districts, out of 398 beneficiaries, 53 beneficiaries were selected outside waitlist and given assistance of ₹ 23.71 lakh for construction of houses;

iv) In **Odisha,** in three blocks of district Ganjam, 314 beneficiaries involving assistance of ₹ 88.60 lakh were selected outside waitlist;

v) In **Uttar Pradesh,** in 17 blocks of four selected districts 19,131 beneficiaries outside the waitlist were given assistance of ₹ 86.05 crore;

vi) In **Uttarakhand**, in Haridwar district, 156 beneficiaries were selected outside waitlist and given assistance of ₹ 72.93 lakh;

vii) In **West Bengal**, in three[1] GPs of three selected districts, benefits of the IAY amounting to ₹ 23.70 lakh were extended to 70 beneficiaries who were not included in waitlist but their names were approved by ZPs of Cooch Behar (four beneficiaries, ₹ 1.23 lakh), Malda (two beneficiaries, ₹ 0.60 lakh) and Birbhum (64 beneficiaries, ₹ 21.87 lakh).

3.3.5 Selection of beneficiaries ignoring seniority in waitlist

According to para 2.1 of the IAY guidelines, the beneficiaries were to be selected from the permanent IAY waitlists in order of seniority. We noted that in 236 GPs of 47 blocks in 29 districts of nine states and one UT, selection of 4,796 beneficiaries was made ignoring seniority in the waitlist as detailed in **Annex-3.4**. In **Assam,** in two selected districts (Nagaon, Sonitpur), 2,235 beneficiaries were selected against 1,083 beneficiary IDs in permanent IAY waitlists.

In **Uttar Pradesh**, in eight selected districts, the DRDAs earmarked the targets for the saturation of the Ambedkar and Lohiya villages identified by the state government out of total targets received from the Ministry. In these villages 17,752 houseless BPL families were provided assistance of ₹ 72.06 crore under the IAY irrespective of their seniority in waitlist. Thus, the state government executed its own scheme from the IAY fund without ensuring seniority in the waitlist.

In **Chhattisgarh,** in GP Narmadapur of district Sarguja, 22 BPL families not included in waitlist were given assistance of ₹ 7.70 lakh during 2009-10.

3.3.6 Selection of beneficiaries having *pucca* house

As per the IAY guidelines, beneficiaries were to be selected from the permanent IAY waitlists prepared by the *gram panchayats* for shelterless families drawn out from the BPL list. Audit noticed that in 365 GPs of 39 blocks in 24 selected districts of eight states, the selection of 1,654 beneficiaries having *pucca* houses was made and assistance of ₹ 5.36 crore was given to them. The details are given in **Table-3.**

[1] Shalbari-II (Cooch Behar), Sian-Muluk (Birbhum), Mashlada (Malda)

Table-3: Payment to beneficiaries having *pucca* houses

Sl. No.	State	District	Block	GP	Number of Beneficiaries	Amount (₹ In lakh)
1.	Bihar	4	8	22	128	46.52
2.	Haryana	6	8	21	40	15.88
3.	Jammu & Kashmir	5	9	288	1,154	338.10
4.	Karnataka	4	7	23	288	117.66
5.	Rajasthan	1	1	2	4	1.71
6.	Uttar Pradesh	2	3	4	22	9.90
7.	Uttarakhand	1	2	4	10	4.41
8.	West Bengal	1	1	1	8	2.80
	Total	**24**	**39**	**365**	**1,654**	**536.98**

Sample Photo of *Pucca* House of a beneficiary (BPL ID: 4323), Dehradun, Uttarakhand, who was sanctioned IAY house during the year 2011-12



Sample Photo of *Pucca* House of a beneficiary (BPL ID:292), Dehradun, Uttarakhand, who was sanctioned IAY house during the year 2011-12



3.3.7 Assistance to beneficiaries for up-gradation

According to para 3.1 of the IAY guidelines, the ceiling on grant of admissible assistance per unit cost for up gradation of *kutcha* house was ₹ 15,000. We noted that the assistance was provided for up-gradation at the rate prescribed for new construction (₹ 35,000 or ₹ 45,000). The state wise details are given below:-

- In **Bihar**, in block Pratapganj of district Supaul, 25 beneficiaries having *kutcha* houses were granted assistance of ₹ 10.85 lakh under the IAY for the construction of new houses.
- In **Jammu & Kashmir**, 3,764 out of 9,831 beneficiaries having *kutcha* houses in 11 (out of 12) selected blocks were given financial assistance of ₹ 6.96 crore under the IAY for construction of new houses.

The Ministry stated that it was not necessary for beneficiary having *kutcha* house to get IAY assistance only for up-gradation and it depends on the beneficiary whether he or she wanted to upgrade the exiting *kutcha* house or to construct a new house after demolishing the exiting one and the financial assistance under the IAY was given accordingly.

The reply of the Ministry was not in line with the guidelines issued by them.

3.3.8 Selection of beneficiaries more than once

We noted that in 700 GPs under 141 blocks in 30 selected districts of eight states, 5,824 beneficiaries were selected more than once and payment of ₹ 14.67 crore was made to them as detailed below in **Table-4.**

Table-4: Payment to the same beneficiaries more than once

Sl. No.	State	District	Block	GP	Beneficiaries	Amount (₹ in lakh)	Remarks
1	Andhra Pradesh	2	76	272	4,809	1,106.82	967 beneficiaries were repeated twice/thrice and an amount of ₹ 2.58 crore was paid to them; but no recovery was made from them. {Karimnagar (102): ₹ 28.22 lakh and Khammam (865): ₹ 229.94 lakh}. In Khammam, 3,842 beneficiaries were sanctioned more than one house on a single ration card involving financial implication of ₹ 8.49 crore.

2	Assam	4	28	248	513	194.18	In districts Karbi Anglong, Nagaon, Barpeta and Sonitpur, 513 beneficiaries were selected twice either in the same or subsequent year and payment of ₹ 194.18 lakh was made to them. Besides 87 cases of double allotment of houses in blocks Debitola (52) and Kachugaon (35) under district Kokrajhar were also noticed.
3	Jammu & Kashmir	5	7	19	20	5.60	In 20 cases in seven selected blocks, assistance for construction of houses was paid twice to the same beneficiary resulting in excess payment of ₹ 5.60 lakh.
4	Jharkhand	6	12	44	134	43.06	134 beneficiaries were allotted 279 houses which resulted fraudulent allotment of 145 extra houses involving expenditure of ₹ 43.06 lakh.
5	Karnataka	4	4	5	6	2.55	In five[2] GPs, assistance of ₹ 2.55 lakh was given to six beneficiaries twice.
6	Manipur	4	8	69	243	77.61	243 beneficiaries got assistance twice/thrice in four selected districts.
7	Uttar Pradesh	3	3	23	59	22.95	116 houses were allotted to the beneficiaries against 57 identification numbers in three districts (Varanasi, Maharajganj and Fatehpur).
8	Uttarakhand	2	3	20	40	14.54	In two selected blocks (Sahaspur and Raipur) of district Dehradun, 77 beneficiaries were selected against 38 BPL-IDs and assistance of ₹ 14.19 lakh was provided to 39 beneficiaries. In Sahaspur, three beneficiaries were selected against a single ID. Further, in block Devprayag of district Tehri, assistance of ₹ 35,000 were released to a beneficiary twice.
	Total	**30**	**141**	**700**	**5,824**	**1,467.31**	

Thus, the IAY was implemented without proper assessment of housing shortages and there was lack of transparency in allotment of houses as discussed above.

[2] Nemmaru (Chikamagalur ZP), Yeliwala and Hirenathi (Dharwar ZP), Maralahalli (Koppal ZP), Harokoppa (Ramanagara ZP)

3.4 Allotment of houses

3.4.1 Non-preference in allotment of houses to female member

According to para 2.4 of the IAY guidelines, allotment of dwelling units should be in the name of female member of the beneficiary household. Alternatively, it could be allotted in the name of both husband and wife. However, if there was no eligible female member in the family available/alive, house should also be allotted to the male member of a deserving BPL family. In 2005-06, the Government of India for the first time introduced Gender Budgeting which presented the magnitude of allocations for various schemes which were to benefit women. We noted that the entire allocation for the IAY was included in gender budget apparently because the houses built under the IAY were to be registered in the name of female members.

We noted that out of 166.88 lakh houses sanctioned during 2008-09 to 2012-13 under the IAY, only 61 *per cent* (101.15 lakh) houses were sanctioned in the name of females and 13 *per cent* (22.07 lakh) were sanctioned to male members of the family. Houses sanctioned in the name of both husband and wife were 26 *per cent* (43.66 lakh).

Further, in six states allotment of dwelling units in the name of female members of the household was not preferred and male members were given preference in 50 to 100 *per cent* cases and in eight states and one UT allotment of dwelling units in the name of female members of the household was preferred in 54 to 99 *per cent* cases as detailed in **Annex-3.5**. In many states, houses were not allotted in the name of female members despite presence of eligible female member in the family.

The Ministry replied (June/July 2014) that more than 80 *per cent* houses were allotted in the name of female or in the joint name of husband and wife. During 2012-13 out of 28.34 lakh houses sanctioned, 24.66 lakh houses were sanctioned in the name of female or in the joint name of husband and wife. The Ministry further added that in the revised guidelines, allotment was to be made jointly in the name of husband and wife except in case of a widow/unmarried/ separated person.

However, the Ministry's reply that more than 80 *per cent* houses were allotted in the name of female or in the joint name of husband and wife in the households as verified in audit pertained to **Uttarakhand** only; and in several cases no documents supporting allotment to women were available on record.

Further, the reply of the Ministry did not provide detailed reasons for non-compliance to the provisions of allotment of houses to the female members as pointed out in case of 15 states/UT **(Annex-3.5)**. Placing the entire allocations for the IAY under gender budget entails a commitment on the part of Ministry to ensure that the IAY allocations empower women which is possible only if the allotment of the houses were made exclusively in the name of female members.

3.4.2 Other irregularities in allotment of houses

Irregularities of different nature were also noticed in allotment of houses which are as under:-

- In 94 GPs of 33 blocks in 11 selected districts of five states, 126 beneficiaries who were given benefits under the state housing schemes were given assistance of ₹ 46.93 lakh under the IAY as detailed in **Annex-3.6.**
- In 37 village *panchayats* in the three selected blocks[3] of Tiruchirappalli district in **Tamil Nadu**, 144 out of 664 beneficiaries selected under the state scheme (100 *per cent* state funded) and after completing basement stage, were transferred to the IAY afresh under the category "new construction" by adjusting the payment already made from the state funded scheme, during 2012-13 and granted Central assistance to the tune of ₹ 61.15 lakh.

3.5 Preparation of inventory

According to para 5.9 of the IAY guidelines the implementing agencies should have a complete inventory of houses constructed/ upgraded under the IAY, giving details of the date of start and date of completion of construction of dwelling unit, name of the village and block in which the house was located, occupation and category of beneficiaries and other relevant particulars.

We noted that the inventory of houses was not prepared in 14 states and one UT *viz*. **Arunachal Pradesh**, **Assam, Bihar, Chhattisgarh, Goa (**North-Goa**), Jammu & Kashmir, Jharkhand, Kerala, Madhya Pradesh, Maharashtra, Manipur, Punjab, Rajasthan, Tripura** and **Lakshadweep**. **Andhra Pradesh** maintained the inventory of houses properly. This was also pointed out in previous CAG report no. 3 of 2003 in case of 12 states *viz*. **Arunachal Pradesh**, **Assam, Bihar, Chhattisgarh, Jammu & Kashmir, Jharkhand, Kerala, Madhya Pradesh, Maharashtra, Manipur, Punjab and Rajasthan.** In **Mizoram**, out of four blocks only two blocks *viz.* Tlangnuam and

[3] Thiruverambur, Thuraiyur and Uppiliapuram.

Khawzawl maintained a complete inventory of houses. Other irregularities in maintenance of inventory were also noticed which are as under:-

- In **Gujarat**, two *talukas*[4] of district Surat and two *talukas*[5] of district Vadodara did not maintain inventory of houses while *taluka* Dabhoi of district Vadodara did not maintain the inventory up to 2009-10. The inventory maintained after 2009-10 was incomplete as all the required information was not filled in. The inventory maintained in selected GPs of six *talukas*[6] of districts Anand, Dahod, Surendranagar and Banaskantha were also found incomplete.
- In **Nagaland,** the records relating to issue of CGI sheets to beneficiaries was treated as inventory of houses. This rendered physical inspections meaningless as audit could not identify the actual IAY houses.
- In **Karnataka,** the software developed by RGRHCL was used to capture details relating to the houses constructed/ upgraded in GPs since 2006-07. However, it did not capture important details like date of commencement of construction, date of completion of house and date on which the beneficiary occupied the house.
- **In Uttarakhand**, complete inventory of houses for all the five years was not prepared by the DRDAs of Tehri Garhwal, U S Nagar and Dehradun. Inventory of houses sanctioned and prepared by these DRDAs during the years 2008-10 was available but the same was not being updated regularly.

Recommendations:

- Periodical assessment of housing shortages in the states may be done so that the allocation of funds under IAY is linked to more realistic and current requirements.
- Selection of beneficiaries under the IAY should be made transparent by ensuring preparation of permanent wait lists in every Gram Panchayat and its regular updation.
- Updated inventory of houses with the names of beneficiaries must be maintained by all implementing agencies.

[4] Kamrej and Mandvi
[5] Karjan and Sankheda
[6] Anand,Tarapur(Anand),Chotila,Sayla(Surendranagar),Dantiwada,Palanpur(Banaskantha), Limkheda, Jalod (Dahod)

Chapter 4 : Construction of Houses and Quality

4.1 Physical target and achievement

The Working Group under the Planning Commission on Rural Housing assessed a housing shortage of 426.90 lakh in rural areas for BPL families for XIth Five Year Plan (2007-12). Out of this, shortage of 150 lakh (30 lakh houses per year) houses was to be met under the IAY. Further, 50 lakh housing shortage was assessed for 2012-13 at the beginning year of XIIth Five Year Plan. Thus, the Working Group fixed the targets of construction of 170 lakh houses under the IAY for 2008-13. However, for the same period the Ministry fixed a target of only 148.25 lakh houses to be constructed under the IAY based on budgetary outlay provided by the Ministry of finance every year. We noted that against the target of 148.25 lakh houses, 128.92 lakh houses (86.96 *per cent* against Ministry's target and 75.84 *per cent* against Working Groups target) were constructed as shown in **Table-5** below:

Table-5: Physical target and achievement

(Figures in lakh[1])

Year	Target as per Working Group	Target as per the Ministry	Houses actually completed
2008-09	30.00	21.27	21.34
2009-10	30.00	40.52	33.86
2010-11	30.00	29.09	27.15
2011-12	30.00	27.27	24.71
2012-13	50.00	30.10	21.86
Total	**170.00**	**148.25**	**128.92**

We noted that the IAY could not bridge the gap in housing shortage in the country significantly despite an expenditure of ₹ 60,239 crore during 2008-13 as the problem of housing shortage assessed at the beginning of XIth Five Year Plan

[1] Figures pertains to the entire country

(426.90 lakh) remained almost of the same magnitude at the beginning of XIIth Five Year Plan (400 lakh).

The Ministry accepted the audit observation and stated that target under the IAY were fixed based on the budgetary outlay provided by the Ministry of Finance every year. However, in audit's opinion, various flaws in the implementation of the Scheme, such as non-transparency in selection of beneficiary coupled with double/triple allotment prohibits scope for better utilisation of available allocations and faster removal of shelterlessness.

4.2 Unfruitful expenditure on incomplete houses

According to para 5.10 of the IAY guidelines, the construction of the IAY houses should not take more than two years.

In 48 selected districts of nine states *viz.* **Assam, Bihar, Gujarat, Jammu & Kashmir, Jharkhand, Karnataka, Maharashtra, Meghalaya** and **Rajasthan**, 61,293 houses remained incomplete despite a lapse of more than two years which resulted in unfruitful expenditure of ₹ 150.22 crore in respect of these incomplete houses. The details are given in **Table-6** below:

Table-6: Details of incomplete IAY houses

State/UT	No. of District	Houses incomplete beyond two years	Amount involved in incomplete houses (₹ in crore)
Assam	02	750	1.48
Bihar	10	13,405	36.87
Gujarat	06	16,607	**34.91
Jammu & Kashmir	05	1,035	1.94
Jharkhand	06	6,396	14.80
Karnataka	08	13,625	15.78
Maharashtra	05	6,432	35.19
Meghalaya	01	83	0.25
Rajasthan	05	2,960	8.70
Total	**48**	**61,293**	**150.22**

** Amount for 12,717 incomplete houses as amount for balance 3,890 houses could not be worked out.

Case Study – Incorrect reporting of physical progress of the IAY houses in Gujarat and Jharkhand

In Tarapur *taluka* of Anand district of **Gujarat**, the construction of two houses were recorded as complete up to lintel level and the beneficiaries were paid amount of assistance admissible up to lintel level. However, during joint physical inspection, it was found that the houses were not completed up to lintel level as shown below in the **pictures 1** and **2**. Similarly, in Anand *taluka* house was shown as completed based on the completion certificate issued and photograph submitted by the implementing authorities. The final instalment was made to the beneficiary. However, during joint physical inspection it was found that these houses were incomplete as shown below in **pictures 3** and **4.** Thus, the related records did not reflect the correct position.

Taluka Development Officer (TDO) stated (June 2013) that matter would be investigated and clarification would be sought from the concerned talati (*panchayat mantri* in panchayat equivalent to *patwari* in other states) and Additional Assistant Engineer (AAE) and instruction would be issued to all the concerned to take due care while submitting the completion certificate.



Picture-1: IAY house in Moraj village in Tarapur taluka of Anand district



Picture-2: IAY house in Moraj village in Tarapur taluka of Anand district

Photo as per office record



Picture-3: IAY house in Samarkha village in Anand taluka of Anand district

Actual Photo as per site visit



Picture-4: IAY house in Samarkha village in Anand taluka of Anand district

In **Jharkhand**, during joint physical inspection, it was noted that 151 houses involving payment of ₹ 62.98 lakh were incomplete though as per records these houses were reported as completed. Thus, from the above it is clear that physical progress of the houses as mentioned in the records were incorrect and the genuineness of completion certificate were questionable. Sample cases are shown below in **pictures 5** and **6.**



Picture-5: IAY house in scheme no. 51/08-09 at Gorsanda GP in Godda Sadar block of Dodda district and ₹ 34,300 (final payment) was paid to beneficiary.



Picture-6: IAY house in scheme no. 198/ 08-09 at Sodag GP in Namkum block of Ranchi district and ₹ 35,000 (final payment) was paid to beneficiary.

Some irregularities noticed in respect of incomplete houses are as under:

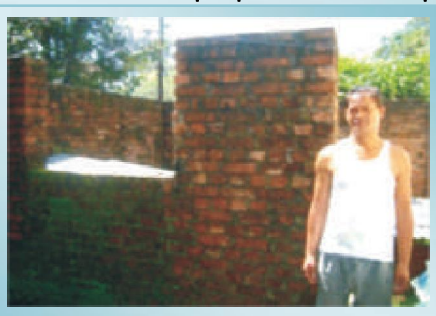
- In **Goa**, 4,111 new houses and 1,316 up-gradation cases sanctioned upto 2010-11 were incomplete as on 31 March 2013 due to lack of proper inspection by the state/district level officers at the work sites and ineffective monitoring at various stages of construction of houses.
- In **Himachal Pradesh**, at the beginning of 2008-09, 1,442 houses were under construction. During 2008-13, 31,570 houses were sanctioned. Against 33,012 houses sanctioned, 32,049 houses were completed, leaving 963 houses incomplete as of March 2013. Director, RDD however, reported 269 houses as incomplete to the Ministry. The reason for mismatch in the reported figures was awaited from the department.
- In **Madhya Pradesh,** in 13 selected districts, 21,574 incomplete houses were reported as completed in the monthly progress reports during 2008-13 due to wrong calculation in MPR.

- In **Meghalaya**, in seven selected blocks[2] in four districts[3], audit could not ascertain the position of incomplete houses, if any, and also could not assess whether the IAY houses were actually completed within the stipulated period of two years due to non-maintenance of inventory/asset register.
- In **Tripura**, status of 26,398 incomplete IAY houses of previous years were not reported to the Ministry in the annual achievement report sent by the state during 2008-09, 2009-10 and 2012-13. Thus, status of 26,398 incomplete IAY houses remained unascertainable due to non-maintenance of inventory.
- In **Uttarakhand,** records at the state level revealed that prior to April 2008, in the entire state (12 districts) there were 1,353 incomplete houses whereas the number of incomplete houses was 3,084 in three selected districts alone which indicates poor reporting controls.

  Abandonment/non-completion of houses by beneficiaries after receipt of one or two instalments of assistance was also pointed out in **Goa, Gujarat, Himachal Pradesh, Jammu & Kashmir**, **Jharkhand, Karnataka** and **Uttarakhand** in the previous performance audit report.

  The Ministry stated (June 2014) that houses are completed in two to three years. Thus, a house remaining incomplete at the end of the year is completed during the subsequent year(s). The reply of the Ministry is contradictory to the extant provision in the IAY guidelines which provided that completion of house in no case should take more than two years. The cases pointed out in audit all those in which houses remained incomplete for more than two years.

Sample photos of incomplete houses in Uttarakhand



A beneficiary (BPL ID: 634) in Dehradun, Raipur Badripur (Year of sanction:2011-12)



A beneficiary (BPL ID: 3663) in Dehradun, Raipur (Year of sanction: 2011-12)

[2] Pynursla, Mawshynrut, Mawkyrwat, Resubelpara, Songsak, Dalu, Tikrikilla
[3] East Khasi Hills, West Khasi Hills, East Garo Hills, West Garo Hills

Case Study: Abandoned IAY houses after receiving full amount by the beneficiaries in Jharkhand

In **Jharkhand**, 25 houses were abandoned even after spending ₹ 8.32 lakh due to various reasons *viz*.land disputes, death of the beneficiary, etc. In some cases construction was not commenced even after receiving final payment. Few sample picture of houses abandoned in Ranchi, East Singhbhum and Deoghar districts are given below:



IAY house in scheme No. 67/2009-10 at Pali GP in Ratu block of Ranchi district abandoned after ₹ 35,000 (final payment) was paid to the beneficiary.



IAY house in scheme No. 88/2009-10 at Hurhuri GP in Ratu block of Ranchi district abandoned after ₹ 35,000 (final payment) was paid to the beneficiary.



IAY house in scheme No. 115/2010-11 at Forest Block GP in Gurabanda block of East Singhbhum district abandoned after ₹ 48,500 (final payment) was paid to the beneficiary.



IAY house in scheme No. 115/2010-11 at Forest Block GP in Gurabanda block of East Singhbhum district abandoned after ₹ 48,500 (final payment) was paid to the beneficiary.

Case Study: Non commencement of construction

Assam

Out of 8,500 and 8,458 IAY beneficiaries in two blocks (Kachugaon, Kokrajhar) of district Kokrajhar, 767 and 1,907 beneficiaries respectively did not start the construction work though funds of ₹ 3.44 and ₹ 7.72 crore (being 100 *per cent* assistance) was released to them.

The reasons for failure to commence the construction work by the beneficiaries were not available on record.

Case Study: Wasteful expenditure amounting to ₹ 3.87 crore

Jammu & Kashmir

In 10 blocks of six selected districts, 1,903 beneficiaries were given financial assistance amounting to ₹ 3.87 crore during 2008-12 as first instalment for construction of the IAY houses. The second instalment in these cases were not released and the department did not monitor the status of construction. In the absence of any monitoring of the construction/post-construction work and related data, audit could not ascertain the status of construction in such cases. The BDOs replied that the beneficiaries were selected by GPs. The reply is silent on the measures being initiated to rectify the problem.

4.3 Irregular construction of the IAY houses by contractors/department

Para 5.1 of the IAY guidelines stipulates that no contractors shall be involved in the construction of dwelling units under the IAY. If any such case comes to notice, Government of India will have the right to recover the releases made to state for those IAY houses. The houses should also not be constructed by any government department.

Engagement of contractors in contravention of the IAY guidelines for construction of IAY houses in **Assam, Karnataka** and **Maharashtra** was pointed

out in the previous performance audit report. We observed similar position in the current audit as well. IAY houses costing ₹ 7.88 crore were constructed by contractors or departmentally in 12 blocks of eight selected districts in five states/UT *viz.* **Assam, Karnataka, Kerala, Maharashtra** and **Andaman & Nicobar Islands**. The state-wise details are given in **Annex-4.1.**

4.4 Non-approval of type design for the IAY houses

Para 5.3 of the IAY guidelines enjoins each state government to finalise type designs for the IAY houses along with technical and material specifications to ensure that the house is a *pucca* one with permanent walls and permanent roofing.

We noted that in all 140 selected districts of 22 states *viz.* **Arunachal Pradesh, Bihar, Chhattisgarh, Goa, Gujarat, Haryana, Himachal Pradesh, Jammu & Kashmir, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Manipur, Meghalaya, Mizoram, Odisha, Punjab, Rajasthan, Uttar Pradesh, Uttarakhand** and **West Bengal**, type designs were not finalized/approved by the state governments.

In **Andaman & Nicobar Islands**, the Ministry of Rural Development provided (October 2010) sets of designs for construction of the IAY houses. Adoption of disaster resistant technology in the IAY houses falling in seismic zone was a pre-requisite for construction of houses. However, designs, having disaster resistant features were not adopted for construction of houses. The department stated that adoption of disaster resistant features would escalate cost of construction. However, we noted that the administration never took up the matter with the Ministry to enhance the amount of assistance for adoption of disaster resistant technology. The administration stated that suitable directions would be issued to motivate the BPL beneficiaries to adopt disaster resistant technologies.

The Ministry stated that the states had demanded additional funds for implementation of the IAY and from 2013-14 the states were allowed to utilise four *per cent* of the IAY fund as administrative expenses. The Ministry further added that state governments were requested to prepare type designs that were locally relevant for the IAY houses for use by the beneficiaries and at its level, in collaboration with IIT Delhi, set up the rural housing Knowledge Network portal,

a repository on information regarding type design, construction technique and practitioners in the field of rural housing.

4.5 Formation of Committee to co-ordinate construction work

According to para 2.3 of the IAY guidelines, a committee at DRDA/ZP level may be formed, if so desired, to coordinate the construction work of the IAY houses. The committee shall be sensitized to incorporate hazard-resistant features in the design of the houses.

We noted that no such committees were formed in all 102 selected districts in 16 states *viz.* **Andhra Pradesh, Assam, Bihar, Chhattisgarh, Goa, Gujarat, Himachal Pradesh, Madhya Pradesh, Manipur, Meghalaya, Mizoram, Odisha, Rajasthan, Uttar Pradesh, Uttarakhand** and **West Bengal**.

4.6 Cost effectiveness and durability of the IAY houses

According to para 5.2 and 7.2 of the IAY guidelines, efforts should be made to utilise to the maximum possible extent, local material and adopt cost effective disaster resistant and environment-friendly technologies. Districts should contact established Rural Building Centre's, HUDCO, etc. to seek information on innovative technologies, materials designs and methods to help the IAY beneficiaries to construct/up-grade their houses on these lines.

In all 250 selected blocks and 110 selected districts in 18 states/UT *viz*. **Bihar, Chhattisgarh, Goa, Gujarat, Haryana, Himachal Pradesh, Karnataka, Madhya Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Odisha, Rajasthan, Uttar Pradesh, Uttarakhand**, **West Bengal** and **Lakshadweep**, no efforts were made by the implementing agencies to assist the IAY beneficiaries for construction/up-gradation of durable, cost effective and disaster resistant houses.

4.7 Training seminars and workshops

Para 5.7 of the IAY guidelines lays down that officers dealing with the IAY at the state, district and block levels were to be trained in various disaster resistant features to be adopted in the houses and were to ensure that this is complied with during their field visits. In addition, local carpenters and masons were to be trained for skill up-gradation and use of low cost technology and local material

under the SGSY. The awareness among the beneficiaries was to be created about the disaster resistant and environment friendly technologies through exhibitions of low cost technologies at the district and block level, seminars, workshops, etc. The services of State Institutes of Rural Developments (SIRDs), Extension Training Centers were also to be utilized up for this purpose.

4.7.1 Lack of training to the IAY officers/officials and Carpenters/Masons

- In 341 selected blocks of 148 selected districts in 26 states/UTs *viz.* **Andhra Pradesh, Assam, Arunachal Pradesh, Bihar, Chhattisgarh, Goa, Gujarat, Haryana, Himachal Pradesh, Jammu & Kashmir, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Manipur, Meghalaya, Mizoram, Nagaland, Odisha, Rajasthan, Uttar Pradesh, Uttarakhand, West Bengal, Andaman & Nicobar Islands** and **Lakshadweep**, state, district and block level officers/officials were not trained. The state-wise details are given in **Annex-4.2.**

- In 285 selected blocks of 125 selected districts in 22 states/UT *viz*. **Andhra Pradesh, Assam, Arunachal Pradesh, Bihar, Chhattisgarh, Goa, Gujarat, Haryana, Himachal Pradesh, Jammu & Kashmir, Karnataka, Maharashtra, Manipur, Meghalaya, Mizoram, Nagaland, Odisha, Rajasthan, Uttar Pradesh, Uttarakhand, West Bengal** and **Andaman & Nicobar Islands**, local carpenters and masons were not trained for their skill up-gradation, disaster resistant technology and use of low cost technology and local material. The state-wise details are given in **Annex-4.2.**

4.7.2 Workshops/Seminars not organized for awareness of beneficiaries

In 176 selected blocks and 77 selected districts in 11 states/UTs *viz*. **Bihar, Chhattisgarh, Gujarat, Karnataka, Madhya Pradesh, Maharashtra, Meghalaya, Mizoram, Uttar Pradesh, West Bengal** and **Andaman & Nicobar Islands**, no awareness programmes, exhibitions, seminars or workshops were organised among the beneficiaries about the disaster resistant, environment friendly and low cost technologies for the IAY house at the district and block level during the review period as detailed in **Annex-4.2.**

4.8 Absence of quality inspection/technical supervision

According to para 5.7.1 of the IAY guidelines, technical supervision should be provided for construction of the IAY house and since foundation laying and lintel level are critical stages for maintaining the quality of the house, technical supervision should be provided at least at these two stages.

No quality inspection/technical supervision were conducted by the concerned authorities/technical experts at any level in 1,639 GPs (55.37 *per cent* of 2,960 selected GPs) under 214 blocks of 91 districts in 13 states *viz*. **Bihar, Goa, Gujarat, Haryana, Jharkhand, Karnataka, Madhya Pradesh, Nagaland, Odisha, Rajasthan, Uttar Pradesh, Uttarakhand** and **West Bengal**. The state-wise details are given in **Annex-4.3.**

Other irregularities noticed in quality inspection are given below:

- In **Assam**, the project director DRDA, (district, Karbi Anglong) during joint physical inspection found that:
  - Erection of posts in construction of houses of 14 beneficiaries under block Longsomepi was done without foundation.
  - Quality of houses constructed in Haru Matikhola area of block Rongkhang during 2011-12 was poor. There was no plinth and doors and windows were made of low quality wood. The quality of iron trusses used for roofing was also poor.
  - The houses of four beneficiaries under block Socheng were constructed with sub-standard material. The windows were installed with weak bamboo walls and without the *chowkhats*. Consequently, the beneficiaries were reluctant to stay in these houses.
- In **Manipur**, during joint physical inspection, audit noted that the quality of the constructed houses was poor whereas the DRDAs claimed that monitoring of houses was regularly conducted during construction.
- In **Meghalaya**, only Junior Engineers (JEs) and *Gram Sevaks* (GSs) were deputed at the village level for providing technical supervision and inspecting the quality of the IAY houses. Audit noted that it was not feasible for a Junior Engineer, being the only technical person at the block level, to be fully involved with the IAY activities in each of the villages under his block.

Sample photos of poor quality of houses



IAY house in Gaid GP, Jaunpur block of Tehri Garhwal district in Uttarakhand (Year of sanction:2011-12) (DOP 27.05.2013)



IAY house in Jakhed GP, Deoprayag block of Tehri Garhwal district in Uttarakhand (Year of sanction:2009-10) (DOP 21.05.2013)

Case Study: Construction of the IAY house in Karnataka

Houses used for non dwelling purpose

The houses constructed out of the IAY assistance shall be utilised for human habitation. During joint physical inspection, it was found in 31 selected GPs, 44 houses were being utilised for non dwelling purposes *viz*. as cattle shed, godown, brick factory, grocery shop and hotel, etc. The house shown in the **picture** below was being used as a hotel.



IAY house in Mugulavalli GP, Chikamagalur *taluka* of Chikamagalur *Zila* district used as a hotel.

Recommendation:

- In view of the various observations of Audit on low quality of construction of houses, inspection of houses under construction should be conducted and documented inspection reports of such inspections should be maintained to ensure accountability of the implementing agencies.

Chapter 5: Financial Management

5.1 Funding and Cost- Sharing

The IAY is funded on cost- sharing basis between the Government of India (GoI) and the state governments in the ratio of 75:25. However, in the case of North-Eastern states, funding is in the ratio of 90:10 whereas to Union Territories, the entire funds are provided by the GoI.

Central assistance under the IAY is allocated among states/UTs giving 75 *per cent* weightage to rural housing shortage as per census of 2001 and 25 *per cent* weightage to poverty ratio of state/UT as fixed by the Planning Commission in 2004-05.

Inter-district allocation within a state/UT is to be made giving 75 *per cent* weightage to rural housing shortage as per census of 2001 and 25 *per cent* weightage to rural SC/ST population of the concerned district. The annual financial allocations for the blocks within a district and village *panchayats* within the blocks are to be decided on the same principles.

We noted that in entire state of **Assam,** the above mentioned principles for allocation of funds to blocks and GPs were not followed during 2008-13.

In **Kerala,** Poverty Alleviation Units (PAUs) of three (Alappuzha, Thiruvananthapuram and Wayanad) out of the four selected districts did not follow the principle for allocation of funds to block *panchayats*. The PAUs of the districts did not give 25 *per cent* weightage to rural SC/ST population of the districts. Instead of allocating the funds on the basis of houseless families and SC/ST population, the PAU, Thiruvananthapuram allocated the fund by giving weightage to total population and PAU, Wayanad allocated the fund on the basis of total number of BPL households included in the BPL list 2002 upto 2009-10. From 2009-10, fund allocation was made on the basis of total number of houseless families as per Elamkulam Manakkal Sankaran (EMS) housing scheme list. Due to adoption of criteria different from that envisaged in the IAY guidelines for allocation of resources, some block *panchayats* in the districts received more funds than they were entitled to, while others got less funds. While the excess allocation of funds in 14 block *panchayats* ranged between ₹ 7.20 lakh and ₹ 117.00 lakh, the short allocation of funds ranged between ₹ 3.15 lakh and ₹ 193.50 lakh.

In three selected districts (Patiala, SAS Nagar and Tarn Taran) of **Punjab,** criteria stipulated in the IAY guidelines was not followed while transferring the funds to blocks as no data regarding housing shortage was available with the DRDAs/ZPs for 2008-13.

5.2. Earmarking and utilisation of funds for SC/ST/Minority beneficiaries

According to para 1.5 of the IAY guidelines, available resources were to be earmarked for various categories in a district as under:

i. At least 60 *per cent* of the total funds and physical targets to be utilized for construction/upgradation of dwelling units for SC/ST BPL households.

ii. States/DRDAs to earmark 15 *per cent* of their financial /physical targets for the year, for minorities[1] from district to the *panchayat* level.

If any particular category exhausted or was not available in a district, the allocation was to be utilized for other categories as per priority given in the IAY guidelines after certification to that effect by the *Zilla Parishad*/DRDA concerned.

As per the statement of district-wise financial performance furnished by the Ministry, utilization of funds for SC, ST and minority beneficiaries was less than the prescribed level during 2008-13 as given in **Table-7** below:

Table-7: Expenditure on SC, ST and Minorities (₹ in crore)

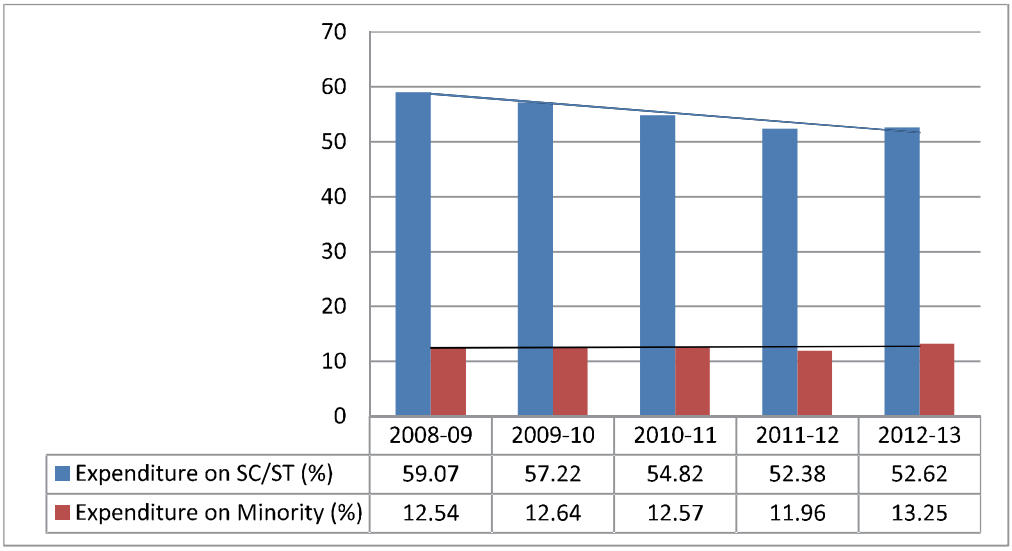
Financial year	Total Expenditure	Category-wise expenditure and percentage of expenditure[2]					
		SC	ST	Total	Percentage	Minority	Percentage
2008-09	8,348.34	3,512.55	1,418.91	4,931.46	59.07	1,046.85	12.54
2009-10	13,292.46	5,201.30	2,405.18	7,606.48	57.22	1,680.70	12.64
2010-11	13,465.73	4,947.12	2,435.03	7,382.15	54.82	1,692.20	12.57
2011-12	12,926.33	4,306.30	2,464.60	6,770.90	52.38	1,545.94	11.96
2012-13	12,206.83	4,154.54	2,268.24	6,422.78	52.62	1,617.76	13.25
Total	**60,239.69**	**22,121.81**	**10,991.96**	**33,113.77**	**54.97**	**7,583.45**	**12.59**

[1] Eligible minorities were those notified under section 2(C) of the National Commission for Minorities Act, 1992- Muslims, Christians, Sikhs, Buddhists and Parsis. However, in the states where minorities are in a majority, the only other minority population is treated as minority. Muslims in Jammu & Kashmir, Sikhs in Punjab and Christians in Meghalaya, Mizoram and Nagaland are not treated as minorities in the respective states.

[2] Inclusive of Sikkim and Puducherry

As can be seen in the above table, percentage of expenditure under SC and ST categories was less than minimum level of 60 *per cent* during 2008-13. For minorities also percentage of expenditure was less than 15 *per cent* for 2008-13 as shown in **Chart-8**.

Chart-8 : Percentage of expenditure on SC/ST and Minority out of total expenditure



	2008-09	2009-10	2010-11	2011-12	2012-13
Expenditure on SC/ST (%)	59.07	57.22	54.82	52.38	52.62
Expenditure on Minority (%)	12.54	12.64	12.57	11.96	13.25

In November 2008, the Ministry clarified to *Zilla Parishads*/DRDAs concerned that in case there were no more eligible BPL minority households for availing the IAY houses in a state, a certificate in this regard may be furnished by the *Zilla Parishad*/DRDA to the Ministry so that the targets of the state could be transferred to some other state.

During audit examination of records in **Meghalaya** it was seen that in the entire state funds released to minorities during 2008-13 ranged between 0.50 and 6.47 *per cent* only. Out of the total funds (Central and state share) of ₹ 241.74 crore released to all the districts of the state, only ₹ 6.09 crore (2.51 *per cent*) were released to minorities by the districts during 2008-13.

The C&RD department of **Meghalaya** stated (August 2013) that being a Christian dominated state, the percentage of the minorities in the state was very negligible and most of them were confined only in district West Garo Hills. It further stated that though they were negligible in numbers, they were not left out for assistance under the IAY and target for them was always maintained.

The reply however does not explain why the state had not sent the prescribed certificate to the Ministry so that the targets of the state could be transferred to some other state.

As per 2001 Census data published in the Statistical Handbook *Mizoram* 2010, by the Directorate of Economics and Statistics, Government of **Mizoram,** the population of minorities in the eight districts of Mizoram was 13 *per cent* of the total population of the state. We noted that during 2008-13, not a single beneficiary was selected by any of the DRDAs in the state from the minorities. Thus, minorities constituting 13 *per cent* of the total population in the state were deprived of the benefits under the IAY.

In five (Muktsar, Nawan Shaher, SAS Nagar, Patiala and Tarn Taran) out of six selected districts of **Punjab** no record in respect of financial assistance provided to minorities was maintained for the period 2008-13. As such it could not be ascertained whether the benefits under the IAY were extended to them or not.

The ZPs of Bhilwara, Sikar, Karauli and Udaipur districts of **Rajasthan** stated that there was no pendency in the IAY waitlist in respect of minorities whereas as per information provided by the state government there was pendency of 46, 10, 165 and 122 minorities in the districts respectively.

The Ministry stated (June 2014) that with the passage of time housing shortage of SC/ST and minority categories was exhausted which was a welcome sign.

The reply of the Ministry is not convincing as it did not submit any supporting documents regarding exhaustion of such categories.

5.3 Deductions from Central allocation

According to para 4.2 (ii) of the IAY guidelines, deductions on account of excess carry forward of opening balance (in excess of 10 *per cent* of available funds) and shortfall in state share were to be made at the time of release of second instalment.

Audit examination and analysis of information pertaining to releases made by the Ministry to 27 states covered under this performance audit during 2008-09 to 2012-13 revealed that there was deduction of ₹ 2,451.84 crore from Central allocation on account of excess carryover (₹ 1,563.54 crore), short-release of states' share (₹ 251.56 crore), late receipt of proposal (₹ 98.85 crore) and other miscellaneous reasons (₹ 537.89 crore). Corresponding states' share on account of Central share deduction which would have been

contributed by them worked out to be to ₹ 810.08 crore. State-wise details are given in **Annex-5.1**

Thus, due to slow pace of utilization/under utilization of funds by the states and non-contribution of the matching share by them resulted in denial of assistance to 7.25 lakh targeted beneficiaries (@ ₹ 45,000 per beneficiary).

The Ministry stated (June/July 2014) that amount deducted from some districts was redistributed to the better performing districts within the state at the end of the year and no IAY funds were surrendered and thus, there was no reduction in the overall targets as the target got transferred from one district to another. The Ministry further added that the basic purpose for making these provisions was that the maximum funds were utilised and the proposals for second instalment were submitted on time, however this provision has been removed from the IAY guidelines revised in June, 2013.

The Ministry did not analyse reasons for the low absorption of IAY funds in the districts that were not able to provide houses to the targeted beneficiaries. Mere utilization of the entire budget allocation was not the purpose of the IAY.

5.4 Excess release of ₹ 163.14 crore due to overstatement of funds utilised

According to the provisions of the IAY guidelines, if unspent balance exceeded 10 *per cent* of available funds during the previous year, Central share of the excess was to be deducted proportionately at the time of release of second instalment. However, this cut was relaxed by the Ministry in case a district reported an expenditure of at least 75 *per cent* of available funds by 31 December of the relevant financial year.

We noted that five selected districts (Barpeta, Karbi Anglong, Nagaon and Sonitpur of **Assam** and Sholapur of **Maharashtra**) were released ₹ 163.14 crore during 2008-13 in contravention of the provision of the IAY guidelines. Barpeta district understated the amount of closing balance, Karbi Anglong and Sonitpur districts overstated utilization of funds by suppressing interest income and Nagaon district overstated utilization of funds. Sholapur district claimed the same expenditure in two years. Details of these irregularities are given in **Annex-5.2**.

