सत्यमेव जयते

Report of the Comptroller and Auditor General of India

Performance Audit on Housing for Urban Poor

for the year ended 31 March 2021

SUPREME AUDIT INSTITUTION OF INDIA

लोकहितार्थ सत्यनिष्ठा

Dedicated to Truth in Public Interest

Government of Tamil Nadu

Report No. 2 of the year 2023

Report of the
Comptroller and Auditor General of India

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Table of Contents

Para No.	Contents	Page No.
	Preface	v
	Executive Summary	vii
	CHAPTER I - INTRODUCTION	
1.1	Urbanisation	1
1.1.1	National Urban Housing and Habitat Policy	1
1.1.2	Vision Tamil Nadu – 2023	1
1.1.3	Urban Housing schemes	2
1.2	Organisational Set Up	3
1.2.1	Tamil Nadu Urban Habitat Development Board	4
1.3	Audit Objectives	4
1.4	Audit Criteria	4
1.5	Scope of Audit	5
1.6	Audit Methodology	5
1.7	Financial Performance	5
1.8	Audit Sampling	6
1.9	Acknowledgement	6
	CHAPTER II - PLANNING	
2.1	Salient features of PMAY (U) scheme	7
2.2	Housing demand and achievement	7
2.3	Delay in framing of State Housing Policy	9
2.4	Delay in preparation of Plan of Action under PMAY(U)	10

Para No.	Contents	Page No.
2.5	Absence of private sector initiative leading to additional financial burden	12
2.6	Growth of slums	12
2.6.1	Comparative analysis of Plan of Action	13
2.6.2	Spatial data analysis of Growth of Slums and Encroachment	13
	CHAPTER III - IMPLEMENTATION	
3.1	PMAY (U) Scheme	17
3.1.1	Status of selected projects	18
3.2	Affordable Housing in Partnership Projects	19
3.2.1	Detailed Project Report of AHP Projects	19
3.2.2	Identification of beneficiaries	21
3.2.3	Non adherence to timelines for acceptance, finalisation of tender and execution of agreement	22
3.2.4	Non-utilisation of eligible Floor Space Index	23
3.2.5	Commencement of construction prior to obtaining Planning Permission	24
3.2.6	Construction of tenements in water body	24
3.2.7	Delay in completion of projects	26
3.2.8	Non-allotment/non-occupancy of tenements in completed projects	26
3.2.8 (a)	Non occupancy due to non-identification of beneficiaries	28
3.2.8 (b)	Non occupancy due to unaffordable beneficiary contribution	28
3.2.8 (c)	Non occupancy due to distance of the site	30
3.2.8 (d)	Non occupancy due to non provision of infrastructure in Projects	31
3.3	Beneficiary Led Individual House Construction Projects	32
3.3.1	Non revision of grant for beneficiaries	32

Para No.	Contents	Page No.
3.3.2	Ineligible payment to beneficiaries	32
3.3.3	Incorrect extension of grant under multiple verticals	33
3.3.4	Incorrect payment of assistance to two beneficiaries for the same house	34
3.3.5	Incorrect procedure adopted for payment to beneficiaries	35
3.3.6	Incorrect deduction from assistance to beneficiaries	35
3.3.7	Diversion of funds	35
3.3.8	Conversion of BLC project to AHP - reduction in number of beneficiaries	36
3.3.9	Improper/Partial collection of beneficiary share	36
3.3.10	Non-provision of technical guidance resulted in construction of dwelling units with inferior quality	38
3.4	Execution of JnNURM Projects	38
3.4.1	Non completion of JnNURM project	38
3.4.2	Tenements not allotted/allotted but unoccupied for more than five years	39
3.4.3	Retention of unspent balance under JnNURM	40
3.5	Non exploring of possibilities for the sale/transfer of Special Transferable Development Rights	41
	CHAPTER IV –MONITORING AND CAPACITY BUILDING	
4.1	Introduction	43
4.2	Deficiencies in Third Party Quality Monitoring	43
4.2.1	Deficiency in conduct of TPQMA inspection in AHP projects	44
4.2.2	Lack of co-ordination between Board and TPs led to ineffective monitoring in BLC dwelling units	44