5.5 Mismatch in financial reporting

As per the records of the Ministry, Central share of IAY in respect of 33 states/UTs was ₹ 45,838.43 crore. The financial performance in 31 states/UTs selected in audit during 2008-13 is given in **Table-8** below:

Table-8 : Mismatch in reporting of Financial Performance by States/UT

(₹ in crore)

Year	Funds availability and expenditure by the states and UTs (Data compiled from information provided by the states and UTs 31 states/UTs[2])						Information/data provided by the Ministry in respect of 31 states/UTs[3]		Difference in releases	Difference in expenditure
	Opening balance	Central release	State release	Misc. receipts	Total	Expenditure	Releases to states and UTs	Expenditure		
2008-09	1824.07	7953.43	2117.33	151.04	12045.87	7907.93	8790.00	8341.24	836.57	433.34
2009-10	4140.25	8498.81	3961.20	308.08	16908.34	12583.77	8627.73	13284.27	128.92	700.47
2010-11	4324.80	9879.55	3823.15	366.03	18393.53	12468.44	10130.93	13452.44	251.38	984.01
2011-12	5925.09	9333.99	3580.52	502.99	19342.59	13588.17	9859.76	12916.09	525.77	(-) 672.10
2012-13	5754.42	8301.63	3569.78	489.11	18114.94	13184.11	7855.55	12201.43	(-) 446.08	(-) 982.67
Total		43967.41	17051.98	1817.25	64660.71	59732.42	45263.97	60195.47	1296.56	463.05

Against total funds availability of ₹ 64,660.71 crore, states/UTs had expended ₹ 59,732.42 crore (92 *per cent*)

The state /UT-wise details of funds released and expenditure incurred during 2008-13 are given in **Annex-5.3.1** to **5.3.5.**

During 2008-09 to 2011-12, the states and UTs had shown less receipt of Central share by ₹ 1,742.64 crore whereas during 2012-13 the same was shown in excess by ₹ 446.08 crore. In effect, states and UTs had shown short receipt of ₹ 1,296.56 crore during 2008-13. Major variations were observed in the states of **Assam, Bihar, Chhattisgarh, Gujarat** and **Odisha**. State/UT-wise details are given in **Annex-5.3.6**.

Expenditure figures provided by the Ministry and states/UTs also differed. For three years 2008-09, 2009-10 and 2010-11, expenditure incurred by the states/UTs were shown by the Ministry in excess by ₹ 433.34 crore, ₹ 700.47 crore and ₹ 984.01 crore respectively over the expenditure figures provided by the states and UTs, whereas for 2011-12 and 2012-12, expenditure figures of the Ministry were less by ₹ 672.10 crore and ₹ 982.67 crore respectively than those provided by the states and UTs. Major variations were observed in the states of **Assam, Bihar, Chhattisgarh, Jammu & Kashmir, Karnataka, Madhya Pradesh, Maharashtra, Odisha, Rajasthan** and **Tamil Nadu**. State/UT-wise details are given in **Annex-5.3.7**.

[3] Except Sikkim and Puducherry

There is need for urgent reconciliation of the data of the Ministry/states/UTs which lacks integrity as detailed above.

5.6 Non-accountal of interest on unspent balances

According to para 4.7 of the IAY guidelines, the IAY funds were to be kept in nationalized/scheduled or cooperative banks or a post office in an exclusive saving bank account by the DRDAs. Para 4.8 stipulated that interest amount accrued on the deposit of the IAY funds was to be treated as part of the IAY resources. Thus, proper reporting of interest accrued on deposits of the IAY was necessary for accounting for the same while releasing of funds by the Ministry. Audit examination of records in states revealed the following:

In **Andhra Pradesh,** the DRDAs of the respective districts transferred the GoI funds, on receipt from the Ministry, to the respective Project Directors (PDs) of Andhra Pradesh State Housing Corporation Limited (APSHCL) who in turn transferred the funds to Managing Director, APSHCL who maintained a central pool account exclusively for the IAY funds. These funds were further transferred to four nodal bank accounts for onward distribution to beneficiaries. As these nodal bank accounts were being maintained jointly for state housing scheme (INDIRAMMA) in addition to the IAY, the interest accrued on GoI share and state matching share of the IAY funds could not be ascertained, due to non-maintenance of exclusive account for the IAY funds. Audit observed that an amount of ₹ 1.52 crore accrued as interest on the IAY funds available in pool account maintained by MD, APSHCL for the period from January 2010 to January 2013 was not shown as IAY resources. This amount of interest accrued had been transferred to pool account of MD, APSHCL from the district offices.

Five districts (Cachar, Karbi Anglong, Karimganj, Sivsagar and Sonitpur), ₹ 2.68 crore and district Nagaon ₹ 36.91 lakh (out of ₹ 1.06 crore) of **Assam** also did not transfer interest accrued on funds available to the IAY account during 2008-13. Three selected districts of **Bihar** (Bhojpur, Madhubani and Supaul) earned interest of ₹ 3.73 crore but the same was not reflected in cash books.

In **Jharkhand**, 12 blocks and one DRDA under six selected districts[4] had not accounted for interest totalling ₹ 1.05 crore earned on the IAY funds despite

[4] block Madhupur of district Deoghar during 2008-13, blocks Chinia and Nagaruntari of district Garhwa during 2008-13; block Ghatsila (2012-13); block Gurabanda (2011-13) of district East Singhbhum; block Thakurgangtri of district Godda during 2008-13; blocks Chainpur, Medininagar Sadar, Lesliganj, Bishrampur of district Palamu during 2008-13; blocks Namkom (2009-10) and Ratu (2008-13) of district Ranchi and DRDA Ranchi during 2008-13

credit of this amount by banks in their pass books. Further, chartered accountants (CAs) of six test checked DRDAs of six selected districts reported that 85 blocks under the districts had not accounted for interest on available funds of ₹ 555 crore during 2008-13. The CAs suggested DRDAs to take appropriate action against the blocks for not incorporating accrued interest in cash books respectively in each year. However, DRDAs did not initiate any action against the blocks nor called for the reasons for non-accounting of bank interest from them. Resultantly, districts remained unaware of status of accrued interest on fund balances available with blocks. Under the circumstances, possibility of misutilisation/defalcation/misappropriation of government money could not be ruled out. Besides, non-accountal of interest was indicative of weak financial control.

5.7 Operating bank accounts

According to para 4.6 of the IAY guidelines, IAY funds (Central as well as state share) were to be kept in a nationalized/scheduled or cooperative bank or a post office in an exclusive separate saving bank account by the DRDAs.

Audit noted that multiple bank accounts (from 2 to 20) were operated in the selected districts and blocks in **Bihar**, **Jammu & Kashmir**, **Manipur**, **Punjab**, **Rajasthan** and **Uttar Pradesh** for keeping the IAY funds.

Further, the IAY funds were pooled with other Central scheme funds *viz.* Backward Region Grant Fund, Twelfth Finance Commission, etc. in **Andhra Pradesh**, **Bihar** and in four selected blocks (Mandar, Sadar Deoghar, Ghatshila and Gaurabanda) of **Jharkhand**. No separate bank accounts for the IAY funds were opened in seven out of 13 selected blocks in **Chhattisgarh** and in all selected blocks in **Tripura.**

In district Karimnagar of **Andhra Pradesh,** the IAY funds of ₹ 14.45 crore were kept (December 2010) in 63 various branches in fixed deposits by the PD, APSHCL. When pointed out by audit (September 2013), the State Government replied (December 2013) that the funds had been transferred to MD, APSHCL.

In **Gujarat,** funds received from GoI and state government for all schemes implemented by DRDAs were first credited into a common account and then transferred to the separate bank account maintained for the IAY. There was delay of upto 247 days in transferring of the IAY funds from common account to the IAY bank account.

In six selected districts of **Karnataka,** central share of the IAY grant was first credited directly to ZP general account (a common account to which GoI

directly credits schemes grant through e- transfer) and thereafter transferred to the separate IAY account of the ZP. We noted that five selected ZPs (Chikamagalur, Chitradurga, Gadag, Mandya, Ramanagara) credited the central share to the IAY accounts with delays ranging between 13 and 314 days. Further, interest earned of ₹ 39.25 lakh (approximately four *per cent* per annum) during this period was not transferred to the IAY bank accounts.

In **Odisha,** 11 blocks did not account for interest of ₹ 2.00 crore credited by bank on the IAY funds during 2008-13.

In **Punjab**, ₹ 28.70 crore received during 2008-13 from GoI was kept in separate bank accounts (other than for the IAY funds) and transferred to respective IAY bank accounts by the DRDAs/ZPs after 6 to 223 days. However, the interest amounting to ₹ 15.51 lakh was not transferred to the IAY accounts.

ZP (RD Cell) of district Sikar of **Rajasthan** on the instructions of higher authorities had withdrawn an amount of ₹ 50.00 lakh from the IAY saving bank account and transferred the same temporarily (March 2009) to another saving bank account with Canara bank.

In five selected districts of **Uttarakhand,** central share deposited in the master bank account was transferred to the IAY bank accounts after delays ranging between 10 and 349 days without interest of ₹ 54.00 lakh accrued on the IAY funds for the period kept in master bank account (@ four *per cent* per annum) during 2008-13.

IAY funds released by the Ministry to DRDA, North & Middle Andaman, had been credited to an account different from the IAY account till October 2011 and the same had to be transferred to the IAY account. The Ministry did not take adequate care while transferring funds in respect of the IAY to the correct account.

It was also observed that eight selected blocks and 24 selected districts of 11 states *viz.* **Assam** (one district)**, Chhattisgarh** (one district), **Jammu & Kashmir** (one block)**, Jharkhand** (two blocks), **Karnataka** (11 districts)**, Mizoram** (two blocks)**, Odisha** (one district)**, Punjab** (two blocks)**, Rajasthan** (six districts)**, Uttar Pradesh** (two district) and **Uttarakhand** (one block and one district) kept IAY funds in current account or in personal ledger account. Further, audit noted a loss of interest of ₹ 4.22 crore in six states[5]calculated at the

[5] **Assam**(₹ 1.10 crore)**, Jammu & Kashmir**(₹ 0.03 crore)**, Karnataka**(₹ 2.51 crore)**, Odisha** (₹ 0.10 crore)**, Punjab**(₹ 0.08 crore)**, Rajasthan**(₹ 0.40 crore)

prevailing rate of interest (3.5 and 4 *per cent* per annum) during 2008-13 due to keeping the amount in current accounts.

Thus, due to operation of multiple bank accounts, pooling of the IAY funds with other scheme funds, non-accountal of interest accrued on the unutilized IAY funds, the exact amount of expenditure wherever it was merged with other scheme funds could not be ascertained in audit.

The Ministry stated (July 2014) that as per revised procedure, only one bank account was to be maintained by a DRDA which is registered with the CPSMS and the funds were released electronically only in that account. The Ministry further added that from 2014-15, IAY funds were being released only to the consolidated funds of the states.

5.8 Short release of state share

Examination of the records of state governments relating to release of funds disclosed that in 11 states there was short release by state governments of their shares of IAY funds amounting to ₹ 255.71 crore for 2008-13. The details of short release are given in the **Annex-5.4.** The shortfall in states' share adversely affected the total availability of funds for the implementation of the IAY thereby reducing number of houses to be constructed for targeted BPL households.

The Ministry accepted (June 2014) the audit observation and stated that in case of short release or non-release of state share, the proportionate Central share was deducted from the second instalment of the concerned districts. The Ministry further added that the deducted amount was redistributed to the better performing districts within the state.

5.9 Delay in release of state share to implementing agencies

According to para 4.6 of the IAY guidelines, state share was to be released to the DRDAs within one month after the release of Central assistance and a copy of the same was to be endorsed to the Ministry.

In 19 states, the state share was released by state governments with delays of upto 744 days. Details are given in **Annex-5.5.** Delayed releases of funds led to delayed transfer of funds to the beneficiaries and thus affected adversely implementation of the IAY.

The Ministry accepted (June 2014) the audit observation and stated that due to financial constraints of the states or due to the late receipt of sanction orders releasing Central share, release of state share was sometimes delayed.

Case study: Execution of the IAY in Andhra Pradesh

- In **Andhra Pradesh,** the IAY was executed by **Andhra Pradesh State Housing Corporation Ltd. (**APSHCL). In violation of the IAY guidelines, the state had devised its own fund flow system. As per this system, DRDAs of the respective districts would transfer the GoI funds, on receipt from Ministry, to the respective project directors of APSHCL who in turn would transfer the same to MD, APSHCL, Hyderabad wherein a central pool account was being maintained exclusively for the IAY funds. The state government released its matching share to personal deposit account of MD, APSHCL maintained exclusively for the operation of all the state funds. These funds were further transferred to four nodal bank accounts for onward distribution to beneficiaries. In addition to the IAY, these nodal bank accounts were being maintained for state housing programme *viz.* INDIRAMMA (Integrated Novel Development in Rural Areas and Model Municipal Areas) and therefore due to non-maintenance of exclusive bank account for the IAY funds interest that accrued on funds released by GoI and state matching share could not be ascertained.
- It was observed that houses already commenced/constructed during 2008-13 under INDIRMMA at lower cost (in comparison to unit cost of houses under the IAY received from GoI) had been converted to the IAY houses and accordingly beneficiaries were paid unit cost lower than specified in the IAY guidelines (@ ₹ 35,000 and ₹ 45,000). Due to short release of unit cost to beneficiaries, there was an amount of ₹ 367.59 crore (approx.) retained by the APSHCL (Central share: ₹ 275.57 crore and state matching share: ₹ 91.89 crore) for the period from 2008-09 to 2010-11.

5.10 Parking of funds

In five states of **Bihar**, **Jharkhand**, **Rajasthan**, **Tamil Nadu and Uttar Pradesh**, ₹ 86.16 crore remained parked/unutilized for periods ranging between one and eight years at district/block/GP levels as detailed in **Table-9** below:

Table-9 : Parking of funds

State	Observation
Bihar	IAY assistance of ₹ 10.60 crore (Central share ₹ 7.95 crore and state share ₹ 2.65 crore) received by district Kishanganj in March 2011 remained unutilized for two years. On being pointed out by audit (May 2013), the funds were released to blocks in June 2013. In district Supaul, the unspent balance of ₹ 3.04 crore under the IAY received in 2004-05 remained unutilized for eight years. In district West Champaran a sum of ₹ 5.68 crore remained unutilized with 18 *gram panchayats* since 2008-09. The unspent balance lying with *gram panchayats* was required to be transferred to the blocks.
Jharkhand	Due to non-assessment of actual requirement, ₹ 24.86 crore in 24 blocks of districts Godda, Palamu and Ranchi remained unutilized during 2008-13. In two DRDAs (Ranchi and East Singhbhum), cheques of ₹ 21.61 crore provided to blocks during 2010-11 were encashed during 2011-12. In DRDA Palamu, ₹ 48.00 lakh remained unutilized from 2011-12 to 2013-14 (as of September 2013). In DRDA, East Singhbhum, ₹ 1.75 crore pertaining to period prior to 2008-09 remained unutilised as of September 2013. Interest earned on account of the IAY fund during 2008-13 of ₹ 17.00 lakh was also not utilized till June 2013.
Rajasthan	Eight blocks of six districts had not refunded ₹ 1.00 crore to ZPs which remained unutilized with them and lying in personal deposit account/separate bank accounts instead of the IAY account.
Tamil Nadu	In three blocks (Thiruverambur – district Trichy, Srivaikuntam and Tiruchendur- district Tuticorin), ₹ 77 lakh was held in the savings bank account of 62 village *panchayats* as on 31 August 2013. Further, in three blocks (Kothagiri- district Nilgiris, Kammapuram-district Cuddalore and Ramanathapuram - district Ramanathapuram) ₹ 1.07 crore was held in the savings bank account from April 2012.
Uttar Pradesh	District Rampur had neither surrendered nor utilized ₹ 2.33 crore earmarked for SC/ST category for 2011-12 despite availability of beneficiaries in these categories. In Deoria district, ₹ 8.59 crore remained unutilised since 2011-12 as the beneficiaries under the SC/ST category was exhausted. In Meerut district, ₹ 4.38 crore remained unutilized since 2009-10 due to non-availability of eligible families for IAY assistance.

The Ministry stated that utilization of 60 *per cent* of available funds at district level was mandatory for release of further instalment and there was a possibility of some funds remaining unutilized at block or GP level out of balance of 40 *per cent*. The Ministry further added that matter was to be taken up with concerned states. However, some of the cases highlighted in Audit relate to releases made four or five years back and thus require attention.

5.11 Inflated expenditure in Utilisation Certificates (UC)

Three selected blocks (Raha under district Nagaon and Baghmara and Chaiduar both under district Sonitpur) of **Assam** had showed in their cash books ₹ 2.22 crore transferred to GPs during months of March 2008 and March 2012. However, the same were either transferred temporarily to a new account or call deposit receipts were prepared to show funds utilization in 2007-08 and 2011-12. Funds were actually transferred to GPs in the following financial years.

Thirty ZPs (₹ 331.75 crore) in **Karnataka** (except ZP Yadgir), two PAUs in **Kerala** (Alappuza and Wayanad ₹ 3.93 crore), two selected districts (₹ 23.35 crore) in **Odisha** (Balasore and Ganjam) and two selected districts (₹ 1.52 crore) in **Uttarakhand** (Tehri and Udham Singh Nagar) reported expenditure inflated by ₹ 360.55 crore in the UCs furnished to the Ministry during 2008-13.

Five selected blocks under two districts (Balasore and Ganjam) of **Odisha** also submitted UCs inflated by ₹ 12.62 crore over the actual expenditure during the period 2008-13. Six selected blocks in **Tripura** furnished the UCs of ₹ 7.60 crore without incurring expenditure during 2008-13. DRDA Tiruvannamalai (**Tamil Nadu**) utilized only 51.68 *per cent* of the available funds as per cash book whereas in the proposal for second instalment for the year 2011-12, it was reported as 72 *per cent*.

The Ministry stated that matter was to be taken up with concerned states.

5.12 Non- reconciliation of accounts

We noted that the monthly reconciliation of accounts was not carried out uniformly in the selected districts, blocks and GPs of seven states *viz*. **Bihar, Himachal Pradesh, Jammu & Kashmir, Kerala, Madhya Pradesh, Manipur** and **Odisha**. Reconciliation between bank balances and cash book balances was not done in Karimnagar district at any point of time during 2009-10 to 2012-13. As a result discrepancy of ₹ 23.38 crore between closing balances of cash book and pass book could not be vouchsafed by audit. Reconciliation between bank balances and cash books was not done in 28 out of 119 selected GPs in **Karnataka**.

5.13 Pending Utilization Certificates

Para 4.2 (b) (vi) of the IAY guidelines requires submission of a UC by *Zilla Parishad*/DRDA in the prescribed proforma along with fulfillment of other conditions for claiming second instalment. As per information provided by the Ministry, UCs for ₹ 137.52 crore pertaining to 2006-07 to 2011-12 were pending from 15 states as detailed in **Table-10** below:

Table-10 : Pending Utilisation Certificates

State	No. of Districts	Amount (₹ in lakh)	UC pertain to year
Arunachal Pradesh	1	4.76	2010-11
Assam	23	4,992.60	2008-09 and 2011-12
Himachal Pradesh	1	10.25	2010-11
Jammu & Kashmir	5	700.24	2010-11 and 2011-12
Jharkhand	9	4,748.19	2009-10 and 2010-11
Karnataka	1	26.25	2010-11
Madhya Pradesh	12	676.08	2005-06,2007-08, 2009-10 and 2010-11
Maharashtra	15	305.39	2006-07, 2007-08 and 2010-11
Manipur	1	20.79	2010-11
Odisha	1	17.03	2009-10
Sikkim		126.00	2010-11
Tamil Nadu	1	59.44	2009-10
Tripura	1	22.34	2010-11
Uttar Pradesh	17	120.75	2009-10 and 2010-11
West Bengal	3	1,921.88	2011-12
	Total	13,751.99	

5.14 Diversion of funds and expenditure on inadmissible items

According to para 4.2 (b) (vii) of the IAY guidelines, DRDAs were to submit a non-diversion and non-embezzlement certificate while claiming the second instalment from the Ministry. Though DRDAs had submitted the non-diversion certificates, audit noted that ₹ 37.12 crore in 13 states and two UTs were diverted to other schemes *viz.* MGNREGS, SGSY, state housing schemes, etc. State specific findings are detailed in **Annex-5.6.1.** Out of the diverted funds, ₹ 28.40 crore had been recouped to the IAY fund with delays ranging between 10 and 261 days.

Further, ₹ 2.20 crore was incurred on inadmissible items other than specified under the IAY *viz.* payment of wages to beneficiaries, stationery, contingencies, etc. in seven states. These are detailed in **Annex-5.6.2**.

The Ministry stated (July 2014) that in case of diversion of funds to other schemes or for inadmissible purposes was noticed, DRDAs were advised to recoup the amount to the IAY immediately and release of funds withheld and in case time was short and financial year was closing, second instalment was released conditionally which was monitored next year.

5.15 Earmarking of funds for Natural Calamities

According to para 4.4.1 of the guidelines, five *per cent* of the total allocated funds under the IAY was to be kept apart at the central level to meet the exigencies arising out of natural calamities and other emergent situations like riot, arson, fire, rehabilitation under exceptional circumstances, etc. with a district-wise[6] ceiling of 10 *per cent* of annual allocation (including state share) or ₹ 70.00 lakh whichever was higher.

Proposals for this purpose were to be received from state governments/ administration of UTs showing the extent of damage and the estimated fund requirement in respect of the proposed IAY houses to be built provided assistance for construction a house was not obtained from any other source. The relief was to be as per the norms with regard to per unit ceiling of assistance for an IAY house prescribed under the IAY.

In order to facilitate timely relief to victims in case of fire, riots and arson and enable immediate reconstruction of damaged houses, district collectors/ district magistrates/deputy commissioners at the district level were

[6] State-wise ceiling of 10 *per cent* of annual allocation (including state share) vide Ministry's order No. H-11011/1/2002-RH dated 14/02/2012

authorized to first incur the expenditure and provide assistance to victims of such calamities. The expenditure could be met from their own resources or from the district's allocation. The central share of the expenditure so incurred was to be reimbursed by the Ministry on submission of a proposal for reimbursement along with the details of family assisted and UCs for the amount spent, duly signed by the collector. The collector was also to certify the occurrence and extent of the damage and provide a certificate to the effect that no assistance for construction of house had been extended to the said victims from any other source.

In district Nagaon of **Assam,** 114 non-BPL victims of flood erosion in block Laokhowa were provided ₹ 55.00 lakh for construction of houses and 137 storm affected victims of three blocks (Bajiagaon, Barhampur and Jugijan) were provided ₹ 66.00 lakh for construction of houses without ascertaining the authenticity of occurrence of the incidence/storm and without any estimate being prepared. The certificate from collector on non-utilisation of funds for this purpose from any other sources, as required, was also not available on records. Fourteen districts of three states **Bihar** (Aurangabad, Bhagalpur, Bhojpur, Kishanganj, Madhubani, Saran and Supaul totaling ₹ 6.43 crore) **Uttar Pradesh** (Gonda, Hamirpur, Mainpuri and Rampur totaling ₹ 1.15 crore) and **Uttarakhand** (Nainital, Tehri Garhwal and U S Nagar totaling ₹ 12 lakh) incurred ₹ 7.70 crore for providing assistance to victims of natural calamities; however, 13 districts (except district Mainpuri) had not claimed central share from the Ministry. In Uttar Pradesh, in two districts (Gonda and Mainpuri) out of 14 selected districts, there were no records of actual occurrence of natural calamities but an expenditure of ₹ 1.01 crore was incurred on account of natural calamities.

DRDA (South), **Goa** released (October 2009) financial assistance to 115 flood victim families @ ₹ 20,000 each from the IAY fund. Out of 115 families, 50 families belonged to Above Poverty Line (APL). The Joint Secretary, Ministry of Rural Development directed (October 2009) DRDA (South) to prefer claim with collectorate, South Goa to get refund of the amount disbursed to APL families. Instead of preferring claim for refund of ₹ 10.00 lakh from the state government, all the above APL families were irregularly added in the BPL list to justify the action of DRDA (South).

In **Karnataka**, GoI released ₹ 9.85 crore and Government of Karnataka released ₹ 5.15 crore during December 2009 for natural calamities under the IAY. Out of ₹ 15.00 crore, ₹ 13.48 crore was utilised at the end of March 2013. Since no separate records were maintained either by the implementing

agency (RGRHCL[7]) or by the ZPs/GPs, audit could not ascertain the correctness of the expenditure incurred by the GPs for the victims of the natural calamities.

In **Manipur**, there was delay of one year and nine months to three years and 10 months in providing assistance to 114 victims out of 120 victims of massive landslide at village Sajouba in Tadubi sub-division of district Senapati in September 2007. Six victims could not be provided assistance for IAY house due to non-availability of funds.

In **Nagaland**, no expenditure was incurred under natural calamity except a reimbursement of ₹ 37.50 lakh pertaining to 2007-08 against DRDA Mokokchung during 2008-09.

Out of ₹ 166 lakh available with 12 districts (Banswara, Barmer, Chittorgarh, Dungerpur, Jaisalmer, Jalore, Jhalawar, Pali, Rajsamand, Sirohi, Udaipur and Tonk) of **Rajasthan**, only ₹ 86.00 lakh were utilised and ₹ 80.00 lakh remained unspent as on 31 March 2013. Neither UCs were submitted nor unspent balance was adjusted against normal IAY grant even after lapse of three years.

In **Tripura,** ₹ 2.45 crore were released by the collector to 10 implementing agencies in district West Tripura (during 2008-13) to provide houses under the IAY to 631 surrendered militants and ₹ 15.00 lakh in block Mungiakami (district Khowai) to provide 31 IAY houses to the surrendered militants during 2012-13. No approval was found to have been obtained from the Ministry for such deviation from the IAY guidelines which do not envisage coverage of surrendered militants under the IAY. The state government stated that militants were surrendered extremist and required to be rehabilitated on priority basis.

5.16 Unaccounted expenditure or misappropriation of funds

Para 4.2 (b) (vii) of the IAY guidelines requires DRDAs to submit non-embezzlement certificates while claiming the second instalment from the Ministry. We observed that DRDAs had submitted the non-embezzlement certificate in a routine manner and without exercising due vigilance. There were 15 confirmed cases of misappropriation of the IAY funds with a financial implication of ₹ 4.91 crore in **Assam, Bihar** and **Jharkhand.**

[7] Rajiv Gandhi Rural Housing Corporation

Audit also noticed that in 15 cases in nine states of Assam, **Jammu & Kashmir**, **Jharkhand**, **Karnataka**, **Manipur**, **Nagaland**, **Odisha**, **Punjab** and **Uttar Pradesh**, there were no supporting vouchers/records relating to transfer of assistance to beneficiaries and payments for procurement of construction material. This had a financial implication of ₹ 9.76 crore. Suspected misappropriation of funds cannot be ruled out in these cases.

The details of confirmed and suspected cases of misappropriation are given in the **Annex-5.7.**

The Ministry stated that specific cases referred by audit would be inquired into and action taken would be submitted after taking inputs from concerned state governments.

5.17 Payment of assistance to beneficiaries

According to para 4.10 of the IAY guidelines, payment was to be made to the beneficiary on staggered basis depending on the progress of the work and the entire money was not paid in lump sum. Instalments of payment to be linked to the progress of work could be decided by the state government or at the district level. Ideally, the assistance was to be distributed in two instalments, first instalment with the sanction order and the second instalment when the construction had reached the lintel level. Peculiarities noted by audit in the disbursement of assistance to the beneficiaries are mentioned in the following case study:

Case study: Peculiarities in implementation of the IAY in Arunachal Pradesh, Nagaland and Tripura

In contravention of the IAY guidelines, implementation of the IAY in **Arunachal Pradesh** and **Nagaland** during 2008-13 was restricted to providing housing materials in the form of corrugated galvanised iron (CGI) sheets to beneficiaries. **Arunachal Pradesh** and **Nagaland** incurred expenditure of ₹ 202.30 crore and ₹ 214.20 crore respectively under the IAY during 2008-13 which was entirely on procurement of CGI sheets.
Against financial assistance stipulated in the IAY guidelines, each beneficiary in **Nagaland** was given five to seven bundles of CGI sheets and in **Arunachal Pradesh**, beneficiaries were given CGI sheets equal to the financial assistance admissible to them under the IAY.

By not providing financial assistance as stipulated in the IAY guidelines, beneficiaries were not given complete freedom as to the manner of construction of the house. Moreover, a complete house cannot be expected by providing only CGI sheets as the IAY beneficiary would require to bear the cost of other building material and labour for construction of a house.

In **Nagaland**, 68,805 beneficiaries (information provided by the Department of Rural Development, Nagaland) were provided assistance under the IAY during 2008-13. For these beneficiaries 4,43,553 bundles of CGI sheets were required to be procured (five bundles of sheets per beneficiary during 2008-09 for 19,041 beneficiaries and seven bundles of sheets per beneficiary during 2009-13 for 49,764 beneficiaries). However, the department had procured 4,38,268 bundles of CGI sheets only during 2008-13. Thus, there was short distribution of 5,285 bundles of CGI sheets to beneficiaries against the actual entitlement. This was corroborated during joint physical verification in three selected districts where 369 out of 720 beneficiaries confirmed that they had received only 1,744 bundles against their entitlement of 2,551 bundles of sheets during 2008-13. Due to short distribution of CGI sheets, achievement of annual targets was in excess for 2008-13 (68,805 houses were completed against targets of 41,189 numbers of houses). The department stated that the excess achievement was due to additional coverage of beneficiaries by utilising the amount saved from the short release of ₹ 12,500 per beneficiary (against the entitlement of CGI sheets of cost of ₹ 48,500, each beneficiary was distributed CGI sheets with cost of only ₹ 36,000). The department had covered more beneficiaries than targeted by distributing lesser number of CGI sheet bundles whose cost was less than the financial entitlements of a beneficiary as per IAY guidelines. Thus, the over achievement of the targets claimed by the department was at the cost of reduction in the entitlement of the IAY.

In district West Siang of **Arunachal Pradesh**, 3,032 beneficiaries were issued 1,545.65 metric ton of CGI sheets against their entitlement of 1,681.30 metric ton (0.4781 MT per beneficiary during 2008-10, 0.6118 MT per beneficiary during 2010-12). Thus, beneficiaries were deprived of the full benefits of the IAY. In district Lohit, 2,191 beneficiaries to whom assistance for construction of new house was provided were also provided assistance for upgradation of *kutcha* houses amounting to ₹ 328.65 lakh during 2008-13. The DRDA stated that with a meagre amount of ₹ 38,500 (assistance for new constructions per unit), it was difficult to construct a house in topographically unfavourable hilly areas, so both the amounts meant for new construction and up-gradation were given to the same beneficiaries. The action of DRDA was against the provisions of the IAY guidelines and also resulted in excess release of ₹ 328.65 lakh to beneficiaries under new construction.

In **Tripura,** beneficiaries were not given complete freedom as to the manner of construction of houses during 2008-10. Construction of the IAY houses was entrusted to departmental implementing officers (*panchayat* secretaries/ junior engineers). After selection of beneficiaries by the village *panchayats*, work orders were issued in favour of the implementing officers for construction of the IAY houses for the selected beneficiaries. Apart from CGI sheets, tubular truss (black iron pipe made structure for roofing), RCC Pillar and bamboo-mat walling or mud walling were provided to the beneficiary. No cash money was provided to the beneficiary. CGI sheets and tubular truss were arranged by the rural development department while RCC Pillar, bamboo walling/mud walling and labour were arranged by the implementing officer from the IAY funds advanced to him and on completion of the IAY houses submitted adjustment of advances. All the above expenditure was restricted to assistance available per beneficiary under the IAY. During 2008-10 entire expenditure of ₹ 132.68 crore was incurred in this manner.

Sample pictures of houses made of CGI Sheets in Tripura and Nagaland

IAY House Laxmi Narayan Pur Village under Khowai Block of Tripura



IAY House Ramchandra Nagar Village under Khowai Block of Tripura





5.17.1 Payment of assistance on non- staggered basis

We observed that payment of ₹ 107.53 crore to 74,872 beneficiaries in 32 selected districts of 11 states (**Assam, Bihar, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Punjab, Rajasthan, Tamil Nadu**, **Uttar Pradesh** and **West Bengal**) was made in lump sum/without linkages to progress of construction of houses. State-wise details are in **Annex-5.8**

5.17.2 Delay in Payment/Non-payment of assistance to beneficiaries

In 14 selected districts of five states (**Assam, Gujarat, Odisha, Rajasthan** and **Tamil Nadu**), disbursement of first/second instalment was made with delays ranging between 14 to 1,140 days from the due date. Details are given in **Annex-5.9.1**.

In **Goa** there was inordinate delay of more than eight months in issuing cheques amounting ₹ 1.42 crore to IAY beneficiaries from DRDA (South) due to delay in arranging public meeting on the convenience of the Minister.

In 17 selected districts of **Haryana**, **Jammu & Kashmir**, **Uttar Pradesh** and **West Bengal**, second instalment to 13,038 beneficiaries was not released. Utilisation of first instalment by these beneficiaries could not be ascertained in audit. Details are given in **Annex-5.9.2.**

In four blocks (Jalod, Limkheda, Keshod and Sankheda) of three selected districts of **Gujarat** (Dahod, Junagadh and Vadodara), 983 IAY beneficiaries did not get any financial assistance due to non-availability of bank accounts/mismatch in bank accounts.

In three selected districts of **Punjab** (Nawan Shahr, Patiala and SAS Nagar), 56 beneficiaries were not paid ₹ 13.28 lakh. In Kaliganj PS (district Nadia) and GP Domdoma under block Suri-II (district Bhirbhum) of **West Bengal**, though the beneficiaries were selected and funds of ₹ 4.32 crore and ₹ 51.00 lakh respectively were available, payments were not made to any beneficiary during 2008-11.

In district **Goa** (South), cheques drawn in favour of 123 beneficiaries amounting to ₹ 20.00 lakh were cancelled without recording any reason. As per the oral instructions of the Minister payments were made to some other beneficiaries who had applied later. In **Jammu & Kashmir**, the department had resorted to making payments to the beneficiaries through cheques in public meetings held by MPs/MLAs/Ministers which resulted in delayed payment of the assistance to the beneficiaries.

5.17.3 Unauthorized deduction of ₹ 139.37 crore from assistance to beneficiaries

In the following three states, audit observed that ₹ 139.37 crore was deducted from the assistance given to the IAY beneficiaries as under:

State	Deduction (₹ in crore)	Remarks
Andhra Pradesh	139.12	Recovered towards application fee, beneficiary contribution and administrative charges from 11.02 lakh beneficiaries during 2008-13.
Gujarat	0.11	Deduction made on account of non-installation/ non-construction of smokeless *chulha*/sanitary latrine/IAY display board in cases of 2,298 beneficiaries during 2008-13 in four selected blocks (Anand, Tarapur, Zalod and Limkheda) of two selected districts (Anand and Dahod).
Jharkhand	0.14	In nine selected blocks (Sadar, Madhupur, Godda Sadar, Thakurgangti, Chinia, Dandai, Nagaruntari, Garhwa Sadar, Ratu and Mandar)of four selected districts(Deoghar, Garhwa, Godda and Ranchi) during 2008-12 from 2,925 beneficiaries on account of non-installation/non-construction of smokeless *chulha*/sanitary latrine/IAY display board.
Total	139.37	

This deduction was irregular as the IAY guidelines did not allow any deduction from assistance made to beneficiaries.

5.17.4 Irregularities in payments of assistance

In 16 selected districts of six states (**Assam, Gujarat, Jammu & Kashmir, Punjab, Tamil Nadu and Uttarakhand**), 21,413 beneficiaries were paid assistance of ₹ 19.07 crore at the rates lower than those prescribed. State-wise details are given in **Annex-5.10**.

As per records ₹ 47.00 lakh was shown paid to 131 beneficiaries in district Senapati of **Manipur**. However, during joint physical inspection it was noticed that these beneficiaries were given CGI sheets worth ₹ 19.00 lakh only. Further, amount received by 89 beneficiaries (whose houses were physically verified) in seven blocks was less than the amount released to

them by ₹ 14.67 lakh. In four selected districts (Churachandpur, Imphal East, Senapati, Thoubal) of **Manipur**, 336 beneficiaries were paid ₹ 78.68 lakh in excess of their eligibility.

Irregularities in payment of assistance to beneficiaries in Uttar Pradesh

In four selected districts (Amroha, Budaun, Deoria and Gonda) in **Uttar Pradesh**, 7,961 beneficiaries during 2008-13, were issued individual cheques totaling ₹ 22.34 crore. Due to non-availability of bank account details, the actual credit of financial assistance in the beneficiaries' accounts could not be ascertained in audit.

5.17.5 Payments made through cash/bearer cheques/self cheques/construction committee/sarpanches

According to para 4.10 of the IAY guidelines, assistance to beneficiaries should be transferred directly into his account in a bank or post office. We noted that in 12 selected districts of five states (**Gujarat, Jharkhand, Manipur, Meghalaya** and **Punjab**), payment of ₹ 28.97 crore to 8,964 beneficiaries was made in cash/bearer cheques/self cheques in violation of the IAY guidelines. State-wise details are given in **Annex-5.11**.

Out of this, 28 bearer cheques valuing ₹ 6.00 lakh issued to beneficiaries in block Tarn Taran of selected district Tarn Taran of **Punjab** remained uncashed till March 2013.

Further, assistance of ₹ 23.28 crore in 276 GPs of six selected districts of **Assam**[8] and **Punjab**[9] was first transferred to construction committee or sarpanches for onward payment to beneficiaries which was against the provision of the IAY guidelines. Records pertaining to utilization of funds of ₹ 2.15 crore were not available at block and GP levels in **Assam**. In the absence of this, audit could not ascertain actual utilization of funds on the houses constructed under the IAY.

[8] Assam: ₹ 2.15 crore in 48 GPs of two selected districts

[9] Punjab: ₹ 21.13 crore in 228 GPs of four selected districts

5.17.6 Double/Excess payments to the beneficiaries

In 11 selected districts of three states (**Bihar, Jammu & Kashmir and Rajasthan**) double/excess payment of ₹ 7.16 crore was made to 3,833 beneficiaries. Details are given in **Annex-5.12**.

Recommendation:

- Before sanctioning the assistance for construction/up-gradation of house under the IAY, it may be ensured that the beneficiary holds a bank account. The second instalment should be released in their bank accounts only after receipt of due verification certificate from the concerned authorities.

Chapter 6: Convergence with other Schemes

6.1 Introduction

As per para 5.11 of the Indira Awaas Yojana (IAY) guidelines, the District Rural Development Agencies (DRDAs) were to make concerted efforts to identify the programmes/schemes being implemented by various Ministries/Departments of the Central Government which could be dovetailed with the IAY so that IAY beneficiaries could also derive the benefits of these schemes intended for rural BPL households. It was envisaged that there should be convergence of the IAY with activities and funds provided under the Total Sanitation Campaign for construction of sanitary latrines in the IAY houses; Rajiv Gandhi Grameen Vidhyutikaran Yojana for providing electricity; National Rural Water Supply Programme for providing drinking water; Differential Rate of Interest scheme for availing loan facility; Insurance Policies for rural BPL families and rural landless families; and job cards under Mahatma Gandhi National Rural Employment Guarantee Scheme so that the possible benefits under these schemes could be extended to the IAY beneficiaries.

6.2 Absence of Convergence Activities

6.2.1 Construction of sanitary latrines under Total Sanitation Campaign (TSC)

We noted that sanitary latrines were constructed only in 25.48 lakh (23.68 *per cent*) out of 107.58 lakh houses for the entire country during the period 2009-10 to 2012-13. Thus, 76.32 *per cent* houses were deprived of the benefits of TSC as sanitary latrines were not constructed in these houses.

Further, in the selected districts of 16 states/UTs *viz*. **Arunachal Pradesh, Bihar, Goa, Gujarat, Haryana** (in five districts), **Jammu & Kashmir, Jharkhand, Karnataka, Kerala, Mizoram, Nagaland, Odisha, Punjab, Tripura, Uttarakhand** and **Andaman & Nicobar Islands**, convergence activities with TSC were not undertaken.

In **Chhattisgarh,** in five selected districts and 13 blocks, there was lack of awareness regarding convergence between IAY and TSC. There were no concerted efforts on the part of the implementing agencies to ensure assistance under TSC to IAY beneficiaries. In place of providing additional assistance for the construction of sanitary latrine, the agencies in their sanctions for release of assistance under the IAY stipulated that a portion of the IAY assistance was to be used for the construction of sanitary latrine. Thus, instead of obtaining additional assistance under TSC, the beneficiaries had to construct the sanitary latrines within the IAY assistance. In **Uttarakhand**, sanitary latrines were to be constructed with the IAY houses under TSC but were actually funded under the IAY. In **Uttar Pradesh,** 15 selected districts did not ensure sanction of sanitary latrines while sanctioning a house under the IAY. District Panchayat Raj Officers (DPROs), under whom TSC was being implemented, were working independently and not in co-ordination with DRDAs. The DRDAs invariably did not send the list of houses sanctioned under the IAY to DPROs and also did not ensure construction of a sanitary latrine. There was no system to ensure sanctioning and construction of a sanitary latrine along with the construction of house. We noted that out of 15 selected districts, in nine districts[1] only 55,635 sanitary latrines (12.60 *per cent*) were constructed against 4,41,409 sanctioned houses during 2008-13.

In **Andhra Pradesh,** the Andhra Pradesh State Housing Corporation Limited (APSHCL) did not furnish any information about convergence of IAY with other GOI programmes/schemes. However, audit noted that in two selected districts Karimnagar and Khammam, out of 2, 04,569 sanctioned houses[2], only 34,487 houses[3] (16.86 *per cent*) were sanctioned along with sanitary latrines.

In **Maharashtra**, out of eight selected districts, in three districts (Ahmednagar, Ratnagiri, Thane) convergence was done with the IAY. In four selected districts (Bhandara, Solapur, Beed, Gondia) and two blocks (Ardhapur, Kinwat) of district Nanded, no convergence was done with the IAY. Further, beneficiaries were forced to construct the sanitary latrine from the assistance of the IAY as State Government instructed the DRDAs not to release final instalment of the IAY unless sanitary latrines were constructed by the beneficiaries. This instruction was against the provisions of the guidelines and deprived of the benefits of TSC to the IAY beneficiaries.

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1 Amroha, Deoria (only of block Bhatani), Gonda, Kushinagar, Lucknow, Manpuri, Mathura Rampur and Varanasi

2 (Karimnagar-51,107 and Khammam-1,53,462)

3 (Karimnagar-13,914 and Kammam-20,573)

Case Study

Uttar Pradesh

District Panchayat Raj Officer (DPRO), Varanasi released ₹ 1.35 crore to DRDA Varanasi for crediting the same in bank accounts of the IAY beneficiaries for construction of sanitary latrine during 2009-11, out of which the DRDA released only ₹ 36 lakh to the IAY beneficiaries. Audit noted that ₹ 5.50 lakh was diverted for the payment of salary to DRDA staff and ₹ 0.34 lakh for first instalment of an IAY beneficiary. The amount of ₹ 1.04 crore (including interest) remained unutilized (February 2013).

Audit further noted that after receipt of funds under convergence from DPRO, DRDA Varanasi released first instalment of ₹ 1,500 each for the construction of sanitary latrine to 739 beneficiaries in 2010-11. However, second instalment to these beneficiaries was not released (May 2013). As a result neither the sanitary latrines were constructed nor the amount so disbursed (₹ 11.09 lakh) was put to use.

6.2.2 Convergence with Rajiv Gandhi Grameen Vidhyutikaran Yojana (RGGVY)

In selected districts of 21 states *viz.* **Andhra Pradesh, Arunachal Pradesh, Assam, Bihar, Goa, Gujarat, Haryana, Himachal Pradesh (one district), Jammu & Kashmir, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Meghalaya, Manipur, Mizoram, Nagaland, Odisha, Punjab, Uttarakhand,** and **Uttar Pradesh**, the IAY was not converged with RGGVY for providing free electricity connections.

6.2.3 Convergence with National Rural Water Supply Programme (NRWSP)

We noted that in selected districts of 24 states/UTs *viz*. **Andhra Pradesh, Arunachal Pradesh, Assam, Bihar, Chhattisgarh, Goa, Gujarat, Haryana, Himachal Pradesh(one district), Jammu & Kashmir, Jharkhand, Karnataka, Kerala, Meghalaya, Manipur, Mizoram, Nagaland, Odisha, Punjab, Tripura, Uttar Pradesh, Uttarakhand, West Bengal** and **Andaman & Nicobar Islands**, IAY beneficiaries were deprived of the benefits of convergence with NRWSP.

In Madhya Pradesh, out of 13 selected districts, nine districts[4] reported that convergence with NRWSP was not ensured. Two districts (Mandla, Khandwa) reported convergence with NRWSP, however, records were not produced to audit for verification and remaining two districts (Dindori, Ujjain) stated that no information was available with them.

6.2.4 Convergence with Differential Rate of Interest (DRI) Scheme

According to para 3.1 and 3.3 of the IAY guidelines, in addition to the assistance provided under the IAY, an IAY beneficiary can avail himself of a loan of up to ₹ 20,000 per housing unit under the DRI scheme from any nationalized bank at the interest rate of four *per cent* per annum to top up the unit assistance under the IAY. It will be the responsibility of the state government/DRDA concerned to co-ordinate with the financial institutions to make available the credit facility to those beneficiaries who are interested.

We noted that loan facility under DRI scheme was not availed due to absence of efforts by states/DRDAs in co-ordination with the financial institutions to make available the credit facility and awareness of the DRI scheme among beneficiaries during 2008-13 in selected districts of 13 states *viz.* **Arunachal Pradesh, Assam, Bihar, Goa, Jammu & Kashmir, Karnataka, Maharashtra, Manipur, Meghalaya, Nagaland, Rajasthan, Uttar Pradesh** and **West Bengal**.

In **Andhra Pradesh**, no efforts were made by APSHCL to avail the loans under the DRI scheme for beneficiaries. However, every SC/ST beneficiary was eligible for a loan of ₹ 20,000 under state housing programme (INDIRAMMA).

In **Chhattisgarh,** in five selected districts, out of 55,468 cases, only 1,639 cases (three *per cent*) were forwarded to banks for loan under DRI scheme during 2011-13. Out of these, loans were sanctioned in 552 cases only (one *per cent*). Overall percentage of the cases forwarded by JPs to banks for availing loan under DRI and beneficiaries availing the DRI loans was not up to the appreciable level. It was also observed during the joint physical verification that beneficiaries were not aware of the scheme which indicates that widespread awareness about the scheme was not created by the implementing agencies.

In **Gujarat,** in 13 selected blocks (Anand, Tarapur, Palanpur, Deesa, Chotila, Sayla, Zalod, Limkheda, Bhesan, Junagadh, Keshod, Kamrej and Mandvi) out of 65,447 houses sanctioned, only 25,447 applications of IAY beneficiaries for loan

[4] Balaghat, Barwani, Dhar, Jabalpur, Katni, Narsinghpur, Raisen, Rajgarh, and Shajapur

were submitted to banks and 866 applications (one *per cent*) were approved under DRI scheme.

In **Haryana,** awareness about DRI scheme was not created amongst the IAY beneficiaries with the result that only one beneficiary could avail of the benefit of DRI scheme in district Mahendergarh during 2008-13.

In **Jharkhand,** out of six selected districts, only in one district (East Singhbhum) 456 beneficiaries were provided loan under DRI scheme amounting to ₹ 56.46 lakh as of October 2010. However, no documents were produced to audit to ascertain the factual position in respect of details of beneficiaries, disbursement, etc.

In **Kerala**, though 2.54 lakh beneficiaries availed assistance under the IAY, out of that only 2,346 beneficiaries had availed loan under DRI scheme during 2008-13. In two selected districts (Thiruvananthapuram, Wayanad) none of the beneficiaries availed loan under DRI scheme. In district Malappuram, out of 45 applications submitted, loan was sanctioned to only 15 applicants and the remaining 30 applications were rejected by banks during 2008-13. In district Alappuzha, out of 3,345 applications received, loan was sanctioned to only 934 applicants and applications of 2,411 were rejected by the banks.

In **Madhya Pradesh**, out of 13 selected districts, in 10 districts (Balaghat, Barwani, Dhar, Jabalpur, Katni, Narsinghpur, Raisen, Rajgarh, Shajapur and Ujjain), no initiatives were taken at district level to facilitate loan under DRI scheme to the IAY beneficiary. Two districts (Khandwa , Mandla) stated that DRI scheme was being advertised through JP/GPs and the district Dindori stated that initiatives were taken at district level, but no records were produced to audit for verification. All the selected districts stated that no beneficiary had applied for loan during the audit period.

In **Odisha,** in eight selected districts of 123 GPs, 1,293 beneficiaries were interviewed in 239 villages who expressed unawareness regarding existence of loan under DRI scheme. Despite low level of awareness regarding the scheme, it was observed that 66 beneficiaries in two blocks (Bolagarh, Jatni) of district Khurda availed loan under DRI scheme. Except district Khurda, in other seven selected districts no beneficiary had availed loan under DRI scheme.

In **Tripura,** out of six blocks in two selected districts, only 119 beneficiaries in Dasda block availed the loan under DRI scheme out of the 6,414 houses sanctioned during 2008-09 to 2012-13.

In **Andaman & Nicobar Islands**, no Public Sector Bank (PSB) was available in GP Neil Kendra. As the loan under DRI scheme can be availed only through PSBs, the beneficiaries of the said GP could not avail the benefits of DRI scheme. Block Mayabunder stated that exclusion of co-operative banks from the ambit of loan under DRI scheme was a hindrance in availing such facility. The DRDA, South Andaman took up the matter (December 2010) with the Ministry as well as with the Co-operative banks without any suitable modification in the guidelines of the DRI scheme.

The Ministry stated (June 2014) that DRI loans were availed in very limited numbers due to lack of clarity with regard to eligibility.

6.2.5 Convergence with Life Insurance Corporation (LIC)

According to para 5.11 (vi) of the IAY guidelines, Life Insurance Corporation (LIC) of India has insurance schemes called *Janshree Bima* for rural BPL families and *Aam Aadmi Bima* for the benefit of rural landless families. The DRDA is to furnish the particulars of all the willing IAY beneficiaries every month to the respective nodal agency which is implementing the two insurance schemes in the district so that all willing IAY beneficiaries derive the benefits available under these insurance policies.

We noted that the benefit of *Janshree* and *Aam Admi Bima Yojana* were provided only to 0.97 lakh (0.90 *per cent*) and 2.95 lakh (2.74 *per cent*) beneficiaries respectively for the entire country during the period 2009-10 to 2012-13.

Further, in selected districts of 21 states/UT *viz*. **Andhra Pradesh, Assam, Arunachal Pradesh, Bihar, Goa, Gujarat, Haryana, Jammu & Kashmir, Jharkhand, Karnataka, Madhya Pradesh (in ten districts), Manipur, Meghalaya, Mizoram, Nagaland, Odisha, Punjab, Rajasthan, Uttar Pradesh, West Bengal** and **Andaman & Nicobar Islands** both insurance schemes were not availed by beneficiaries.

6.2.6 Convergence with Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)[5] and Swarnjayanti Gram Swarozgar Yojana (SGSY)[6].

We noted that in selected districts of 13 states *viz*. **Andhra Pradesh, Arunachal Pradesh, Bihar, Goa, Gujarat, Jammu & Kashmir, Jharkhand, Meghalaya, Nagaland, Odisha (**except **Khurda), Punjab, Tamil Nadu** and **Uttar Pradesh** the benefits of both the schemes were not ensured to the IAY beneficiaries.

The Ministry stated(June/July 2014) that the instructions regarding convergence of IAY with other schemes *viz*. TSC, RGGVY, NRWSP, Insurance schemes and MGNREGS issued under IAY guidelines are more of an advisory nature as these are dependent on the guidelines of the concerned scheme of other Ministries. It further stated that it would take up the convergence issue on a continuous basis to ensure better outcomes and as per revised guidelines construction of a toilet with a IAY house is mandatory under TSC (Nirmal Bharat Abhiyan).

Reply of the Ministry is not satisfactory. The IAY guidelines on convergence with other schemes are not of advisory nature as these categorically state that the DRDAs will spare no effort in liaising with all the nodal agencies implementing the schemes in the district in order to bring about the actual convergence of these programmes at field level. Besides, convergence with these schemes will ensure that the beneficiaries will get the benefit at one go instead of duplication of efforts through a plethora of disjointed schemes.

6.3 Monitoring of Convergence through Monthly Progress Report (MPR)

Para 5.11 (viii) of the IAY guidelines states that for effective monitoring of the convergence of the schemes discussed above, a monthly progress report-3 (MPR-3) has been devised to capture data about convergence activities at the field level and which was to be furnished online every month to the Ministry in the prescribed format. The MPR-3 has been devised for keeping watch on financial assistance, physical performance and convergence progress reported by districts to the Ministry.

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[5] The Ministry of Rural Development implemented MGNREGS in February 2006 with an objective to enhance livelihood security in rural areas at least 100 days of guaranteed employment in a financial year.

[6] Ministry of Rural Development launched the scheme in April 1999 with an objective to bring the assisted poor families above the poverty line by ensuring the appreciable sustained level of income over a period of time.

Analysis of records at the Ministry revealed that the online monitoring of MPR-3 was made in May 2006 although the system of sending hard copies of MPR-3 by post was continued till the online system was fully operational. From April 2007 onwards, the online monitoring mechanism was made operational to enable districts to upload their monthly progress reports on the website of the Ministry.

In **Bihar,** MPR-3 of the 10 selected districts for the period 2008-13 revealed that the availability of smokeless *chulhas,* sanitary latrine and electric connections in the constructed IAY houses were only five, seven and two *per cent* respectively whereas at block level and joint physical verification revealed that the convergence with other schemes were not carried out in any district. The DRDAs were not in possession of even the basic data regarding the number of cases sent to implementing agencies for convergence activities.

In **Jharkhand,** convergence activities during 2008-09 to 2012-13 with the IAY in the state was as detailed below in **Table-11.**

Table-11 : Details showing provision of facilities under convergence

Period	State	No. of complete IAY houses	Convergence in comparison with complete IAY houses with percentage					
			Sanitary Latrines constructed	Smokeless *Chulha* provided	Free power connection under RGGVY	Aam Aadmi Bima	Self help group membership under SGSY	Job Card issued under MGNREGS
2009-13	Jharkhand	3,37,154	33,035	27,758	4,710	2,757	6,622	59,251
Percentage convergence			9.80	8.23	1.39	0.81	1.96	17.57

Source: State MPR

Thus, the percentage of the provisions of facilities under convergence in the state ranged between 17 to less than one *per cent*. State government directed (August/September 2011) all the Divisional Commissioners/Dy. Commissioners/ Dy. Development Commissioners to ensure provision of 100 *per cent* facilities in constructed houses. However, situation under convergence remained the same.

Further, audit noted that six selected districts neither had any co-ordination with other implementing agencies for convergence with the IAY nor did they have any information on facilities provided under TSC, RGGVY, etc. during 2008-13.

In **Madhya Pradesh**, out of 13 selected districts, 10 districts[7] reported that MPR-3 for convergence had not been sent and three districts[8] reported that MPR-3 was being sent to Ministry of Rural Development.

In **Manipur,** MPR-3 of all nine districts (district Ukhrul and Tamenglong furnished only part data) revealed that during 2008-13, 28,612 beneficiaries did not get the benefits of DRI and RGGVY schemes nor availed of the *Janshree Bima* and *Aam Aadmi Bima* insurance schemes. Three selected districts (Imphal East, Thoubal, Senapati) did not produce data related to convergence.

In **Punjab,** in six selected districts, MPR-3 was not maintained.

In **Uttarakhand,** all five selected districts did not have any co-ordination with implementing agencies for convergence with the IAY and they did not have any document for the same. Despite this, the status of convergence during 2008-13 had been regularly reported by the department to the Ministry through its MPRs as depicted below in the **Table-12.**

Table-12 : Convergence with schemes reported to the Ministry

Number of houses completed during 2008-13	Sanitary latrine constructed	Smokeless *chulhas*	Benefit availed under RGGVY	Enrolled under *Janshree/ Aam Aadmi Beema yojana*	Enrolled under health insurance scheme	Membership under Self help group (SHG)	Job card issued under MNREGS
At State level							
76,781	61,632	48,163	4,460	28,034	9,765	12,060	32,167
Percentage	80.27	62.73	5.81	36.51	12.72	15.71	41.89
In five selected districts							
55,521	44,465	35,954	3,659	22,676	9,490	10,721	22,954
Percentage	80.09	64.76	6.59	40.84	17.09	19.31	41.34

(Source: MPRs of state level and five selected districts)

Further, in district Tehri Garhwal, against 874 sanctioned houses, 448 smokeless *chulhas* were procured at DRDA level and distributed (May 2012) to nine blocks, out of which, 45 and 62 *chulhas* were provided to Jaunpur and Devprayag blocks respectively. BDOs of both the blocks admitted that the *chulhas* received by

[7] Balaghat, Barwani, Dhar, Jabalpur, Katni, Narsinghpur, Raisen, Khandwa, Shajapur and Ujjain

[8] Dindori,Mandla and Rajgarh

them were not distributed to intended beneficiaries. Further, BDOs of selected blocks admitted that during the last five years no efforts were made to dovetail the IAY with other schemes. They also stated that neither smokeless *chulhas* had been procured nor distributed to the IAY beneficiaries although the MPRs showed a convergence of 64 *per cent* against the actual position.

In **West Bengal**, MPR of district Malda for the year 2012-13 revealed that out of 8,274 houses constructed, the benefits of convergence was noted in DRI (4.64 *per cent)*, TSC (27.62 *per cent)*, RGGVY (33.90 *per cent)*. During 2012-13, 1,955 beneficiaries under LIC and 1,805 beneficiaries under *Arogyaraksha Bima Yojana* were enrolled. However, during joint physical verification of 120 IAY beneficiaries in 10 GPs, they denied such convergence.

Similarly, district Birbhum in its MPR depicted convergence of 11 schemes with the IAY. During 2008-09 to 2012-13, out of 41,898 houses constructed, DRI (1.11 *per cent)* TSC (55.97 *per cent),* smokeless *chulla (*22.80 *per cent*), RGGVY (4.77 *per cent), Aam Admi Bima* (2.03 *per cent*), MGNREGS (42.39 *per* cent) converged with the IAY as given in **Annex-6.1**. However, during joint physical verification of 108 beneficiaries audit noted that they were not provided the benefits of convergence. The district stated that no convergence with any other schemes was taken up and RGGVY was implemented separately. Thus, the MPR maintained by the district did not match with the joint physical verification.

6.4 Lack of awareness for Convergence

We observed that in selected districts of nine states *viz*. **Arunachal Pradesh, Bihar, Goa, Jharkhand, Karnataka, Manipur, Nagaland, Uttar Pradesh** and **Uttarakhand**, due to lack of Information, Education and Communication (IEC) activities and co-ordination between districts and implementing agencies of other schemes, the IAY beneficiaries could not avail the benefits of convergence.

6.5 Conclusion

Thus, there were no concerted efforts by the selected districts to identify the programmes/schemes being implemented by various Ministries/departments of the GoI which could be dovetailed with the IAY so that the IAY beneficiaries could also derive the benefits of these schemes intended for rural BPL households. The picture that emerges is as under:

Sl. No.	State/UT	TSC	RGGVY	NRWSP	DRI	Insurance	MGNREGS/ SGSY
1	Andhra Pradesh	Yes (one district)	No	No	No	No	No
2	Arunachal Pradesh	No	No	No	No	No	No
3	Assam	--	No	No	No	No	---
4	Bihar	No	No	No	No	No	No
5	Chhattisgarh	No	---	No	Yes	----	---
6	Goa	No	No	No	No	No	No
7	Gujarat	No	No	No	Yes	No	No
8	Haryana	No	No	No	No	---	---
9	Himachal Pradesh (Data pertains to only one DRDA)	--	No	No	---	---	---
10	Jammu & Kashmir	No	No	No	No	No	No
11	Jharkhand	No	No	No	No	No	No
12	Karnataka	No	No	No	No (Except one district)	No	---
13	Kerala	No	No	No	--	--	---
14	Madhya Pradesh	TSC in only one district	No	No	No	In four districts	---
15	Maharashtra	TSC in three districts	---	---	No	---	---
16	Manipur	TSC in three districts	No	No	No	No	---
17	Meghalaya	Yes	No	No	No	No	No
18	Mizoram	No	No	No	--	No	---
19	Nagaland	No	No	No	No	No	No
20	Odisha	No	No	No	No	No	No (Except Khurda)
21	Punjab	No	No	No	--	No	---
22	Rajasthan	---	---	---	No	No	---
23	Tripura	No	----	No		No	No
24	Uttar Pradesh	No	No	No	No	No	No
25	Uttarakhand	No	No	No		---	----
26	West Bengal	--	--	No	No	No	--
27	Andaman & Nicobar Islands	No	No	No	No	No	---

Recommendation:

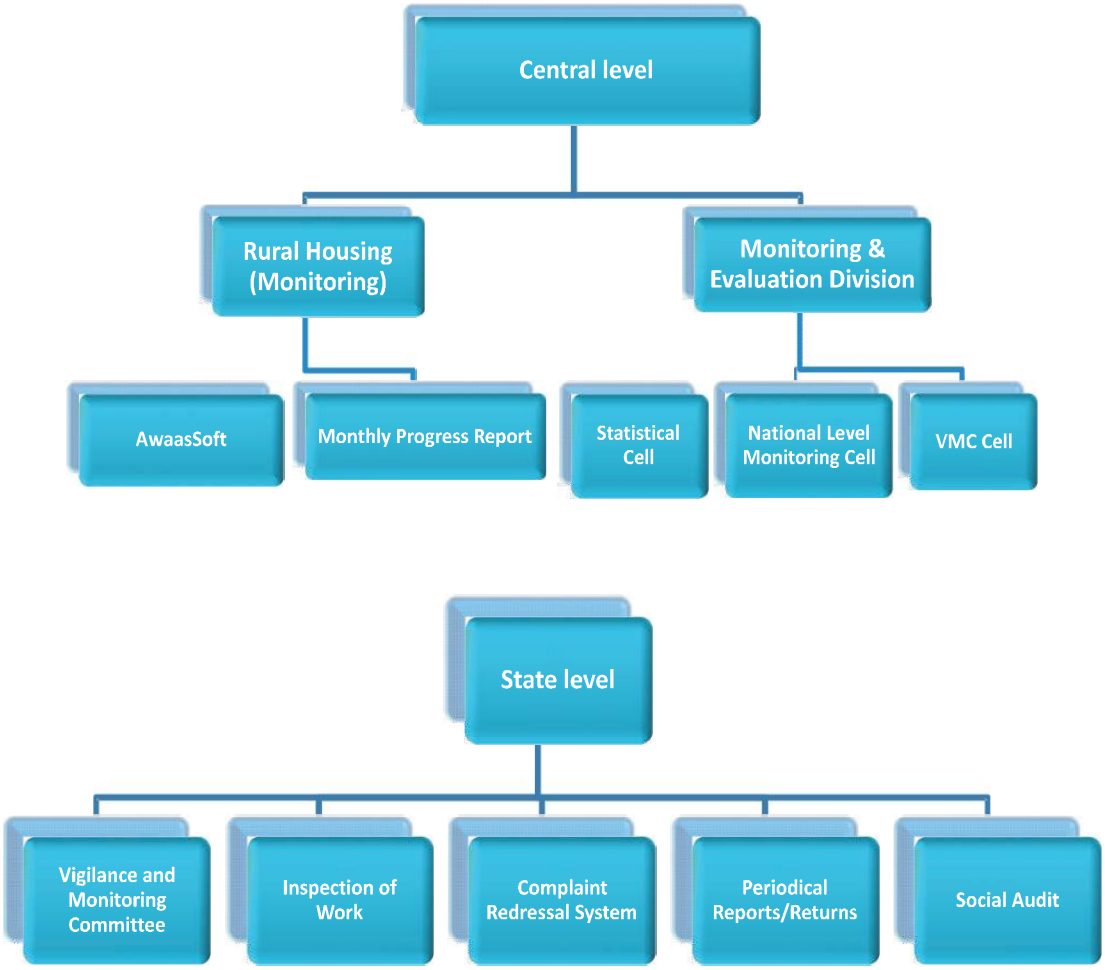
- The District Rural Development Agencies (DRDAs)/District Panchayti Raj Officers (DPROs) should spread awareness of the convergence activities among the beneficiaries at the time of sanction of houses and also work in coordination with other concerned authorities at the district level to ensure the provision for potable water, sanitation, electricity etc. in the IAY houses. Renewable sources of energy could be considered as an option for electricity based on its availability and requirement.

Chapter 7: Monitoring and Evaluation

7.1 Monitoring and Evaluation Framework

The IAY guidelines envisage a multipronged and extensive system of internal and external monitoring mechanisms at all levels. The monitoring mechanism at the central and the state level are shown below in the **Chart-9:**

Chart-9



7.2 Monitoring at the Central level

Monitoring at the central level is done by Rural Housing (RH) division responsible for the implementation of the IAY and Central Monitoring and Evaluation (CME) division which monitors implementation of all the schemes/ programmes under the Ministry.

7.2.1 Monitoring by Rural Housing Division

Rural Housing (RH) division, responsible for implementation of the IAY has no separate sanctioned strength for monitoring. An officer of the rank of Section Officer compiles the reports received from the states and also manages the IAY database.

The main instruments for monitoring by this division were Monthly Progress Reports (MPRs) and *AwaasSoft*. MPRs were to be furnished online by the districts on the website of the Ministry by the 15th of every succeeding month to report financial assistance and physical performance made in the preceding month. The Ministry did not have any mechanism to verify the authenticity of MPRs.

We noted that in five states (**Jharkhand, Karnataka, Odisha, Rajasthan** and **Uttarakhand**), there was mismatch of data reported in MPRs and UCs/*AwaasSoft*. Discrepancies were noticed across different data such as number of houses sanctioned, completed and number of houses under construction, expenditure incurred, etc. Data depicted in MPRs did not match with actual data in basic records *viz.* cash book, work register, etc. State specific observations are given in **Annex-7.1.**

The Ministry in reply (June 2014) to the audit observations stated that there might be some discrepancies in uploading the data in the MPR and the *AwaasSoft* but the utilization of funds is monitored through the UCs submitted by the DRDAs duly supported by the audit report and thus the amount reported in the UCs is authentic.

AwaasSoft

The Ministry launched (February 2009) a web-based management information system (MIS) programme called *AwaasSoft* to capture beneficiary-wise data to monitor the IAY. *AwaasSoft* is a local language enabled workflow based transaction level MIS to facilitate e-governance in the system. This is a tool for management, generating all reports, keeping tracks of funds released, progress in construction of houses and convergence of all benefits. It has a grievance redressal system for lodging of complaints at GP/Block/DRDA and Ministry levels. It is accessible not only to all the stakeholders including beneficiaries but also citizens at large.

We noted that in selected districts of 15 states/UT *viz.* **Andhra Pradesh, Arunachal Pradesh, Assam, Chhattisgarh, Goa, Haryana, Himachal Pradesh,**

Jharkhand, Madhya Pradesh, Meghalaya, Nagaland, Punjab (three[1] out of six selected districts)**, Uttar Pradesh, West Bengal** and **Andaman & Nicobar Islands,** *AwaasSoft* had been operationalised, but the data was not uploaded on regular basis. There was no specific mechanism to verify the authenticity of data uploaded on the system.

Though the *AwaasSoft* was launched in February 2009, the Ministry made it mandatory only in June 2012 for all states to upload 100 *per cent* data on *AwaasSoft* duly as a condition for release of second instalment for the year 2012-13. However, the Ministry waived this condition in December 2012 by giving relaxation to (i) North East states and Integrated Action Plan (IAP) districts had to achieve only 40 *per cent* MIS entry before getting second Instalment (ii) DRDAs who reported that MIS entry is being uploaded, should achieve at least 60 *per cent* MIS entry before release of next instalment and (iii) DRDAs who had not started MIS entry were advised to complete 60 *per cent* entry before release of next instalment.

Thus, non-conformity of mandatory provisions for uploading of data on *AwaasSoft* in respect of financial, physical and convergence data and relaxation by the Ministry indicated lack of seriousness. *AwaasSoft* as a tool for on-line monitoring, introducing transparency, efficient fund management, creation of data base of the BPL households, etc. can be utilized in effective manner by states and the Ministry.

The Ministry stated (June/July 2014) that initially the progress was slow as the manpower was not trained to use the MIS and with several rounds of training held in 2012-13, the position has now improved. The Ministry further added that provision of administrative cost in revised guidelines has helped in expediting the process. As regards authenticity of data the Ministry stated that it has to rely on data uploaded by states/DRDAs and random inspections are carried out from time to time by Area Officers, through the National Level Monitors (NLMs), etc.

The reply of the Ministry is contradictory to the ground realities noticed by audit in states that all the states were not using *AwaasSoft* and states who used *AwaasSoft* did not update their data on regular basis.

We also noted that the Ministry instructed (June 2012) all the State Governments to activate the complaint redressal system on *AwaasSoft*. Despite this, the complaint redressal system on *AwaasSoft* remained unutilized as no complaints were registered on it during 2012-13. The

[1] SAS Nagar, Patiala and Tarn Taran

Ministry agreed (March 2014) that system was yet to be used in systematic manner.

7.2.2 Monitoring by CME Division

Central Monitoring and Evaluation division of the Ministry of Rural Development looks after the monitoring of the IAY in addition to other flagship schemes, i.e. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), *Pradhan Mantri Gram Sadak Yojana* (PMGSY) and *Swaranjayanti Gram Swarojgar Yojana* (SGSY) through Vigilance and Monitoring Committee(VMC) cell, National Level Monitoring(NLM) and Statistical cell.

Vigilance and Monitoring Committee cell

VMC cell was vested with the task of nominating MPs/Non-official/NGOs/Area Officer to state level VMCs and the follow up action on VMC report. We noted that the cell did not have records relating to meetings of the VMC for the year 2008-09 to 2012-13.

We also noted that the representative/nominee of the Ministry did not participate in SLVMCs in 15 states/UT *viz*. **Andhra Pradesh, Arunachal Pradesh, Assam, Bihar, Chhattisgarh, Haryana, Kerala, Madhya Pradesh, Manipur, Meghalaya, Nagaland, Rajasthan, Tripura, Uttarakhand and Andaman & Nicobar Islands** whereas only in six states *viz.* **Gujarat, Himachal Pradesh, Jharkhand, Odisha, Punjab,** and **Tamil Nadu** the representative/ nominee of the Ministry participated in all SLVMCs which were held in these states during 2008-13. Further, the representative/ nominee of the Ministry participated in 10 out of 18 meetings which were held in four states *viz.* **Karnataka, Maharashtra, Mizoram** and **Uttar Pradesh)**. Details are given in **Annex- 7.2.** The Ministry released the funds to states/UTs regularly but did not participate in the aforesaid meetings in several states.

National Level Monitors

Scheme of National Level Monitors was conceptualized with public spirited senior level retired civil/defense service officers and academia, willing to provide voluntary services for a public cause. By involving third party independent monitors, the Ministry hoped to achieve unbiased and objective monitoring of its various programmes.

(i) Frequency of visits by NLMs

As per guidelines of the Ministry, NLMs were to be deputed for regular monitoring, special theme based monitoring and also for enquiring into the complaints with respect to all the programmes including the IAY implemented by the Ministry. There was provision for quarterly visits of NLMs to the districts to monitor all the important rural development programmes. We noted substantial shortfalls in visits of NLMs as against the targets fixed by the Ministry as detailed below in **Table-13**

Table-13 : Shortfalls in coverage of districts by NLMs

Year	No. of districts to be covered	No. of districts actually covered	Percentage shortfall
Regular monitoring			
2008-09	256	225	12
2009-10	344	251	27
2010-11	604	484	20
2011-12	Regular monitoring could not be done as empanelment of NLMs was under process.		
2012-13	690	591	14
The Ministry in October 2010 revised targets for coverage of districts under regular monitoring to approximately 150 districts in each quarterly round, implying that all districts of the country were to be covered in a year.			
Special Monitoring			
2008-09	91	86	5
2009-13	Not carried out		

Thus, NLMs could not cover targeted districts for regular and special monitoring during 2008-13.

The Ministry replied (June 2014) that due to non-assignment of work to some NLMs for their unsatisfactory performance, empanelment of individual NLMs, non-availability of NLMs, NLMs being preoccupied, etc. the targeted districts could not be covered.

(ii) Action on Reports of NLMs in complaint cases

States were to take prompt action on NLM's report in complaint cases. The programme division concerned was to satisfy itself with the action taken by

the states. If no satisfactory action was taken by the state/district for more than one full financial year, further release of funds to such state/district under the particular scheme was to be withheld.

The position of complaints and action taken was to form an integral part of the proposals for release of funds, so that the Ministry could satisfy itself of the action taken, before concurring in the proposals for release of funds.

Audit examination of 21 IAY related complaints pertaining to 2011-12 and 2012-13 related to nine states (**Assam, Bihar, Jammu & Kashmir, Jharkhand Madhya Pradesh, Odisha, Punjab, Tripura** and **Uttar Pradesh**) where NLMs were deputed to enquire into, revealed that action by the state governments on reports of NLMs were pending in 17 cases (September 2013). In **Assam** (two complaints) and **Uttar Pradesh** (one complaint) actions were pending for more than two years but the Ministry did not initiate any action despite pendency of action taken report from these states. The Ministry released funds in violation of the NLM guidelines as evident from the audit findings at the state level.

In three states (**Assam, Jharkhand** and **Manipur**) pertaining to deployment of NLMs revealed that though NLMs were deployed for regular monitoring and enquiry into complaints, they did not submit report to the district/state and even where they submitted their reports, state did not initiate action as detailed in **Annex-7.3.** This suggests that there is enough scope for effectiveness of monitoring by NLMs.

7. 3 State Level Monitoring

Monitoring of the implementation of the IAY at the state level was to be carried out by Vigilance and Monitoring Committees (VMCs), inspection of works, Complaint Redressal System and social audits. The shortcomings noticed in the monitoring mechanism in the states are as discussed below:

7.3.1 Vigilance and Monitoring Committee (VMC)

According to para 6.1 of the IAY guidelines, the monitoring of the IAY at the state level is the responsibility of State Level Vigilance and Monitoring Committee (SLVMC) and at the district level, the District level Vigilance and Monitoring Committee (DLVMC). As per VMC guidelines issued by the Ministry, 20 meetings (four meetings in a year) were to be held from 2008-09 to 2012-13 at SLVMC and DLVMC level.

We noted that in 25 states/UT *viz.* **Andhra Pradesh, Arunachal Pradesh, Assam, Bihar, Chhattisgarh, Gujarat, Haryana, Himachal Pradesh,**

Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Manipur, Meghalaya, Mizoram, Nagaland, Odisha, Punjab, Rajasthan, Tamil Nadu Tripura, Uttarakhand, Uttar Pradesh and **Andaman & Nicobar Islands**, only one to 10 SLVMC meetings were held during 2008-09 to 2012-13. No SLVMC meetings were held in **Goa** and **Jammu & Kashmir** during 2008-09 to 2012-13.

In all the selected districts of 27 states, required DLVMC meetings were not held during 2008-13. The shortfall in holding DLVMC meetings in selected districts ranged between 16 (**Mizoram**) and 254 (**Uttar Pradesh**).

No data regarding the DLVMC was furnished by state of **Chhattisgarh**. State-wise details of SLVMCs and DLVMCs in selected districts are given in **Annex-7.2.**

Thus, non-holding of required numbers of SLVMC and DLVMC meetings undermined the monitoring of implementation of IAY in the states.

The Ministry stated (June 2014) that the meetings of the SLVMC were chaired by an MP and due to his/her pre-occupation, holding of meetings was sometimes delayed or postponed.

The reply of the Ministry is not acceptable. As per the guidelines on Vigilance and Monitoring Committees, Chairman of the Committee would normally be Minister of Rural Development of the concerned state. Minister-in-charge of the Department of state government responsible for implementation of various other programmes of this Ministry shall be co-chairman of the SLVMC.

7.3.2 Inspection of works

According to para 6.1 of the IAY guidelines, the officers dealing with the IAY at the state headquarters should visit districts regularly and ascertain through field visits whether the IAY was being implemented satisfactorily and whether construction of houses was in accordance with the prescribed procedure. A schedule of inspection which prescribed a minimum number of field visits for each supervisory level functionary from the state level to block level was to be drawn up and strictly adhered to.

We noted that in selected districts of 20 states *viz*. **Arunachal Pradesh, Assam, Bihar, Chhattisgarh, Goa, Gujarat, Haryana, Jammu & Kashmir, Jharkhand, Kerala, Maharashtra, Manipur, Meghalaya, Nagaland, Odisha, Punjab, Rajasthan, Tripura, Uttar Pradesh** and **West Bengal**, the system of verification of works at field level was not carried out and schedule of

inspection was not drawn up. In **Madhya Pradesh**, schedule of inspection was drawn up but no regular inspections were carried out.

In **Andhra Pradesh,** verification of works at field level was done and payments were made to beneficiaries only after verification of stage-wise construction by the engineering wing of APSHCL. In **Karnataka**, no schedule of inspection was prescribed. The state government, however, stated (September 2013) that field inspections were conducted regularly although no documentary evidences to support this assertion was made available to audit. In **Mizoram**, regular field visits for verification of the works were carried out but without any schedule of inspection by the technical staff attached with the concerned blocks during 2008-13. In **Uttarakhand**, against two *per cent* of targeted inspection/physical verification of IAY houses at directorate level, the inspection conducted ranged from 0.05 to 0.08 *per cent* during 2008-13. In the districts, against prescribed 20 *per cent* inspection, actual inspection ranged between 5.20 and 11.99 *per cent* and in block level, against 100 *per cent* physical verification, it ranged between 2 to 17 *per cent*. This shortfall in inspection had a direct bearing on physical achievement of five selected districts as only 42 *per cent* houses of sanctioned houses were completed during 2008-13.

Case Study: Verification of works at field level

Jharkhand

In district Ranchi, a general investigation of implementation of the IAY pertaining to the period 2011-12 covering all 18 blocks was carried out by DRDA in July 2011. Investigation brought out irregularities in selection of beneficiaries and allotment of houses in 1,002 cases* of 16 blocks. However, audit observed that DRDA failed to initiate any action against the responsible officers/officials except in seven cases of *jan sevaks* (out of which three were suspended and charges were framed against one). Had the periodical monitoring and inspection carried out by respective block/district officers these type of instances could have been avoided.

* Names of beneficiaries not found in waitlist- 687 cases, allotment against BPL numbers of other family – 158 cases, allotment of houses against other caste and category – 101 cases, duplicate allotment of houses – 16 cases, allotment of houses to government employee – 2 cases, allotment of house to APL family – 5 cases, allotment of house by lowering the score of BPL family – 25 cases and by increasing the BPL score – 8 cases.

The Ministry (June/July 2014) stated that the district/state level officers have a limited role to play in this regard, However, field inspections were carried

out by block/district/state level officers, though schedules may not have been prepared. The field inspections have been reported by the states on *AwaasSoft* along with photographs. The Ministry further added that administrative cost (provided in the IAY guidelines revised in June 2013) may be utilised towards carrying out field inspections.

The reply of the Ministry is not satisfactory as the guidelines prescribe the schedule of inspections and field visits to be taken up at all levels. The audit observations indicated that the field inspections were not carried out. Further, *AwaasSoft* is not fully functional in most of the states and not being updated on regular basis so reporting on *AwaasSoft* does not reflect the true picture. This indicates weak monitoring on the part of the Ministry.

7.3.3 Complaint Monitoring System

According to para 6.1.2 of the IAY guidelines, to deal with complaints, an effective complaint monitoring system with adequate staff should be set up at the state level which can visit, independent of the regular execution wing, and give a report to the implementing agencies about the short comings/short falls, for effective redressal.

We noted that in selected districts of 10 states *viz*. **Arunachal Pradesh, Chhattisgarh, Gujarat, Jammu & Kashmir, Jharkhand, Madhya Pradesh, Meghalaya, Punjab, Tripura** and **Uttar Pradesh**, no effective complaint monitoring system was set up to deal with the problems/complaints of beneficiaries.

Delay in disposal of Complaints

We noted that in selected districts of nine states *viz*. **Andhra Pradesh, Bihar, Jharkhand, Maharashtra, Odisha, Punjab, Rajasthan, Uttarakhand** and **West Bengal**, out of 3,437 complaints, 2,010 complaints were pending for settlement as on March 2013 as detailed in **Annex-7.4.**

In **Andhra Pradesh**, although a complaint redressal system existed in APSHCL for the state housing scheme, there was no separate system established for the IAY. For the entire state 2,865 cases during 2008-13 pertaining to the IAY and state housing scheme were pending for redressal as of March 2013. As only one complaint redressal system was being maintained for both the IAY and state housing scheme, the actual details of complaints and its redressal in respect of the IAY could not be ascertained. In **Punjab**, no record regarding number of complaints received and disposed of during 2008-12 was available and five complaints pertaining to 2012-13 were pending.

The Ministry stated that a Standard Operating Procedure (SOP) for dealing with the complaints has been circulated (2 April 2012) in this regard. However, non-establishment of effective complaint monitoring system has resulted in accumulation of large number of complaints which are still pending with the concerned states. The measure taken by the Ministry has not addressed the shortcomings.

Case study on non-disposal/delay in disposal of complaints

Assam

- People in village Amrikhowa after conducting a *nagarik sabha* submitted a complaint in June 2011 to the Project Director, district Barpeta against GP president, ward members and JE of the GP 12 no. Pub Sarukhetri under block Sarukhetri for demanding bribes ranging from ₹ 2,000 to ₹ 15,000 for allotment of IAY houses. Project Director in June 2011 directed the GP secretary and president to come to his office but both of them did not turn up. Further, action taken, if any, was not available on record.
- In block Gobardhana, 18 complaints were lodged between February 2010 and August 2011 by the beneficiaries on demand of bribe, inferior quality of materials supplied by JE to beneficiaries, misappropriation of funds, non-receipt of fund despite allotment, etc. Follow up action taken on the grievances, if any, was not available on record.
- In district Cachar, seven complaint cases of irregular allotment of IAY houses, rejection of list of beneficiaries without observing norms including one case of irregular withdrawal of fund of ₹ 0.72 lakh remained unsettled.
- In district Karimganj, 30 complaints relating to non- conducting of *gaon sabhas* were lodged during 2008-13, illegal selection of the IAY beneficiaries, etc. were not disposed of and were lying at enquiry level with the blocks.

The PD, district Barpeta in March 2009 released ₹ 35.81 lakh to the block Gobardhana for release to 91 approved beneficiaries under GP Khairabari. The BDO in turn released ₹ 25.79 lakh to 76 beneficiaries during October 2009 and February 2010. The balance of ₹ 10.02 lakh was not released because of receipt of some complaints from villagers regarding double allotment of houses. The House Committee constituted in June 2010 by the block level V&MC investigated the matter and submitted a status report in July 2011 after a delay of more than a year. Scrutiny of the report and relevant records of the block and GP disclosed that:

- Nine beneficiaries who had been earlier allotted houses during 2002-03 to 2005-06 were again given assistance against the allotment for the year 2008-09 leading to irregular double allotment of nine houses involving expenditure of ₹ 3.33 lakh. No steps were taken for recovery of the amount.
- Eight beneficiaries to whom fund of ₹ 2.00 lakh was released as first instalment @ ₹ 25,000 were, however, not released the second instalment resulting in non-completion of their houses as of July 2013. The reasons for the same were not on record.
- One beneficiary whose name did not appear in the approved list of 91 beneficiaries was also released ₹ 37,350 without approval of the competent authority.
- Further, the GP released second instalment of ₹ 4.57 lakh (out of ₹ 10.02 lakh) to the genuine beneficiaries during May 2012 and July 2013. The balance amount of ₹ 5.44 lakh remained unutilised with the GP/block.

7.4 Close monitoring at grass root level

According to para 5.8 of the IAY guidelines, close monitoring at grass root level should be carried out through engagement of non-governmental organizations (NGO) having proven good track record. The supervision, guidance and monitoring of construction of the IAY houses could be entrusted to NGOs.

We noted that in six states *viz.* **Jharkhand, Kerala, Meghalaya, Odisha, Rajasthan** and **Uttarakhand,** no attempts were made by the DRDAs and the BDOs concerned to involve NGOs for monitoring and supervision of the IAY.

7.4.1 Social Audit

According to para 6.3.5 of the IAY guidelines, system of social auditing of the IAY would be followed.

We noted that in selected districts of 22 states *viz.* **Andhra Pradesh, Arunachal Pradesh, Assam, Chhattisgarh, Goa, Gujarat, Haryana, Himachal Pradesh, Jharkhand, Karnataka, Kerala, Maharashtra, Manipur, Meghalaya, Mizoram, Nagaland, Odisha, Rajasthan, Tripura, Uttar Pradesh, Uttarakhand and West Bengal,** social audits of the IAY were not conducted.

Further, it was noted that out of 13 selected districts, in six districts (Dhar, Katni, Dindori, Barwani, Ujjain, Rajgarh) of **Madhya Pradesh** and only in one district (Supaul) out of 10 selected districts in **Bihar,** the social audit was conducted during 2008-13.

This indicated that social audit system was not given its due emphasis by any of the states.

The Ministry (June 2014) stated that from the year 2013-14, four p*er cent* of the IAY funds are being released to the states to administer the scheme, up to one *per cent* of which can be utilized for conducting social audit.

7.5 Impact Evaluation

According to para 6.2 of the IAY guidelines, Central government and state governments may conduct periodic evaluation studies on the implementation of the IAY. These evaluation studies may be got conducted by institutions and organizations of repute on the implementation as well as the issues thrown up by the concurrent evaluation, conducted by the Government of India.

Only one national level evaluation study on the implementation and impact of the IAY was undertaken during 2008-13 by the Department of Social Work,

University of Delhi on behalf of the Planning Commission in 12 states[2] in June 2009. The purpose of the study was to enable the Ministry and implementing agencies at various levels to provide inputs for introducing improvements and taking suitable corrective measures, so that the scheme delivers the intended benefits.

Delay in releasing instalments, inadequate funds, un-awareness regarding the IAY waitlist and long waiting period, non-opening of bank account and lack of awareness about the exact terms and conditions of the IAY, revision of the criteria for BPL, ineffective role of *Gram Sabha* in beneficiary selection, etc. were some findings of the evaluation study.

The study came up with various suggestions, i.e. giving more prominence to *Gram Sabhas* in selecting the beneficiary, requirement of timely revision of financial assistance, financial allocation from state to state depending on socio-economic status, following up of uniform implementation pattern with specific monitoring mechanism, transparency and awareness, etc.

The report was submitted to the Ministry by the Planning Commission in November 2012. The action taken by the Ministry on the evaluation study was awaited.

No evaluation studies on the implementation of the IAY was done in 19 states/UT *viz*. **Assam, Andhra Pradesh, Arunachal Pradesh, Bihar, Goa, Gujarat, Himachal Pradesh, Jharkhand, Kerala, Madhya Pradesh, Maharashtra, Mizoram, Manipur, Nagaland, Punjab, Rajasthan, Uttar Pradesh, West Bengal** and **Lakshadweep** to assess the impact of the implementation of the IAY during the period 2008-13.

In **Meghalaya**, evaluation study on implementation of the IAY was conducted by an independent evaluation firm recruited (November 2011) by the Government of Meghalaya for the period 2007-12. The major recommendations were in terms of enhancement of assistance under the IAY, rectification of the BPL list, transparency in selection of beneficiaries, convergence of scheme and strong monitoring and supervision. However, the state government had not acted on these recommendations.

[2] Assam, Bihar, Gujarat, Kerala, Karnataka, Madhya Pradesh, Nagaland, Orissa, Punjab, Rajasthan, Uttarakhand, Uttar Pradesh

Recommendations:

- Grievance redressal mechanism should be strengthened by encouraging on line registration of complaints and their prompt disposal. Concerned officers should monitor this exercise on quarterly basis and ensure that no grievance remains pending beyond a reasonable period.
- Social Audit can be employed as an effective means to ensure that eligible beneficiaries are being selected and good quality houses are constructed for them in time. Engaging reputed NGOs in the process may be considered for strengthening social audit.
- State level evaluation studies may be encouraged to identify weaknesses in implementation of the IAY.

Chapter 8: Scheme for Homestead Sites

As part of the IAY, a scheme for providing homestead sites to those rural BPL households who had neither agriculture land nor a house sites was launched in August 2009.

8.1 Implementation of scheme for homestead sites

According to para 8.1 (x) of the IAY guidelines, first instalment of the funds was to be released only after the state had certified that it had (1) no land to provide to rural BPL either (a) through regularization (b) through transfer (2) it had identified the land meant for acquisition/purchase. Subsequent instalments were to be released when state had taken possession of the identified land. Further, as per para 8.1 (vi) of the IAY guidelines, ₹ 10,000 per beneficiary or actual cost whichever was less would be provided for purchase/acquisition of a homestead site of an area around 100-250 sq.mt. Funding was to be shared by Centre and states in the ratio of 50:50 while in the case of UTs it was fully funded by Central Government. If the amount per beneficiary falls short, the balance amount would be contributed by the state government.

8.1.1 Non-implementation of scheme for homestead sites

Scheme for homestead sites was not implemented in 17 states/UTs *viz.*, **Assam, Arunachal Pradesh, Goa, Haryana, Himachal Pradesh, Jammu & Kashmir, Manipur, Meghalaya, Mizoram, Nagaland, Punjab, Tamil Nadu, Uttarakhand, Andaman & Nicobar Islands, Dadra & Nagar Haveli, Daman & Diu** and **Lakshadweep** during 2009-13.

We observed that in five states and one UT, (**Assam**, **Manipur**, **Meghalaya**, **Punjab**, **Uttarakhand** and **A&N Islands**) some selected districts initiated the proposal for purchase of land under the homestead site scheme, but the proposals could not fructify. State-wise observations are discussed in **Annex-8.1**

8.1.2 Irregularities in implementation of scheme for homestead sites

One of the socio-economic targets as per the XIth Five Year Plan (FYP) document was to 'provide homestead sites to all by 2012'. As per estimates made on the basis of National Sample Survey Organisation (NSSO) report of

58th and 59th round, there were 77 lakh rural BPL households who did not have sites for construction of house in the country. To fulfill the target set by the GoI for providing homestead sites to all by 2012, estimated requirement of 75 *per cent* of 77 lakh households was to be met by the state governments by regularizing their occupied land, if any, or allotting surplus government land. Thus, there was need for purchase/acquisition of land for remaining 25 *per cent* (19.25 lakh) of the estimated households not having house sites.