Para No.	Contents	Page No.
4.3	Non-attachment of Aadhaar number of beneficiaries in Management Information System Portal	45
4.4	Non-formation of Resident Welfare Association	46
	ANNEXURES	
1	List of Selected Districts and Town Panchayats	49
2	List of AHP Schemes Selected	50
3	List of BLC Scheme Selected	51
4	Details in respect of Selected AHP Projects	54
5	Non utilisation of eligible Floor Space Index	56
6	Commencement of construction prior to obtaining Planning Permission	57
7	Delay in Completed/Ongoing projects of construction in AHP Projects	59
8	Project-wise beneficiary share (selected projects)	60
9	Project wise beneficiary Share (For All Projects)	62
10	Non revision of grant for beneficiaries	67
11	Ineligible Beneficiaries	68
12	List of spill over JnNURM schemes	70
13	Belated inspection by TPQMA	71
	Glossary	73

Preface

This Report for the year ended March 2021 has been prepared for submission to the Governor of Tamil Nadu under Article 151 (2) of the Constitution of India.

The Report contains significant results of the Performance Audit on Housing for Urban Poor in the State.

The instances mentioned in this Report are those, which came to notice in the course of test audit for the period 2015-21 as well as those which came to notice in earlier years but could not be reported in the previous Audit Reports.

The audit was conducted in conformity with the Auditing Standards issued by the Comptroller and Auditor General of India.

EXECUTIVE SUMMARY

Executive Summary

Why did we take up the audit?

Rapid urbanisation results in the concentration of large population in urban areas thereby creating considerable strain on land, natural resources, environment and physical infrastructure. Due to emergence of informal sectors in urban areas that absorbs the bulk of the rural migrants to the cities, there was growth of slums in the urban areas. As per '*Vision Tamil Nadu - 2023*', Tamil Nadu will provide the best infrastructure services in terms of universal access to Housing, Water and Sanitation, Energy, Transportation, Irrigation, Connectivity, Health Care and Education'. As per the Housing for all Plan of Action, the total demand for housing was 13.92 lakh. The Performance Audit on "Housing for Urban Poor" conducted for the period 2015-2021 dwells into the aspect of providing housing as per the demand and to see whether the objective of eradication of slums and provision of better living conditions has been achieved.

How did we conduct the audit?

The Performance Audit was conducted from July 2021 to January 2022 covering the period from 2015 to 2021 to assess the comprehensiveness of planning with regard to provision of housing facilities along with the infrastructure facilities, identification of beneficiaries, fixation of beneficiary share, allotment of tenements and its occupancy, maintenance, etc. Further, the increase in the number of slums in three cities *viz*., Chennai, Coimbatore and Madurai from 378 to 616, within a span of four years *i.e*. 2014 to 2018, also provided the necessary justification to take up the audit. Besides the scrutiny of records of the selected projects/dwelling units at various divisions and town panchayats in the selected districts, joint field visits were also undertaken with the departmental officials by gathering response to questionnaires from the beneficiaries and photographic evidence.

Main audit conclusions

Audit noticed that against the total housing demand of 13.92 lakh, the Tamil Nadu Urban Habitat Development Board (Board) obtained sanction for 7.08 lakh houses only during the period 2015-21. Against this, 3.44 lakh houses were completed and the balance 3.64 lakh houses were under different stages of construction.

There was delay in formation of Tamil Nadu Affordable Urban Housing and Habitat Policy. The delay in framing of Policy also led to delay in arriving at solutions for key housing schemes. Due to delay in preparation of Housing for All Plan of Action, the Board could not assess the demand and further for the years 2019-21, the proposal for Affordable Housing in Partnership projects sent to Central Sanctioning and Monitoring Committee for sanction was only 19.81 *per cent* of the Annual Plan. The scheme has been extended (August 2022) upto December 2024 with the condition that the tenements sanctioned upto March 2022 should be completed during the extended period and no additional sanction beyond March 2022 will be allowed. Therefore, the absence of

updated demand survey has deprived large number of urban poor from being benefitted. The Consolidated Guidelines for the Implementation of Housing for All Mission (Urban), was issued in January 2022, reiterates on the conducting of demand survey for an area. It also mentions that project specific enumeration can also be made for getting updated needs. It was however, seen despite the pressing requirement, no demand survey was conducted after March 2018. Further, though the Tamil Nadu Affordable Urban Housing and Habitat Policy of 2020 underscores the necessity of in-situ upgradation of slums to ensure social equity, however, the action plan to move ahead with this policy objective is lacking.