For this purpose Central allocation proposed for the XIth FYP was ₹ 1,000 crore (₹ 200 crore for 2009-10, ₹ 300 crore for 2010-11 and ₹ 500 crore for 2011-12).

(i) Against the proposed Central allocation of ₹ 1,000 crore, ₹ 347.47 crore was released to nine states (₹ 157.47 crore to **Bihar, Karnataka, Kerala, Rajasthan** and **Sikkim** during 2009-10 and ₹ 190 crore to **Andhra Pradesh, Karnataka, Maharashtra** and **Uttar Pradesh** during 2010-11) based on the proposals sent by these states to the Ministry. Funds were not released during 2011-12 and 2012-13 to any state. State-wise releases are given in **Annex-8.2.**

(ii) The Ministry released funds to **Andhra Pradesh, Bihar, Karnataka, Kerala, Maharashtra Rajasthan** and **Uttar Pradesh** in one instalment without ensuring possession of land by these states and the funds were not utilised or utilised partially. Unutilised homestead funds were subsequently adjusted against regular IAY and instances of diversion of funds were also noticed. State-wise details are given in **Annex-8.3**. Moreover, land less BPL families[1] were deprived of the benefits of the scheme.

The Ministry stated that homestead scheme was a demand driven scheme and funds under the scheme were released only to those states which demanded the same by submitting proposals in this regard along with requisite documents/certificates as per the scheme guidelines. The Ministry also added that in case states could not purchase the land at the rate at which funds were provided, they made a subsequent request for adjusting the released amount against regular IAY allocation.

The reply of the Ministry only substantiates the audit observation and does not address the issue of failure of the homestead site scheme.

[1] In five districts (Bundi, Bhilwara, Sikar, Sriganganagar and Udaipur) alone out of eight selected districts Rajasthan had 2,10,770 landless rural BPL families.

8.2 Incentive for additional houses under homestead

According to para 8.1(xii) of the IAY guidelines, the state governments were to be incentivised by allocating additional funds under the IAY to the extent beneficiaries were provided with homestead sites by way of regularization, allotment or purchase/acquisition of the land. The states were expected to provide funds for the proposed scheme over and above their existing budget for similar initiative. This was also subject to the condition that the states should continue to allocate for the scheme an amount not less than their previous year's budget. The BPL families allotted land through purchase was to be, to the extent feasible, provided house construction assistance in the same year.

Chhattisgarh, Gujarat, Jharkhand, Karnataka, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Tripura and **West Bengal** (10 states) were released ₹ 1,750.92 crore during 2009-13 as incentive for additional houses under homestead. State-wise releases are given in **Annex-8.4**.

8.2.1 Irregularities in construction of additional houses

We observed that funds were released to seven states for construction of additional houses under the homestead incentive and remained unutilised or were diverted towards construction of houses of beneficiaries having land under the regular IAY as detailed in **Table-14**.

Table-14: Irregularities in construction of additional houses

Chhattisgarh	As per the orders (February 2012) of the Development Commissioner, Raipur, assistance under the IAY homestead Incentive was to be given to BPL homeless families who had received land under Forest Rights Act (*Vanpatta Dharak*). Financial assistance of ₹ 12.64 crore was released to 5,270 beneficiaries in the two selected districts (Bastar: 4,486 beneficiaries and Durg: 784 beneficiaries) during 2011-12. In GPs Ghanghari and Nandmali of block Ambikapur (district Sarguja), 20 beneficiaries who were not recipients of *Van Adhikar Patta* under the FRA were provided financial assistance of ₹ 9.70 lakh under homestead incentive. The fact was brought to the notice of block Ambikapur by the respective GPs alongwith the request to cancel the sanction made to these ineligible beneficiaries. Instead of cancelling the sanction, block Ambikapur released the second instalment to these beneficiaries. No specific reply was furnished by CEO JP Ambikapur. GoI released ₹ 10.88 crore to ZP Bastar as first instalment of the IAY assistance in respect of 4,486 beneficiaries at the rate of ₹ 24,250 per beneficiary. ZP Bastar transferred funds to the beneficiaries in March 2012. Second instalment to these beneficiaries could not be provided till July 2013 due to non-release of funds by the Ministry though these were demanded by ZP Bastar in November 2012. This resulted in delay in construction of houses.
Gujarat	The Ministry released (March 2010, July 2010, August 2010 and January 2011) ₹ 58.71 crore to five selected districts (Anand, Banaskantha, Dahod, Surat and Surendranagar) under homestead incentive for 18,597 houses. Audit observed that none of the selected districts had ensured the utilisation of this fund towards those beneficiaries who were provided the home sites under the scheme but these funds were utilised for payment of assistance for construction of houses to beneficiaries who were already having land. This deprived of benefit of the scheme to landless BPL beneficiaries.
Jharkhand	Six selected districts released ₹ 47.15 crore (Central release : ₹ 35.36 crore and state share: ₹ 11.79 crore) to blocks for construction of houses, out of which in three districts (Garhwa, Godda and Palamu) funds remained

	unutilised as of March 2013. While in other three selected districts (Deoghar, East Singhbhum and Ranchi), ₹ 15.44 crore was spent as of March 2013. Audit observed that beneficiaries who already had land were selected for providing financial assistance. Thus, purpose of the scheme to provide shelter to rural BPL households who had neither agricultural land nor house sites had been defeated.
Odisha	The Ministry released ₹ 181.13 crore (March 2012) and state government released its matching share of ₹ 60.38 crore (July 2012) to 28 districts as first instalment in respect of construction of 99,986 additional houses under the homestead incentive. State government released (March 2013) in anticipation its matching share in respect of second instalment of Central share, the same was not released by the Ministry. Financial assistance under the homestead incentive was available to all BPL beneficiaries, however, audit noted that the state government chose to provide assistance to only members of scheduled tribe and other traditional forest dwellers (Recognition of Forest Rights) Act, 2006. State government did not explore the possibility of allotting land for other eligible BPL families by alienating the government land or encroached land and also through purchase of land. Audit noted that against receipt of ₹ 8.40 crore(Central and state share) as first instalment for providing financial assistance to 3,432 beneficiaries by eight blocks (Nilagiri, Barkote, Tilaibani, Digapahandi, Chikiti, Komma, Sinapali and Jamankira) of five selected districts, only 3,042 beneficiaries were provided assistance of ₹ 5.12 crore.
Rajasthan	First instalment amounting to ₹ 154.30 crore (Central share of ₹ 115.72 crore and state share of ₹ 38.58 crore) was released (February 2013) to the respective ZPs (RD Cell) of 18 districts in respect of 68,578 houses (under the Forest Right Act, 2006 for 25,447 houses in five districts[2] and under the primitive vulnerable tribal groups for 43,131 houses in 13 districts[3] @₹ 45,000 per house) to ST BPL families included in permanent IAY waitlist in districts accordance with their priority. Audit noted that funds remained in the account of respective ZPs (RD Cell) till January 2014. Thus, 68,578 beneficiaries were deprived of the benefit of homestead incentive.
Tripura	For implementation of homestead scheme no land was acquired by the state, the traditional forest dwellers who were allotted forest land under provisions of Forest Right Act 2006 were allotted the IAY house with the approval of the GoI. Only ST beneficiaries were provided the IAY house under the homestead incentive except a few variations in the district West Tripura and the beneficiaries were selected from the permanent IAY waitlist. Second instalment of ₹ 15.43 crore under homestead incentive during 2011-12 to four DRDAs in the state was not released by the Ministry though the proposals for the same were duly sent by the state government in time. As a result 7,072 houses remained incomplete due to non-receipt of funds by the beneficiaries. Expenditure of ₹ 17.14 crore (Central share ₹ 15.43 crore and state share ₹ 1.71 crore) released in first instalment to the beneficiaries also remained unfruitful.
West Bengal	The Ministry released ₹ 39.54 crore during 2011-12 for construction of additional 22,310 houses under homestead incentive. In GP Mallickpur of block Suri-I (district Birbhum), a waste land[4] was allotted (2012-13) to 20 beneficiaries as *'Patta'* under *'Nijo Griha Nijo Bhumi scheme'*. First instalment totaling of ₹ 4.73 lakh was released to them for construction of houses. Audit noted that beneficiaries did not construct houses on the land even after one year of grant of financial assistance as the land was low lying and prone to erosion. No action was taken by the block to either recover the amount or compel them to start construction. Further, in nine GPs[5], 52 beneficiaries were selected outside permanent IAY waitlist and ₹ 14.94 lakh was disbursed to them under homestead incentive for construction of houses. In block Mayureswar-II, one beneficiary who had already received two instalments from Kaleswar GP was again selected as a beneficiary under homestead scheme and irregularly paid ₹ 22,500.

[2] Banswara: ₹ 21.66 crore, Dungarpur: ₹ 7.86 crore, Pratgarh: ₹ 12.98 crore, Sirohi: ₹ 3.31 crore and Udaipur: ₹ 11.45 crore

[3] Baran: ₹ 8.90 crore, Bhilwara: ₹ 11.49 crore, Bundi: : ₹ 2.09 crore, Chittorgarh: ₹ 7.69 crore, Dausa: ₹ 3.00 crore, Jalore: ₹ 5.79 crore, Karuali: ₹ 5.15 crore, Pali: ₹ 6.83 crore, Pratapgarph: ₹ 4.62 crore, Rajsamand: ₹ 6.41 crore, Sawaimadhopur: ₹ 2.76 crore, Tonk: ₹ 4.11 crore and Udaipur: ₹ 28.20 crore

[4] Land was low lying and filled by 'fly ash 'with the assistance of the West Bengal Power Development Corporation Limited to make it suitable for the construction.

[5] Mallickpur(20), Purondorpur(7), Ruppur(6), Sattore(3), Sarpalehana-Albandha(2), Raipur-Supur(2), Bahiri-Panchshowa(3), Kasba(4), Singhee(5).

It implies that the Ministry released the funds to the states whatever they had demanded for the additional houses without adequate survey or without having a data on the additional requirement. It resulted into the accumulation of funds with the states and subsequently diverted towards the regular IAY.

In **Madhya Pradesh**, homestead sites were regularised under the provision of Madhya Pradesh Land Revenue Code 1959, by way of issuing *Bhoo Adhikar Praman Patra* to beneficiaries by *Teshsildar/Sarpanch*. Out of 13 selected districts, in two districts (Jabalpur and Narsinghpur) eligibility was ensured through survey conducted by team formed by ZP at block level, but no records of survey were produced to audit for verification.

We noted during joint physical verification that *Bhoo Adhikar Praman Patra* was not issued to beneficiaries of homestead. The *Bhoo Adhikar Praman Patra* was issued to beneficiaries having home site and agricultural land. Irregularities noted in audit are discussed in the following case study:

Case study: Implementation of homestead incentive in Madhya Pradesh

The Ministry decided to depute the NLMs in Sheopur, Narsinhpur and Jhabua districts in November 2011 to verify the allotment of homestead sites after releasing ₹ 180 crore as first instalment (March 2011) to 48 districts of **Madhya Pradesh** as incentive for 1,05,200 additional houses for BPL landless households. NLMs submitted their report in February 2012 without any conclusive evidence to show that homestead sites were provided with clear title. Meanwhile, the second instalment of ₹ 175.46 crore was released between September 2011 and March 2012.

In view of the inconclusive report of the NLMs, the Ministry decided (March 2012) to depute a team to conduct a detailed enquiry in districts Sheopur, Narsinghpur and Jhabua. Team was constituted in May 2012 and visited four districts namely Indore, Dewas, Sehore and Bhopal in October 2012 in place of three districts, i.e. Sheopur, Narsinhpur and Jhabua which were approved in March 2012 for enquiry. The team submitted its report in October 2012 and confirmed none of the beneficiary interviewed by the team, was landless for whom homestead sites were allotted. The Ministry again released first instalment of ₹ 53.18 crore under homestead incentive for additional houses of 30,998 and ₹ 92.11 crore for 53,360 houses under the Forest Right Act in February 2013.

Consequently, the Ministry asked the state government for sending the revised proposal for additional incentive but the Ministry did not receive the proposal till the date of audit.

Thus, the Ministry released ₹ 500.85 crore (₹ 180.10 crore + ₹ 175.46 crore + ₹ 145.29 crore) on the basis of irregular claim of the state government and without verification of the authenticity of the claim**.** Moreover, the amount of ₹ 320.75 crore (₹ 175.46 crore+ ₹ 145.29 crore) was released during the period of verification of the claims of the state. This suggests weak verification systems and controls in the Ministry.

The Ministry stated that homestead incentives were released as per scheme guidelines to those states which provided land to the rural landless BPL for construction of the IAY houses either by allotment of government land or by purchase/acquisition of land and claimed incentive as per scheme guidelines.

The Ministry further added that funds were released as an incentive over and above the normal allocation which was done by following the basic criteria of allocation.

The reply of the Ministry is incorrect as criteria for allocating funds (75 *per cent* weightage to rural housing shortage as per census of 2001 and 25 *per cent* weightage to poverty ratio of state/UT as fixed by the Planning Commission in 2004-05) was not followed and funds were released as demanded by the states.

Thus, the homestead scheme was not implemented effectively as the funds released under the scheme remained almost unutuilised and the intended objective of providing houses to landless families was not achieved.

Chapter 9: Joint Physical Inspection

9.1 Introduction

To assess the implementation of the IAY, joint physical inspections were carried out by audit teams in the presence of staff of the departments concerned at the premises of 29,923 beneficiaries and they were requested to reply to a questionnaire. The standardised questionnaire covered the aspects of Individual beneficiary profile, mode of payment, awareness level, availability of basic facilities through convergence, etc. The beneficiaries were requested to provide inputs on the following, inter-alia;

- Status of construction and details of fund released.
- Type of facilities available at households(HHs)
- Quality of house-type design and desirable features
- Mode of payment
- Awareness level
- Expertise/information provided by Government/NGO
- Issues related to scheme for homestead sites

9.1.1 Constraints

The audit team faced a number of constraints in this exercise which are outlined below;

- In **Andhra Pradesh**, only two districts (Karimnagar and Khammam) could be inspected due to wide spread anti-Telengana agitation in the state and in **Meghalaya**, beneficiaries could not be accessed due to law and order problem in block Songsak of district East Garo Hills.
- Since inspections were carried out and responses were received in presence of *panchayat*/departmental officials, this might have induced certain bias in the response of the beneficiaries.
- If the beneficiaries were not available due to any reasons including death of beneficiary, then another member of the household was requested to reply to the questionnaire. In such cases, the views of the actual beneficiary might have been different from those recorded.
- The population from which the sample was selected comprised only beneficiaries. Potential beneficiaries or persons excluded from the IAY were not covered in the inspection.

Findings of Joint Physical Inspection are discussed in succeeding paragraphs:-

9.2 Awareness level of beneficiaries

9.2.1 Allotment as per priority list

Out of 29,923 beneficiaries, 15,482 (52 *per cent*) were aware of priority list for selection of beneficiaries. However, in **Goa, Jammu & Kashmir, Nagaland, Andaman & Nicobar Islands,** and **Lakshadweep** none of the beneficiaries were aware about priority list. Further, in **Bihar** 372 (23 *per cent* of 1,647), **Gujarat** 654 (33 *per cent* of 2,008), **Jharkhand** 321 (27 *per cent* 1,199), **Kerala** 82 (26 *per cent* of 318), **Manipur** 122 (15 *per cent* of 816), **Odisha** 503 (39 *per cent* 1,293), **Tripura** 294 (47 *per cent* of 624) and in **West Bengal** 279 (47 *per cent* of 600), less than 50 *per cent* beneficiaries were aware of priority list.

On the other hand, in case of **Haryana, Himachal Pradesh, Maharashtra, Meghalaya, Mizoram, Rajasthan, Uttarakhand, Dadra & Nagar Haveli** and **Daman & Diu**, awareness about priority list level was on higher side (ranged between 70 and 100 *per cent*).

9.2.2 IAY waitlists

A total number of 11,422 beneficiaries (38 *per cent*) were aware of waiting list prepared for selection of beneficiary whereas 10,660 beneficiaries (36 *per cent*) had knowledge of method of preparation of waitlist.

In **Arunachal Pradesh, Assam, Bihar, Gujarat, Haryana, and Kerala**, the awareness level regarding waitlist prepared for selection of beneficiaries was less than 25 *per cent*. However, in **Goa, Jammu & Kashmir, Nagaland, Andaman & Nicobar Islands** and **Lakshadweep** none of the beneficiaries were aware of waitlist.

On the other hand, the awareness level in **Chhattisgarh**, **Himachal Pradesh, Madhya Pradesh, Maharashtra, Meghalaya, Mizoram, Tamil Nadu, Uttarakhand, Dadra & Nagar Haveli** and **Daman & Diu** ranged between 60 and 100 *per cent*.

9.2.3 Awareness of loan under the DRI Scheme

In addition to assistance provided under the IAY, an IAY beneficiary could avail a loan of up to ₹ 20, 000 per housing unit under the Differential Rate of Interest (DRI) scheme at an interest rate of four *per cent* per annum.

Only 1,400 beneficiaries (4.68 *per cent* of total number of beneficiaries) responded that they were aware of DRI scheme. None of the beneficiaries from **Arunachal Pradesh, Assam, Bihar, Jammu & Kashmir, Meghalaya, Mizoram, Nagaland, Punjab, Uttar Pradesh** and **Daman & Diu** had any knowledge about the DRI scheme. However, in case of **Tamil Nadu**, 37 *per cent* beneficiaries were aware about the DRI scheme while in case of **Andhra Pradesh**, **Himachal Pradesh** and **Uttarakhand**, awareness levels were 23, 29 and 10 *per cent* respectively. For remaining states/UTs, the awareness level was below 10 *per cent*.

Further, only 0.92 *per cent* (275) of total number of beneficiaries applied for the loan under the DRI scheme and 0.38 *per cent* (115) of total number of beneficiaries received loan.

9.3 Mode of payment

According to the IAY guidelines, funds under IAY should be transferred only directly into the beneficiaries account in a bank or post office.

A total number of 22,946 beneficiaries (77 *per cent*) responded about receipt of financial assistance though bank/post office account followed by banking correspondent in 2,132 cases (seven *per cent*), cash in 917 cases (three *per cent*), other modes in 746 cases (two *per cent*) and through postal order in 42 cases (0.14 *per cent*). In **Manipur** in 521 out 816 beneficiaries (64 *per cent*) and in **Mizoram** in 82 out 150 beneficiaries (55 *per cent*) responded that they received payment in cash. Some cases of cash payment were also reported in **Tripura** (116) **Andhra Pradesh** (49), **Assam** (64), **Chhattisgarh** (two), **Himachal Pradesh** (two), **Madhya Pradesh** (2), **Tamil Nadu** (77), **West Bengal** (one) and **Lakshadweep** (one).

9.4 Display of IAY Board

As per the IAY guidelines, the *Zila parishad*/DRDA concerned should ensure that for each house constructed, a display board was to be fixed indicating the Government of India Rural Housing logo, year of construction, name of the beneficiary, etc.

In 65 *per cent* (19,465) of total number of houses inspected IAY display board was not available. In 90 *per cent* or more of houses inspected in **Assam, Goa, Jammu & Kashmir, Uttar Pradesh, Andaman & Nicobar Islands, Dadra & Nagar Haveli** and **Daman & Diu** the IAY display board was not available. In **Andhra Pradesh, Arunachal Pradesh, Bihar, Chhattisgarh, Haryana, Jharkhand, Karnataka, Madhya Pradesh, Meghalaya, Odisha, Punjab,**

Rajasthan, Tripura, Uttarakhand, West Bengal and **Lakshadweep**, non-availability of IAY display board ranged between 50 and 89 *per cent*.

In **Gujarat, Maharashtra** and **Mizoram** the IAY display board was available in 82, 58 and 55 *per cent* of houses inspected respectively.

Non-availability of IAY display board on the houses constructed under the IAY in most cases indicated the failure to comply with the stipulation of the IAY guidelines.

9.5 Engagement of contractor in construction of house

As per the IAY guidelines, no contractor was to be involved in the construction of dwelling unit under the IAY.

In **Gujarat** (139), **Andhra Pradesh** (20), **Karnataka (**nine), **Maharashtra** (46), **Odisha** (eight) and in **Tamil Nadu (**two) beneficiaries responded that contractors were engaged during construction of IAY house.

9.6 Facilities at households

According to the IAY guidelines, the houses were to be designed in accordance with desire of the beneficiaries, keeping in view the climatic conditions and the need to provide ample space, kitchen, ventilation, sanitary facilities, smokeless *chulha*, etc. and the community perceptions, preferences and cultural attitudes.

Kitchen – Only 13,279 beneficiaries (44 *per cent*) responded that kitchen facility was available in their houses. In **Bihar, Jharkhand, Nagaland** and **Uttar Pradesh**, kitchen facility was available in only six *per cent* or less. In **Assam** no beneficiary responded availability of kitchen facility. Further, in **Goa** (95 *per cent*), **Maharashtra** (90 *per cent*) and **Mizoram** (97 *per cent*) higher number of beneficiaries responded that kitchen facility was available in their houses.

Smokeless *Chulha* - Only 4,822 beneficiaries (16 *per cent*) responded that smokeless *chulha* was available in their house. In **Arunachal Pradesh, Assam, Bihar, Jammu & Kashmir, Jharkhand, Manipur, Nagaland, Odisha, Punjab, Uttar Pradesh, Uttarakhand, Andaman & Nicobar Islands** and **Lakshadweep** this facility was either not available or available in less than one *per cent* cases. On the other hand smokeless chulha was available in higher number in **Goa** (98 *per cent*), **Maharashtra** (70 *per cent*) and **Tamil Nadu** (63 *per cent*).

Ventilation - Only 19,738 beneficiaries (66 *per cent*) responded that ventilation facility was available in their house. Ventilation was in lower side

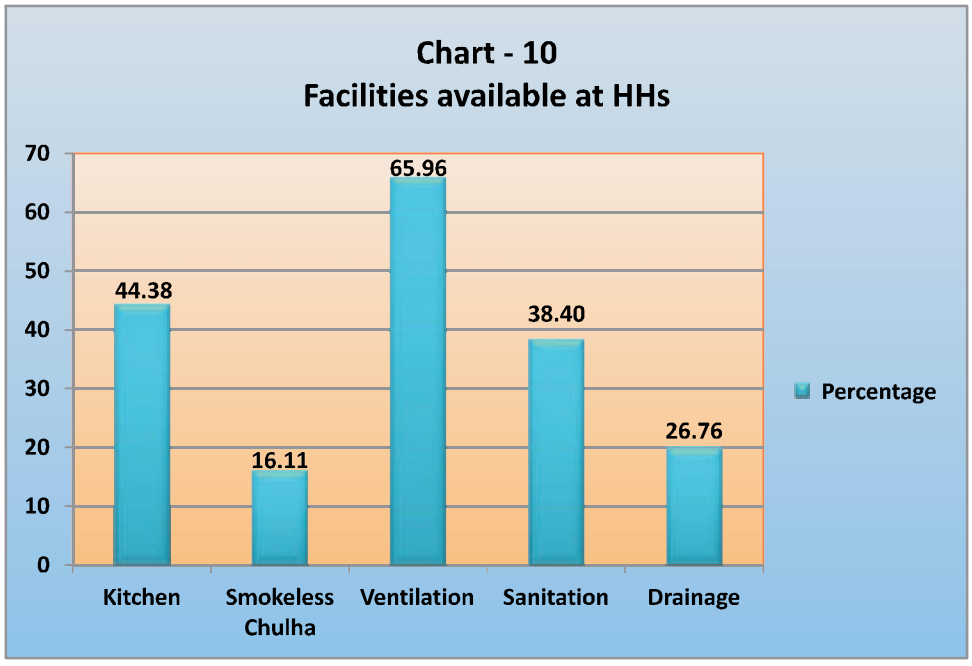
in houses in **Arunachal Pradesh** (28 *per cent*), **Manipur** (4 *per cent*), **Nagaland** (24 *per cent)* **Punjab** (24 *per cent)* and **Daman & Diu (**eight *per cent***).**

Sanitation - Only 11,543 beneficiaries (39 *per cent*) responded that sanitation facility was available in their houses. The situation was poor in six states/UTs *viz.* **Bihar, Jharkhand, Nagaland, Odisha, Andaman & Nicobar Islands** and **Dadra & Nagar Haveli**, where sanitation facility was available in less than 10 *per cent* houses.

On the other hand, 52 to 92 *per cent* of the beneficiaries in **Goa, Gujarat, Haryana, Himachal Pradesh, Kerala, Maharashtra, Mizoram, Tamil Nadu, Uttarakhand** and **Lakshadweep**, responded availability of sanitation facility in their house.

Drainage - Only 8,007 beneficiaries (27 *per cent*) responded that drainage was available in their houses. In **Assam, Arunachal Pradesh, Jammu & Kashmir, Jharkhand, Manipur, Meghalaya, Mizoram, Nagaland, Rajasthan, Tripura, Andaman & Nicobar Islands, Dadra & Nagar Haveli, Daman & Diu** and **Lakshadweep**, less than 10 *per cent* of beneficiaries responded non-availability of drainage in their houses.

The percentage of different types of facilities available at households is depicted in **Chart-10**;



9.7 Expertise/information provided by Government/NGO

9.7.1 Use of innovative material – Only 2,360 beneficiaries (eight *per cent* of total beneficiaries) responded that Govt./NGO provided expertise/ information on use of innovative material in construction of house. None of the beneficiaries in most of the states/UTs except in **Andhra Pradesh, Chhattisgarh, Jharkhand, Kerala, Maharashtra, Meghalaya, Odisha, Rajasthan, Tamil Nadu, Tripura, West Bengal** and **Dadra & Nagar Haveli** responded that they have received expertise/information on use of innovative material. In **Dadra & Nagar Haveli** (100 *per cent*), **Andhra Pradesh** (90 *per cent*) and **Tripura** (70 *per cent*), higher number of beneficiaries responded that Govt./NGO provided expertise/information about it.

9.7.2 On procurement of low cost material – Only 2,577 beneficiaries (nine *per cent* of total beneficiaries) responded that government/NGO provided expertise/information about procurement of low cost material. None of the beneficiaries in states except in **Andhra Pradesh, Chhattisgarh, Jharkhand, Karnataka, Kerala, Maharashtra, Meghalaya, Odisha, Tamil Nadu, Tripura and West Bengal, Dadra & Nagar Haveli** and **Lakshadweep** responded that they received expertise/information about procurement of low cost material.

More than 90 *per cent* of beneficiaries in **Andhra Pradesh** (93 *per cent* of total 660 beneficiaries), **Tripura** (96 *per cent* of total 624 beneficiaries) and **Dadra & Nagar Haveli** (100 *per cent* of 20 beneficiaries) responded that they received expertise/information about procurement of low cost material.

9.7.3 About construction design – Only 3,267 beneficiaries (11 *per cent* of total beneficiaries) responded that government/NGO provided information about the construction design of house under the IAY. None of the beneficiaries in **Assam, Arunachal Pradesh, Bihar, Goa, Gujarat, Haryana, Jammu & Kashmir, Madhya Pradesh, Manipur, Mizoram, Nagaland, Punjab, Rajasthan, Uttar Pradesh, Uttarakhand, Andaman & Nicobar Islands** and **Daman & Diu** responded that they received expertise/information about construction design of the IAY houses.

In two states and one UT *viz.* **Dadra & Nagar Haveli** (100 *per cent* of 20 beneficiaries), **Andhra Pradesh** (95 *per cent* of 660 beneficiaries) **and Tripura** (81 *per cent* of 624 beneficiaries), higher number of beneficiaries replied that they received information/expertise about construction design.

9.7.4 Cost effective technology – Only 2,658 beneficiaries (nine *per cent*) responded that they received information/expertise from Govt./NGO about cost effective technology. None of the beneficiaries from states/UTs except in **Andhra Pradesh, Chhattisgarh, Kerala, Maharashtra, Meghalaya, Odisha, Rajasthan, Tamil Nadu, Tripura, West Bengal, Dadra & Nagar Haveli** and **Lakshadweep** received information/expertise about cost effective technology. However, in **Dadra & Nagar Haveli** (100 *per cent* of 20), **Tripura** (96 *per cent* of 624), and in **Andhra Pradesh** (88 *per* cent of 660) higher number of beneficiaries received expertise from government/NGO about this technology.

9.7.5 Disaster resistant technology - Only 2,483 beneficiaries (eight *per cent*) responded that they received information/expertise about disaster resistant technology. None of the beneficiaries in most of the states/UTs except in **Andhra Pradesh, Chhattisgarh, Gujarat, Kerala, Maharashtra, Meghalaya, Odisha, Tamil Nadu, Tripura, West Bengal, Dadra & Nagar Haveli** and **Lakshadweep** received information/expertise about this technology.

9.8 Convergence

According to the IAY guidelines, all efforts were to be made to ensure that every IAY house was provided with sanitary latrine in convergence with the TSC, electricity by dovetailing with RGGVY and drinking water though convergence of the activities under NRWSP.

Further, the DRDAs had to furnish the particulars of all the willing beneficiaries every month to the respective nodal agencies in the district so that beneficiaries derive the benefits available under insurance policies.

9.8.1 Convergence with Total Sanitation Campaign (TSC)

Only 1,844 (six *per cent*) responded that they received sanitary latrine facility in convergence with TSC. Further, none of the beneficiaries from **Arunachal Pradesh, Jammu & Kashmir, Jharkhand, Mizoram, Nagaland, Andaman & Nicobar Islands, Dadra & Nagar Haveli, Daman & Diu** and **Lakshadweep** responded receipt of support from TSC. Higher number of beneficiaries in two states *viz.* **Tripura** (33 *per cent*) and **Maharashtra** (22 *per cent*) received support from TSC for sanitary facilities.

9.8.2 Convergence with Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY)

Only 4,817 beneficiaries (16 *per cent*) responded that they were provided electricity connection in their houses in convergence with RGGVY. In **Arunachal Pradesh, Chhattisgarh, Goa, Himachal Pradesh, Jammu & Kashmir, Manipur, Nagaland, Uttar Pradesh, Uttarakhand, Andaman & Nicobar Islands, Dadra & Nagar Haveli** and **Daman & Diu**, none of the beneficiaries or less than one *per cent* of the beneficiaries received support from RGGVY for electricity connection. In **Madhya Pradesh** and **Rajasthan,** 57 and 51 *per cent* beneficiaries received support from RGGVY for electricity for electricity connection.

9.8.3 Convergence with National Rural Water Supply Programme (NRWSP)

Only 2,426 beneficiaries (Eight *per cent*) responded that they received support from NRWSP for drinking water. None or less than one *per cent* of the beneficiaries in **Arunachal Pradesh, Assam, Bihar, Goa, Haryana, Himachal Pradesh, Jammu & Kashmir, Jharkhand, Mizoram, Nagaland, Uttar Pradesh, Uttarakhand, Andaman & Nicobar Islands** and **Dadra & Nagar Haveli** responded receipt of support from NRWSP for drinking water supply at their houses. Higher number of beneficiaries in **Andhra Pradesh** (32 *per cent*)**, Punjab (**35 *per cent*) **and Rajasthan (32** *per cent***)** in comparison to remaining states/UTs received support from NRWSP.

9.9 Assistance from LIC

Only 701 beneficiaries (two *per cent*) responded that they had been covered under LIC insurance scheme. None of the beneficiaries in 19 states/UTs *viz.* **Arunachal Pradesh, Bihar, Goa, Haryana, Himachal Pradesh, Jammu & Kashmir, Kerala, Manipur, Mizoram, Nagaland, Punjab, Rajasthan, Tripura, Uttar Pradesh, Uttarakhand, Andaman & Nicobar Islands, Dadra & Nagar Haveli, Daman & Diu** and **Lakshadweep** responded that they were covered under the LIC. Further, in **Assam, Gujarat, Meghalaya, Tamil Nadu** and **West Bengal**, less than one *per cent* had availed insurance scheme of LIC.

On the other hand, the position was slightly better in **Andhra Pradesh** (15 *per cent*), **Chhattisgarh** (nine *per cent*) **Jharkhand** (six *per cent*), **Madhya Pradesh** (eight *per cent*) and **Maharashtra** (10 *per cent*).

The low coverage of beneficiaries under insurance schemes shows that DRDAs failed to create awareness among the beneficiaries about benefits to be derived from the insurance schemes.

9.10 Quality of house-Type design and desirable features

It was desirable that the house should have adequate space for pursuing livelihood activities, a veranda, staircase and rain water harvesting system.

Only 14,426 beneficiaries (48 *per cent*) responded that *veranda* was available in their houses and in 4,330 beneficiaries (15 *per cent*) responded that staircase was constructed. However, 1,229 beneficiaries (four *per cent* of total beneficiaries) responded that rain water harvesting facility was available in their houses. In **Arunachal Pradesh, Bihar, Haryana, Jammu & Kashmir, Jharkhand** and **Maharashtra, Andaman & Nicobar Islands** and **Daman & Diu**, none of the beneficiaries responded that rain water harvesting facility was available in their houses.

A total of 19,914 beneficiaries (67 *per cent*) responded that no specification had been notified by the concerned state government for construction of the IAY house keeping in mind geographical location or any other parameters only 4,016 beneficiaries (13 *per cent*) responded that their houses were constructed as per government specification and 5,360 beneficiaries (18 *per cent*) responded that their houses were not constructed as per specifications.

Further, in six states/UT *viz.* **Andhra Pradesh, Assam, Haryana, Nagaland, Tripura** and **Andaman & Nicobar Islands**, all the beneficiaries responded that states/UTs government had notified specifications for construction of house, but 21 to 100 *per cent* beneficiaries of these states responded that their houses were not constructed as per specification.

9.11 Scheme for Homestead Sites

Only in six states *viz.* **Bihar, Chhattisgarh, Madhya Pradesh, Odisha, Rajasthan** and **West Bengal**, homestead sites were provided to rural BPL households as reported by the sampled beneficiaries in these states. In joint physical inspection number of beneficiaries covered under this scheme varies from one in **Rajasthan** to 113 in **Chhattisgarh**.

Only 246 beneficiaries (three *per cent* of 8,930 beneficiaries in above mentioned six states) were provided homestead site for construction of house. In **Bihar** and **Rajasthan,** even in less than one *per cent* cases, beneficiaries were provided homestead site.

In remaining states/UTs audit did not notice beneficiaries under homestead site.

Chapter 10: Conclusion

IAY is a flagship scheme of the Government of India (GoI) primarily intended to provide houses to the shelterless BPL households living in the rural areas of the country. The IAY was implemented through the *gram panchayats* (GP) and *Zilla Parishads* (ZP)/District Rural Development Agencies *(*DRDA). The beneficiaries were to be selected by GP from the BPL list and the houses were to be constructed/up-graded by the beneficiaries themselves. We observed various shortcomings and lapses in the implementation of the IAY.

Transparent and fair selection of the beneficiaries is an important aspect for successful implementation of the IAY. The selection process was however not undertaken in accordance with the prescribed norms everywhere. Assessment of the housing shortages was not undertaken in 14 states and as a result ineligible beneficiaries were selected. In some states, beneficiaries were also selected more than once due to non–preparation of inventory leading to irregular financial assistance. In contravention of the scheme norms, allotment of dwelling unit in the name of female member of the household was not preferred in six states.

Timely completion and quality aspect of houses was also overlooked during implementation of the IAY. The authorities failed to exercise due diligence in the construction activity and houses costing ₹ 7.88 crore were constructed by the contractors or departmentally in 12 blocks of eight selected districts of five states/UTs in contravention of the scheme provisions. In 48 selected districts of nine states 61,293 houses remained incomplete even after a lapse of more than two years. The required quality checks/technical supervisions to ensure quality of houses constructed were largely absent. No perceptible efforts were made by the implementing agencies to assist the IAY beneficiaries to upgrade or to construct durable, cost effective and disaster resistant houses in 18 states/UT.

In majority of the states, the IAY beneficiaries were deprived of safe drinking water, free electricity connection and sanitary latrine due to non- convergence with other schemes as envisaged.

The *AwaasSoft* could not be made fully functional leading to poor monitoring by the Ministry. Poor internal controls and lack of cross-verification had seriously eroded the reliability and credibility of the data in the MIS.

Non-coverage of all the districts in regular monitoring through NLMs and ineffective follow up action on their reports indicates the poor internal control. Social audit was yet to be initiated in 22 states/UT. Evaluation studies to assess the impact of the implementation of the IAY were not conducted in 19 states/UT.

There were deficiencies in the system of approval and release of funds by the Ministry. Audit found instances where the Ministry released grants in breach of its own conditionalities. The short and delayed release of state share, misappropriation and diversion of funds which were noted in the earlier audit of the scheme in 2003, continued to exist in the implementation of the IAY.

The scheme for providing homestead sites to those rural BPL households who have neither agriculture land nor a house site was launched in August 2009. The scheme was not implemented in 17 states/UTs. Further, the funds released by the Ministry to the states for construction of additional houses under homestead scheme remained either unutilized or were diverted towards the construction of houses of those beneficiaries under the regular IAY.

Many of the weaknesses have been persisting in the scheme and were conveyed to the Ministry through performance audit by the C & AG. The action taken by the Ministry, however, was insufficient to address the shortcomings.

The IAY could not bridge the gap in housing shortage in the country significantly despite an expenditure of ₹ 60,239 crore during 2008-13 as the problem of housing shortage assessed at the beginning of XIth Five Year Plan remained almost of the same magnitude at the beginning of next Five Year Plan.

The Ministry is required to take corrective measures as pointed out by the audit and rectify the defects so that the objective of the Scheme is achieved.

(SATISH LOOMBA)
Director General of Audit
Central Expenditure

New Delhi
Dated: 2 December 2014

Countersigned

(SHASHI KANT SHARMA)
Comptroller and Auditor General of India

New Delhi
Dated: 2 December 2014

Annexes

Annex-2.1

Summary of Sample Selection

(Refer to paragraph 2.1.4)

Sl. No.	Name of State/UT	District		Block		GP		Villages for joint physical verification		Beneficiaries for joint Physical verification	
		Total	Selected	Total	Selected	Total	Selected	Total	Selected	Total	Actually verified
1	Andhra Pradesh	22	02	103	08	151	55	106	79	5,945	660
2	Arunachal Pradesh	16	04	26	08	123	40	121	69	981	412
3	Assam	27	08	98	20	228	72	676	141	5,706	862
4	Bihar	38	10	136	30	459	138	744	253	31,973	1,647
5	Chhattisgarh	18	05	63	13	883	129	209	191	3,816	1,314
6	Goa	02	02	12	04	66	22	42	28	2,877	265
7	Gujarat	26	07	73	17	1,307	170	208	191	10,252	2,008
8	Haryana	21	06	35	13	668	120	128	128	2,917	1,339
9	Himachal Pradesh	12	04	24	08	285	71	533	139	375	382
10	Jammu & Kashmir	22	06	41	12	361	90	163	133	2,803	973
11	Jharkhand	24	06	87	18	338	102	629	196	7,267	1,199
12	Karnataka	30	08	45	16	404	119	600	252	7,963	1,258
13	Kerala	14	04	41	11	68	25	419	50	1,204	318
14	Madhya Pradesh	50	13	99	26	1,935	260	544	395	5,615	2,396
15	Maharashtra	33	08	91	19	1,788	190	245	228	6,410	1,807
16	Manipur	09	04	21	08	560	69	257	98	2,072	816
17	Meghalaya	07	04	27	08	435	74	213	144	1,462	540
18	Mizoram	08	02	09	04	80	25	25	25	418	150

Sl. No.	Name of State/UT	District		Block		GP		Villages for joint physical verification		Beneficiaries for joint Physical verification	
		Total	Selected	Total	Selected	Total	Selected	Total	Selected	Total	Actually verified
19	Nagaland	11	03	14	06	183	60	60	60	7,587	695
20	Odisha	30	08	92	20	403	123	950	242	4,822[1]	1,293
21	Punjab	20	06	33	12	1,018	120	122	122	1,305	611
22	Rajasthan	33	08	62	16	631	155	706	295	6,878	1,680
23	Tamil Nadu	31	08	98	22	793	168	1,003	321	2,912	1,546
24	Tripura	04	02	24	06	188	52	377	291	3,584	624
25	Uttar Pradesh	71	15	57	35	2,492	350	585	501	10,911	3,197
26	Uttarakhand	13	05	36	10	695	100	218	115	4,314	1,149
27	West Bengal	18	05	77	15	150	45	600	90	3,687	600
28	Andaman & Nicobar Islands	03	02	06	04	37	11	34	20	354	127
29	Dadra & Nagar Haveli	01	01	01	01	11	02	12	04	104	20
30	Daman & Diu	02	01	01	01	10	01	03	01	25	12
31	Lakshadweep	01	01	01	01	10	02	02	02	275	23
Total		**617**	**168**	**1,533**	**392**	**16,760**	**2,960**	**10,534**	**4,804**	**1,46,814**	**29,923**

[1] No. of total beneficiaries in respect of 18 villages not available

Annex-2.2

Details of Sample Selection

(Refer to paragraph 2.1.4)

Sl. No.	Name of State/ UT	Name of Districts	Name of Blocks	Name of GPs
1.	Andhra Pradesh	Srikakulam*, Guntur*, Anantapur*, Kurnool*, Karimnagar, Khammam (Two)	Bheemadevara Palle, Gollapalle, Mutharam Mahadevpur, Siricilla, Ashwapuram, Konijerla, Kukunoor, Sattupalli (Eight)	Ram Nagar, Vangara, Kannaram, Koppur, Manikyapur, Mallaram, Ibrahimnagar, Gunjapadugu, Chandoli, B.B. Rajapally, Athmakur, Gollapally, Shakalla, Lothunur, Polaram, Stambampally (Pp), Nallagunta Menajipet, Mutharam, Jeelapally, Korlakunta, Thangallapalli, Badnepalle, Jillella, Baswapuram, Bonala, Mandepally, Kasbekatkur, Sarampally, Ramachandrapoor, Peddur, Ammagaripalli, Ashwapuram, Gollagudem, Jaggaram, Mittagudem, Mondikunta, China Munagala, Linga Gudem, Pedda Gopathi, Rama Narasaiah Nagar, Tanikella, Thummalapalli, Peda Munagala, Amaravaram, Gommu Gudem, Mare Dubbaka, Tondipaka, Upperu, Vinjaram, Buggapadu, Kakarlapalli, Kistapuram, Narayanapuram, Rudrakshapalli, Sadasivunipalem (55)
2.	Arunachal Pradesh	Lohit, Anjaw, Papum Pare, West Siang (Four)	Tezu, Wakro, Hayuliang, Manchal, Balijan, Kimin, Aalo West, Likabali (Eight)	Danglat, Khoraliang, New Danglat, Tafragam I, Tafragam Ii, Tafragam Iii, Hooking, Kanjang, Waikhetlinag-Dabrumliang, Amliang, Hayuliang, Suplang Gpc, Pangung, Quibang, Bormai, Dariabill, Hollongi, Jote, Lengka, Poma, Ramghat, Tubung Balijan, Durpa, Kimin, Bene, Darka-I, Darka-Ii, Gune Bane, Kabu-Ii, Kugi Pomse, Kugi Pomte, Paye, Pobdi, Dipa-I, Durpai, Jipu, Kuntur, Lipu-I, Lipu-Ii, Liru-I (40)
3.	Assam	Karbi Anglong, Kokrajhar, Sonitpur, Sivasagar, Nagaon, Barpeta, Cachar, Karimganj (Eight)	Howraghat, Bokajan, Kachugaon, Debitola, Gabharu, Chaiduar, Baghmara, Amguri, Demow, Paschim Kalibor, Dolonghat, Jugijan, Raha, Govardhana, Bajali, Kalain, Palonghat, Silchar, Patharkandi, Dullavcherra (20)	Howraghat, Langhin, Sarupathar, Bairali, Ballimari, Burachara, Guwabari, Jaraguri Goladangi, Kachugaon, Kashiabari, Raimona, Takampur, Modati, Polashguri Debitola, Panchmile, Dolabari, Amtola, Missamari, Tokubari, Helem, Gingia, Tinsuti, Amguri, Bhuyanhat, Lalimchapori, Gohain Pukhuri, Maharani, Nahat, Nemuguri, Palengi, Rupjyoti, Rahadhola, Rangalial, Hatigaon, Niz Hatichung, Maj Jajori, Borpukhuri, Dimarpur, Pub Dhoniram Pathar, Gopalnagar, Dighaliati, Salmora, Phulaguri, Pramila, Kumargaon, Paschim Howly, Uttar Howly, Baghmara, Bandhasidhani, Borbhaluki Balipara, Maripur Anandapur, Nityananda Panbari, Burunga, Gorervitor, Jalalpur, Kalain, Kushiarkul, Bhubanhill, Ganganagar, Mohankhal Rammanikpur, Bhajantipur, Ghungoor, Kanakpur, Tupkhana, Barigram, Jurbari Defala, Kanaibazar, Moina, Bidyanagar, Lalcherra, Patiala, Singlacherra (72)
4.	Bihar	Saran, West Champaran, Kishanganj, Supaul, Aurangabad, Bhojpur, Bhagalpur, Lakhisarai, Madhubani, Samastipur (10)	Madhubani, Piprasi, Thakraha, Bagaha-2, Ekma, Lahladpur, Nagra, Persa, Bahadurganj, Thakurganj, Basantpur, Paratapganj, Barun, Madanpur, Agiaon, Behia, Shahpur, Ismailpur, Navgachia, Rangra Chowk, Barahiya, Suryagarha, Bisfi, Jaynagar, Lakhnour, Phulparas, Bibhutipur, Mohanpur, Pusa, Tajpur (30)	Barwa, Madhubani, Tamkuha, Dumri Bhgdwa, Piprasi, Jagirahan, Motipur, Bairagi Sonvarsha, Belahwa Madanpur, Bharchhi, Bkuli Pachgawa, Jamunapur Tarwalia, Laxmipur Rampurwa, Mangalpur Aausani, Naurangia Dardari, Asahani, Baliya, Deopura, Nawada, Phuchatikala, Rampurbindlal, Dandaspur, Kateyan, Aphaur, Koreya, Tuzarpur, Baharmadar, Baligaon, Panchrukhi, Shankardih, Bhatawadi, Chandwar Milik, Dohar, Gangi, Loucha, Mahesh Bathna, Besharbati, Bhogdabar, Dallegaon, Dumaria, Malingaon, Rasia, Sakhuadali, Bhagwanpur, Kushar, Parmanandpur, Satanpatti, Bhawanipur North, Chilauni North, Sukhanagar, Barun, Kajichak, Kanchanpur, Pauthu, Tengra, War, Chei Nwada, Ghoridihri, Khiriaawan, Pipraura, Pirwan, Baruna, Chasi, Narayanpur, Poswa, Pawna, Gaudarh Rudranagar, Osai, Ranisagar, Tiyar, Bharauli, Bilouti, Gaura, Ishwarpura, Parsaunda, Sahjauli, Ismailpur East Bhitta, Parbatta, Dholbajja, Nagrah, Tetri, Bainsi Jahangirpur, Rangra, Tintanga Diara South, Dumari, Gangasarai, Khutaha East, Arma, Chandanpura, Kaswa, Khawarajpur, Madanpur, Rampur, Salempur East, Tajpur, Balha, Chahuta East, Khairiwanka North, Nahas Rupauli North, Nahas Rupauli South, Parsauni North, Rathaus, Sadullahpur, Belhi East, Belhi South, Dorwar, Jaynagar Basti, Korahiya, Baliya, Kaithaniya, Lakhnour East, Maivi, Behat South, Bathnaha, Saini, Sugapatti, Dhanauja,

				Bibhutipur East, Chakhabib, Khas Tabhka South, Mahishi, Mahthi South, Narhan, Sakhmohan, Singhya Bujurg North, Tabhka, Baghra, Bishanpur Beri, Dumri South, Bisanpur Bathua, Chaklevaini, Mohammadpur Deopar, Thahra, Madhopur Digrua, Muradpur Bangra, Rahimabad, Ramapur Maheshpur, Shahpur Beghauni (138)
5.	Chhattisgarh	Korba, Durg, Raipur, Sarguja, Bastar (Five)	Korba, Paali, Gunderdehi, Sanjari Balod, Chhura, Dharsiwa, Fingeshwar, Ambikapur, Lundra, Mainpaat, Ramchandrapur, Jagdalpur, Bakawand (13)	Arsena, Barpali, Bheshma, Dewermal, Dondro, Jambahar, Madanpur, Phulsari, Solwa, Tilkeja, Baksahi, Chodha, Dhourabhantha, Kartali, Madanpur, Mangamar, Khairaduban, Patpara, Sendripali, Sirli, Dudiya, Kandul, Kharra, Khursul, Khotgaon, Limora, Mahud , Nahada, Parsada, Pendari, Darbari Nawagaon, Hirapur, Jagannathpur, Khapari, Kohangatola, Nipani, Parreguda, Sankara (J), Sankara (K), Tamora, Amethi, Deori, Gadaghat, Gayadbari, Karkar, Khairjhiti, Loahjhar, Peparhatta, Rajankatta, Sorikhurd, Bahesar, Banarsi, Charoda, Chikhli, Deori (Akoli), Dharsewa, Duma, Manabasti, Manohara, Dondekhurd, Chobebandha, Kopra, Kosamkhuta, Lachkera, Laphandi, Pertewa, Pokhara, Raweli, Semhartara, Sidhori, Bakirma, Chaitabahar, Karji, Manikprakashpur, Mendrakhurd, Nawaparakala, Nawaparakhurd, Phatehpur, Pondikala, Thor, Banka Kala, Bardih, Bargidih, Dakai, Gangori, Jamdih, Lalmati, Paduli, Sahanpur, Sumerpur, Bandana, Kamleshwarpur, Katkalo, Kotchhal, Kuniya, Paiga, Perpatiya, Samaniya, Udamkela, Dindo, Dolangi, Kevali, Krishnagar, Nagara, Aoranga, Palagi, Purandhi, Sanaval, Talkeshwarpur, Halbkachora, Chokhawada, Nagarnar, Madpal , Kurandi, Adawal, Dhanpungi, Bamhani, Dhurguda, Aamaguda, Jharumagaon, Sargipal, Chiurgaon, Karpawand, Saotpur, Badalawand, Muli, Kaodawand, Kinjoli, Rajnagar (129)
6.	Goa	North Goa, South Goa (Two)	Bicholim, Sattari, Canacona, Salcette (Four)	Latambarcem, Mayem-Vaiguinim, Mulgaon, Naroa, Navelim, Ona Maulignem, Cotorem, Guleli, Honda, Poriem, Cola, Poinguinim, Shristhal, Aqiuem-Baixo, Camurlim, Cana- Banaulim, Chandor, Dramapur, Loutolim, Macazana, Navelim, Varca (22)
7.	Gujarat	Anand, Banaskantha, Dahod, Surat, Vadodara, Junagadh, Surendranagar (Seven)	Anand, Tarapur, Dantiwada, Deesa, Palanpur, Jalod, Limkheda, Sankheda, Karjan, Dabhoi, Mandvi, Kamrej, Bhesan, Junagadh, Keshod, Chotila, Sayla (17)	Gamdi, Jod, Kunjrav, Lambhavel, Meghva Gana, Rajupura, Ravalpura, Sadanpura, Vadod, Valasan, Aamiliyara, Bhanderaj, Budhej, Isanpur, Jalla, Khada, Khakhsar, Mobha, Moraj, Motakalodara, Akoli, Bhakharmoti, Bhakharnani, Bhandotra, Dangiya, Nandotra(B.V.), Ramsida, Satsan, Shergadh(O), Velavas, Bhadra, Dama, Dhanpura, Kant, Kuchavada, Lakhani, Manekpura, Nesda Juna, Nesda Nava, Odhava, Delavada, Kanodar, Lunava, Madana (Dangiya), Moriya, Patosan, Rampura(Karza), Ranavas, Sedrasan, Semodra, Anvarpura, Borsad (Chakaliya), Dantgadh (Chakaliya), Dungri, Garadu, Gultora, Hadmat Khunta, Mahudi, Pratappura, Sarmariya, Agara (R), Bargota, Dungari, Kundha, Lukhavada, Mander (R.), Mangalmahudi, Nana Aambalia, Palli, Pipalia (R.), Abrama, Bhada, Dungar, Dungra, Kamrej, Karjan, Kosmada, Kosmadi, Navipardi, Umbhel, Choramba, Areth, Puna, Tarsadabar, Sarkui, Salaiya, Bori, Kalamkua, Lakhgam, Nandpore, Asodora, Bhilapur, Dholar, Karmal, Nada, Sathod, Simliya, Sirola, Tarshana, Vanadara, Abhara, Fatepur, Haldarva, Kothiya, Sandarna, Saniyad, Sansrod, Saring, Simli, Umaj, Fatepur, Modasar, Padwan, Ratanpur (K), Ratanpur (Tha), Sagwa, Sankheda, Timba, Vaniyadri, Vasna, Dhodva, Hadmatiya Vishan, Chadaka, Mendpara/Dudhada, Samatpara, Kariya, Khambaliya, Dharigundadi Navi, Pipaliya Tadka, Patla Patwad, Bilkha, Choki, Chorvadi, Dungarpur, Ivnagar, Khadiya, Majevdi, Navagam, Palasva, Padariya, Bamansa, Bhat Simroli, Char, Kaneri, Kevadra, Khamidana, Khirsara, Mesvan, Pransli, Rangpur, Bhimgadh, Chobari, Gunda, Jivapar (Anandpur), Kalasar, Khakharvali, Moti Moldi, Naliyeri, Vadali, Zinzuda, Chhadiyali, Dhajala, Dhamrasala, Garambhadi, Hadala, Karadi, Limbala, Mota Shakhpar, Samatpar, Vadiya (170)
8.	Haryana	Karnal, Panchkula, Sonepat, Hisar, Mohindergarh, Palwal (Six)	Gharaunda, Nilokheri, Morni, Raipurani, Sonepat, Mundlana, Hisar-Ii, Hansi-Ii, Uklana, Narnaul, Kanina,	Balhara, Garhi Bharal, Bastara, Malikpur, Panori, Lalupura, Dera Sanjay Nagar, Pir Baroli, Chorakhalsa, Mundigarhi, Dabarthala, Sohlon, Raipur Roran, Lalyani, Jattpura, Kwaja Ahamadpur, Daya Nagar, Pastana, Sultanpur, Dadupur, Bhoj Ponta, Dudgarh, Baladwala, Bhoj Jabyal, Thandog, Bhoj Tipra, Tharwa, Behbalpur, Tabar, Haryoli, Firozpur, Mandlai, Garhi Khota, Sultanpur, Masumpur, Meerpur, Bhatgoan Dungran, Jainpur,

			Palwal, Hathin (13)	Tikola, Sandal Kalan, Badwasni, Jaji, Mohana, Nagal Khurd, Devru, Ghari Hakikat, Matand, Mahmudpur Maan, Jawahara, Chatehra, Mundlana, Dhurana, Siwanka, Kohla, Hassan Garh, Ishapur Kheri, Siswala, Bandaheri, Chaudhary Was, Kalwas, Devan, Gawar, Gorchhi, Basara, Ludas, Mattar Shayam, Badala, Thurana, Jeetpura, Khanda Kheri, Ugalan, Bass Khurd Bizan, Chitain, Kaller Bhaini, Khairi, Litani, Pabra, Saniana, Uklana Gaon, Uklana Mandi, Dharsooh, Baskiraroad, Khodma, Mohmmed Hamidpur, Chindaliya, Ghatasher, Bamanwas, Pattikara, Thana, Narheri, Mohsnpur, Chelawas, Gahara, Bhojawas, Bawania, Jhagroli, Mori, Jhigawan, Kakrala, Mudayan, Thantri, Rasulpur, Prithala, Alawalpur, Rajpura, Johar Khera, Sujwari, Ghughera, Kisorepur, Dhatir, Malai, Hunchpuri Kalan, Gurkasar, Khokiyaka, Maluka, Madnaka, Jarari, Dhurenchi, Chhainsa, Khedli Jeeta (120)
9.	Himachal Pradesh	Shimla, Sirmour, Hamirpur, Lahaul & Spiti (Four)	Nahan, Rajgarh, Chopal, Rohru, Bhoranj, Nadaun, Keylong, Kaza (Eight)	Nahan, Navani, Pallion, Pannar, Kathashitla, Baggar, Banethi, Chakhli, Kala Amb, Kiari, Shaya Sanoura, Kathli Bharan, Shillanji, Tikkar, Shalana, Dibber, Bhanat, Bohal Taliya, Chhog Tali, Bandal Kaflah, Bijmal, Gaurli Marog, Jheena, Jubbli, Juru Shilal, Jorna, Malat, Nerwa, Tharoch, Bhamnoli, Bhaloon, Bashla, Hanstari, Jagothi, Pujarali-4, Sheel, Tikkar, Dhalgaon, Brasali, Karohta, Nandan, Jhrlog, Karha, Sadhrian, Aghar, Amroh, Dhamrol, Garsar, Bahanwin, Saproh, Rangas, Gwalpathar, Kashmir, Mangheli, Goeis, Bara, Basaral, Dhanata, Gahali, Keylong, Kardang, Khangsar, Mooling, Mooring, Tandi, Shakoli, Shansha, Dhankar, Kibber, Kungari, Sagnam (71)
10.	Jammu & Kashmir	Jammu, Budgam, Kulgam, Poonch, Ramban, Kargil (Six)	Akhnoor, Marh, B. K. Pora, Khansahib, Pahloo, D H Pora, Surankote, Balakote, Shakar Chiktan, Drass, Banihal, Ramsoo (12)	Bhalwal Brahmna, Bharda Kalan, Chak Kirpal Pur, Chowki, Dhana Jalara, Dhokjagir, Gurah Jagir, Kaneri, Queer, Targwal, Gajansoo, Gango Chak, Gol Gujral, Halqa, Jaswan, Kalyanpur, Marh, Panjore, Dangarpora, Dharambugh, Kalidar, Kenihama, Kralpra A, Kuthipra, Pahroo A, Wadipora, Checkshera, Chill, Drigam, Fachill, Gund Ali Naik, Hardupanzu, Hariwani, Khospora, Qumroo, Wager, Chambgund, Dardgund, Laisoo, Lammer B (Hallan), Pahloo, Badijhallan, Bangiward, Chimar B, D. H. Pora A, D. K. Marg B, Dregdan, K.B.Pora B, Logopora, Rengith, Yarkha B, Gunthal Lower, Gunthal Upper, Hari Budha Upper, Hari Upper, Kalai, Kallar Kattal, Lathoong, Malhan, Pamrote, Sangla Lower, Nakamajari Lower, Dhargloon Lower, Dhargloon Middle, Kallar Mohra, Nakamajari Upper, Bodh Kharboo, Kukshow, Sanjak, Holiyal, Kaksar, Mushkoo, Thasgam, Chamalwas Lower B, Chanjloo, Duligam Upper A, Duligam Upper B, Gundadilkot A, Krawah, Mahu Upper, Bhordar B, Dhanmasta, Fagmula, Hochak, Khari Upper B, Khari Lower, Maligam B, Neel, Pogal Upper, Sujimathana (90)
11.	Jharkhand	Deoghar, Godda, East Singhbhum, Ranchi, Garhwa, Palamau (Six)	Deoghar, Madhupur, Godda Sadar, Thakurgangti, Ghatshila, Gourabanda, Mandar, Nagri, Namkum, Ratu, Chinia, Dandai, Garhwa Sadar, Nagar Untari, Bishrampur, Chainpur, Medininagar Sadar, Lesliganj (18)	Baswaria, Chitolorhiya, Gouripur, Karnibagh, Khoripanan, Kokribank, Manikpur, Nawadih, Pichribad, Dhamni, Garia, Jamuni, Misrana, Saptar, Sikatia, Banka Ghat, Gaychhand, Ghat Paharpur, Gorsanda, Jamni Paharpur, Motia, Nunbatta, Pairdih, Pandaha, Saidapur, Baniyadih, Chapri, Mal Mandro, Phulbariya, Tetaria Mal, Banki, Barajuri, Bhadua, Ghatshila, Jhantijharna, Moubhandar (West), Pawra, Angarpara, Forest Block, Banjhila, Mahuajari, Mandro, Murma, Sarwa, Tigoiambatoli, Balalong, Chipra, Deori, Saparom, Hahap, Hardag, Kutiyatu, Lali, Lalkhatanga, Rajaulatu, Sodag, Bajpur, Hurhuri, Pali, Ratu East, Betta, Chinia, Dandai, Jhotar, Sonihara, Achala, Birbandha, Chiraunjia, Dube Marhatia, Mahulia, Obra, Ranka, Garbandh, Haliwanta Kala, Koljhiki, Kumba Khurd, Nagar Untari, Bishrampur, Dandila Kala, Guri, Tolra, Ursula, Bandua, Bedma Babhandih, Chainpur, Mahugawan, Majhigawan, Narsingh Palhara, Neura, Patariya Khurd, Ramgarh, Sahpur (North), Baralota North, Jonr, Pokhrahakhurd, Polpolkala, Redma South, Haratua, Kurain Patara, Naudiha, Purnadih, Rajhara (102)
12.	Karnataka	Chikamagalur, Mandya, Chitradurga, Ramanagara, Dharwar, Gadag, Gulbarga, Koppal	Chikamagalur, Sringeri, Pandvapura, Shrirangapatna, Chitradurga, Malakalmuru, Channapatna, Ramanagara, Hubli, Kundgol, Gadag,	Belagatta, Cholagatta, Hireguntanoor, Janakonda, Kalagere, Kunabevu, Madanayakanahalli, Medehalli, Turuvanoor, Yalagodu, Chikkerahalli, Konasagara, Nerlahalli, Ashoka Siddapura, Tumakurlahalli, Banaga Hally, Harokoppa, Kodambally, Malurpatna, Mattikere, Neelasandra, Sogala, Sulleri, Virupakshipura, Yelethotadahally, Bannikuppe (K), Doddagangavadi, Hulikere Gunnur, Kailancha, Kenchanakuppe, Manchanayakana Hally, Vibhuthikere, Anchatageri, Chabbi, Hebsur, Koliwad, Rayanal, Varur, Bu.Tarlaggatti,

		(Eight)	Nargund, Afzalpur, Sedam, Gangavathi, Koppal (16)	Hiregunjal, Hirenarthi, Malali, Ramanakoppa, Shirur, Yeliwala, Adavisomapur, Asundi, Binkadakatti, Yelishirur, Hulakoti, Kurtakoti, Lakkundi, Soratur, Bhiranahatti, Hirekoppa, Shirol, Vasan, Anoor, Bhiramadgi, Chowdapur, Hasaragundagi, Karjagi, Mannur, Udchana, Dugnoor, Kanagadda, Kukkunda, Malkhed, Motakpalli, Neelhalli, Uoodgi, Bennur, Chikkamadinal, Herur, Karadona, Karatagi, Marlanahalli, Sangapur, Siddapur, Venkatagiri, Yeradona, Bandiharlapur, Chikkabommanal, Halageri, Hosalli, Indaragi, Katharaki Gudlanur, Kolur, Kunikeri, Ojanahalli, Shivpur, Avuthi, Dasarahalli, Hiregouja, Kartikere, Kuduvalli, Machenahalli, Moogthihalli, Mugulavalli, Thogarihunkal, Vasthare, Addagadde, Nemmaru, Vidyaranayapura, Bannangadi, Doddabyadarahalli, Haravoo, K Bettahalli, Kanaganamaradi, Katteri, Manikana Halli, T.S. Chatra, Ballekere, Darasaguppe, Hullekere, Kodiyala, Melapura, Palahalli, Thadagavadi (119)
13.	Kerala	Thiruvananthapuram, Alappuzha, Malappuram, Wayanad (Four)	Athiyannoor, Nedumangad, Vamanapuram, Harippad, Muthukulam, Champakulam, Mananthavady, Sulthan Bathery, Mankada, Perumpadappu, Wandoor (11)	Kottukal, Venganoor, Aruvikkara, Panavoor, Kallara, Nanniyode, Peringamala, Cheruthana, Karuvatta, Thrikkunnapuzha, Chingoli, Devikulangara, Muthukulam, Kainakari, Thakazhi, Thondernadu, Thirunelli, Ambalavayal, Sulthan Bathery, Koottilangadi, Mankada, Nannammukku, Veliancode, Mambad, Porur (25)
14.	Madhya Pradesh	Balaghat, Badwani, Dhar, Dindori, Jabalpur, Katni, Khandwa, Mandla, Narsinghpur, Raisen, Rajgarh, Shajapur, Ujjain (13)	Baihar, Kirnapur, Badwani, Sendhwa, Nisarpur, Sardarpur, Dindori, Mehadwani, Panagar, Patan, Bahoriband, Rithi, Harsud, Khalwa, Mandla, Niwas, Gotegaon, Kareli, Silwani, Udaypura, Baiora, Khilchipur, Agar, Nalkheda, Khachrod, Mahidpur (26)	Bhalapuri, Katangi, Lahangakanhar, Navhi, Mendki, Kugaon, Jatta(Ryt.) , Karwahi, Jaitpuri(F), Birwa, Pipalgaon, Dahegadwa, Seoni, Kokna, Koste, Janwa, Wara, Poni, Mangoli Khurd, Kosamara, Bhurakuwa, Sajwanikham, Talunkhurd, Gothanya, Soundul, Begalgaon, Hamnai, Sajwani, Amlyapani, Sustikheda, Dhawdi, Hingwa, Hindli, Kumthana, Chikhali(Sh.), Ambavtar, Kidiamba, Rojanimal (Vangram), Kalada, Kamod(Cha.), Nawadpura, Nisarpur, Kothda, Ambada, Dogav, Bedvalya, Kharajna, Deshwalya, Bhawariya, Sisgaon, Chalni, Hanumantyapadam Pura, Jolana, Bola, Salwa, Bherupada, Amaliya, Morgaon, Undeli, Amjhera, Kailwara, Padariyamal, Vidaypur, Keolari, Sarangpurpadariya, Anakheda, Batondha, Nunkhan Ryt., Kanai Sangw, Bargai, Buldamaal, Matyaari, Kanhari, Bhanpur, Jharguda, Radhopur, Haubisamaal, Dulhari, Payali, Sarsimaal, Bilpura, Dharhar, Kheri, Tiwarikheda, Urdawakala, Amhanauda, Padri, Richai, Nagna, Kivlari, Poundi(Udna), Bouriya, Kaithra, Ramkhiriya, Medhi, Kakarkheda, Thana, Jurikala, Bhilauda, Poundi(Chapri), Jujhari, Barhi, Gauraha, Pathradi(Pip), Bheda, Salaya(Kunwa), Sihudi Bakal, Kivlarha, Salaya Piyashi, Mohtra, Thanora, Dhaniya, Nitara, Dang/Dora, Biruhali, Tidharakhurd, Repura, Patoha, Ghugra, Bhartpur, Mogal Raiyat, Palani Mal, Dotkheda Raiyat, Mandla, Dinkarpura, Barudmal, Bothiya Khurd, Toraniya, Dhanora, Bhawaniya Raiyat, Semlya(F.V.), Padlya Mal, Dhawdi, Madni, Mirpur, Khedi, Timarni, Tigriya, Jhirpa, Jamuniya Ashapur, Fulsagar, Chatuomar, Manadai, Baniatara, Patparsingarpur, Deogaon, Ghuchara, Salhedanda, Mohgaonchak, Tikaria, Mohgaon, Bahmani Mal, Hirnachhaper, Bhanpura Bisaura, Sukharisangrampur, Bastari, Katangseoni, Khairani Mal, Bhalwara Mal, Gundlai Mal, Kanjai, Khobi, Jhonteswar, Belkhedi Muar, Mekh, Don, Magardha, Nadiya, Kusiwada, Budhgaon, Amgaon Bada, Ratikarar(Kalan), Jova, Machamau, Bamhani, Rampura, Basadehi, Kodsa, Suatala, Kandhrapur, Samnapur, Kinalpur, Padariyakhurd, Semrakhas, Umarjhir, Nigari, Amgawan, Singpuri Uchera, Simariya Khurd, Dabari, Rehli, Boodhanwada, Chouras, Dhoulshri, Rampura, Khirenti, Udadmau, Silarikala, Boras, Chhend, Jamoniyaghata, Bisoniya, Khanpura, Ralayti, Gordhanpura, Jepla, Agar, Salariyakhedi, Padli Gusai, Borda, Badri, Kachhotiya, Satankhedi, Dhamniya(Jogi, Chhipipura, Gopalpura, Bawdikheda, Bisanya, Himmatpura, Nataram, Nipaniyabajnath, Khakri, Gundikalan, Chachakhedi, Pacheti, Nanyakhediahir, Chikligoyal, Piplonkalan, Shivgarh, Ladwan, Gudravan, Dharola, Damdam, Kohadiya, Siya, Davatpur,

				Lasudaliyakelwa, Gujarkhedi, Lalukhedi, Berchakhedi, Hatai, Bilwaniya, Bedwan, Borkhedapitramal, Chapaner, Kanwas, Chandvasla, Bordiya, Divel, Jhirmira, Narayankhedi, Lasudiyamansoor, Kajikhedi, Lasudiyanahta, Dhanodiya, Aakyajassa, Jharda, Neemkheda, Nalkheda, Ghatiyasaindas (260)
15.	Maharashtra	Ahmednagar, Solapur, Beed, Nanded, Bhandara, Gondia, Ratnagiri, Thane (Eight)	Akole, Rahata, Rahuri, Madha, Malshiras, Beed, Parli (Vaijnath), Ardhapur, Himayatnagar, Kinwat, Bhandara, Lakhandur, Goregaon, Sadak-Arjuni, Chiplun, Guhagar, Bhiwandi, Kalyan, Shahapur (19)	Paithan, Kalas Bk, Virgaon, Dhumalwadi, Terungan, Waki, Hiwargaon, Jachakwadi, Karandi, Rede, Bhagwati Kolhar, Ranjankhol, Khandkewake, Adgaon Khurd, Pimpri Nirmal, Loni Bk, Rampurwadi, Shingve, Tisgaon, Babhleshwar, Amalner, Lakh, Baragaon Nandur, Bramhani, Pimpalgaon Funagi, Kesapur, Karajgaon, Dhamori Bk, Ghorpadwadi, Bodhegaon, Ranadivewadi, Solankarwadi, Tulsi, Wadoli, Bavi, Khairav, Pimpalkhute, Ranjani, Shindewadi, Futjavalgaon, Malshiras, Umbare(Velapur), Goradwadi, Mandave, Hanumanwadi, Dahigaon, Purandawade, Dhanore, Umbare(Dahigaon), Kondabhavi, Kambi, Sakhare Borgaon, Nagapur (Khu), Vaybatwadi, Lonighat, Andhapuri, Patoda (Be.), Bhatsangavi, Balapur, Warwati, Tapowan, Halam, Sarfarajpur, Aswalanba, Bhilegaon, Deathan (Ghat), Mandekhel, Wadgaon, Pangari, Nathara, Amrabad Tanda, Degaon (Ku), Yedegaon, Khairgaon, Loni (Bu), Chenapur, Pimpalgaon, Shahapur, Bamni, Shangvi (Khu), Dighi, Watfali, Sonari, Kandli Kh, Parwa, Dharapur, Mangrul, Sawna (J), Karla (P), Dabdari, Bhisi, Kanki Tanda, Maregaon Kh., Apparao Peth, Dhamandari, Rajgad Tanda, Parasram Naik Tanda, Pangri, Kanakwadi, Bodhadi Bk., Dodmajari, Mandangaon, Berodi, Ambadi, Wakeshwar, Sirasghat, Mohadura, Thana, Pipari, Chikhali, Dambevirelli, Pimpalgaon, Sakhara, Kudegaon, Murmadi, Lakhandur, Sonegaon, Pendhari, Kirmati, Murja, Purgaon, Bhadanga, Katangi(B), Mhasgaon, Timezari, Dawwa, Gondekhari, Shaharwani, Kawalewada, Chilhati, Rengepar (Pa.), Bahmani (S), Putali, Bahmani (Kh.), Kokana (Ja.), Rajguda, Pandharwani (Re.), Khadipar, Soundad, Dalli, Pilawali T.Welmb, Kokare, Kanhe, Mandki Kh, Kapasal, New Kolkewadi, Ketaki, Margtamhane Khurd, Karambavane, Kutare, Veldur, Patpanhale, Dhopave, Jamsud, Chikhali, Pomendi, Adur, Pan-T-Haveli, Talavali, Ambere, Gundawali, Sape, Nimbawali, Dudhani, Paygaon, Alimgar, Khoni, Khaling, Rahur, Sonale, Aane Bhisol, Dahisar, Gharivali, Golvali, Kamba, Kole, Nadgaon, Narivali, Palsoli, Vasat Shelvali, Sane, Wafe, Gotheghar, Shirgaon, Vashala, Chikhalgaon, Lahe, Sheel, Sakurli, Sakadbad (190)
16.	Manipur	Imphal East, Thoubal, Churachandpur, Senapati (Four)	Imphal East-I, Imphal East-Ii, Thoubal, Kakching, Tuibuang, Saikot, Tadubi, Saitu-Gamphajol (Eight)	Heingang, Khurai Chingangbam Leikai, Khurai Nandeibam Leikai, Nilakuthi, Pukhao, Sawombung, Takhel, Tellou Chan Seijang, Angtha, Chanam Sandrok, Keirao, Kiyamgei Muslim Arapti, Kshetrigao Part-Ii, Top Chingtha, Top Dusara, Tumukhong Moirangpurel, Heirok Part – Iii, Irong Chesaba, Leishangthem, Sangaiyumpham Part – Ii, Sapam, Tekcham, Tentha, Wangbal, Chairel, Hiyanglam, Langmeidong, Pallel, Sekmaijin, Tuibong, D Phailen, Kamdou Veng, K Mongjang, B Phaicham, D Vaison, Mata Lambulane, N Boljang, Tuinom, Jaolen, Saikot, Muolvaiphei, Ngurte, Saidan, Saipum, M Lhahvom, Sehken, Thingchom, Tuithapi, M Simol, Maram Mathak, Pudunamai, Katomei, Khabung Karong, Song Song, Maram Khulakpa, Kayinu, Lairouching, Shajouba, Makhan Centre, Motbung, Wainem, Longa Koireng, Leikot, Nakhujang, Kangchup Makhom, Khengjang, Khokheng, Makhan, P Moulding (69)
17.	Meghalaya	East Khasi Hills, West Khasi Hills, East Garo Hills, West Garo Hills (Four)	Mawkynrew, Pynursla, Mawshynrut, Mawkyrwat, Resubelpara, Songsak, Dalu, Tikrikilla (Eight)	Umblai, Mynsang, Mawjatap, Mawlali, Khapmaw, Khwad, Jongksha, Myllat, Nongshken, Urksew Wahpathaw, Nongjri Elaka, Wahkhen, Nongkwai, Madan Shatsngi, Poriu, Acheng, Porla Nongtrai, Nonsynrang, Mawtynrong, Rongthok, Nongkrong, Nongshiram Rongbeng, Shallang A, Mawthengkut, Mawrap, Domtynrong, Sumsir Domtyllang, Tiehtaliar, Mawkabait, Nongbah Rongblang, Mawlangwir, Photjaud, Rangblang Sohsir, Pharmahiong, Genang Rabha, New Kantolguri, Kantaragre, Katongre, Boro Miapara, Ronggopgre, Gokolgre, Samkalakgre, Thorikakona Garo, Moamari, Doba Apal, Dobu Achakpek, Bijasik Songma, Bolmoram Adap, Akarok, Wagopgre, Konchikol, Dagal Aga, Napak Apal, Gongrang, Rengsipara, Anangpara, Possenggagre, Dingkajora, Barongpara, Dalugaon, Rengrampara, Chongnapara, Koinabhoi, Chandapara, Dabanggre, Roni

				Asim, Andalsikgre, Tikrikilla, Watregre, Borobakra, Upper Damachiga, Old Kalapara, Chinaramgre, Megapara (74)
18.	Mizoram	Aizawl, Champhai (Two)	Tlangnuam, Aibawk, Champhai, Khawzawl (Four)	Lengpui, Lungleng-I, Samtlang, Sihhmui, Aibawk, Chamring, Falkawn, Hmuifang, Hualngohmun, Kelsih, Hnahlan, N. Khawbung, Ngur, Vapar, Dilkawn, Kelkang, Khawzawl – I, Khawzawl – Ii, Khawzawl – Iii, Khawzawl – Iv, Khawzawl – V, Melbuk, Mualkawi, Tuipui, Zokhawthar (25)
19.	Nagaland	Mon, Kohima, Dimapur (Three)	Tobu, Tizit, Kohima, Chiephobozou, Medziphema, Kuhuboto (Six)	Bumei, Changlo, Changlangshu, Tobu, Maneakshu, Pesao, Shamnyu, Shennyu, Tamkong, Yongkhao, Loakho, Loakhun, Longlem, Longting, Neitong, Ngangting, Jaboka, Tela, Yanpan, Tizit Village, Chedema Model, Dzulakema, Jotsoma, Khonoma, Kiruphema Bawe, Kohima Village, Menguzouma, Mezoma, Sechuma, Sechuma (Zubza), Nerhema, Nerhema Model, Phekekriema Basa, Seiyha Phesa, Seiyhama, Teichuma, Tseimekhuma Bawe, Tsiesema Basa, Tuophe Phezou, Ziezou, Ao Kashiram, Chekiye, Darogajan, Darogapathar, Diphupar 'B', Kashiram, Naga United, Samaguri, Sirhima, Toluvi, Henivi, Hevishe, L. Hotovi, Nihoto, Old Showuba, S. Hotovi, Suhoi, Tokugha, Xekiye, Xelhozhe (60)
20.	Odisha	Cuttack, Khurda, Ganjam, Balasore, Deogarh, Nuapada, Sambalpur, Sundargarh (Eight)	Niali, Salepur, Barang, Jatni, Bolagarh, Kabisuryanagar, Hinjilicut, Digapahandi, Chikiti, Nilagiri, Remuna, Barkote, Tileibani, Komna, Sinapali, Jamankira, Dhankauda, Rajgangpur, Lahunipara, Bargaon (20)	Jallarpur, Pahanga, Krushnaprasad, Pokharigaon, Raniola, Ratanpur, Tihudi, Balisahi, Pikol, Nandol, Champati, Barigol, Katarapa, Chandradeipur, Odasingh, Sudhakhanda, Raisunguda, Harianta, Nagari, Sainso, Belagachhia, Kurungapradhan, Benapanjari, Chanaghar, Gangpara, Kantia, Arikama, Badakumari, Dalai Sahi, Fasioda, Gopalpur, Khanguria, Borasingi, Gudiali, Paikajamuna, Risipur, Sialia, Subalaya, Bhabandha, Darubhadra, Dayapalli, Nandika, Pochilima, Sahapur, Badadumula, Bijayalaxminarayanpur, Padmanavpur, Basudevpur, Sahadebatikarapada, Khamarigam, Chasanimakhandi, Nuapada, Kampa Nuagam, Ramachandrapur, Chandapur, Girisola, Pithahata, Matiali, Bhanuriabad, Arabandha, Sajanagarh, Barahampur, Garadihi, Chhatrapur, Gududa, Sergarh, Nizampur, Saraswatipur, Mangalpur, Biruan, Maharajpur, Ganipur, Bamparda, Dandasingha, Danra, Kalla, Kandhal, Kaunsibahal, Madhyapur, Baniakilinda, Kansar, Parposi, Tainsar, Tileibani, Jatagarh, Sundbeda, Pendrawan, Mundapala, Jadamunda, Kurumpuri, Budhikomna, Lakhna, Nangalbod, Makhapadar, Gorla, Nuapada, Nilji, Karanbahali, Kusumjore, Tikiba, Jamankira, Badrama, Dhudipali, Sarda, Bhojpur, Sankarma, A Katapalli, Basantpur, Kardola, Gadamunda, Kunmuru, Malidihi, Buchukapaara, Jaraikela, Kalaiposh, Sashykela, Dalaisera, Rajmunda, Haldikudar, Barangkochhar, Bhoipali, Itma, Sahaj Bahal (123)
21.	Punjab	Nawan Shaher, Sas Nagar, Patiala, Tarn Taran, Mansa, Muktsar (Six)	Aur, Banga, Dera Bassi, Majri, Nabha, Samana, Bhikhiwind, Tarn Taran, Bhikhi, Jhunir, Gidderbaha, Malout (12)	Aur, Begowal, Bharo Majra, Gehal Majari, Kahlon, Kamam, Kang, Mirzapur, Shekhupur, Talwandi Sibu, Anokharwal, Bahar Mazara, Bahua, Dhahan, Gujjarpur Khurd, Heon, Khothran, Maloo Pota, Nagra, Sandhwan, Batoli, Bijanpur, Dire Majra, Fatehpur, Kasauli, Khellan, Pandwala, Rani Majra, Tarrak, Trivedi Camp, Bhup Nagar, Boothgarh, Fatehpur, Fatehpur Tapran, Majri, Malakpur, Paraul, Salempur Kalan, Sheikhupura, Shiamipur, Akalgarh, Banera Kalan, Chaswal, Gunike, Kheri Jattan, Laloda, Ranno, Shamshpur, Todarwal, Ramgarh Bh 127, Assarpur, Bahmna, Boota Singh Wala, Dhainthal, Gajewas, Ghangroli, Kadrabad, Rampur Partan, Sahajpura Khurd, Ugoke, Abadi Bhagwan Pura, Basarke, Begepur, Chung, Dode, Kaji Chack, Kalsian Khurd, Khalra, Narli, Sandpura, Bath Lakan, Bhullar, Jhabhal Kham, Jhabhal Pukhta, Mamanke Khurd, Musse Khurd, Nurpur, Padri Khurd, Rashiana, Swarga Puri, Aklia, Attla Kalan, Bir Khurd, Burj Jhabhar, Joga, Khiwa Khurd, Matti, Maujo Kalan, Mohar Singh Wala, Phaphre Bhai Ke, Bajewala, Burj Bhalaike, Chachohar, Dasaundia, Koerwala, Makhe Wala, Nandgarh, Peron, Raipur, Tandian, Aman Garh, Butter Bakhuha, Butter Sharian, Duhewala, Kaoni, Kothe Dashmesh Nagar, Kothe Hazure Wala, Kothe Kesar Singh Wala, Sheikh, Tharajwala, Alamwala, Bodiwala Kharak Singh, Burj Sidhwan, Chak Udham Singh, Jand Wala Charat Singh, Khane Ke Dhab, Kingra, Kolliannwali, Rathrian, Sarawan Bodla (120)
22.	Rajasthan	Bikaner, Pali,	Bikaner, Dungarh, Bali,	Ambasar, Jalwali, Katariyasar, Kilchoo Deodan, Kolasar, Lalamdesar, Norang Desar, Ramsar, Ridmalsar

		Bhilwara, Udaipur, Sri Ganganagar, Sikar, Bundi, Karuli (Eight)	Jaitaran, Asind, Jahazpur, Badgaon, Girwa, Anoopgarh, Ghadsana, Data Ramgarh, Dhod, Bundi, Hindoli, Hindaun, Karauli (16)	Purohitan, Adsar, Bigga , Dusarna Pandreekji, Jodhasar, Kitasar Bhatiyan, Riri, Sheruna, Soniyasar Mithiya, Upni, Amliya, Bheemana, Doodni, Kooran, Kotbaliyan, Kothar, Malnoo, Mundara, Nana, Shivtalao, Agewa, Ber Kalan, Digarna, Kanecha Ranawatan, Kanwaliya Kalan, Kekindara, Nimaj, Peepaliya Khurd, Phoolmal, Toonkara, Akarsada, Borela, Ganglas, Kaliyas, Kanwlas, Karjaliya, Nimbahera, Parasoli, Patan, Tiloli, Amalda, Bei, Dhor, Gurha, Intunda, Jamoli, Pander, Rawat Khera, Ropan, Uncha, Amberi, Dhar, Kadiya, Kadmal, Kailashpuri, Lakhawali, Loyra, Madar, Alsigarh, Bhesra Kalan, Chansda, Jagat, Jawar, Kalarwas, Matoon, Parmada, Sakroda, Wali, 1 Lsm (Banda Colony), 2 Gb – A, 28 Gb, 4 Bld, 42 Gb, 48 Gb (Redbaggi), 65 Gb, 72 Gb, 78 Gb, 4 Ks(Banda)(Sirajsar), 1 Mlkc, 13 Dol, 19 Gd, 2 Mld-A, 20 Lm, 22 Rjd, 5 Psd, 6 Zwm, 7 Knd, 2 Rkm, Aloda, Dansroli, Ganora, Khandelsar, Khatoo Shyamjji, Khood, Manda (Surera), Mudiyawas, Pachar, Surera, Anokhoo, Dhod, Jerthi, Kudan, Losal Chhoti, Mandawara, Pewa, Raseedpura, Sanwaloda Purophitan, Singrawat, Ajeta, Dhanatari, Gumampura, Kalpuriya, Khatkar, Matoonda, Nayagaon, Neem Ka Khera, Ulera, Akoda, Chatarganj, Datoonda, Hindoli, Kachhola, Kheenya, Pagara, Roneeja, Rosanda, Vijaigarh, Alipura, Gaonri, Jatwara, Khera, Kherli Goojar, Kyarda Khurd, Palanpur, Rewai, Sherpur, Wai Jatt, Atewa, Gurla, Karsai, Kota (M), Kota Chhabar, Lauhra, Pareeta, Rampur, Ratiyapura, Tulsipura (155)
23.	Tamil Nadu	Cuddalore, Tiruchirapalli, Kancheepuram, Tiruvannamalai, Ramanathapuram, Tuticorin, The Nilgiris, Tiruppur (Eight)	Uppiliyapuram, Thiruverambur, Thuraiyur, Kattumannarkoil, Virudhachalam, Kammapuram, Kattangulathur, Uthiramerur, Kunrathur, Vembakkam, Peranamallur, Tiruvannamalai, Thellar, Ramanathapuram, Mandapam, Tiruchendur, Srivaikundam, Kothagiri, Coonoor, Tiruppur, Palladam, Mulanur (22)	Alagapuri, Vairichettipalayam, Venkatachalapuram, Thalugai, Sobanapuram, Natarajapuram, Kuvalakudi, Kiliyur, Kanthalur, Suriyur, Navalpattu, T. Renganadapuram, Keerambur, Kannanur, Maruvathur, Vengatesapuram, Nagalapuram, Narasingapuram, Sokkanadapuram, Sellipalayam, Madurapuri, Melpuliyankudi, Eachampoondi, Reddiyur, Kollumedu, Ayangudi, Kurungudi, Theethampattu, Karunakaranallur, Chettithangal, Sriadhivaraganallur, Narumanam, Visaloor, Sembalakurichi, Vannankudikadu, Sathukudal Melpathi, M. Patti, Thottikuppam, Karuvepilankurichi, Aladi, Kuppanatham, U. Mangalam, C. Keeranur, Marugur, Devangudi, Vadakku Vellore, Iruppukurichi, Melpathi, V.Kumaramangalam, Kolliruppu, T. Pavazhangudi, Veerapuram, Vallam, Periyapotheri, Appur, Kunnavakkam, Unamancheri, Perumattunallur, Karanaipuducheri, Thimmavaram, Kalvoy, Annadhur, Ammaiyappanallur, Ravathanallur, Kaliyaampoondi, Kavithandalam, Salavakkam, Thiruvanaikoil, Sirupinayur, Pinayur, Adavapakkam, Erumaiyur, Paraniputhur, Kolapakkam, Thandalam, Orathur, Somangalam, Kollacheri, Varadharajapuram, Serapanancheri, Naduveerapattu, Perunmanthangal, Moranam, Sattuvanthangal, Moonjurpattu, Vadamanapakkam, Maangal, Ukkamperumpakkam, Nemili, Keelnayakanpalayam, Azhinjalpattu, Madam, Marakkunam, Erumbur, Imapuram, Nedungunam, Melanur, Solavaram, Anaibogi, Narayanamangalam, Semmambadi, Ananandal, So.Kilnachipattu, Isukalikatteri, Su.Valavetti, T.Valavetti, Veraiyur, Panaiyur, Su.Pappambadi, Nachanandal, Su.Andapattu, Mazhaiyur, Kandavarati, Meesanallur, Seeyamangalam, Ponnur, Ramasamudram, Sathiyavadi, Melpathi, Kuthampattu, Arunthodu, Devipattinam, Athiyuthu, Chitharkottai, Achundanvayal, Naranamangalam, Sakkarakkottai, Ilamanoor, Puthendhal, Panaikulam, Kusavankudi, Nochiyurani, Pirappanvalasai, Koravalli, Pudumadam, Alagankulam, Maraikayarpattinam, Kayamozhi, Veeramanickam, Mela Pudukkudi, Maramangalam, Siruthondanallur, Valavallan, Sriparangusanallur, Manjalneerkayal, Tholappan Pannai, Mukkani, Palayakayal, Umarikadu, Kengarai, Naduhatty, Denad, Hubbathalai, Beratty, Ettiveerampalayam, Merkupathy, Mudalipalayam, Vallipuram, Aarumuthampalayam, Karadivavi, Poomalur, Sukkampalayam, K.Krishnapuram, Chithambalam, Thurambadi, Kumarapalayam, Erasinampalayam, Peramium (168)
24.	Tripura	West Tripura, North Tripura (Two)	Bisalgarh, Jampuijala, Khowai, Mandwi, Dasda, Panisagar (Six)	Amtali, Champamura, Chandra Nagar, Gazaria, Krishna Kishore Nagar, Madhya Laxmibil, Padmanagar, Pathalia, Prabhurampur, Raghunathpur, Amarendranagar, Goliraibari, Kalaibari, Kendraicheera, Pekuarjala, Purba Takarjala, Ujan Ghaniamara, Ujan Pathaliaghat, Barabil, Jambura, Laxmi Narayanpur, Paschim Chebri, Paschim