The construction of houses was undertaken mainly through verticals like Affordable Housing in Partnership (AHP), Beneficiary Led Individual House Construction (BLC). In-situ Slum Redevelopment using land as Resource (ISSR) vertical was not implemented in Tamil Nadu due to the fact that private participation of the developers was not forthcoming to implement this vertical. In view of this, Government of Tamil Nadu shifted (January 2019) 47,309 units from ISSR vertical to AHP vertical.

In implementation of AHP Projects, audit noticed issues such as deficiencies in the preparation of Detailed Project Report, non-identification of beneficiaries even after completion of the projects leading to non-occupancy of 75.62 *per cent* of the tenements, delay in finalisation of tender and execution of agreement and commencement of construction of tenements in 18 projects without obtaining planning permission. Further partial collection of beneficiaries' share in three projects and improper collection in four projects were seen.

In respect of BLC projects Audit noticed that there was non-revision of grant to beneficiaries in BLC projects and payments were made to ineligible beneficiaries. Benefits were extended to the same beneficiary across multiple verticals and also in different scheme. Audit noticed in test checked projects that 24.45 *per cent* of the BLC beneficiaries could not complete their dwelling units due to their financial constraints, increase in cost of material, labour, etc and 5.72 *per cent* of the beneficiaries could not even commence the construction. Instances of incorrect procedure of payment of assistance, dual benefits for the same house and incorrect deduction from assistance were also noticed. Technical guidance was not offered by officials concerned during construction stage to ensure whether quality of construction was acceptable.

Instances of non-allotment and non-occupancy were also noticed in 19 projects (including projects under JnNURM). There were cases of non-occupancy even after five years from the date of completion of the project.

Finally, it was seen that only 58.04 *per cent* of the housing demand was sanctioned and 28.90 *per cent* of the demand was completed under AHP and BLC verticals which was very minimal. Hence the objective of providing housing was not achieved.

Audit noticed deficiency in conduct of Third Party Quality Monitoring inspection in AHP Projects and lack of coordination between Board and Town Panchayats led to ineffective monitoring in BLC dwelling units.

What did we recommend?

We recommended the following to the Government of Tamil Nadu:

1. Government should ensure that responsibility is fixed for the inordinate delay in framing the "Tamil Nadu Affordable Urban Housing and Habitat Policy" and preparing the "Housing for All Plan of Action" that ultimately led to the construction of only 3.44 lakh houses, which defeated the purpose of the scheme.

2. Since the GoI did not allow additional sanction of houses beyond March 2022, 6.84 lakh out of 13.92 lakh identified households were deprived of intended benefits as the Government failed to get houses sanctioned for them during the Mission period. Government should ensure that responsibility is fixed for this lapse.

3. State Government should ensure that demand survey including comprehensive Slum Survey is conducted afresh as per the Mission Guidelines and a plan of action is drawn up to provide houses to all identified beneficiaries in a timely manner.

4. Government should ensure that construction of projects is initiated only after obtaining planning permission from the concerned authorities and responsibility needs to be fixed for violation of the same.

5. Government should review all the cases of non-occupancy by the beneficiaries, refix beneficiary contribution and ensure that suitable facilities are provided in the newly constructed houses to avoid idling of assets.

6. Government should ensure that the responsibility is fixed for non-screening/validation leading to payment of ineligible assistance, incorrect extension of grant and diversion of funds in the housing projects.

7. Government should expedite the sale of Special Transferable Development Rights in order to effectively utilise the sale proceeds.

8. Government should enforce the Third Party Quality Monitoring Agencies guidelines scrupulously and prescribe the periodicity of inspection with adherence to the timelines so as to ensure quality of construction.

9. Government should include vital identification details of the beneficiaries and their family members in the MIS portal to avoid extension of dual benefits.

CHAPTER I
INTRODUCTION

CHAPTER I - INTRODUCTION

1.1 Urbanisation

Tamil Nadu is one of the most urbanised states[1] in India with 48.45 *per cent* of its population (census 2011) living in urban areas. As per the 2011 census data, more people in the State have moved from rural to urban areas in the last ten years compared to other States. Presence of industrial and trading centres in the districts has led to migration of people from rural areas in search of employment, which contributed to the urbanisation of the state.