				Ganki, Radhacharan Nagar, Sepaihour, Uttar Singicheera, Ashighor, Bishrambari, Dakshin Shibnagar, Dinabandhu Nagar, Kathirambari, Khamthingbari, Purba Dinabandhu Nagar, Ananda Sagar, Dakshin Laljuri, Jamaraipara, Manu Chailengta, Santipur, Shibnagar, Subhashnagar, Uttar Dasda, Uttar Tuichama, Agnipasa, Chandra Halam Para, Dupirbond, Huplong, Noagang, Paschim Tilthai, Ramnagar, South Ganganagar, Tangibari, Zaithang (52)
25.	Uttar Pradesh	Ambedkar Nagar, Deoria, Gonda, Kushinagar, Maharj Ganj, Varanasi, Budaun, Jyotiba Phule Nagar, Mainpuri, Mathura, Rampur, Hamirpur, Jhansi, Fatehpur, Lucknow (15)	Sumerpur, Maudha, Mauranipur, Bangra, Airayan, Hathgam, Khjuha, Gosaiganj, Maal, Gajraula, Amroha, Karhal, Kishani, Nauhjheel, Raya, Ambiyapur, Miaon, Wajirganj, Milak, Swar, Akbarpur, Tanda, Ghughali, Laxmipur, Hata, Sevarahi, Motichak, Bhagalpur, Bhatni, Salempur, Chhapia, Jhanjhari, Tarab Ganj, Pindra, Arazilines (35)	Barua, Chandrapurwa Bujurga, Ingohata, Mawaijar, Morakander, Simnaudi, Tedha, Ameerta, Bardaha Sahajana, Kundaura, Artra, Bhulasi, Bigahana, Echauli, Kamharia, Laraundh, Lewa, Madarpur, Piprondha, Rohari, Aksev, Bervai, Bhadarwara, Churara, Ghadwa, Khandarka, Khakora, Kharakamaf, Syawani Khurd, Rora, Arjar, Bijarwara, Bijna, Dhonda, Kishni Bujurg, Noota, Nawada, Ninora, Sijaro, Vijaygarh, Mandwa, Muhammadpur Goti, Umarpur Gauti, Naksara, Rasoolpur Bhandra, Afoi, Baghauli, Bahera Sadat, Dayalpur, Kahi, Abdullapur, Badaha, Baigaon, Ishhakpur, Keshawpur Malhaiya, Kisoee, Kotala, Pattishah, Sithaura, Yauhan, Ajmatpur, Barethabujurg, Himmatpur, Jafrganj, Jamruli, Mauhari, Tapni, Bardara, Paradan, Dhaurahara, Adampur Mitauli, Bajoopur, Bakkas, Gomi Khera, Kazi Khera, Kapera Madarpur, Kashimpur, Pahad Nagar Tikariya, Samrapeetpur, Suriyamau, Antgarhi, Bhanpur, Chandwara, Godwa Barauki, Kolwa Bhanaura, Mudiyara, Nayai Basti Bhitaura, Narain Pur, Shahmau Naubasta, Thari, Bawanpur Mafi, Kakather, Lambiya, Latheera, Rahimapur Khalsa, Salempur Gonsai, Yakoobpur Ahgapur, Afzalpur Loot, Bhagwanpur Bhoor, Lakhamiya, Adalpur Samdu, Badshahpur, Daud Sarai, Galibbara, Haadipur Kala, Kayampur Kararnagar, Nazarpur Khurd, Rasoolpur Gondhi, Awwalpur, Naugawan Taga, Ahladpur, Bhtoha, Bhawanipur, Gadanpur, Khera, Takhrau, Mohabbatpur, Sarsaimasumpur, Mohammdpurnagriya, Naglajat, Jawapur, Budhauli, Singhpur, Kutupur, Kursanda, Laigaav, Alipur Keshopur, Chauraipur, Ghutara Mashompur, Sakara, Meerpur, Mithouli, Seupatti, Sultanpatti, Ahmadpur, Khajpur, Bhalai, Bera, Moiddinpur, Chhinparai, Acharu Ladhora, Lohvan, Lalpur Mahavan, Kakarari, Surrka, Bhanarpur Basaila, Sherni, Birbal, Churahansi, Manila Balu, Agol, Banbehta, Bans Baroliya, Dhadumar, Haidalpur, Mohamadganj, Musepur, Nagar Jhuna, Sahaspur, Shahbazpur, Anandpur, Belahari, Biriya Dada, Deoriya Asguna, Naviganj, Kakrala Town Bahar, Gotrapatti Mukut Halli, Koda Gujar, Roopamai, Katiya, Manwa, Rota, Dugo, Roop Pura, Gargaiya, Sursena, Nizampur, Sahawar Kheda, Agai, Karkatpur, Babura, Duganpur, Dulichandpur, Khata Chintaman, Mubarakpur, Pashupura, Rajpura, Thiriya Vishnu, Kripa Pandey, Bhavarki, Dheerajnagar, Dilari, Kumharia Kala, Kunwarpur Nankar, Muwana, Rajpura Tanda, Seharia Jawahar, Bahadur Ka Majra, Bihari Nagar, Shahzad Nagar, Amartal, Bahlol Pur, Daudpur, Dukhhar Paramrudain, Lalapur, Lodhipur, Palayi Kalyanpur, Rasulpur Diyara, Satrahi, Vishrampur, Ashrafpur, Arsawan, Dadi, Duhiya, Nasrullahpur, Karampur Barsawan, Saddarpur, Pakolia, Ashopur, Fattepur, Basantpur, Belwateekar, Bhuwana, Gangrai, Karmahi, Karauta Urf Nibuiya, Khanpur, Pakadiyar Vishunpur, Pauhariya, Ahirauli, Bahorpur, Barahara, Bargadwa Bishnupur, Eksarwa, Karailiya, Karaila Ajgaraha, Karmahawa Khurd, Naikot, Surpar, Sonwal, Ahirauli Raja, Barwa Khurd, Batarauli, Gaunar, Kurmauta, Lalipar, Madaraha, Rampur Misri, Sohasa Patti Gausi, Paraskhand, Ahirauli Dan, Jagdishpur, Basdila Khurd, Ganahiya Pathak, Basdila Gunakar, Patharwa, Pakariyar Purabpatti, Javahidayal, Sumahi Santpatti, Jamsadiaya, Belwa Sudama, Laxamipur, Fardaha, Barwa Bendupar, Ajij Nagar, Puraini, Mathia Urf Aktaha, Mu. Jamaim Sikatiya, Sikta, Matholi, Adila, Balia Uttar, Bhagalpur, Dhakpura, Gopavpar, Kundawalhari, Kudaval Tara, Mail, Rewali, Telia Kala, Ahirauli, Bansghati, Behra Dabar, Danaur, Jigna Mishra, Mishroli Dikshit, Motipur Bhuaal, Motipur Tikait, Rupai, Sathiyawan, Gauri Thakur, Dhangarha, Banjaria, Banrahi, Aharauli Lala, Tiloli Urf Dehri, Siswa Pandey, Mujurikhurd, Gopalpur, Ghusri, Ghanshyampur Grant, Agyamafi, Khamaria Bujurg, Beerapur, Bauhan, Patizia

				Khurd, Teekar, Khalegoan, Tambepur, Khaparipara, Bhamaicha, Ummedjot, Jhanjhari, Gaurava Kanoongo, Mathura Chaubey, Bhagahar Buland, Saraiyan Mafi, Janaki Nagar, Jamadara, Babhani Kanoongo, Kindhaura, Laxmanpur, Manhana, Sejhia, Singha Chanda, Akbarpur, Byoda Uparhar, Bauriha, Duphedia, Jamtha, Saray, Ramaipatti, Devji, Pindrai, Ghoghari, Garthama, Kharagpur, Basantpur, Barwan, Ahrak, Barainikala, Bhatsar, Dholapur, Dindaspur, Khochwan, Korauti, Narsara, Rakhauna, Sarvanpur, Sihorva (N) (350)
26.	Uttarakhand	Dehradun, Tehri Garhwal, Haridwar, Nainital, Udham Singh Nagar (Five)	Raipur, Sahaspur, Deoprayag, Jaunpur, Narsan, Roorkee, Haldwani, Ramnagar, Jaspur, Rudrapur (10)	Badripur, Dwara, Ladpur, Mehuwala Mafi, Motharowala, Nathanpur, Raipur, Silla, Sindhwal Gaon, Talai, Arkediya Grant, Atakfarm, Charba, Dhaki, East Hopetown, Galjwadi, Kandoli, Karvari Grant, Lakshmipur, Palion Nathuwala, Bagi, Bamana, Daduva, Dhungi, Gosil, Jakhed, Kandi Bagndi, Mahad, Pujar Gaoun , Tyadgaoun, Bait, Bhatwari, Dakrola, Gaid , Kot, Lalotana, Marod, Mathlaun, Parodi, Sandul, Bhagwanpur Chandanpur, Budpur Jat, Gadharona Urf Rajpur, Harjoli Jat, Kurdi, Libberhedi, Nagla Imarti, Sherpur Khelmau, Tanda Bhaneda, Tikola Kalan, Belda, Delna, Madhopur Hazratpur, Mehwad Kalan, Mirjapur Mustafabad, Nangla Kubda, Padli Gurjar, Paniyala Chandapur, Safarpur, Tanshipur, Bacchinagar, Basantpur, Devalchaud, Devla Talla, Jagatpur, Khanval Katan, Kunvarpur, Kuriyagaon, Lamachaud Khas, Sitapur, Baidajhal, Bailpadav, Chandranagar, Chilkiya, Gandhinagar, Kandala, Kaniya, Tanda Mallu, Thari, Udaypuri Bandobasti, Angadpur, Bailjudi, Basai Islamnagar, Bharatpur, Gadinegi, Hariyawala, Khedalaksmipur, Kilavali, Patrampur, Ramnagarvan, Anandpur, Bhanga, Bhura Rani, Devariya, Khurpiya, Kuraiyya, Maharajpur, Rameshwarpur, Satuiya, Shahdaura (100)
27.	West Bengal	Howrah, Nadia, Birbhum, Cooch Behar, Malda (Five)	Bally Jagacha, Shyampur Ii, Amta-I, Chapra, Tehatta-Ii, Kaliganj, Bolpur Srineketan, Siuri-I, Mayureswar-Ii, Siuri-Ii, Tufangang-Ii, Cooch Behar-Ii, Chanchol-I, Gazole, Harishchandrapur-Ii (15)	Bally, Chakpara Anandanagar, Bachhri, Dihimandalghat-Ii, Amta, Kanpur, Khardah, Udang-Ii, Chapra I, Brittihuda, Bagberia, Hatisala Ii, Barnia, Sahebnagar, Kaliganj, Juranpur, Matiary, Gobra, Rajarampur Ghoraikshetra, Kasba, Sian Muluk, Singhee, Bhurkuna, Khatanga, Daspalsa, Mayureswar, Abinashpur, Domdoma, Rampur- I, Rampur- Ii, Shalbari- Ii, Bararangras, Khagrabari, Madhupur, Takagachh Rajarhat, Bhagwanpur, Matiharpur, Gazole-I, Pandua, Deotala, Babupur, Majhra, Daulatnagar, Mashaldah, Bhaluka (45)
28.	Andaman & Nicobar Islands	North & Middle Andaman, South Andaman (Two)	Diglipur, Mayabunder, Little Andaman, Prothrapur (Four)	Diglipur, Kishorinagar, Laxmipur, Shibpur, Sitanagar, Mayabunder, Rampur, R.K Pur, Beodnabad, Govindnagar, Neil Kendra (11)
29.	Dadra & Nagar Haveli	Dadara & Nagar Haveli (One)	Silvassa (One)	Khanvel, Dapada (Two)
30.	Daman & Diu	Daman (One)	Nani Daman (One)	Varkund (One)
31.	Lakshadweep	Lakshadweep (One)	Kavarathi (One)	Agathi, Kavarathi (Two)

*The districts were not audited due to civic disturbances on declaration of separate 'Telangana' state.

Annex-3.1
Permanent IAY waitlists
(Refer to paragraph 3.2.1)

Sl. No.	State	Observation
1.	Arunachal Pradesh	The permanent IAY waitlist was prepared for BPL households. However, this was prepared on the basis of district-wise population of SC, ST, OBC and other households.
2.	Assam	In four blocks in two selected districts Karimganj (Dullavcherra, Patharkandi) and Sivasagar (Amguri, Demow) the names and address of 208[1] beneficiaries appeared twice in the permanent waitlist. 177 GPs in five selected districts (Cachar, Karbi Anglong, Karimganj, Kokrajhar, Sonitpur) did not prepare separate lists for SC/ST and non SC/ST.
3.	Bihar	In three selected districts (Bhojpur, Kishanganj, Samastipur) BPL lists were treated as permanent waitlists and in other seven selected districts permanent waitlists were prepared
4.	Chhattisgarh	In GP Karkara of block Chhura, the names of 193 beneficiaries were excluded from waitlist of 223 beneficiaries to benefit remaining 30 beneficiaries
5.	Goa	Permanent waitlists were not prepared in 16 out of 22 GPs in two selected districts.
6.	Haryana	Out of six selected districts only district Sonepat prepared separate waitlists for SC/ST and non-SC/ST families.
7.	Jharkhand	Out of six selected districts permanent waitlist was not prepared in two districts (Garhwa, Deoghar) and beneficiaries were selected directly from BPL list. In other four selected districts (Godda, East Singhbhum, Palamu, Ranchi), permanent waitlist was supplied by DRDAs and it was not prepared by the GPs. Further, in four selected blocks[2] various discrepancies in waitlist were noted, *i.e.* non-mentioning of names of father/husband of beneficiary, inclusion of general beneficiary in SC/ST waitlist, non-mentioning of BPL score, etc. Further, in four selected blocks (Namkum, Nagri, Mandar, Ratu) in district Ranchi, combined waitlists was prepared for both SC/ST and non-SC/ST.
8.	Kerala	The GPs in Mankada and Athiyannoor blocks prepared permanent waitlists up to 2010-11. The remaining selected blocks/GPs did not prepare any permanent waitlists.
9.	Madhya Pradesh	Permanent IAY waitlists were not prepared in 19 GPs in three selected districts (Barwani, Dindori,Ujjain).
10.	Odisha	District Sambalpur prepared permanent waitlist upto 2009-10 only. It did not prepare waitlist for the next five years from 2010-11 to 2014-15.The four selected districts (Cuttack, Deogarh, Balasore, Sundargarh) never prepared permanent waitlist. In six *panchayat samitis*[3] (PS) out of 20 PS of eight selected districts, separate permanent waitlists were not prepared for SC/ST and non-SC/ST category and a single waitlist was used for both the categories.
11.	Uttarakhand	Out of the five selected districts, only two districts Udham Singh Nagar and Nainital prepared separate waitlists for SC/ST and others.

[1] Amguri (6),Demow (73), Dullavchera (117) and Patherkandi (12)
[2] Godda Sadar, Thakurgangati, Ghatshila and Gourabanda blocks
[3] Chikiti (Ganjam), Komna(Nuapada), Bolgarh, Jatni (Khurda), Barkot, Tilebani (Devgarh)

Annex-3.2

Selection of beneficiaries

(Refer to paragraph 3.3.1)

Sl. No.	State	Observation
1.	Andhra Pradesh	The selection of SC/ST beneficiaries was ranging from three to 48 *per cent* for the period 2008-13. Non- SC/ST beneficiaries were selected in excess of the provisions of the IAY guidelines, i.e in 2008-09 (172 *per cent*, 2009-10 (104 *per cent),* 2011-12 (109 *per cent).* The selection of physically and mentally challenged persons ranged between 0 and 2.54 *per cent*.
2.	Assam	Out of 6, 80,704 houses, 3, 79,409 houses, i.e 56 *per cent* were allotted to SC/ST households.
3.	Chhattisgarh	The achievement of targets for minorities was from one to five *per cent* against the prescribed limit of 15 *percent* in the selected districts. The selection of physically and mentally challenged persons ranged between 0.3 and 1.09 *per cent*.
4.	Gujarat	The percentage of SC/ST beneficiaries in the selected districts was two *per cent* (Anand) and 56 *per cent* (Banaskantha) in terms of physical targets. Selection of minority beneficiaries in three selected districts ranged between zero *per cent* in Dahod and Surat, 12 *per cent in* Junagadh in terms of physical targets. The selection of physically and mentally challenged persons ranged between 0 *and 2 per cent* in terms of physical targets in the selected districts.
5.	Himachal Pradesh	Allotment of houses to SC / ST beneficiaries was satisfactory and ranged between 55 and 61 *per cent* during 2008-13. Selection of minority ranged between three and nine *per cent* in three selected districts. Selection of physically and mentally challenged persons was two *per cent.*
6.	Karnataka	In six selected districts, the benefits to SC/ST ranged between 40 and 59 *per cent and* in two selected districts Chitradurg (2011-12, 2012-13) and Gulbarga (2008-09) it was in accordance to the provisions of the IAY guidelines. The selection of beneficiaries under minorities was five to 14 *per cent* in the selected districts except in districts Gadag (2008-13), Gulbarga (2012-2013) and Koppal (2009-10 and 2011-12) districts where it was 15 *per cent.*
7.	Kerala	Against 1.52 lakh new houses, only 1.32 lakh (52 *per cent*) houses were allotted to SC/ST families. Achievement under up-gradation was 50 *per cent*. Against 7,617 (three *per cent*), only 5,166 (2.03 *per cent)* physically and mentally challenged persons were selected.
8.	Madhya Pradesh	In all selected districts, only 80,969 (41 *per cent*) houses were allotted to SC/ST families against 1, 18,437 (60 *per cent*) houses targeted under the IAY.

9.	Mizoram	No beneficiary was selected from the non-SC/ST beneficiaries, although non-SC/ST beneficiaries constituted 5.51 *per cent* of the total population in the state.
10.	Punjab	Out of six selected districts, no records were maintained in the five districts (Muktsar, NawanShaher, SAS Nagar, Patiala, Tarn Taran) to ascertain whether the benefits under the IAY were extended to particular categories of the beneficiaries or not.
11.	Rajasthan	Out of eight selected districts, in three districts (Bikaner, Bundi, Sikar), houses allotted to SC/ST beneficiaries ranged between 42 and 55 *per cent*. In two selected districts (Bikaner, Karauli), the selection of physically or mentally challenged persons ranged between 0.46 and 2.56 *per cent.*
12.	Tripura	In three blocks of two selected districts North Tripura (Dasda) and West Tripura (Bisalgarh, Khowai), 34 to 58 *per cent* houses were allotted to SC/ST. In block Jampuijala of district West Tripura, 100 *per cent* houses were allotted (334 and 712 houses) to the ST families during 2009-10 and 2010-11 and no house was allotted to other groups. In block Jampuijala of district West Tripura, during 2011-12 and 2012-13, 48 houses (20 and 28 respectively) were allotted to the minority group. Minority beneficiaries were in waiting during 2009-10 and 2010-11 and no house was allotted to them though their names had figured in the permanent waitlist.
13.	Uttarakhand	The allotment of houses to SC/ST was 31 to 59 *per cent.*

Annex-3.3

Selection of Non-BPL beneficiaries

(Refer to paragraph 3.3.2)

Sl. No.	State	District	Block	GP	Numbers of Non-BPL beneficiaries	Amount m (₹ in lakh)
1.	Andhra Pradesh	2	6	10	17	4.06
2.	Assam	1	11	26 (VDC)	27,625	6,216
3.	Chhattisgarh	1	1	1	2	0.07
4.	Haryana	2	2	5	27	11.30
5.	Jammu & Kashmir	6	12	361	6,423	1,779.55
6.	Jharkhand	2	7	44	593	187.18
7.	Karnataka	1	1	2	3	1.05
8.	Madhya Pradesh	4	DNA[4]	DNA	4	7.35
9.	Meghalaya	4	8	74	396	181.26
10.	Odisha	3	7	16	104	27.10
11.	Punjab	3	5	106	1,129	351.18
12.	Uttar Pradesh	5	7	25	428	149.80
	Total	**34**	**67**	**670**	**36,751**	**8,915.90**

[4] Data not available

Annex-3.4

Selection of Beneficiaries ignoring seniority in the waitlist

(Refer to paragraph 3.3.5)

Sl. No.	State/UT	District	Block	GP	No. of Beneficiaries	Remarks
1.	Bihar	4	6	13	82	Assistance was given ignoring seniority in the waitlist.
2.	Madhya Pradesh	7	14	52	551	Assistance was given ignoring seniority in the waitlist.
3.	Meghalaya	4	8	74	DNA[5]	Assistance was given ignoring seniority in the waitlist.
4.	Mizoram	2	4	25	345	Assistance was given ignoring seniority in the waitlist.
5.	Rajasthan	4	DNA	DNA	DNA	Assistance was given ignoring seniority in the waitlist.
6.	Tripura	2	6	52	3,584	Assistance was given ignoring seniority in the waitlist.
7.	Uttar Pradesh	1	1	6	71	Assistance was given ignoring seniority in the waitlist.
8.	Uttarakhand	1	2	DNA	73	Assistance was given ignoring seniority in the waitlist.
9.	West Bengal	3	5	13	53	Five GPs[6] of Cooch behar (involving payment of ₹ 5.95 lakh to 17 beneficiaries), Birbhum (involving payment of ₹ 1.75 lakh to five beneficiaries), and Malda (involving payment of ₹9.01 lakh to 26 beneficiaries did not adhere to the ranking in permanent waitlist.
10.	Andaman & Nicobar Islands	1	1	1	37	Assistance was given ignoring seniority in the waitlist.
	Total	**29**	**47**	**236**	**4,796**	

[5] Data not available

[6] Rampur-II,Rampur-I, Khagrabari, Bararangras, Madhupur,

Annex-3.5

Allotment of houses to female members

(Refer to paragraph 3.4.1)

Sl. No.	State/UT	Observation
1.	Andhra Pradesh	4,763(three *per cent*) out of 1, 80,801 houses in Khammam district and 567(one *per cent*) out of 51,107 houses in Karimnagar district were allotted to male members.
2.	Assam	In two blocks (Howraghat, Bokajan) in district Karbi Anglong, 4,675 (93 *per cent*) and 3,774(87 *per cent)* male members were allotted houses respectively. The position of the remaining selected blocks could not be ascertained due to non-availability of family details in the BPL lists/permanent waitlist.
3.	Chhattisgarh	In the selected districts, 77 *per cent* of the allotments were made to male members.
4.	Goa	In North Goa district, allotment was given to male members.
5.	Haryana	In 13 selected blocks, out of 11,032 houses, 1,929 (17 *per cent)* were allotted to male members and assistance of ₹ 7.01 crore was given to them.
6.	Himachal Pradesh	Dwelling units (48 *per cent)* were allotted to the male members of the BPL families during physical verification of 382 beneficiaries.
7.	Jammu & Kashmir	In 12 selected blocks, no formal sanction/allotment orders was issued in the name of female members and the financial assistance was given to male members.
8.	Karnataka	Out of 1,74,451 houses, 6,237 (four *per cent*) houses were allotted to male members. In 6,063 cases test checked in audit, no title deeds were kept in the file and there were no *Khata* extracts in 1,347 cases. In the absence of these documents audit could not verify whether the ownership of the houses was actually allotted to the female members.
9.	Kerala	In three selected blocks (Harippad, Muthukulam, Athiyannur), allotment of houses was made to 291(4.1 *per cent)* male members.
10.	Maharashtra	The allotment of houses in the name of male members ranged between 73 and 99 *per cent* in eight selected districts.
11.	Mizoram	Newly constructed houses six *per cent* (824) and upgraded houses eight *per cent* (538) were allotted to male members of the family.
12.	Nagaland	Out of 68,805 IAY dwelling units, only 806(one *per cent*) units were allotted to female members.
13.	Tripura	In joint physical verification of 624 beneficiaries, it emerged that 339 houses were allotted in the name of female members (54 *per cent*), while 285 houses were allotted to the male members of the family even though there were female members in each family.
14.	Uttarakhand	In joint physical verification of 1,149 IAY houses it emerged that 947 (82 *per cent*) of these houses were allotted in the name of female members and remaining 202 houses were allotted to the male members. Out of 202 houses, which were allotted to the male members, 117 households had an adult female member available in their families.
15.	Daman & Diu	Out of 60 houses in Daman, 24 (40 *per cent)* houses were allotted to male members of family and amount of ₹ 10 lakh was paid to them.

Annex-3.6

Other irregularities in allotment of houses

(Refer to paragraph 3.4.2)

Allotment of house under the IAY and other Scheme using same ID

Sl. No.	State	District	Block	GP	No. of Beneficiaries	Amount (₹ In lakh)	Remarks
1.	Assam	2	10	34	46	16.05	15 beneficiaries in four[7] blocks of districts Nagaon and 31 beneficiaries in six[8] blocks of district Barpeta were allotted houses under the IAY (Normal) and Multi Sectoral Development Programme (MsDP) for minorities during 2008-13 in the same or subsequent years using the same family ID involving a total extra expenditure of ₹ 4.04 lakh and ₹ 12.01 lakh respectively.
2.	Haryana	3	3	10	15	5.45	In three[9] blocks, 15 beneficiaries availed the benefit under state housing scheme implemented by Welfare of Schedule Castes and Backward Classes Department and the IAY. Financial assistance of ₹ 5.45 lakh under the IAY were also given to them.
3.	Jharkhand	2	5	12	19	7.51	In five blocks of two selected districts Garhwa (Chinia, Dandai, Sadar), East Singhbhum (Ghatshila, Gurabanda), 19 households were allotted 45 houses from the IAY and Sidhu-Kanu Awaas Yojana[10] during 2008-11. Allotment of 26 extra houses resulted into irregular payment of ₹ 7.51 lakh.

[7] Paschim Kaliabor (10), Jugijan (2), Dolonghat (2) and Raha (1)
[8] Bhabanipur (2), Chenga (1), Mandia (18), Pakabetbari (1), Ruposi (6) and Sarukhetri (3)
[9] Kanina, Palwal and Sonepat
[10] Sidhu-Kanu Awaas Yojana is a state sponsored scheme being implemented under the IAY guidelines by Housing Department, Government of Jharkhand

Sl. No.	State	District	Block	GP	No. of Beneficiaries	Amount (₹ In lakh)	Remarks
4.	Karnataka	1	1	1	1	0.35	In Manchanayakanahally GP, one beneficiary was given the assistance of ₹ 0.35 lakh both under the IAY and Ambedkar state housing scheme.
5.	Uttarakhand	3	14	37	45	17.57	In three selected districts[11], 45 IAY houses[12] were allotted to those beneficiaries who had already been benefitted by the state housing schemes such as Deen Dayal Upadhyay and Atal Awaas Yojana).
	Total	**11**	**33**	**94**	**126**	**46.93**	

[11] Nainital, Haridwar and Dehradun
[12] Nainital: 08, Haridwar: 13 and Dehradun: 24

Annex-4.1

IAY houses constructed by contractors or departmentally

(Refer to paragraph 4.3)

State/UT	District	Block	No. of cases	Amount (₹ in lakh)	Remarks
Assam	01 (Karbi Anglong)	01 (Howraghat)	1,045	311.00	Amount spent by block for procurement of materials and engagement of labourers. The department stated (August 2013) that the constructions had to be done from block level mainly because of late receipt of guidelines and non-opening of accounts of the beneficiaries. The reply is not tenable as no other block had constructed houses at their level.
	01 (Sivasagar)	03[1]	--	52.29	Amount spent by blocks for procurement of materials. Records relating to procurement and utilization of the same though called for were not furnished.
Karnataka	01 (Koppal)	01 (Gangavathi)	--	38.83	Amount was paid to Junior Engineers (JEs) for construction of houses under the IAY. However, no records of having constructed and handing over the houses to beneficiaries were made available to audit. In reply, department stated that the junior engineers/GP officials had not submitted any documents.
Kerala	01	01	04	1.94	Involvement of contractors in the construction of the IAY houses in GP Thondernadu of block Mananthavady (district Wayanad).
Maharashtra	02	02	34	19.08	Contractors were engaged for construction of the IAY houses in GP Navin Kolkewadi, block Chiplun, district Ratnagiri (five cases) and in block Sadak Arjuni, district Gondia (29 cases).
Andaman & Nicobar Islands	02	04	2,188	365.32	Payments for purchase of materials were directly made in contractors account by the DRDAs till 2010-11. In reply, the DRDAs stated that such payments have been discontinued and the matter would be reviewed to ensure that the guidelines were strictly adhered.
Total	**08**	**12**		**788.46**	

[1] (i) Sonari-₹ 44.65 lakh (ii) Gourisagar-₹ 7.43 lakh and (iii) Amguri-₹ 0.21 lakh

Annex-4.2

Non-providing of training to the IAY officers/officials/Carpenters/Masons and Workshops/Seminars not organised

(Refer to paragraph 4.7.1 & 4.7.2)

State/UT	Training to officers/ officials not provided		Training to Carpenters/ Masons not provided		Workshops/Seminars not organised	
	District	Block	District	Block	District	Block
Andhra Pradesh	01	04	01	04	--	--
Assam	08	20	08	20	--	--
Arunachal Pradesh	4	8	4	8	--	--
Bihar	09	28	10	30	08	24
Chhattisgarh	05	12	05	12	05	12
Goa	02	04	02	04	--	--
Gujarat	07	17	07	17	07	17
Haryana	06	13	06	13	--	--
Himachal Pradesh	04	08	04	08	--	--
Jammu & Kashmir	06	12	06	12	--	--
Jharkhand	06	18	--	--	--	--
Karnataka	08	16	08	16	08	16
Kerala	04	11	--	--	--	--
Madhya Pradesh	13	26	--	--	13	26
Maharashtra	08	19	08	19	08	18
Manipur	04	08	04	08	--	--
Meghalaya	04	08	04	08	04	08
Mizoram	02	04	02	04	02	04
Nagaland	03	06	03	06	--	--
Odisha	08	20	08	20	--	--
Rajasthan	08	16	08	16	--	--
Uttar Pradesh	15	35	15	35	15	35
Uttarakhand	05	10	05	10	--	--
West Bengal	05	13	05	11	05	12
Andaman & Nicobar Islands	02	04	02	04	02	04
Lakshadweep	01	01	--	--	--	--
Total	**148**	**341**	**125**	**285**	**77**	**176**

Annex-4.3

Non-conducting of quality inspection/technical supervision

(Refer to paragraph 4.8)

Sl. No.	State/UT	District	Block	GP	Observation
1.	Bihar	09	27	117	State government did not take any initiative to provide any technical supervision for construction of the IAY houses. This resulted into construction of poor quality and unsafe houses.
2.	Goa	02	04	22	Technical supervision was not provided to ensure the maintenance of the quality of the houses.
3.	Gujarat	07	17	170	The technical supervision was not provided to the any beneficiaries in all selected district. Thus, the quality of construction was not ensured by the authorities.
4.	Haryana	06	13	120	Technical supervision was not provided to ensure the maintenance of the quality of the houses.
5.	Jharkhand	06	18	102	Due to lack of technical supervision, sub-standard construction of the IAY houses cannot be ruled out.
6.	Karnataka	08	16	119	Technical supervision was not provided and no training programme was organized.
7.	Madhya Pradesh	10	20	200	No technical supervision was provided to beneficiaries while the construction of house at foundation or lintel level.
8.	Nagaland	03	06	60	As per reply of the department (September 2013) construction of the IAY house were supervised by departmental officers from time to time. However, no documentary evidence in support of the statement could be furnished to audit. Further, the selected beneficiaries, during interview stated that no departmental officer visited to supervise the construction of the IAY house.
9.	Odisha	08	20	123	No quality inspection had been conducted by the concerned authorities at any level by technical experts. Due to non-provision of technical supervision, most of the IAY houses

Sl. No.	State/UT	District	Block	GP	Observation
					were not *pucca* houses and built of traditional houses made of stone, clay and tiles/asbestos which were not weather resistant.
10.	Rajasthan	08	16	155	State government stated (May 2013) that norms for technical supervision have not been prescribed.
11.	Uttar Pradesh	15	35	321	To ensure and verify the quality of the IAY houses, no inspections were carried out any of the 15 selected districts. State government did not prescribe any schedule of inspections by the state/district level officers which resulted in the houses constructed under the IAY were not strong enough and resistant to weather and other natural/man-made conditions.
12.	Uttarakhand	05	10	100	No quality inspection was carried out.
13.	West Bengal	04	12	30	No technical supervision was provided and the beneficiaries constructed their houses without any technical knowhow, which resulted in poor quality of houses.
	Total	**91**	**214**	**1,639**	

Annex-5.1

State-wise/Year-wise details of Non-releasing of Central Share due to various reasons

(Refer to paragraph 5.3)

(₹ in lakh)

Sl. No.	State	2008-09 to 2012-13				Total	Short release of State Share	Grand Total
		Excess carryover of funds [Annex-5.1.1]	Less release of state share [Annex-5.1.2]	Late receipts of proposals [Annex-5.1.3]	Others/ Misc. [Annex-5.1.4]			
1.	Andhra Pradesh	0.00	0.00	0.00	9237.60	9237.60	3079.20	12316.80
2.	Arunachal Pradesh	179.23	258.33	7.48	27.67	472.71	52.52	525.23
3.	Assam	15185.27	9954.18	1175.67	117.93	26433.05	8811.02	35244.07
4.	Bihar	60822.59	4020.92	33.6	29129.24	94006.35	31335.45	125341.80
5.	Chhattisgarh	659.86	37.95	0.00	110.51	808.32	269.44	1077.760
6.	Goa	134.18	72.25	0.00	0.00	206.43	68.81	275.24
7.	Gujarat	13404.76	919.75	0.00	123.7	14448.21	4816.07	19264.28
8.	Haryana	166.07	2.75	0.00	0.00	168.82	56.27	225.09
9.	Himachal Pradesh	212.14	12.09	0.00	2.83	227.06	75.69	302.75
10.	Jammu & Kashmir	829.53	1818.33	207.37	0.00	2855.23	951.74	3806.97
11.	Jharkhand	8405.4	1479.33	1866.49	84.39	11835.61	3945.20	15780.81
12.	Karnataka	4699.22	152.55	2288.85	4241.4	11382.02	3794.01	15176.03
13.	Kerala	1750.19	56.53	0.00	2370.45	4177.17	1392.39	5569.56
14.	Madhya Pradesh	1789.71	509.19	179.94	418.9	2897.74	965.91	3863.65
15.	Maharashtra	933.6	16.06	119.12	1952.45	3021.23	1007.08	4028.31
16.	Manipur	129.38	399.06	150.80	0.21	679.45	75.49	754.94
17.	Meghalaya	1133.08	478.29	0.00	0.00	1611.37	179.04	1790.41
18.	Mizoram	0.00	83.13	80.41	12.16	175.7	19.52	195.22
19.	Nagaland	20.51	282.30	0.00	0.00	302.81	33.65	336.46
20.	Odisha	11613.13	905.30	0.00	3452.58	15971.01	5323.67	21294.68
21.	Punjab	1149.60	1929.73	147.39	0.00	3226.72	1075.57	4302.29
22.	Rajasthan	2250.15	136.94	0.00	1097.06	3484.15	1161.38	4645.53
23.	Tamil Nadu	402.75	0.03	0.00	456.24	859.02	286.34	1145.36
24.	Tripura	0.00	538.22	0.00	0.00	538.22	179.41	717.63
25.	Uttarakhand	357.95	408.67	11.83	189.47	967.92	322.64	1290.56
26.	Uttar Pradesh	3214.35	379.61	0.00	658.10	4252.06	1417.35	5669.41
27.	West Bengal	26911.55	304.05	3616.46	106.05	30938.11	10312.70	41250.81
	Total	**156354.20**	**25155.54**	**9885.41**	**53788.94**	**245184.09**	**81007.56**	**326191.65**

Annex-5.1.1

State-wise/Year-wise details of Non-releasing of Central Share due to Excess carryover of fund

(Refer to Annex 5.1)

(₹ in lakh)

Sl. No.	State/UT	Excess carry over of fund					Total
		2008-09	2009-10	2010-11	2011-12	2012-13	
1.	Andhra Pradesh	0.00	0.00	0.00	0.00	0.00	0.00
2.	Arunachal Pradesh	169.56	0.00	0.00	0.00	9.67	179.23
3.	Assam	1004.59	3076.14	4787.92	1034.21	5282.41	15185.27
4.	Bihar	40.57	18600.17	19700.68	5252.24	17228.93	60822.59
5.	Chhattisgarh	252.44	0.00	151.69	0.00	255.73	659.86
6.	Goa	35.77	0.00	98.41	0.00	0.00	134.18
7.	Gujarat	1596.68	2031.07	3087.31	2505.24	4184.46	13404.76
8.	Haryana	32.96	0.00	0.00	24.04	109.07	166.07
9.	Himachal Pradesh	29.48	101.33	14.10	24.11	43.12	212.14
10.	Jammu & Kashmir	81.45	191.56	0.92	306.30	249.30	829.53
11.	Jharkhand	1391.10	1622.08	1362.08	1045.90	2984.24	8405.4
12.	Karnataka	1214.53	0.00	0.00	392.28	3092.41	4699.22
13.	Kerala	9.04	0.00	0.00	0.00	1741.15	1750.19
14.	Madhya Pradesh	89.18	16.17	223.64	708.33	752.39	1789.71
15.	Maharashtra	743.36	127.89	0.00	0.00	62.35	933.6
16.	Manipur	19.18	65.31	0.00	44.89	0.00	129.38
17.	Meghalaya	128.24	497.34	354.46	20.36	132.68	1133.08
18.	Mizoram	0.00	0.00	0.00	0.00	0.00	0.00
19.	Nagaland	20.51	0.00	0.00	0.00	0.00	20.51
20.	Odisha	801.48	3621.91	2084.79	3388.06	1716.89	11613.13
21.	Punjab	275.61	119.98	427.95	326.06	0.00	1149.6
22.	Rajasthan	107.55	484.35	46.85	24.52	1586.88	2250.15
23.	Tamil Nadu	75.51	0.00	0.00	183.80	143.44	402.75
24.	Tripura	0.00	0.00	0.00	0.00	0.00	0.00
25.	Uttarakhand	1.28	0.00	0.00	26.20	330.47	357.95
26.	Uttar Pradesh	151.21	68.13	0.00	12.87	2982.14	3214.35
27.	West Bengal	4533.23	1375.89	5339.69	0.00	15662.74	26911.55
	Total	**12804.51**	**31999.32**	**37680.49**	**15319.41**	**58550.47**	**156354.20**

Annex-5.1.2

State-wise/Year-wise details of Non-releasing of Central Share due to less release of state share

(Refer to Annex 5.1)

(₹ in lakh)

Sl. No.	State/UT	Less release of state share					Total
		2008-09	2009-10	2010-11	2011-12	2012-13	
1.	Andhra Pradesh	0.00	0.00	0.00	0.00	0.00	0.00
2.	Arunachal Pradesh	166.35	19.01	0.00	0.00	72.97	258.33
3.	Assam	1995.49	6263.54	1695.15	0.00	0.00	9954.18
4.	Bihar	1112.18	573.56	0.00	2123.09	212.09	4020.92
5.	Chhattisgarh	0.00	37.95	0.00	0.00	0.00	37.95
6.	Goa	72.25	0.00	0.00	0.00	0.00	72.25
7.	Gujarat	0.00	879.26	36.90	3.59	0.00	919.75
8.	Haryana	0.00	2.75	0.00	0.00	0.00	2.75
9.	Himachal Pradesh	0.00	9.26	0.00	2.83	0.00	12.09
10.	Jammu & Kashmir	427.27	480.43	544.42	309.01	57.20	1818.33
11.	Jharkhand	124.40	951.10	65.23	338.60	0.00	1479.33
12.	Karnataka	51.01	0.00	0.00	101.54	0.00	152.55
13.	Kerala	17.14	39.39	0.00	0.00	0.00	56.53
14.	Madhya Pradesh	0.03	22.85	4.84	76.15	405.32	509.19
15.	Maharashtra	0.00	11.11	0.00	4.95	0.00	16.06
16.	Manipur	13.13	204.48	0.00	73.51	107.94	399.06
17.	Meghalaya	0.00	473.74	4.55	0.00	0.00	478.29
18.	Mizoram	57.95	15.98	9.20	0.00	0.00	83.13
19.	Nagaland	131.33	150.97	0.00	0.00	0.00	282.30
20.	Odisha	380.75	95.10	0.00	401.01	28.44	905.30
21.	Punjab	52.26	1157.34	653.85	66.28	0.00	1929.730
22.	Rajasthan	33.66	90.13	0.00	0.00	13.15	136.94
23.	Tamil Nadu	0.00	0.03	0.00	0.00	0.00	0.03
24.	Tripura	363.86	174.36	0.00	0.00	0.00	538.22
25.	Uttarakhand	0.00	11.98	396.69	0.00	0.00	408.67
26.	Uttar Pradesh	71.81	19.64	85.77	129.76	72.63	379.61
27.	West Bengal	0.01	304.04	0.00	0.00	0.00	304.05
	Total	**5070.88**	**11988.00**	**3496.60**	**3630.32**	**969.74**	**25155.54**

Annex-5.1.3

State-wise/Year-wise details of Non-releasing of Central Share due to late receipts of proposal

(Refer to Annex 5.1)

(₹ in lakh)

Sl. No.	State/UT	Late receipts of proposal					Total
		2008-09	2009-10	2010-11	2011-12	2012-13	
1.	Andhra Pradesh	0.00	0.00	0.00	0.00	0.00	0.00
2.	Arunachal Pradesh	0.00	0.00	7.48	0.00	0.00	7.48
3.	Assam	0.00	0.00	1175.67	0.00	0.00	1175.67
4.	Bihar	0.00	0.000	0.00	0.00	33.60	33.60
5.	Chhattisgarh	0.00	0.00	0.00	0.00	0.00	0.00
6.	Goa	0.00	0.00	0.00	0.00	0.00	0.00
7.	Gujarat	0.00	0.000	0.00	0.00	0.00	0.00
8.	Haryana	0.00	0.00	0.00	0.00	0.00	0.00
9.	Himachal Pradesh	0.00	0.00	0.00	0.00	0.00	0.00
10.	Jammu & Kashmir	0.00	0.00	90.53	0.00	116.84	207.37
11.	Jharkhand	0.00	0.00	1866.49	0.00	0.00	1866.49
12.	Karnataka	0.00	0.000	0.00	2288.85	0.00	2288.85
13.	Kerala	0.00	0.00	0.00	0.00	0.00	0.00
14.	Madhya Pradesh	0.00	0.00	179.94	0.00	0.00	179.94
15.	Maharashtra	0.00	0.00	119.12	0.00	0.00	119.12
16.	Manipur	0.00	0.00	0.00	150.80	0.00	150.80
17.	Meghalaya	0.00	0.00	0.00	0.00	0.00	0.00
18.	Mizoram	0.00	0.00	0.00	0.00	80.41	80.41
19.	Nagaland	0.00	0.00	0.00	0.00	0.00	0.00
20.	Odisha	0.00	0.000	0.00	0.00	0.00	0.00
21.	Punjab	0.00	37.94	109.45	0.00	0.00	147.39
22.	Rajasthan	0.00	0.00	0.00	0.00	0.00	0.00
23.	Tamil Nadu	0.00	0.00	0.00	0.00	0.00	0.00
24.	Tripura	0.00	0.00	0.00	0.00	0.00	0.00
25.	Uttarakhand	0.00	0.00	0.00	0.00	11.83	11.83
26.	Uttar Pradesh	0.00	0.00	0.00	0.00	0.00	0.00
27.	West Bengal	0.00	0.00	3616.46	0.00	0.00	3616.46
	Total	**0.0**	**37.94**	**7165.14**	**2439.65**	**242.68**	**9885.41**

Annex-5.1.4

State-wise/Year-wise details of Non-releasing of Central Share due to other/misc. reasons

(Refer to Annex 5.1)

(₹ in lakh)