Rapid urbanisation results in the concentration of large population in urban areas thereby creating considerable strain on land, natural resources, environment and physical infrastructure as well. Due to the emergence of informal sectors in urban areas that absorbs the bulk of the rural migrants to the cities, slums appear and grow in the urban areas. The key characteristics of a slum are dilapidation, over-crowding, faulty layout, lack of ventilation and inadequate availability of basic amenities. It is pertinent to mention that in the space of four years between 2014-2018, the number of slums in three cities *viz*., Chennai, Coimbatore and Madurai have increased from 378 to 616 as discussed in detail vide Paragraph No.2.6.1.

The urban poor in our country are deprived of infrastructure facilities such as roads, clean drinking water, drainage, health care, electricity and other amenities. Therefore, good urbanisation should ensure that towns and cities are free from slums and provide good quality of life to all the inhabitants irrespective of their income. This constituted the rationale for a policy to focus on housing and basic services in urban areas.

1.1.1 National Urban Housing and Habitat Policy

The National Urban Housing and Habitat Policy (NUHHP) 2007, introduced by the Ministry of Housing, Government of India (GoI) intends to promote sustainable development of habitat in the country to ensure equitable supply of land, shelter and services at affordable prices to all sections of society. This involves initiatives for direct provision of housing for the urban poor, provision of credit and interest subsidies to the poorer sections of urban population for construction of house, promoting alternative construction materials and technologies and involvement of stakeholders in the housing activity.

1.1.2 Vision Tamil Nadu – 2023

Introduced in February 2014, '*Vision Tamil Nadu - 2023*' envisages to make the cities/towns slum free, before 2023. The vision was in alignment with the Sustainable Development Goals (SDG) adopted by the United Nations which aims to '*End poverty in all its forms everywhere*' (SDG-1) and to '*Make cities and human settlement inclusive, safe, resilient and sustainable*' (SDG-11). The SDGs were to be achieved by 2030.

[1] As per Policy Note (2015-16) of Government of Tamil Nadu

As per the Census 2011, the total population of Tamil Nadu was 7.21 crore and the urban population was 3.49 crore. As against this, the slum population was 0.58 crore. The Government of Tamil Nadu (GoTN) has enunciated three strategies to deal with and rehabilitate people living in slum areas, *viz*.,

a. In-situ plotted development,
b. Tenemental schemes and
c. Rehabilitation and Resettlement with the funding pattern of GoI/ GoTN/ Concessional loans and Public Private Partnership[2] (PPP).

1.1.3 Urban Housing Schemes

The following urban housing schemes launched by GoI are being implemented by GoTN:

a) Jawaharlal Nehru National Urban Renewal Mission (JnNURM)
b) Rajiv Awas Yojana (RAY) – Subsumed in PMAY
c) Pradhan Mantri Awas Yojana – Urban (PMAY-U)

Since its launch in 2015, PMAY(U) became the flagship program for the implementation of Urban housing infrastructure in India.

The PMAY Housing for All (Urban) Mission is implemented through four verticals as detailed below:

1 In-situ Slum Redevelopment using land as Resource (ISSR)
2 Credit Linked Subsidy Scheme (CLSS)
3 Affordable Housing in Partnership (AHP)
4 Beneficiary Led Individual House Construction (BLC)

ISSR was not implemented in Tamil Nadu due to the fact that private participation of the developers was not forthcoming to implement this vertical. In view of this, GoTN shifted (January 2019) 47,309 units from ISSR vertical to AHP vertical. This has been commented in Para No. 2.5 under Chapter III on Implementation.

CLSS is being implemented by Housing and Urban Development Corporation and National Housing Bank. Hence it does not come under the purview of GoTN.

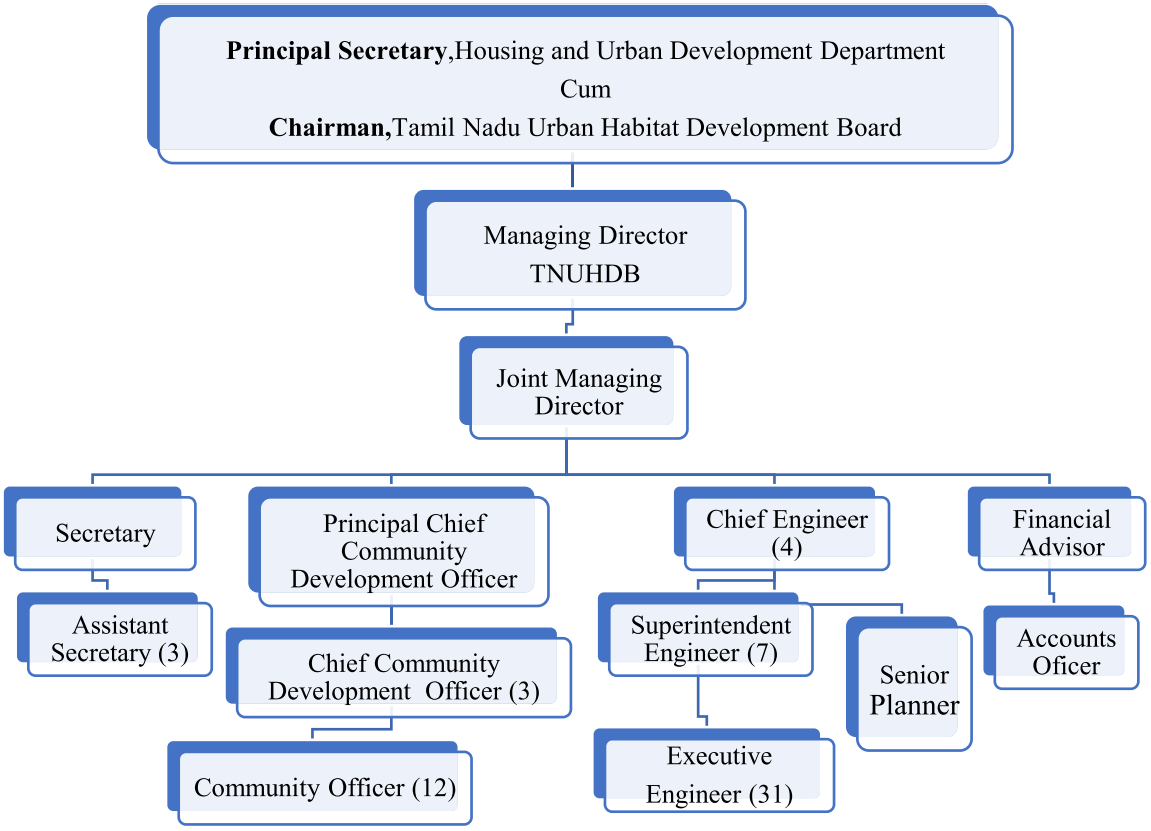
The other two verticals AHP (tenements are being built with different partnerships by GoTN) and BLC (to construct new houses or enhance existing houses on their own) were implemented by the GoTN. Accordingly, the GoTN have provided 3.44 lakh tenements/dwellings during 2015-21.

[2] included only in the year 2020

1.2 Organisational Set up

The Housing and Urban Development Department is the nodal Department for the implementation of the housing schemes in Tamil Nadu. The department is headed by the Principal Secretary to Government, who is also the Ex-officio Chairman of the Tamil Nadu Urban Habitat Development Board (TNUHDB). The executive head of TNUHDB is the Managing Director assisted by Joint Managing Director. The Organisational chart of the TNUHDB is given in the **Chart I** below:

Chart 1: Organisational setup



Source: Data obtained from the TNHUDB and number of posts indicated in brackets.

1.2.1 Tamil Nadu Urban Habitat Development Board

The Tamil Nadu Slum Clearance Board established under Section 34 of the Tamil Nadu Slum Area (Improvement and Clearance) Act, 1971 was renamed in September 2021 as Tamil Nadu Urban Habitat Development Board (hereafter refer to as Board throughout the report). The Board is the State Level Nodal Agency (SLNA) for implementing PMAY(U) and other Housing, Slum Rehabilitation & Resettlement programmes in Tamil Nadu. It receives funds from the GoI and the GoTN for construction of tenements, repair and renewal works for the improvement of living conditions of the urban slum families, and eviction and resettlement of families living in the waterways and river bodies. The Board also undertakes capacity building activities such as providing training, supply of tool kit that pave the way for enhancing the income of slum families.