Sl. No.	State/UT	Other misc. reasons					Total
		2008-09	2009-10	2010-11	2011-12	2012-13	
1.	Andhra Pradesh	0.00	0.00	0.00	0.00	9237.60	9237.60
2.	Arunachal Pradesh	0.00	0.00	27.67	0.00	0.00	27.67
3.	Assam	0.00	0.00	117.93	0.00	0.00	117.93
4.	Bihar	7155.30	81.11	796.54	5429.97	15666.33	29129.24
5.	Chhattisgarh	0.00	14.78	0.00	70.93	24.81	110.51
6.	Goa	0.00	0.000	0.00	0.00	0.00	0.00
7.	Gujarat	8.24	46.88	0.00	0.00	68.58	123.70
8.	Haryana	0.00	0.000	0.00	0.00	0.00	0.00
9.	Himachal Pradesh	0.00	1.10	0.00	1.73	0.00	2.83
10.	Jammu & Kashmir	0.00	0.00	0.00	0.00	0.00	0.00
11.	Jharkhand	0.00	0.00	0.00	84.39	0.00	84.39
12.	Karnataka	18.75	0.00	0.00	519.35	3703.30	4241.40
13.	Kerala	0.00	0.00	0.00	0.00	2370.45	2370.45
14.	Madhya Pradesh	18.75	0.00	175.32	7.78	217.06	418.90
15.	Maharashtra	341.09	7.30	44.49	241.00	1318.58	1952.45
16.	Manipur	0.00	0.00	0.00	0.21	0.00	0.21
17.	Meghalaya	0.00	0.00	0.00	0.00	0.00	0.00
18.	Mizoram	0.00	0.00	0.00	0.00	12.16	12.16
19.	Nagaland	0.00	0.00	0.00	0.00	0.00	0.00
20.	Odisha	869.47	1554.00	49.96	960.30	18.85	3452.58
21.	Punjab	0.000	0.000	0.00	0.00	0.00	0.00
22.	Rajasthan	73.89	9.75	82.63	556.98	373.81	1097.06
23.	Tamil Nadu	325.82	0.00	0.00	21.35	109.07	456.24
24.	Tripura	0.000	0.00	0.00	0.00	0.00	0.00
25.	Uttarakhand	0.00	0.00	189.23	0.24	0.00	189.47
26.	Uttar Pradesh	11.90	45.94	21.70	192.55	386.01	658.10
27.	West Bengal	0.00	0.00	85.31	20.74	0.00	106.05
	Total	**8823.21**	**1760.86**	**1590.78**	**8107.52**	**33506.61**	**53788.94**

Annex-5.2
Excess release of funds by the Ministry
(Refer to paragraph 5.4)

Sl. No.	District/State	Year	Excess releases (₹ in crore)	Observation
1.	Barpeta/Assam	2009-10	13.29	The district had reported audited unspent balance for the year 2008-09 as ₹ 3.07 crore for claiming second instalment for 2009-10. On the basis of this reported unspent balance, the Ministry released (January 2010) ₹ 13.29 crore to the district. However, the district revised audited closing balance for 2008-09 to ₹ 23.07 crore (instead of ₹ 3.07 crore as reported previously) at the time of submitting its audited utilization certificate for 2009-10 (December 2010). Had the district reported correct unspent balance ₹ 23.07 crore, it would not have been eligible for second instalment of ₹ 13.29 crore. This fact was also not in the notice of the Ministry.
2.	Karbi Anglong/ Assam	2011-12	20.60	While releasing second instalment, opening balance in excess of the 10 *per cent* of the available with district should be deducted. However, this condition was relaxed by the Ministry in case a district had reported an expenditure of at least 75 *per cent* of available funds by 31 December of the relevant financial year. The district had reported only 61.88 *per cent* utilization of available funds as on 31 December 2011. Opening balance as on 1 April 2011 was reported ₹ 29 crore whereas second instalment due was only ₹ 20.60 crore. Therefore, second instalment was not released. On request of the Assam Government, Ministry extended relaxation of 75 *per cent* utilization of funds upto February 2012 and not imposed cuts on account of excess carryover of unspent balance. The district was allowed this further relaxation with the conditions that release of (i) state share during current financial year, (ii) the restored amount was to be utilized during current year and (iii) No utilization certificate/audit report was pending in respect of incentive, specific package, *etc*. On 29 February 2012, the district reported expenditure of ₹ 39.38 crore (75 *per cent*) of available funds of ₹ 52.47 crore and therefore the Ministry restored second instalment of ₹ 20.60 crore to the district on 29 March 2012. Audit observed that the district had earned interest of ₹ 1.13 crore during 2011-12; however, neither the district had included interest component in available funds as on 29 February 2012 nor the Ministry had considered the same. Had interest been included in available funds, the district would not have been eligible for second instalment. Thus, the release of ₹ 20.60 crore was irregular.
3.	Nagaon/Assam	2008-09, 2009-10 and	64.38	The district had inflated expenditure during 2008-09, 2009-10 and 2010-11 to 85.39, 95.17 and 92.53 *per cent* from actual 44.53, 53.97 and 57.36 *per cent* respectively while claiming second

Sl. No.	District/State	Year	Excess releases (₹ in crore)	Observation
		2010-11		instalment. Thus, the district was released ₹ 64.38 crore irregularly.
4.	Sonitpur/Assam	2011-12	5.99	The district was released ₹ 17.50 crore as second instalment after deducting ₹ 5.99 crore on account of excess carryover of funds since the utilization was less than 75 *per cent*. On 28 February 2012, the district reported utilization of funds 76 *per cent* and the Ministry released ₹ 5.99 crore (March 2012). However, audit observed that the district did not include interest and miscellaneous income earned on IAY funds (₹ 0.97 crore) while claiming 76 *per cent* expenditure. Had interest and miscellaneous income been included in total availability of funds, the district would not have been eligible for ₹ 5.99 crore.
5.	Sholapur/ Maharashtra	2010-11, 2011-12 and 2012-13	58.88	The district was released ₹ 19.68 crore (2010-11) as second instalment. Audit observed that the district had claimed previous year's uncashed cheques of ₹ 49.17 crore as expenditure during 2010-11 while claiming second intalment and also included this in opening balance for 2010-11 which had already been accounted for as expenditure for 2009-10. Thus, the district inflated expenditure to 90.12 from 53.38 *per cent*. This resulted in irregular release of 19.68 crore. Similarly, during 2011-12 the district had inflated expenditure to 76.25 *per cent* from actual expenditure of 66.39 *per cent* by claiming previous year's uncashed cheques of ₹ 42.74 crore as expenditure during 2011-12. Thus, the district was released (February 2012) ₹ 19.23 crore irregularly. For 2012-13 also the district was released ₹ 19.97 crore in February and March 2013. The district had claimed previous year's uncashed cheques of ₹ 9.69 crore as expenditure during 2012-13 and also included this in opening balance for 2012-13 which had already been accounted for as expenditure for 2011-12. It was also observed that opening balance as on 1 April 2012 was reduced by ₹ 19.30 crore by reducing state share received during 2011-12 though the same had been contributed by the State to the district. For 2012-13 also the state share was reduced by ₹ 8.06 crore though the same had been contributed by the state to the district. This incorrectly inflated the percentage of expenditure from 68.04 to 99.22 *per cent*. Due to acceptance of inflated expenditure by the Ministry, deduction of excess carryover of unspent balance of ₹ 23.24 crore could not be effected. Thus, the district was not eligible for second instalment of ₹ 19.97 crore however, which was released.
	Total		**163.14**	

Annex-5.3.1

Financial position under IAY for 2008-09 provided by the states/UTs

(Refer to paragraph 5.5)

(₹ in crore)

State/UT	Opening balance as on 1.04.2008	Central share received	State share received	Misc. receipt	Total	Expenditure	Closing balance as on 31.03.2009
Andhra Pradesh	31.13	693.47	125.00	0	849.60	899.38	-49.78
Arunachal Pradesh	15.46	33.58	9.37	0	58.41	37.86	20.55
Assam	39.09	561.79	195.13	15.76	811.77	610.81	200.96
Bihar	1080.68	2129.75	507.46	82.61	3800.5	1810.80	1989.70
Chhattisgarh	2.35	76.40	24.57	0.81	104.13	100.21	3.92
Goa	1.31	2.89	0.78	0.05	5.03	4.25	0.78
Gujarat	60.73	365.70	89.68	6.73	522.84	339.12	183.72
Haryana	1.18	50.33	16.79	0.32	68.62	50.05	18.57
Himachal Pradesh	1.93	18.54	5.15	0.33	25.95	21.44	4.51
Jammu & Kashmir	4.00	49.41	14.11	0.18	67.70	53.54	14.16
Jharkhand	47.27	190.01	44.50	0	281.78	180.06	101.72
Karnataka	133.24	309.90	107.03	5.25	555.42	206.08	349.34
Kerala	7.12	156.56	50.09	2.33	216.10	151.91	64.19
Madhya Pradesh	4.54	234.36	75.01	0.30	314.21	289.00	25.21
Maharashtra	48.96	445.09	164.53	15.62	674.20	587.02	87.18
Manipur	1.68	13.67	2.09	0.17	17.61	10.50	7.11
Meghalaya	1.79	21.70	6.94	0.08	30.51	26.43	4.08
Mizoram	0.10	11.81	2.49	0.04	14.44	14.33	0.11
Nagaland	0.83	40.05	6.28	0.03	47.19	45.25	1.94
Odisha	43.12	425.58	66.64	2.46	537.80	251.99	285.81
Punjab	4.30	54.12	10.01	0.37	68.80	46.39	22.41
Rajasthan	22.28	181.31	89.70	0.93	294.22	176.92	117.30
Tamil Nadu	17.29	245.46	123.06	1.14	386.95	376.00	10.95

State/UT	Opening balance as on 1.04.2008	Central share received	State share received	Misc. receipt	Total	Expenditure	Closing balance as on 31.03.2009
Tripura	1.64	61.82	10.17	0.13	73.76	69.42	4.34
Uttarakhand	8.98	48.87	15.99	0.72	74.56	40.93	33.63
Uttar Pradesh	79.88	957.13	223.96	9.14	1270.11	1072.19	197.92
West Bengal	159.88	572.28	130.80	5.36	868.32	434.64	433.68
Andaman & Nicobar Islands	2.92	0.91	0	0.07	3.90	0.74	3.16
Dadra & Nagar Haveli	0.37	0.53	0	0.01	0.91	0.33	0.58
Daman & Diu	0.02	0	0	0	0.02	0.01	0.01
Lakshadweep	0	0.41	0	0.10	0.51	0.33	0.18
Total	**1824.07**	**7953.43**	**2117.33**	**151.04**	**12045.87**	**7907.93**	**4137.94**

Annex-5.3.2
Financial position under IAY for 2009-10 provided by the states/UTs
(Refer to paragraph 5.5)

(₹ in crore)

State/UT	Opening balance as on 1.04.2009	Central share received	State share received	Misc. receipt	Total	Expenditure	Closing balance as on 31.03.2010
Andhra Pradesh	-49.78	990.85	388.53	0	1329.60	1307.96	21.64
Arunachal Pradesh	20.55	16.56	0	0	37.11	36.51	0.6
Assam	200.96	536.80	162.03	18.82	918.61	744.83	173.78
Bihar	1989.70	1869.42	632.75	102.68	4594.55	2657.08	1937.47
Chhattisgarh	3.92	117.54	49.14	1.11	171.71	189.18	-17.47
Goa	0.78	4.67	3.00	0.45	8.90	5.77	3.13
Gujarat	183.72	409.19	159.42	58.45	810.78	552.34	258.43
Haryana	18.57	52.26	17.42	0.88	89.13	80.78	8.35
Himachal Pradesh	4.51	17.53	7.39	1.15	30.58	28.17	2.41
Jammu & Kashmir	14.16	65.46	24.34	0.29	104.25	90.47	13.78
Jharkhand	101.72	389.97	134.86	0	626.55	401.61	224.94
Karnataka	349.34	294.29	149.31	8.03	800.97	532.51	268.46
Kerala	64.19	162.62	54.40	2.16	283.37	212.57	70.80
Madhya Pradesh	25.21	240.86	84.72	0.80	351.59	321.06	30.53
Maharashtra	87.18	464.93	769.14	22.52	1343.77	1169.21	174.56
Manipur	7.11	20.45	4.10	0.46	32.12	26.80	5.32
Meghalaya	4.08	35.21	3.67	0.14	43.10	38.54	4.56
Mizoram	0.11	12.19	1.35	0.08	13.73	13.69	0.04
Nagaland	1.94	28.63	1.72	0.29	32.58	31.39	1.19
Odisha	285.81	423.20	210.76	38.13	957.90	682.59	275.31
Punjab	22.41	49.50	21.48	3.10	96.49	76.43	20.06
Rajasthan	117.30	205.66	114.21	9.22	446.39	283.41	162.98
Tamil Nadu	10.95	337.33	271.98	3.70	623.96	601.89	22.07

State/UT	Opening balance as on 1.04.2009	Central share received	State share received	Misc. receipt	Total	Expenditure	Closing balance as on 31.03.2010
Tripura	4.34	63.17	7.17	0.16	74.84	63.26	11.58
Uttarakhand	33.63	50.39	13.38	4.51	101.91	78.28	23.63
Uttar Pradesh	200.23[1]	1018.33	431.23	19.32	1669.11	1469.07	200.04
West Bengal	433.68	619.38	243.69	11.28	1308.03	884.79	423.24
Andaman & Nicobar Islands	3.16	1.00	0	0.10	4.26	1.67	2.59
Dadra & Nagar Haveli	0.58	0.80	0	0.02	1.40	1.24	0.16
Daman & Diu	0.01	0	0	0.04	0.05	0.05	0
Lakshadweep	0.18	0.62	0	0.19	0.99	0.62	0.37
Total	**4140.25**	**8498.81**	**3961.2**	**308.08**	**16908.33**	**12583.77**	**4324.55**

[1] This included ₹ 229.92 lakh pertaining to 2008-09 but received in 2009-10 by district Budaun and difference of ₹ 1.75 lakh located in district Kasganj

Annex-5.3.3
Financial position under IAY for 2010-11 provided by the states/UTs
(Refer to paragraph 5.5)

(₹ in crore)

State/UT	Opening balance as on 1.04.2010	Central share received	State share received	Misc. receipt	Total	Expenditure	Closing balance as on 31.03.2011
Andhra Pradesh	21.64	873.66	291.64	0	1186.94	1148.92	38.02
Arunachal Pradesh	0.6	39.19	0.44	0	40.23	38.22	2.01
Assam	173.78	685.78	242.33	21.60	1123.49	823.46	300.03
Bihar	1937.47	2008.37	760.99	98.80	4805.63	2450.00	2355.63
Chhattisgarh	-17.47	132.00	39.86	3.90	158.29	174.69	-16.40
Goa	3.13	5.17	2.15	0.51	10.96	8.05	2.91
Gujarat	258.44	608.19	190.47	119.29	1176.39	756.89	419.50
Haryana	8.35	59.75	19.92	0.68	88.70	78.70	10.00
Himachal Pradesh	2.41	22.45	7.61	0.71	33.18	30.74	2.44
Jammu & Kashmir	13.78	70.88	20.08	0.69	105.43	89.60	15.83
Jharkhand	224.94	558.64	173.94	0	957.52	713.58	243.94
Karnataka	268.46	334.31	160.97	11.88	775.62	304.62	471.00
Kerala	70.80	185.91	61.97	0.29	318.97	233.12	85.85
Madhya Pradesh	30.53	440.36	152.80	2.74	626.43	331.70	294.73
Maharashtra	174.56	525.31	532.81	55.16	1287.84	1060.59	227.25
Manipur	**5.32**	20.04	3.11	0.42	28.89	24.04	4.85
Meghalaya	4.56	50.56	5.90	0.30	61.32	57.79	3.53
Mizoram	0.04	13.00	1.72	0.07	14.83	14.77	0.06
Nagaland	1.19	48.88	6.47	0.09	56.63	52.37	4.26
Odisha	275.31	476.63	130.00	1.62	883.56	691.02	192.54
Punjab	20.06	77.69	21.48	7.54	126.77	77.79	48.98
Rajasthan	162.98	373.68	176.43	6.05	719.14	309.72	409.42
Tamil Nadu	22.07	353.77	254.06	2.27	632.17	584.28	47.89

State/UT	Opening balance as on 1.04.2010	Central share received	State share received	Misc. receipt	Total	Expenditure	Closing balance as on 31.03.2011
Tripura	11.58	104.41	9.16	0.30	125.45	91.55	33.90
Uttarakhand	23.63	51.83	20.08	1.56	97.10	80.62	16.48
Uttar Pradesh	200.28[2]	1163.19	338.84	18.85	1721.16	1486.88	234.28
West Bengal	423.24	593.49	197.92	10.56	1225.21	751.72	473.49
Andaman & Nicobar Islands	2.59	1.49	0	0.09	4.17	2.35	1.82
Dadra & Nagar Haveli	0.16	0.92	0	0.02	1.10	0.41	0.69
Daman & Diu	0	0	0	0	0	0	0
Lakshadweep	0.37	0	0	0.04	0.41	0.25	0.16
Total	**4324.80**	**9879.55**	**3823.15**	**366.03**	**18393.53**	**12468.44**	**5925.09**

[2] This included ₹ 24 lakh of district Balrampur lying in its blocks.

Annex-5.3.4
Financial position under IAY for 2011-12 provided by the states/UTs
(Refer to paragraph 5.5)

(₹ in crore)

State/UT	Opening balance as on 1.04.2011	Central share received	State share received	Misc. receipt	Total	Expenditure	Closing balance as on 31.03.2012
Andhra Pradesh	38.02	892.37	281.83	0	1212.22	1113.01	99.21
Arunachal Pradesh	2.01	28.58	11.16	0	41.75	40.86	0.89
Assam	300.03	594.01	150.85	19.39	1064.28	909.21	155.07
Bihar	2355.63	2278.82	709.12	119.96	5463.53	3177.98	2285.55
Chhattisgarh	-16.40	130.97	52.18	1.37	168.12	185.57	-17.45
Goa	2.91	5.22	6.50	0.78	15.41	12.63	2.78
Gujarat	419.50	384.34	125.31	105.66	1034.81	554.17	480.64
Haryana	10.00	58.12	19.37	0.88	88.37	80.61	7.76
Himachal Pradesh	2.44	20.30	6.78	0.47	29.99	27.24	2.75
Jammu & Kashmir	15.83	57.96	23.45	0.59	97.83	82.39	15.44
Jharkhand	243.94	207.25	82.30	0	533.49	511.37	22.12
Karnataka	471.00	248.96	110.00	11.55	841.51	317.30	524.21
Kerala	85.85	181.60	58.22	1.04	326.71	264.20	62.51
Madhya Pradesh	294.73	404.29	128.63	5.62	833.27	624.89	208.38
Maharashtra	227.25	505.23	448.14	98.84	1279.46	1061.53	217.93
Manipur	4.85	29.57	1.38	0.44	36.24	36.37	-0.13
Meghalaya	3.53	58.25	5.35	0.47	67.60	63.76	3.84
Mizoram	0.06	11.09	1.47	0.10	12.72	12.62	0.10
Nagaland	4.26	42.26	3.03	0.15	49.70	46.70	3.00
Odisha	192.54	447.20	152.20	40.55	832.49	634.01	198.48
Punjab	48.98	23.98	11.67	8.87	93.50	53.94	39.56
Rajasthan	409.42	415.91	179.73	16.91	1021.97	489.68	532.29
Tamil Nadu	47.89	353.42	349.04	4.83	755.18	679.29	75.89

State/UT	Opening balance as on 1.04.2011	Central share received	State share received	Misc. receipt	Total	Expenditure	Closing balance as on 31.03.2012
Tripura	33.90	108.27	15.14	0.42	157.73	127.18	30.55
Uttarakhand	16.48	58.21	19.63	0.65	94.97	76.38	18.59
Uttar Pradesh	234.28	1136.88	416.44	22.68	1810.28	1504.43	305.85
West Bengal	473.49	648.83	211.60	40.67	1374.59	897.18	477.41
Andaman & Nicobar Islands	1.82	0.98	0	0.04	2.84	2.47	0.37
Dadra & Nagar Haveli	0.69	0	0	0.04	0.73	0.66	0.07
Daman & Diu	0	0.41	0	0	0.41	0.19	0.22
Lakshadweep	0.16	0.71	0	0.02	0.89	0.35	0.54
Total	**5925.09**	**9333.99**	**3580.52**	**502.99**	**19342.59**	**13588.17**	**5754.42**

Annex-5.3.5
Financial position under IAY for 2012-13 provided by the states/UTs
(Refer to paragraph 5.5)

(₹ in crore)

State/UT	Opening balance as on 1.04.2012	Central share received	State share received	Misc. receipt	Total	Expenditure	Closing balance as on 31.03.2013
Andhra Pradesh	99.21	846.79	174.14	0	1120.14	1132.53	-12.39
Arunachal Pradesh	0.89	42.43	7.36	0	50.68	48.86	1.82
Assam	155.07	543.30	177.11	9.77	885.25	747.81	137.44
Bihar	2285.55	1825.32	754.00	206.01	5070.88	3390.29	1680.59
Chhattisgarh	-17.45	291.99	97.28	2.93	374.75	366.07	8.68
Goa	2.78	5.14	1.66	0.44	10.02	7.02	3.00
Gujarat	480.64	215.82	79.59	37.90	813.95	428.07	385.88
Haryana	7.76	66.00	21.00	0.77	95.53	80.27	15.26
Himachal Pradesh	2.75	21.51	7.25	0.28	31.79	31.00	0.79
Jammu & Kashmir	15.44	55.78	20.42	0.47	92.11	78.37	13.74
Jharkhand	22.12	259.71	87.71	0	369.54	434.20	-64.66
Karnataka	524.21	276.64	220.34	75.42	1096.61	798.16	298.45
Kerala	62.51	153.44	53.02	37.41	306.38	218.31	88.07
Madhya Pradesh	208.38	382.47	145.40	7.55	743.80	417.49	326.31
Maharashtra	217.93	552.46	536.25	46.77	1353.41	852.73	500.68
Manipur	-0.13	17.89	2.68	2.30	22.74	19.78	2.96
Meghalaya	3.84	54.47	5.05	0.58	63.94	52.16	11.78
Mizoram	0.10	10.80	1.25	0.10	12.25	12.22	0.03
Nagaland	3.00	36.42	2.02	0	41.44	38.49	2.95
Odisha	198.48	477.27	189.73	6.85	872.33	718.32	154.01
Punjab	39.56	6.59	1.90	6.75	54.80	18.83	35.97
Rajasthan	532.29	270.84	104.73	0	907.86	433.13	474.73
Tamil Nadu	75.89	382.81	396.71	2.83	858.24	761.20	97.04

State/UT	Opening balance as on 1.04.2012	Central share received	State share received	Misc. receipt	Total	Expenditure	Closing balance as on 31.03.2013
Tripura	30.55	58.02	5.29	0.84	94.70	72.79	21.91
Uttarakhand	18.59	43.01	14.18	1.17	76.95	60.21	16.74
Uttar Pradesh	305.85	935.65	294.60	22.41	1558.51	1089.61	468.90
West Bengal	477.41	460.24	169.11	19.40	1126.16	873.93	252.23
Andaman & Nicobar Islands	0.37	7.92	0	0.10	8.39	1.69	6.70
Dadra & Nagar Haveli	0.07	0.90	0	0.04	1.01	0.21	0.80
Daman & Diu	0.22	0	0	0.01	0.23	0.01	0.22
Lakshadweep	0.54	0	0	0.01	0.55	0.35	0.20
Total	**5754.42**	**8301.63**	**3569.78**	**489.11**	**18114.94**	**13184.11**	**4930.83**

Annex-5.3.6

Difference between release figures of the Ministry and State/UTs

(Refer to paragraph 5.5)

(₹ in crore)

Name of State/UT	2008-09			2009-10			2010-11			2011-12			2012-13			Total		
	Central	State	Diff.	Central	State	Diff.	Central	State	Diff.	Central	State	Diff.	Central	State	Diff.	Central	State	Diff.
Andhra Pradesh	820.83	693.47	127.36	856.29	990.85	-134.56	873.66	873.66	0.00	892.37	892.37	0.00	842.44	846.79	-4.35	4285.59	4297.14	-11.55
Arunachal Pradesh	34.83	33.58	1.25	33.37	16.56	16.81	37.84	39.19	-1.35	31.98	28.58	3.40	33.27	42.43	-9.16	171.29	160.34	10.95
Assam	683.53	561.79	121.74	667.37	536.8	130.57	710.32	685.78	24.54	767.68	594.01	173.67	573.49	543.3	30.19	3402.39	2921.68	480.71
Bihar	2397.82	2129.75	268.07	2008.55	1869.42	139.13	2260.59	2008.37	252.22	2176.91	2278.82	-101.91	1718.17	1825.32	-107.15	10562.04	10111.68	450.36
Chhattisgarh	158.49	76.4	82.09	162.8	117.54	45.26	132.8	132	0.80	253.87	130.97	122.90	167.8	291.99	-124.19	875.76	748.90	126.86
Goa	2.89	2.89	0.00	4.67	4.67	0.00	5.17	5.17	0.00	5.45	5.22	0.23	4.9	5.14	-0.24	23.08	23.09	-0.01
Gujarat	358.38	365.7	-7.32	415.75	409.19	6.56	519.35	608.19	-88.84	380.69	384.34	-3.65	208.14	215.82	-7.68	1882.31	1983.24	-100.93
Haryana	50.31	50.33	-0.02	52.45	52.26	0.19	59.75	59.75	0.00	60.45	58.12	2.33	63.58	66	-2.42	286.54	286.46	0.08
Himachal Pradesh	18.06	18.54	-0.48	18.64	17.53	1.11	21.43	22.45	-1.02	21.19	20.3	0.89	21.79	21.51	0.28	101.11	100.33	0.78
Jammu & Kashmir	71.29	49.41	21.88	57.25	65.46	-8.21	66.43	70.88	-4.45	58.3	57.96	0.34	57.75	55.78	1.97	311.02	299.49	11.53
Jharkhand	296.92	190.01	106.91	301.6	389.97	-88.37	558.64	558.64	0.00	218.17	207.25	10.92	257.08	259.71	-2.63	1632.41	1605.58	26.83
Karnataka	282.09	309.9	-27.81	302.27	294.29	7.98	387.98	334.31	53.67	298.96	248.96	50.00	207.88	276.64	-68.76	1479.18	1464.10	15.08
Kerala	156.56	156.56	0.00	162.62	162.62	0.00	185.91	185.91	0.00	189.65	181.6	8.05	145.4	153.44	-8.04	840.14	840.13	0.01
Madhya Pradesh	234.36	234.36	0.00	240.86	240.86	0.00	442.23	440.36	1.87	435.88	404.29	31.59	392.33	382.47	9.86	1745.66	1702.34	43.32
Maharashtra	470.24	445.09	25.15	474.43	464.93	9.50	523.14	525.31	-2.17	538.82	505.23	33.59	513.07	552.46	-39.39	2519.70	2493.02	26.68
Manipur	16.4	13.67	2.73	20.66	20.45	0.21	25.41	20.04	5.37	23.63	29.57	-5.94	21.38	17.89	3.49	107.48	101.62	5.86
Meghalaya	21.38	21.7	-0.32	37.83	35.21	2.62	55.72	50.56	5.16	55.13	58.25	-3.12	48.95	54.47	-5.52	219.01	220.19	-1.18
Mizoram	12.51	11.81	0.70	12.68	12.19	0.49	13.36	13	0.36	11.09	11.09	0.00	10.8	10.8	0.00	60.44	58.89	1.55
Nagaland	39.59	40.05	-0.46	39.96	28.63	11.33	44.56	48.88	-4.32	34.42	42.26	-7.84	36.42	36.42	0.00	194.95	196.24	-1.29
Odisha	460.82	425.58	35.24	460.27	423.2	37.07	475.74	476.63	-0.89	627.31	447.2	180.11	468	477.27	-9.27	2492.14	2249.88	242.26
Punjab	62.04	54.12	7.92	64.63	49.5	15.13	63.59	77.69	-14.10	21.75	23.98	-2.23	6.59	6.59	0.00	218.60	211.88	6.72

Name of State/UT	2008-09			2009-10			2010-11			2011-12			2012-13			Total		
	Central	State	Diff.	Central	State	Diff.	Central	State	Diff.	Central	State	Diff.	Central	State	Diff.	Central	State	Diff.
Rajasthan	181.11	181.31	-0.20	188.7	205.66	-16.96	374.23	373.68	0.55	394.73	415.91	-21.18	262.11	270.84	-8.73	1400.88	1447.40	-46.52
Tamil Nadu	294.14	245.46	48.68	305.47	337.33	-31.86	348.01	353.77	-5.76	351.73	353.42	-1.69	369.57	382.81	-13.24	1668.92	1672.79	-3.87
Tripura	66.97	61.82	5.15	63.69	63.17	0.52	108.27	104.41	3.86	115.31	108.27	7.04	61.86	58.02	3.84	416.10	395.69	20.41
Uttarakhand	48.57	48.87	-0.30	50.45	50.39	0.06	53.95	51.83	2.12	58.27	58.21	0.06	40.81	43.01	-2.20	252.05	252.31	-0.26
Uttar Pradesh	975.69	957.13	18.56	1014.8	1018.33	-3.53	1149.9	1163.19	-13.29	1158.06	1136.88	21.18	877.74	935.65	-57.91	5176.19	5211.18	-34.99
West Bengal	572.12	572.28	-0.16	607.27	619.38	-12.11	630.14	593.49	36.65	676.08	648.83	27.25	436.31	460.24	-23.93	2921.92	2894.22	27.70
Andaman & Nicobar Islands	0.93	0.91	0.02	0.98	1	-0.02	0.77	1.49	-0.72	0.98	0.98	0.00	7.92	7.92	0.00	11.58	12.30	-0.72
Dadra & Nagar Haveli	0.53	0.53	0.00	0.8	0.8	0.00	0.92	0.92	0.00	0.9	0	0.90	0	0.9	-0.90	3.15	3.15	0.00
Daman & Diu	0	0	0.00	0	0	0.00	0.41	0	0.41	0	0.41	-0.41	0	0	0.00	0.41	0.41	0.00
Lakshadweep	0.6	0.41	0.19	0.62	0.62	0.00	0.71	0	0.71	0	0.71	-0.71	0	0	0.00	1.93	1.74	0.19
Total	**8790.00**	**7953.43**	**836.57**	**8627.73**	**8498.81**	**128.92**	**10130.93**	**9879.55**	**251.38**	**9859.76**	**9333.99**	**525.77**	**7855.55**	**8301.63**	**-446.08**	**45263.97**	**43967.41**	**1296.56**

Annex-5.3.7

Difference between expenditure figures of the Ministry and State/UTs

(Refer to paragraph 5.5)

(₹ in crore)

Name of State/UT	2008-09			2009-10			2010-11			2011-12			2012-13			Total		
	Central	State	Diff.	Central	State	Diff.	Central	State	Diff.	Central	State	Diff.	Central	State	Diff.	Central	State	Diff.
Andhra Pradesh	899.38	899.38	0.00	1307.96	1307.96	0.00	1134.81	1148.92	-14.11	1113.01	1113.01	0.00	1132.53	1132.53	0.00	5587.69	5601.80	-14.11
Arunachal Pradesh	28.35	37.86	-9.51	24.01	36.51	-12.50	38.22	38.22	0.00	5.80	40.86	-35.06	6.90	48.86	-41.96	103.28	202.31	-99.03
Assam	627.04	610.81	16.23	863.55	744.83	118.72	933.32	823.46	109.86	915.74	909.21	6.53	667.70	747.81	-80.11	4007.35	3836.12	171.23
Bihar	2154.36	1810.80	343.56	2995.94	2657.08	338.86	3324.84	2450.00	874.84	2738.58	3177.98	-439.40	2973.19	3390.29	-417.10	14186.91	13486.15	700.76
Chhattisgarh	107.33	100.21	7.12	322.05	189.18	132.87	196.31	174.69	21.62	346.24	185.57	160.67	307.87	366.07	-58.20	1279.80	1015.72	264.08
Goa	3.98	4.25	-0.27	5.43	5.77	-0.34	8.04	8.05	-0.01	11.84	12.63	-0.79	5.72	7.02	-1.30	35.01	37.72	-2.71
Gujarat	338.37	339.12	-0.75	567.96	552.34	15.62	692.77	756.89	-64.12	578.85	554.17	24.68	433.95	428.07	5.88	2611.90	2630.59	-18.69
Haryana	53.57	50.05	3.52	84.53	80.78	3.75	82.26	78.70	3.56	81.63	80.61	1.02	68.40	80.27	-11.87	370.39	370.41	-0.02
Himachal Pradesh	23.30	21.44	1.86	30.56	28.17	2.39	29.25	30.74	-1.49	27.65	27.24	0.41	30.64	31.00	-0.36	141.40	138.59	2.81
Jammu & Kashmir	39.39	53.54	-14.15	59.68	90.47	-30.79	53.76	89.60	-35.84	25.91	82.39	-56.48	24.64	78.37	-53.73	203.38	394.37	-190.99
Jharkhand	163.80	180.06	-16.26	359.98	401.61	-41.63	693.57	713.58	-20.01	515.99	511.37	4.62	409.30	434.20	-24.90	2142.64	2240.82	-98.18
Karnataka	217.84	206.08	11.76	536.34	532.51	3.83	482.49	304.62	177.87	302.67	317.30	-14.63	804.38	798.16	6.22	2343.72	2158.67	185.05
Kerala	151.91	151.91	0.00	212.57	212.57	0.00	237.59	233.12	4.47	264.18	264.20	-0.02	220.82	218.31	2.51	1087.07	1080.11	6.96
Madhya Pradesh	408.30	289.00	119.30	339.54	321.06	18.48	324.18	331.70	-7.52	682.48	624.89	57.59	388.73	417.49	-28.76	2143.23	1984.14	159.09
Maharashtra	545.59	587.02	-41.43	1285.89	1169.21	116.68	1059.35	1060.59	-1.24	904.94	1061.53	-156.59	1082.78	852.73	230.05	4878.55	4731.08	147.47
Manipur	4.25	10.50	-6.25	16.84	26.80	-9.96	14.50	24.04	-9.54	15.59	36.37	-20.78	13.52	19.78	-6.26	64.70	117.49	-52.79
Meghalaya	26.43	26.43	0.00	38.54	38.54	0.00	54.05	57.79	-3.74	70.73	63.76	6.97	52.16	52.16	0.00	241.91	238.68	3.23
Mizoram	15.29	14.33	0.96	14.22	13.69	0.53	13.40	14.77	-1.37	12.61	12.62	-0.01	9.90	12.22	-2.32	65.42	67.63	-2.21
Nagaland	54.99	45.25	9.74	30.39	31.39	-1.00	50.81	52.37	-1.56	47.40	46.70	0.70	0.00	38.49	-38.49	183.59	214.20	-30.61
Odisha	257.09	251.99	5.10	768.84	682.59	86.25	691.02	691.02	0.00	628.88	634.01	-5.13	774.54	718.32	56.22	3120.37	2977.93	142.44
Punjab	44.30	46.39	-2.09	77.83	76.43	1.40	76.41	77.79	-1.38	62.74	53.94	8.80	18.83	18.83	0.00	280.11	273.38	6.73

Name of State/UT	2008-09			2009-10			2010-11			2011-12			2012-13			Total		
	Central	State	Diff.	Central	State	Diff.	Central	State	Diff.	Central	State	Diff.	Central	State	Diff.	Central	State	Diff.
Rajasthan	204.54	176.92	27.62	298.67	283.41	15.26	376.43	309.72	66.71	604.49	489.68	114.81	456.20	433.13	23.07	1940.33	1692.86	247.47
Tamil Nadu	339.43	376.00	-36.57	444.87	601.89	-157.02	440.72	584.28	-143.56	453.54	679.29	-225.75	381.45	761.20	-379.75	2060.01	3002.66	-942.65
Tripura	63.44	69.42	-5.98	38.19	63.26	-25.07	86.22	91.55	-5.33	149.27	127.18	22.09	0.00	72.79	-72.79	337.12	424.20	-87.08
Uttarakhand	42.43	40.93	1.50	78.28	78.28	0.00	80.62	80.62	0.00	74.44	76.38	-1.94	60.19	60.21	-0.02	335.96	336.42	-0.46
Uttar Pradesh	1070.97	1072.19	-1.22	1587.70	1469.07	118.63	1478.33	1486.88	-8.55	1424.35	1504.43	-80.08	1011.03	1089.61	-78.58	6572.38	6622.18	-49.80
West Bengal	453.95	434.64	19.31	891.64	884.79	6.85	796.83	751.72	45.11	854.05	897.18	-43.13	793.49	873.93	-80.44	3789.96	3842.26	-52.30
Andaman & Nicobar Islands	0.74	0.74	0.00	1.67	1.67	0.00	2.35	2.35	0.00	2.47	2.47	0.00	72.58	1.69	70.89	79.81	8.92	70.89
Dadra & Nagar Haveli	0.17	0.33	-0.16	0.00	1.24	-1.24	0.00	0.41	-0.41	0.00	0.66	-0.66	0.00	0.21	-0.21	0.17	2.85	-2.68
Daman & Diu	0.00	0.01	-0.01	0.00	0.05	-0.05	0.00	0.00	0.00	0.00	0.19	-0.19	0.00	0.01	-0.01	0.00	0.26	-0.26
Lakshadweep	0.74	0.33	0.41	0.57	0.62	-0.05	0.00	0.25	-0.25	0.00	0.35	-0.35	0.00	0.35	-0.35	1.31	1.90	-0.59
Total	**8341.27**	**7907.93**	**433.34**	**13284.24**	**12583.77**	**700.47**	**13452.45**	**12468.44**	**984.01**	**12916.07**	**13588.17**	**-672.10**	**12201.44**	**13184.11**	**-982.67**	**60195.47**	**59732.42**	**463.05**

Annex 5.4
Short release of State share
(Refer to paragraph 5.8)

(₹ in crore)

Sl. No.	Name of State	State share due	State share released	Short release
1.	Andhra Pradesh	1463.17	1261.13	202.04
2.	Arunachal Pradesh	-	-	1.13
3.	Assam	425.70	406.71	18.99
4.	Haryana	21.22	20.23	0.99
5.	Jammu & Kashmir[3]	28.07	23.54	4.53
6.	Jharkhand	535.19	523.30	11.89
7.	Manipur	18.40	13.36	5.03
8.	Nagaland(only for 2012-13)	4.05	0	4.05
9.	Punjab	70.63	66.54	4.09
10.	Tripura	2.99	0.87	2.12
11.	Uttarakhand	84.11	83.26	0.85
	Total			**255.71**

[3] Five (Budgam, Jammu, Kulgam, Poonch and Ramban) out of six selected district

Annex-5.5
Delay in release of State share
(Refer to paragraph 5.9)

Sl. No.	Name of State	Delay in days
1.	Andhra Pradesh	6 to 363
2.	Assam	365 to 730
3.	Bihar	1 to 305
4.	Chhattisgarh	2 to 744
5.	Goa	3 to 140
6.	Gujarat	1 to 187
7.	Haryana	20 to 67
8.	Jharkhand	2 to 239
9.	Karnataka	18 to 237
10.	Kerala	10 to 215
11.	Manipur	31 to 338
12.	Meghalaya	60 to 210
13.	Mizoram	11 to 279
14.	Odisha	20 to 307
15.	Rajasthan	4 to 602
16.	Tripura	7 to 253
17.	Uttar Pradesh	2 to 337
18.	Uttarakhand (selected districts)	2 to 266
19.	West Bengal	24 to 160

Annex-5.6.1
Diversion of funds
(Refer paragraph 5.14)

Sl. No.	Name of State	Areas/schemes to which funds were diverted	Amount (₹ in crore)
1.	Andhra Pradesh	In district Khammam interest amounting to ₹0.03 crore on 'Homestead sites' funds was diverted (November 2011) towards fencing and for providing electrical installation to the District Collector's office instead of treating the interest as miscellaneous receipts under the scheme.	0.03
2.	Assam	In eight selected districts, IAY funds of ₹ 0.16 crore were diverted for different purposes *viz.* MGNREGS, *SwarnaJayanti Gram Swarozgar Yojana* (SGSY), training on census, renovation of office building, etc.	0.16
3.	Chhattisgarh	1. JP Ramchandrapur, had diverted ₹ 0.65 crore to MGNERGS which was, however, recouped after a period ranging from 48 to 260 days. 2. JP Paali, (district Korba) had diverted an amount of ₹ 0.37 crore during 2006-2009 to SGSY.	0.65 0.37
4.	Gujarat	DRDA Junagadh had temporarily diverted ₹ 15.90 crore to MGNREGS in contravention to the provisions of the IAY guidelines. The diverted amount was, however, recouped to the IAY account after 10 to 105 days	15.90
5.	Jharkhand	1. DRDA, Ranchi had diverted ₹ 0.28 crore to meet the expenditure of Birsa Awas Yojana, out of which ₹ 0.18 crore yet to be recouped. 2. DRDA East Singhbhum had diverted an amount of ₹ 0.12 crore towards BPL survey work during 2008-09.	0.28 0.12
6.	Kerala	Poverty Alleviation Unit (PAU), Malappuram had diverted ₹ 4.50 crore from Homestead scheme to MGNREGS but subsequently recouped to IAY.	4.50
7.	Madhya Pradesh	In GP Bhanpur (block Mehadwani under district Dindori) an amount of ₹ 0.02 crore was utilised for the construction of school building.	0.02
8.	Odisha	1.Test check of records of 10 blocks of eight districts revealed that there was diversion of the IAY funds of ₹ 6.15 crore during 2008-13 to other schemes like MGNREGS, Old Age Pension (OAP), etc. without recoupment as of August 2013. 2. In Dhankauda PS (district Sambalpur) an unauthorised expenditure of ₹ 0.31 crore was made towards construction and restoration of roads from IAY funds.	6.15 0.31
9.	Punjab	BDPOs of Samana(district Patiala) and block Majri (district SAS Nagar) had diverted ₹ 0.05 crore to other rural development schemes *viz.* RDF and Twelfth Finance Commission.	0.05
10.	Rajasthan	1. ZP (RD Cell), Karauli had diverted ₹ 0.48 crore to Scheduled Caste Additional Scheme during 2009-12 irregularly. However, these funds were subsequently recouped (March 2012 and March 2013) to the IAY	0.48

Sl. No.	Name of State	Areas/schemes to which funds were diverted	Amount (₹ in crore)
		account. 2. ZP (RD Cell), Udaipur had diverted ₹ 0.85 crore to administration head during 2008-13. Out of which, ₹ 0.74 crore were recouped after 87 to 261 days. Remaining amount of ₹ 0.11 crore, which was transferred in April 2011, not refunded as date of audit.	0.85
11.	Tamil Nadu	1. DRDA, Tiruvannamalai had diverted ₹ 4.00 crore to MGNREGS during August 2011 and recouped in the same month. 2. BDO, Palladam (district Tiruppur) had diverted ₹ 0.39 crore to other scheme accounts *viz.,* Rural Infrastructure Scheme (RIS) and Tamil Nadu Village Habitation Improvement Scheme (THAI) between October 2010 and February 2013. The diverted fund of ₹ 0.39 crore was not recouped to the IAY account till date of audit.	4.00 0.39
12.	Tripura	Executive Engineer, Rural Development Division received ₹ 0.28 crore for purchase of IAY store materials from BDOs, Dukli and Hezamara during July 2010 and January 2011. The same were diverted towards maintenance/renovation of Handloom & Handicraft Office building at Indranagar, Shankhola Bamboo Handicraft at Hezamara and construction of market stall at Vidyasagar bazar.	0.28
13.	Uttarakhand	In four DRDAs (Haridwar, Dehradun, U S Nagar and Nainital) ₹ 1.75 crore was diverted to other schemes/items mainly such as contingency, office expenditure and establishment, out of which, ₹ 0.52 crore remained unadjusted till the date of audit.	1.75
14.	A&N Islands	DRDA, South Andaman transferred ₹ 0.70 crore (June 2010) from IAY account to MGNREGS. This was transferred back to IAY account in August 2010.	0.70
15.	Lakshadweep	Project officer, RD Cell, Kavaratti had diverted ₹ 0.13 crore (0.10 crore to DRDA, ₹ 0.02 crore to SGSY and ₹ 0.01 crore to SGRY) during 2008-09. While, ₹ 0.10 crore diverted to DRDA had been received back in the same year, ₹ 0.03 crore was could not be recouped as date of audit.	0.13
			37.12

Annex-5.6.2
Expenditure on Inadmissible Items
(Refer to paragraph 5.14)

Sl. No.	Name of State	Observation	Amount (₹ in crore)
1.	Arunachal Pradesh	Beneficiaries were to construct the houses making their own arrangements. In district West Siang, ₹ 0.15 crore was also paid to beneficiaries as wages on account of construction of their houses in addition to the entitled assistance under the IAY during 2009-10 and 2010-11 in contravention of the provisions of the IAY guidelines,	0.15
		As per annual accounts of DRDA Papumpare for 2008-09, ₹ 0.06 crore was spent on miscellaneous payments and on office stationery under the IAY.	0.06
2.	Assam	In 68 development blocks under eight selected districts (Nagaon, Barpeta, Cachar, Karimganj, Kokrajhar, Sonitpur, Karbi Anglong and Sivasagar), ₹ 1.36 crore was incurred on contingency/administrative and monitoring purposes during 2008-13.	1.36
3.	Bihar	In five selected districts (Aurangabad, Bhojpur, Samastipur, Supaul and West Champaran), ₹ 0.35 crore was utilised on wall painting, contingency, bank charges, preparation of BPL list, etc.	0.35
4.	Chhattisgarh	In JP Dharsiwa (Raipur), JP Jagdalpur and JP Paali (Korba) an expenditure of ₹ 0.03 crore was incurred from the IAY funds on stationery, photocopying and other miscellaneous items	0.03
6.	Gujarat	Four blocks (Chotila - ₹ 0.20 lakh , Limkheda-₹ 1.86 lakh, Sayla-₹ 0.66 lakh and Zalod-₹ 14.97 lakh) under district Surendranagar and one block (Karjan-₹ 1.00 lakh) under district Vadodara, two blocks (Dantivada-₹ 0.63 lakh and Deesa-₹ 1.50 lakh) and DRDA Surendranagar (₹ 3.18 lakh had incurred expenditure on contingency/office expenses.	0.24
7.	Jammu & Kashmir	Three blocks (Drass, B.K. Pora and Ramsoo) had incurred an amount of ₹ 0.01 crore on administrative charges from the IAY funds.	0.01
Total			**2.20**

Annex-5.7
Suspected/confirmed misappropriation of funds
(Refer to paragraph 5.16)

Sl. No.	State	Observation	Amount (₹ in crore)
		Cases of confirmed misappropriation	
1.	Assam (i)	The Junior Engineer (JE) of block Balijana (district Goalpara) withdrew ₹ 0.24 crore sanctioned for construction of 51 IAY houses in the year 2011-12 and paid only ₹ 0.13 crore to the beneficiaries. The JE concerned had neither completed construction of the said 51 houses nor returned the balance amount which resulted in misappropriation of IAY funds of ₹ 0.11 crore by the JE. The Government of Assam, P&RD department had initiated departmental proceeding (DP) against the JE without any outcome so far.	0.11
	(ii)	During an enquiry by PD, DRDA Karbi Anglong in respect of 133 houses sanctioned, it was found that (a) 60 IAY houses were not at all constructed (₹ 0.20 crore) (besides incomplete construction of 21 houses), (b) payment made to 12 ghost beneficiaries (₹ 0.04 crore) and (c) double allotment of houses made to 15 beneficiaries (₹ 0.05 crore) resulting in clear misappropriation of minimum ₹ 0.29 crore in block Howraghat.	0.29
	(iii)	Junior Engineer (joint account holder with the beneficiaries) misappropriated ₹ 0.15 crore out of ₹0.30 crore released for construction of 64 IAY houses in three GPs (Longjup, Niz-Kampur and Kondoli) during 2008-09 to 2011-12. As per the FIR lodged by the BDO, Kathiatali (district Nagaon) all the houses remained incomplete. JE was absconding as of date of audit.	0.15
	(iv)	The BDO, block Mandia (district Barpeta) misappropriated ₹ 1.09 crore by withdrawing (allocated and released against 283 houses) from bank by issuing 12 self cheques during September 2009 to February 2010. The entire amount was neither recorded in the cashbook nor was the same released to the beneficiaries. As per the records, the BDO had also misappropriated ₹ 0.66 crore during March 2008 to September 2009 during his previous posting at development block Jaleswar (district Goalpara). The case is under investigation with state CID. The BDO expired in December 2012 leaving no scope of recovery of the amounts. This indicated absence of checks in the financial management.	1.75
	(v)	In GP Azad (block Gumafulbari under district Barpeta) ₹ 0.04 crore(in respect of nine beneficiaries) was misappropriated by President and Secretary of GP during 2010-11. The entire amount was withdrawn from bank but the same were neither reached to the beneficiaries for construction of their houses nor were accounted for in the cash book of the GP. An FIR in this regard was lodged (December 2012) with Barpeta Police station against the President and the Secretary of the GP for	0.04

		fraudulent withdrawal of funds. The result of police investigation was awaited as of date of audit.	
	(vi)	Secretary of GP Rajapara (block Chayani Barduar under district Kamrup) had misappropriated ₹ 0.14 crore released in March 2008 for construction of 56 houses as no house was constructed. ₹ 0.09 crore were also released in respect of 42 houses, out of which only four houses were constructed upto the plinth level and for the remaining houses, some materials like rod, cement and CGI sheet though procured, constructions were not started and materials were lying in dilapidated condition. The GP Secretary was arrested on the basis of an FIR lodged in terms of the enquiry report submitted by the BDO. The CEO, *Zilla Parishad* prepared (August 2009) draft charges against him and issued show cause notice to the GP Secretary. As per the draft charges framed, the GP Secretary was also given another amount of ₹ 0.08 crore but none of the houses were constructed by him.	0.22
	(vii)	On the basis of complaint of a member of Karbi Anglong Autonomous Council of Sarupathar constituency under block Bokajan, the PD, DRDA, Karbi Anglong and the BDO, block Bokajan conducted enquiry and found that there was misappropriation of ₹ 0.14 crore by Junior Engineer depriving benefit of the IAY to 77 beneficiaries.	0.14
	(viii)	There was a misappropriation of ₹ 0.05 crore in block Longsomepi of district Karbi Anglong during 2011-12 on account of 11 fake beneficiaries out of which six beneficiaries were government servants.	0.05
	(ix)	There was misappropriation of funds amounting to ₹ 0.04 crore in block Lumbajong of district Karbi Anglong. The PD, DRDA had found in enquiry conducted in respect of 16 cases (out of 57 cases) that eight houses were not constructed, two beneficiaries were not traceable and houses of two beneficiaries remained incomplete.	0.04
	(x)	As per verification reports of six village headmen of in block Rongkhang of district Karbi Anglong, there was misappropriation of ₹ 0.25 crore by six JEs during 2003-08 on account of transferring funds to 100 non-existent beneficiaries. FIRs had been lodged. National Level Monitor had visited the district/block (February 2010) to conduct an enquiry into the matter; however no enquiry report was forwarded to the district authority/state government despite the enquiry had been conducted two years back.	0.25
	(xi)	In block Silchar (district Cachar) physical verification and further enquiry (June to August 2012) found that BDO in connivance with the JE misappropriated ₹ 0.64 crore. Against 327 houses to be constructed during 2005-06, 165 houses could not be traced out and 86 houses were incomplete. The Commissioner, P&RD Assam removed the BDO from service and ordered for recovery of 50 *per cent* of misappropriated amount from each of the BDO and JE. Recovery could not be effected till date of audit.	0.64

	(xii)	Enquiry by BDO found that Secretary of *Gaon Panchayat* Purahuria (block North Karimganj under district Karimganj) had misappropriated ₹ 0.07 crore in January 2010 out of ₹ 0.08 crore released in respect of 33 beneficiaries for years 2005-06 and 2006-07. The concerned GP Secretary was placed under suspension by the Commissioner, P & RD, Assam in June 2010. Outcome of the departmental proceedings was awaited.	0.07
	(xiii)	There was a difference of ₹ 0.03 crore between closing balance as audited annual accounts and cash book as on 31 March 2009 maintained by PD, DRDA, Sivasagar. The discrepancies came to notice while carrying out the reconciliation and the auditors had kept the differential amount in suspense account. The bank had intimated that differential amount was drawn through 16 cheques during 2001-02. The PD, DRDA denied issue of such cheques and lodged an FIR (in 2005) against the bank with intimation to Commissioner, P & RD, Assam. The outcome of police investigation was awaited till date of audit.	0.03
2.	Bihar (xiv)	In block Hasanpur (district Samastipur) a sum of ₹ 1.03 crore was misappropriated by *Nazir* and BDO during 2006-07. An FIR was lodged (August 2011) and certificate case[4] was filed (March 2012) for recovery of misappropriated amount. The amount is yet to be recovered as date of audit.	1.03
3.	Jharkhand (xv)	In block Madhupur (district Deoghar) a sum of ₹ 0.10 crore was fraudulently withdrawn from Allahabad bank, Sapter, between March and June 2009 by recording fake signature of assistant, head assistant and block development officer. Out of 164 advices submitted to bank for payment, 36 advices were found fake. FIR was lodged against 98 beneficiaries and three officials of Allahabad bank. BDO intimated that recovery had been made and the case is pending for judgment in Civil Court, Madhupur.	0.10
		Cases of suspected misappropriation	
1.	Assam (i)	As per cashbook of the BDOs of blocks Howraghat and Bokajan (district Karbi Anglong) ₹ 0.54 crore in respect of 137 beneficiaries for the years 2009-10, 2011-12 and 2012-13 and ₹ 0.24 crore in respect of 79 beneficiaries for the years 2008-09, 2009-10 and 2011-12 were transferred to beneficiaries' individual account. Cross checking of the advice slips prepared by blocks and sent to bank with the individual accounts, however, disclosed that the said amounts were actually transferred to 68 and 39 bank accounts respectively. The difference in number of bank accounts with that of the beneficiaries was found to be due to exhibition of two or more beneficiaries against single bank account in many cases. The whereabouts of the fund released in respect of the remaining ghost 69 and 40 accounts involving ₹ 0.28 crore and ₹ 0.12 crore respectively could not be ascertained and thereby misappropriation of the said amounts could not be ruled out.	0.40

[4] Certificate case means recovery case under state's Public Demand Recovery Act, 1940.

2.	Jammu & Kashmir (ii)	BDO, Marh had shown ₹ 0.29 crore as expenditure in the cash book for the year 2010-11 without any supporting entries and agency to whom the amount had been paid. Further, ₹ 0.15 crore was drawn from the treasury as state share for the IAY in March 2010 which was shown as transferred to the cash book. The cash book thereof along with allied records was not produced to audit. In the absence, misappropriation of ₹ 0.44 crore could not be ruled out.	0.44
3.	Jharkhand (iii)	As per chartered accountant report of DRDA, Garhwa a sum of ₹ 0.04 crore was provided to Circle Officer (CO), Nagaruntari prior to 2008-09. The amount was reflected in the closing balance of audited report of DRDA until 2011-12. On being enquired in audit, the concerned Circle Office showed its ignorance about the physical availability of aforesaid fund, although the amount was shown in cash book. However, bank accounts of the IAY produced to audit by CO did not reflect the said amount. Thus misappropriation of ₹ 0.04 crore could not be ruled out.	0.04
	(iv)	As per chartered accountant report of two DRDAs (Ranchi and Garhwa) during the period 2008-09, closing balance (CB) in receipt & payment account as on 31.03.2009 was ₹ 14.36 crore. However, in the opening balance (OB) taken on 01.04.2009 in the audited report for the period 2009-10 of DRDA the same amount was reduced and shown as ₹ 14.22 crore with a difference of ₹ 0.14 crore. Audit noted that in Ranchi DRDA ₹ 0.06 crore was in the name of Circle Officer, Murhu which was removed from OB without showing reasons while preparing the audit report for the period 2009-10. No reason was assigned in DRDA Garhwa in respect of deletion of the amount of ₹ 0.06 crore. Therefore, misappropriation of ₹ 0.14 crore could not be ruled out.	0.14
	(v)	In two blocks (Bishrampur of district Palamu and Ratu of district Ranchi) ₹ 0.21 crore was provided to 10 agencies for construction of toilets, smokeless *chulha* (*Unnat Chulha*) and marble plates for IAY Logo between June 2008 and September 2012. However, no records in respect of selection of agencies, vouchers, related files were provided to audit in support of actual implementation of works. As a result, misappropriation of ₹ 0.21 crore could not be ruled out.	0.21
	(vi)	In block Madhupur, a sum of ₹ 0.10 crore was paid to two private agencies between February 2009 and January 2011 for purchase of marble plate for IAY Logo and *Unnat Chulha*, However, no related records in respect of selection of agencies, vouchers, related files provided to audit in support of actual implementation of works. As a result misappropriation of ₹ 0.10 crore could not be ruled out.	0.10
4.	Karnataka (vii)	In three GPs in Gulbarga and one GP in district Ramanagara, an amount of ₹ 0.02 crore had been drawn on self cheques during May 2008 to March 2011 instead of crediting to beneficiary's accounts. In the absence of records audit could not ascertain whether the amount was disbursed to beneficiaries or not.	0.02

	(viii)	*Panchayat* Development Officers (PDOs) of GPs Harokoppa and Sogala of *taluka* Channapatna, district Ramanagara issued (2008-13) cheques amounting to ₹ 2.15 crore to IAY beneficiaries having saving bank accounts at Vyvasaya Seva Sahakari Sangha Niyamitha bank, Sogala. However, it was seen from the pass book of GPs that cheques amounting to ₹ 28.93.lakh were credited to the account of post master, Channapatna, instead of beneficiaries. On cross verification of records of post office, it was observed that an amount of ₹ 9.10 lakh relating to 38 IAY beneficiaries were credited to four individuals who were not IAY beneficiaries. For the balance amount of ₹ 19.83 lakh details were awaited from the post master. Thus, the credit of amounts to eligible beneficiaries was doubtful and these transactions were fraught with the risk of misappropriation.	0.09
5.	Manipur (ix)	Audit examined 5,865 numbers of actual payee receipts (APRs) through which 3,921 individuals were paid ₹ 9.21 crore and these were compared with the approved beneficiary list. Audit found that 1,124 payees who had received ₹ 2.86 crore did not feature in the approved IAY beneficiary list. Further, during joint physical verification it was found that five beneficiaries to whom a sum of ₹ 0.02 crore was released (as per records) stated that they had not received any assistance from IAY. Further, in four blocks(Kakching, Saikot, Tadubi and Thoubal), 21 beneficiaries to whom ₹ 7.64 lakh was sanctioned could not be traced in joint physical verification.	2.86
	(x)	DRDA Imphal East had made centralised procurement of 9,961 bundles of CGI sheets for ₹ 3.09 crore during 2009-13 from three firms. The firms were paid the full amount in advance without setting any timeframe for completing the supply. Stock register for monitoring receipt of material and to watch issue to beneficiaries was not maintained. Moreover, list of beneficiaries to whom these CGI sheets were issued was also not available. Further, during 2009-10 and 2011-12, against a requirement of 4,060 bundles, DRDA had procured 8,126 bundles. Thus there was excess procurement of 4,066 bundles of CGI sheets valued at ₹ 1.23 crore. Inspite of the excess procurement, it was noticed in joint physical verification that 192 beneficiaries replied that they had not received any CGI sheet. Thus, misappropriation of the quantities procured in excess of actual requirement could not be ruled out. In response to audit observation, the department could account for only 4,137 bundles out of 9,961 bundles of CGI sheets, which were issued to 1,277 beneficiaries. It was also noticed that against payment of ₹ 1.02 crore as second intalment to 509 beneficiaries, the CGI sheets they received was valued at only ₹ 66.17 lakh.	1.23
6.	Nagaland (xi)	As per annual accounts of 11 districts, an expenditure of ₹ 214.21 crore was incurred on procurement CGI sheet during the 2008-13. However scrutiny of actual CGI sheets procurement records (district wise allocation,	2.37

		supply orders, godown receipts etc.) revealed that during the period the department procured 4,38,268 bundles at a total cost of ₹ 211.77 crore only. Thus, there was an overstatement in expenditure figure which indicated suspected misappropriation of ₹ 2.37 crore	
7.	Odisha (xii)	In block Bargaon for the year 2008-09, a total amount of ₹ 0.11 crore was paid for the stock and stores (AC sheets, ridges and MS rod), which were procured by the BDO, Bargaon during 2007-08 (₹ 0.03 crore) and 2008-09 (₹ 0.08 crore) from funds of the IAY without approval of competent authority. BDO failed to produce any document in support of utilization of the material.	0.11
8.	Punjab (xiii)	BDPO Aur (district Nawanshaher) disbursed ₹ 0.01 crore (between 20 July and 09 August 2011) by issuing three bearer and two account payee cheques to five beneficiaries of the IAY. BDPO Aur neither entered all these transactions in the cash book nor were vouchers /actual payee receipts in support of payments produced to audit.	0.01
9.	Uttar Pradesh (xiv)	In district Deoria it was noticed that 31 bankers cheques amounting to ₹ 1.63 crore prepared out of the IAY funds by the DRDA for payment of second instalments to 1,858 beneficiary in 2008-10 of block Bhagalpur were sent to the BDO for crediting the same in the accounts of the beneficiaries. But none of the accounts of the beneficiaries were credited and for the same beneficiaries new demands were being submitted by the present BDO. In Joint physical verification it was found that the houses were not completed and remained constructed up to lintel level only. The DRDA did not ensure actual credit of the second instalments in the beneficiary accounts however, the district showed these houses as completed in the progress reports. Thus, the misappropriation of the amount of ₹ 1.63 crore could not be ruled out.	1.63
	(xv)	In district Budaun the balances as per cash book shown in balance sheets for 2008-09 were ₹ 0.11 crore. However, the balances as per bank pass books were nil and the two bank accounts were now closed permanently. The differences by the district were not reconciled till date of audit. Possibility of misappropriation of funds could not be ruled out.	0.11
	(a).	**Cases of suspected misappropriation(15)**	**9.76**
	(b).	**Confirmed cases of misappropriation(15)**	**4.91**
		Total cases(30)	**14.67**

Annex-5.8

Payment of assistance on non- staggered basis

(Refer to paragraph 5.17.1)

Sl. No.	State/UT	District	Block	GP	Beneficiaries	Payment made during	Amount paid (₹ in crore)
1.	Assam	3	7		4777	2008-12	21.40
2.	Bihar	10	30		66300	2008-10	72.94
3.	Jharkhand	1	1		13	2009-10	0.04
4.	Madhya Pradesh	1	6		545	2010-12	2.45
5.	Maharashtra	1	1	2	3	2008-11	0.02
6.	Odisha	1	2	12	131	2008-12	0.58
7.	Punjab	1	1	8	602	2010-12	2.71
8.	Rajasthan	2	1		1128	2008-11	2.51
9.	Tamil Nadu	1	1	13	85	2009-10	0.31
10.	Uttar Pradesh	5			1273	2008-11	4.52
11.	West Bengal	1	1	1	15	2008-10	0.05
	Total	**32**			**74, 872**		**107.53**

Annex-5.9.1

Delay in payment of assistance to beneficiaries

(Refer to paragraph 5.17.2)

Sl. No.	State/UT	District	Block	GP	Beneficiaries	Payment made during	Amount paid(₹ in crore)	Delay in days
1.	Assam	4	6			2008-13		14 to 523
2.	Goa	1				2011-12	1.42	240
3.	Gujarat	1	2			2008-13	4.22	37 to 291
4.	Odisha	5	6	26	350	2008-13	0.53	30 to 1140
5.	Rajasthan	2			4330	2008-09 & 2010-2013	9.51	21 to 300
6.	Tamil Nadu	1	14		6830	2011-12	3.65	365 to 730
	Total	**14**						

Annex-5.9.2
Non-payment of second instalment
(Refer to paragraph 5.17.2)

Sl. No.	State/UT	District	Block	GP	Beneficiaries	Payment made during	Amount of first instalment paid (₹ in lakh)
1.	Haryana	6	13		1174	2008-13	287.65
2.	Jammu & Kashmir	6	12		1,903	2008-13	386.88
2.	Uttar Pradesh	4			9,896	2009-13	-
3.	West Bengal	1	4	15	65	-	11.00
	Total	**17**			**13,038**	**-**	

Annex-5.10
Under payment of assistance to beneficiaries

(Refer to paragraph 5.17.4)

Sl. No.	State/UT	District	Block	GP	Beneficiaries	Payment made during	Amount under paid(₹ in crore)
1.	Assam	3	43		15542	2008-09 and 2010-11	16.32
2.	Gujarat	2	4		514	2008-13	0.54
3.	Jammu & Kashmir	6	11	-	2944	2008-13	1.32
4.	Punjab	1	1	1	43	2010-11	0.04
5.	Tamil Nadu	1			2327		0.81
6.	Uttarakhand	1	2	17	43	2010-11	0.04
	Total	**16**			**21,413**		**19.07**

Annex-5.11

Payments made in cash/bearer cheques/self cheques

(Refer to paragraph 5.17.5)

Sl. No.	State/UT	District	Block	GP	Beneficiaries	Payment made during	Amount (₹ in crore)	Mode of payment
1.	Gujarat	2	3		7,821	2008-13	6.80	Individual cheques
2.	Jharkhand	1	1		529	2008-10	0.67	Bearer cheques
3.	Manipur	4	8	58	521	2008-13	1.76	cash
4.	Meghalaya	2	4	40	-	2008-11	5.95	cash
		4	8	74	-	2008-12	13.61	Bearer cheques
5.	Punjab	1	2	8	93	2010-13	0.18	Bearer/self cheques
	Total	**12**			**8,964**		**28.97**	

Annex-5.12
Double/excess payment during 2008-13
(Refer to paragraph 5.17.6)

Sl. No.	State	District	Block	No. of cases	Payment made during	Amount (₹ in lakh)	Remark
1.	Bihar	3	7	28	2008-13	9.72	Double payment
2.	Jammu & Kashmir	5	7	20		5.60	Double payment
		6	11	3764	2008-13	695.63	Financial assistance due for new constructions had been paid to the beneficiaries who had *kutcha* houses as per the survey. They were eligible only for assistance for upgrdation. However, they were paid assistance for construction for new houses. Hence they were paid assistance in excess.
3.	Rajasthan	2	3	21	2008-10	4.76	Out of double Payment of ₹ 11.56 lakh made to 35 beneficiaries, ₹ 6.80 lakh has been recovered from 35 beneficiaries.
	Total	**11**		**3,833**		**715.71**	

Annex-6.1

Convergence Status of Birbhum Zilla Parishad West Bengal

(Refer to paragraph 6.3)

Year	No. of houses constructed	No. Benefit availed under DRI	No. of Sanitary latrine constructed	No. of Smokeless *Chulhas* constructed	No. of cases covered under RGGVY	No..cases where Kitchen Garden taken up	No. of cases enrolled under LIC Scheme			No. of cases enrolled under Health Insurance Scheme		No. of membership acquired under SHG	No. of job Card issued under MGNREGS	No. of cases where Works taken up under MGNREGS on Beneficiaries land
							Janashree	Aam Admi	Others	Arogya Raksha	Others			
2008-09	3,933	0	1,826	1,025	0	15	0	0	0	0	0	182	957	67
2009-10	9,400	296	5,360	2,545	0	120	0	0	0	0	0	1,918	4,639	216
2010-11	9,478	171	6,192	1,840	676	157	0	330	15	20	776	2,494	7,005	1,359
2011-12	8,428	0	4,989	1,345	452	159	0	305	566	30	1,601	2,326	5,158	1,879
2012-13	10,659	0	5,083	2,799	870	0	0	216	0	1,165	0	0	0	0
Total	41,898	467	23,450	9,554	1,998	451	0	851	581	1,215	2,377	6,920	17,759	3,521
Percentage of convergence		1.11	55.97	22.80	4.77	1.08	0	2.03	1.39	2.90	5.67	16.52	42.39	8.40

Annex-7.1

Statement showing the difference in MPR/*AWAASSoft* Data in various states

(Refer to paragraph 7.2.1)

(a) (i) Statement showing discrepancies between *AWAASSoft* and MPR (Jharkhand):

Information received from	Particulars	Year	*AWAASSoft*	MPR
State	Houses sanctioned	2012-13	85,848	62,829

(ii) Statement showing discrepancies between *AWAASSoft* and MPR in six selected districts of Jharkhand:

As per MPR			As per *AWAASSoft*			Difference		
House sanctioned	Houses complete	Houses incomplete	Houses sanctioned	Houses complete	Houses incomplete	Houses sanctioned	Houses complete	Houses incomplete
37,142	15,780	26,948	31,062	1,560	30,044	6,080	14,220	3,096

(iii) Statement showing discrepancies between *AWAASSoft* and MPR in seven selected districts of Rajasthan:

Year	Houses sanctioned	Houses completed during the year out of sanctioned	Houses under construction at the end of the year
	New Works	New Works	New Works
2011-12	1,120	10,842	18,622
2012-13	111	12,766	16,845

(b) In **Karnataka**, audit noted a difference of ₹ 189.20 crore in expenditure reported in MPR and utilization certificates (UCs) to the Ministry for the period 2008-09 to 2010-11. There was also a negative difference of ₹ 14.63 crore for the year 2011-12. The reason for excess reporting of figures in MPR was not explained by the Rajeev Gandhi Rural Housing Corporation Limited (RGRHCL).

(c) In **Odisha**, there was a difference of 1,586 houses in district Ganjam between MPR figures and actual number of houses completed derived from work registers. As the stage-wise progress and status of households were not kept on record by the selected blocks, the exact number of houses completed during the year was not available with them. However, figures were inflated at block level for physical achievement to highlight better progress to higher authorities. Further, in selected blocks of district Ganjam, difference were noted in achievement of targets corresponding to issue of work orders to selected beneficiaries and physical achievement within the stipulated timeframe.

(**d**) In **Uttarakhand**, audit noted that the annual expenditure reported in the MPR did not match with the actual expenditure incurred as per the cash book for that year which has been depicted as detailed below:

(₹ in crore)

Year	Opening balance	Allocation		Release[1]		Misc Receipts[2]	Total Available fund (TAF)	Expenditure	Closing balance (percentage of TAF)	Expenditure reported as per MPR	Difference
		Central	State	Central	State						
2008-09	9.21	25.23	8.41	36.20	12.67	1.67	59.76	30.95	28.81(48.21)	28.62	-0.19
2009-10	28.81	37.97	12.66	37.93	10.21	3.37	80.31	59.96	20.35(25.34)	56.76	36.41
2010-11	20.35	43.40	14.47	37.65	15.33	2.39	75.72	58.14	17.58(23.22)	59.68	42.10
2011-12	17.58	42.40	14.13	42.72	14.45	1.40	76.15	62.03	14.12(18.54)	55.11	40.99
2012-13	14.12	46.98	15.66	27.96	9.52	11.02	62.62	52.45	10.17(16.24)	41.07	30.90
Total		195.98	65.33	182.46	62.18	19.85		263.53	91.03	241.24	150.04

Source: Selected DRDAs

Further, in three selected districts *viz*. Haridwar, Dehradun, Tehri the reports and returns sent to Ministry were not based on actual facts as the IAY houses were reported to be completed after the payment of the last instalments to the beneficiaries and were not based on actual completion.

[1] Includes additional releases (other than against normal allocation) during 2008-13.

[2] Funds returns from blocks/beneficiaries, diverted from other district and interest accrued.

Annex-7.2
Vigilance Monitoring Committees
(Refer to paragraph 7.2.2)

Sl. No.	State	SLVMC			DLVMC		
		No. of meetings to be held	No. of meetings actually held	Participation of Nominee of the Ministry	No. of selected districts	No. of meetings to be held	No. of meetings actually held
1.	Andhra Pradesh	20	5	No	2	40	12
2.	Arunachal Pradesh	20	4	No	4	80	8
3.	Assam	20	2	No	8	160	50
4.	Bihar	20	4	No	10	200	40
5.	Chhattisgarh	20	10	No	5	100	Data Not Available
6.	Goa	20	Nil	Nil	2	40	12
7.	Gujarat	20	2	Yes	7	140	74
8.	Haryana	20	3	No	6	120	40
9.	Himachal Pradesh	20	1	Yes	4	80	20
10.	Jammu & Kashmir	20	Nil	Nil	6	120	21
11.	Jharkhand	12	2	Yes	6	120	23
12.	Karnataka	20	7	Four meetings attended.	8	160	47
13.	Kerala	20	2	No	4	80	32
14.	Madhya Pradesh	20	4	No	13	260	107
15.	Maharashtra	12	5	Four meetings attended	8	160	49
16.	Manipur	10	4	No	4	80	22
17.	Meghalaya	20	5	No	4	80	33
18.	Mizoram	20	4	One meeting	2	40	24

Sl. No.	State	SLVMC			DLVMC		
		No. of meetings to be held	No. of meetings actually held	Participation of Nominee of the Ministry	No. of selected districts	No. of meetings to be held	No. of meetings actually held
19.	Nagaland	20	5	No	3	60	8
20.	Odisha	20	4	Yes	8	160	57
21.	Punjab	20	1	Yes	6	120	28
22.	Rajasthan	20	1	No	8	160	53
23.	Tamil Nadu	20	4	Yes	8	160	19
24.	Tripura	20	8	No	2	40	21
25.	Uttarakhand	20	3	No	5	100	18
26.	Uttar Pradesh	20	2	Only in one meeting	15	300	46
27.	West Bengal	20	Data Not Available	-	5	100	49
28.	A&N Islands	20	8	No	2	40	12

Annex-7.3

Action on Reports of NLMs in complaint cases

(Refer to paragraph 7.2.2 (ii))

In **Assam,** the Ministry on a complaint from a resident regarding misappropriation of funds and non- construction of the IAY houses of 100 selected beneficiaries pertaining to the years 2003-04 to 2007-08 under block Rongkhang of district Karbi Anglong, deputed an NLM for conducting an enquiry into the matter. The NLM visited the district/block from 14 to 20 December 2010 for the purpose. The enquiry though completed more than two years back but report on his findings was not received in the state/district level till May 2013.

In **Assam**, in two selected districts (Karbi Anglong, Nagaon), audit noted that four NLMs visited the districts for regular monitoring of the rural development programmes/schemes in the state in May 2010; May and December 2012. Out of four visits of NLMs, inspection report (Nagaon) was submitted by only one NLM with observation on discrepancy between below poverty line (BPL) and permanent IAY waitlist on implementation of total sanitation campaign and on utilisation of funds with the recommendations for ensuring maximum coverage for sanitary latrine.

In **Jharkhand**, a complaint was received (November 2012) in respect of irregularities committed by m*ukhiya* and p*anchayat sevak* in block Sadar of district Koderma. As no action was taken to dispose of the complaint by the state government, NLM[3] was deputed to conduct an inquiry into this matter. In NLM's investigation report (March 2013), out of three allegations two were found false while in one case[4] it was found partly true. Ministry forwarded the NLM's report to RDD (April 2013) and sought action taken report within one month. No action was taken up by the state government as of May 2013.

In **Manipur**, out of the four selected districts visited by the audit team, only district Senapati could furnish report of the NLM. The NLM ibid covered two villages each in block Tadubi (Leirouching and Maram Mathak Sagei) and block Kangpokpi (Chalwa and Selsi) of district Senapati in September 2008 to assess the implementation of the IAY. Apart from interviewing the beneficiaries, the NLM held one public meeting in each block with prominent villagers. Some notable findings of the NLM were that only 57.64 *per cent* of the village authorities prepared permanent IAY waitlist, awareness on procedure, entitlement and amount of unit assistance under the IAY was low. Apart from not displaying the waitlist prominently, the selection of beneficiary was not done from waitlist in the first two years during 2006-09. While highlighting socio – economic status of the villages visited, the NLM stated that the first preference for roofing in the area is CGI sheet which is beyond the means of many villagers. They recommended use of Tokopata plant[5] for roofing in the IAY houses in place of thatch plant on account of it being durable and fire resistant as compared to thatch plant.

The audit noted that no action was taken on the recommendation of the NLMs.

[3] Academy of Management Studies (AMS), Lucknow, Institutional NLM

[4] Mr. Kishun Ram Dhobi S/o Late Budhan Dhobi was alleged to have been allotted an IAY dwelling in Bekobar village during 2012-13 in violation of the prescribed Scheme Guidelines. One IAY dwelling had already been allotted to Mr. Kishun Ram's wife. NLM found that Mrs. Roshni Devi W/o Mr. Kishun Ram Dhobi had been allotted one IAY dwelling way back in 2002-03 where beneficiary had received ₹ 19,700 against the said allotment.

[5] A plant widely used in parts of Arunachal Pradesh and Nagaland for roofing purposes.

Annex-7.4

Status of disposal of complaints in selected districts during 2008-13

(Refer to paragraph 7.3.3)

Sl.	State	Name of Districts/Blocks/GPs			No. of complaints received	No. of complaints disposed off.	No. of complaints pending
		District	Block	GP			
1.	Andhra Pradesh	2	8	56	817	514	303
2.	Bihar	3	-	-	473	286	187
3.	Jharkhand	4	-	-	139	0	139
4.	Maharashtra	The position furnished by RDD *Mantralaya*, Mumbai for entire state.			8	7	1
5.	Odisha	8	20	123	805	250	555
6.	Punjab	All districts	-	-	5*	0	5
7.	Rajasthan	2	-	-	107	77	30
8.	Uttarakhand	5			823	34	789
9.	West Bengal	2	3	-	260	259	1
	Total				3,437	1,427	2,010

* for the year 2012-13

Annex-8.1
Non-fructification of Homestead site scheme proposals
(Refer to paragraph 8.1.1)

Sl No.	State/UT	Audit Observation
1.	Assam	The Commissioner, P & RD, **Assam** submitted (February 2009) a proposal for providing fund of ₹ 1.00 crore during 2008-09 for acquiring land in respect of 1,000 BPL families under scheme for homestead sites. No fund was released against the proposal. Deputy Commissioner & Executive Director, DRDA, Jorhat submitted (May 2012) a proposal to the P & RD department, for allotment of fund of ₹ 9.12 crore under homestead site scheme (including construction with sanitary latrine, etc.) in respect of 986 landless/homeless BPL erosion affected families of two blocks in Majuli island under district Jorhat. Audit observed the proposal could not be finalized till May 2013 due to non-submission of detailed project report to P & RD department by the district
2.	Manipur	DRDA Churachandpur in November 2009 called from the BDOs details of rural BPL households listed in the permanent IAY waitlist who had neither land nor a house site of their own for the purpose of providing homestead sites. No further action taken found on records.
3.	Meghalaya	Out of eight selected blocks only block Tikrikilla submitted (July 2010) a list of 34 landless rural BPL households to the Project Director, DRDA, West Garo Hills. No further action taken found on records.
4.	Punjab	In block Mansa (district Mansa) four beneficiaries from the permanent IAY waitlist applied under the scheme for homestead sites and the information in this regard was sent to JDC office by the ZP in October 2012. No further action taken found on records.
5.	Uttarakhand	There were 12,505[1] landless BPL households which were in permanent IAY waitlist of four selected districts (Dehradun, Haridwar, Nainital and US Nagar, there were no landless BPL families in district Tehri) out of five selected districts. Proposal amounting to ₹ 184.19 crore[2] covering 12,505 landless BPL families were sent to the CRDD during the year 2009-10 and 2010-11 by the four districts for acquisition of homestead sites. Out of this, a proposal of ₹ 23.23 crore covering 5,163 landless beneficiaries of four selected districts to purchase 50 square metre of land per beneficiary was sent (March 2012) to the state government by the CRDD but it was not sent to the GoI as of September 2013.
6.	**A & N Islands**	DRDA, N&M Andaman forwarded (July 2011), to the directorate of RD, a list of 135 BPL families having no land and 536 families residing on government land by way of encroachment, requesting them to communicate the decision regarding allotment of land and regularization of encroached land. The DRDA also identified such pieces of land that could be allotted to the landless BPL families under the homestead site scheme subject to the approval of the Ministry. However, no decision was communicated to the DRDA in this regard even after the lapse of more than two years. As such no progress could be made in the absence of necessary approval for allotment of land or regularization of encroached land.

[1] Dehradun: 339, Haridwar: 146, Nainital: 4,573 and U S Nagar: 7,447.
[2] Dehradun: ₹ 3.61 crore, Haridwar: ₹ 1.17 crore, Nainital: ₹ 123.56 crore and U S Nagar: ₹ 55.85 crore.

Annex-8.2

Releases for purchase of homestead sites

(Refer to paragraph 8.1.2(i))

Sl. No.	Proposed Central allocation (₹ in crore)	State	Number of districts	Number of home sites	Funds released (₹ in crore)
2009-10					
1.	200	Bihar	38	1,06,674	53.34
2.		Karnataka	11	1,08,000	54.00
3.		Kerala	14	64,189	32.09
4.		Sikkim	1	1,666	0.83
5.		Rajasthan	11	34,412	17.21
Total			**75**	**3,14,941**	**157.47**
2010-11					
1.	300	Andhra Pradesh	22	2,04,568	102.28
2.		Karnataka	18	1,21,634	60.82
3.		Maharashtra	33	50,000	25.00
4.		Uttar Pradesh	48	3,790	1.90
Total			**121**	**3,79,992**	**190.00**
2011-12					
	500	Funds were not released			
2012-13					
		Funds were not released			
Grand Total	**1,000**		**196**	**6,94,933**	**347.47**

Annex 8.3
Diversion of unutilised funds of Homestead
(Refer to paragraph 8.1.2 (ii))

Sl No.	State/UT	Audit Observation
1	Andhra Pradesh	Audit noted that the Ministry released ₹ 102.28 crore (March 2011) for purchasing 2.05 lakh homestead sites in 22 districts. Due to non furnishing of utilization certificate/audit report by 22 districts[3], ₹ 91.61 crore were adjusted in February 2013 against their releases due under regular IAY. Audit observed that interest component of ₹ 7.02 crore (@ four *per cent* per annum on saving account from April 2011 to February 2013) on ₹ 91.61 crore was not considered.
2	Bihar	Against GoI release of ₹ 53.34 crore (March 2010) released its matching share of ₹ 53.34 crore in (December 2011) after a gap of 21 months. Out of 10 selected districts, the data was only available at district Supaul only. Three selected districts (Madhubani, Supaul and West Champaran) expended ₹ 90.60 lakh. Due to non utilization of the funds, the Ministry adjusted ₹ 48.21 crore (₹ 32.49 crore in 2011-12 and ₹ 15.71 crore in 2012-13) against the regular IAY and remaining balance of ₹ 4.22 crore was lying with implementing agencies. In block Jainagar of district Madhubani, three beneficiaries were given the IAY assistance of ₹ 72,000 (₹ 24,000 each) in 2007-08. After a lapse of four years, these beneficiaries were again provided land under scheme for homestead involving expenditure of ₹ 30,000 (₹ 10,000 each). State government instructed (June 2011) that fund for homestead sites was to be reimbursed to the specified 'Head' after the receipt from DM office of list of BPL beneficiaries to whom land was provided. Audit noted that the amount of ₹ 125.00 lakh was transferred to ADM, Bhagalpur in advance by DRDA Bhagalpur without receiving the list of such beneficiaries.
3	Karnataka	State government requested (November 2009) the Ministry to provide funds for homestead site in respect of 10.43 lakh BPL families. The Ministry released ₹ 54 crore (December 2009) to 11 districts in respect of 1,08,000 families and ₹ 60.81 crore (February 2011) in respect 1,21,634 families in 18 districts for providing homestead sites. During 2010-11 the state could allot homestead sites to 31,806 landless rural BPL families only (31,751 families in respect of whom funds were received during 2009-10 and only 55 families in respect of whom funds were received in 2010-11 by the State). Ministry released additional funds of ₹ 53.67 crore as incentive in respect of only 31,806 families for construction of houses to whom land had been allotted by the State. Audit examination of records in the state revealed that only ₹ 121.73 crore (including state share) was utilised for the formation of homestead sites. The sites formed were not distributed to beneficiaries as per the utilisation certificates furnished latest upto 2010-11. Audit also noted that selected districts Chikamagalur and Dharwar diverted ₹ 4.17 crore during 2010-11 for urban housing schemes and flood victims.
4	Kerala	The Ministry released (December 2009) ₹ 32.09 crore (for 14 districts) for purchasing/acquiring 64,192 homestead sites. Four selected districts (who had 45,804 landless families) were released ₹ 23.34 crore(including the state share) for acquisition of 23,341 homestead sites and expended only ₹ 3.05 crore for acquisition of 3,046

[3] Adilabad, Anantpur, Chittoor, Cuddaph, East Godawari, Guntur, Karim Nagar, Khammam, Krishna, Kurnool, Medak, Mehaboob Nagar, Nalgonda, Nellore, Nizamabad, Prakasam, Rangareddy, Srikakulam, Vishakhapatnam, Vizianagaram, Warangal and West Godavari

Sl No.	State/UT	Audit Observation
		homestead sites during 2011-13. Districts Malappuram and Alappuzha diverted ₹ 4.57 crore towards implementation of regular IAY. Thus, ₹ 17.95 crore(including interest) remained unutilised with the four selected districts.
4	Maharashtra	State government received ₹ 25.00 crore (2010-11) from GoI for acquisition of 50,000 homestead sites. The state sanctioned its share of ₹ 25 crore along with additional share of ₹ 5 crore in 2011-12. Out of this fund, three selected districts (Nanded - ₹ 33.60 lakh, Thane - ₹ 100.80 lakh, Bhandara- ₹ 53 lakh) received ₹ 187.40 lakh. Audit noted that districts Nanded and Bhandara did not utilize the funds whereas district Thane utilised ₹ 82.68 lakh for purchase of homestead sites. Further, details, as to name of village, beneficiary, amount/date of release, sites purchased, etc. were not found on record in the selected districts.
5	Rajasthan	On the proposal, ₹ 17.21 crore were released (March 2011) for 11 districts towards providing 34,412 homestead sites to rural BPLs. State also released its due share of ₹ 17.21 crore (March 2011) to 11 districts. State requested (March 2011) the Ministry to allow them to utilize ₹ 17.20 crore for regular IAY/homestead incentive because land cost being higher and beneficiaries were unable to purchase the required land area with the unit cost released by the Ministry. Contention of the state government was not correct because providing land to beneficiary was the responsibility of the state government (not of individual beneficiary) and before sending proposal it should have assessed cost and feasibility of purchasing/acquiring land to beneficiaries. An amount of ₹ 35.48 crore (including interest) was adjusted till 2012-13 against regular IAY by the state but the remaining amount ₹ 58 lakh was lying with respective districts which was not adjusted till January 2014. Audit observed that while adjusting unspent balances with districts interest earned on funds was ignored by the districts except district Udaipur which adjusted ₹ 1.10 crore. It was further noted that total amount of interest of ₹ 1.10 crore was wrongly adjusted by the Ministry because out of total interest of ₹ 1.10 crore, ₹ 55 lakh was earned by the district on the state share.
6	Uttar Pradesh	The Ministry released ₹ 1.90 crore in 2010-11. The state government released ₹ 18.75 lakh to eight out of 15 selected districts (Ambedkarnagar - ₹ 4.62 lakh, Deoria - ₹ 3.85 lakh, Fatehpur - ₹ 0.91 lakh, Hamirpur - ₹ 2.73 lakh, Kushinagar - ₹ 1.12 lakh, Maharajganj - ₹ 4.76 lakh, Mathura - ₹ 0.20 lakh and Rampur - ₹ 0.56 lakh). These districts did not utilise the funds resulting in blocking of funds. The main reasons behind non-utilisation of funds were the insufficient amount prescribed for homestead sites, no demand from the blocks, etc. Districts Hamirpur and Deoria stated that the amount was adjusted against regular IAY by the GoI. The state government failed to utilise the funds in better performing districts. Further, district Badaun stated that ₹ 5.10 lakh were distributed (2011-12) to 51 beneficiaries for homestead sites but audit found that the money was kept in bank account at the BDO, Dataganj. In district Gonda an amount of ₹ 4.34 lakh was paid to 58 beneficiaries in 2011-12 for homestead sites but funds for construction of houses were not provided to them.

Annex 8.4

Homestead incentive releases

(Refer to paragraph 8.2)

Sl. No.	State	Central allocation (₹ in crore)	Number of districts	Additional houses sanctioned	Funds released (₹ in crore)	Target of houses under regular IAY
2009-10						
1.	Gujarat	111.89	23	33,154	43.51	1,82,429
2010-11						
1.	Gujarat	61.90	18	18,342	124.80	1,26,090
2.	Karnataka	107.35	9	31,806	53.67	99,055
3.	Madhya Pradesh	360.20	48	1,05,200	180.10	79,073
4.	Rajasthan	322.99	33	95,702	161.50	63,362
5.	Tripura	65.68	4	15,050	32.84	15,050
	Total	**918.12**	**112**	**2,66,100**	**552.91**	
2011-12						
1.	Chhattisgarh	221.68	18	63,000	110.84	37,466
2.	Jharkhand	21.83	1	6,000	10.91	63,477
3.	Madhya Pradesh		47	2nd instalment against target for 2010-11	175.46	-
4.	Maharashtra	18.19	1	5,000	9.09	1,51,063
5.	Odisha	362.26	28	99,986	181.13	1,42,082
6.	Rajasthan	68.33	25	20,247	34.17	61,894
			32	2nd instalment against target for 2010-11	161.46	-
7.	Tripura	30.87	4	7,072	15.43	14,704
			4	2nd instalment against target for 2010-11	32.85	-
8.	West Bengal	79.08	6	22,318	39.54	1,99,176
	Total	**802.24**	**166**	**2,23,623**	**770.88**	
2012-13						
1.	Chhattisgarh		5		33.24	41,511
2.	Madhya Pradesh		50	30,998	53.18	84,358
		184.22	48	53,360 (Forest Right Act)	92.11	
3.	Rajasthan	145.56	13	43,131 (PTG)	72.78	68,578
		85.88	5	25,447 (FRA)	42.94	
4.	Jharkhand	245.22	24	69,500	122.61	69,500
	Total			**1,91,438**	**383.62**	
	Grand Total	**1,832.35**	**218**	**7,14,315**	**1,750.92**	

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