1.3 Audit Objectives

The objectives of the Performance Audit are to ascertain whether:

- there exists a mechanism for survey of slums, assessment of housing shortages and identification of eligible urban poor,
- the planning, fund management and implementation of schemes under Housing for Urban Poor were effective and achieved its intended objective,
- the monitoring system and capacity building were adequate and effective for achieving the desired objectives.

1.4 Audit criteria

The audit criteria were drawn from the following sources:

1. The National Urban Housing and Habitat Policy, 2007.
2. Tamil Nadu Town & Country Planning Act, 1971.
3. Tamil Nadu Slum Areas (Improvement and Clearance) Act, 1971.
4. Development Regulations, 2008 (for Chennai Metropolitan Area).
5. Tamil Nadu Combined Development and Building Rules, 2019.
6. Tamil Nadu Transparency in Tenders Act, 1998 and Rules, 2000.
7. Operational Guidelines of schemes, Government Orders, Circulars and Minutes of the Meetings of the nodal agency.
8. Public Works Department Manual.
9. Ancient Monuments and Archaeological Sites and Remains Act, 1958.
10. Policy notes of the GoTN.

1.5 Scope of Audit

The Performance Audit was carried out covering the implementation of AHP and BLC verticals of PMAY during 2015-21. In addition, the spill over works of JnNURM (the scheme was completed in 2015 and was extended upto 2017) was also covered in Audit.

1.6 Audit Methodology

The field audit was conducted from July 2021 to January 2022. An Entry Conference with the Principal Secretary to the Government, Housing and Urban Development Department, representatives from the Board, Tamil Nadu Housing Board (TNHB) and Commissionerate of Town Panchayats was conducted in November 2021, wherein the audit objectives, scope and coverage of the audit were explained.

The audit methodology involved audit scrutiny of records at the Secretariat departments, Board and its Divisional offices, Directorate of Municipal Administration (DMA), Commissionerate of Town Panchayats (CTP), ULBs, response to audit queries, joint physical verification with the Board/Departmental officials and collection of photographical evidence. Further 351 beneficiaries who had constructed houses under BLC were also selected randomly for conducting survey through questionnaire to elicit the response of the beneficiaries on fulfillment of the objectives of the scheme.

The results of the Performance Audit were discussed with the Principal Secretary to the Government, Housing and Urban Development Department and representatives from the Board in the Exit Conference conducted on 9 September 2022. The Government has forwarded its reply in October 2022. The views expressed by the Government both in Exit conference and in the reply have been suitably incorporated wherever necessary.

1.7 Financial Performance

The Budget Estimate[3] for the implementation of urban housing schemes in Tamil Nadu for the years 2015-2016 to 2020-21 was ₹ 12,499.25 crore and the revised estimate was ₹ 12,273.02 crore. The expenditure during 2015-2021 was ₹ 9,362.60 crore. Further an amount of ₹ 1,991.56 crore was received from GoI towards their share for PMAY (U). It was released to the divisions concerned for execution of the projects. Besides the above, an amount of ₹ 1,760.83 crore was received from other sources[4]. Out of this, ₹ 1,639.40 crore expenditure has been incurred.

[3] The budget included PMAY(U), RAY and State Schemes Funds.

[4] Chennai Rivers Restoration Trust - ₹147.74 crore, Director of Municipal Administration - ₹ 494.09 crore, Director of Town and Country Planning - ₹ 987.21 crore and Beneficiary Contributions under RAY - ₹ 21.78 crore and Beneficiary contribution under PMAY(U) - ₹ 110.01 crore.

1.8 Audit Sampling

Based on geographical position, 38 districts in Tamil Nadu were divided into four regions[5]. Two districts from each zone along with Chennai totalling nine districts[6] and 27 Town Panchayats (**Annexure 1**) selected randomly from these nine districts were covered under the Performance Audit.

A total of 404 AHP and 3,298 BLC projects (3,60,436 dwelling units) were sanctioned in the State. Out of 186 AHP and 161 BLC projects (43,761 dwelling units) that pertain to the selected districts, 43[7] under AHP and 161 projects (4,376 dwelling units) under BLC were selected (**Annexure 2 and 3**) for detailed scrutiny based on Stratified random sampling method.

1.9 Acknowledgement

Audit acknowledges the cooperation extended by the Housing and Urban Development Department, Tamil Nadu Urban Habitat Development Board, Commissionerate of Town Panchayats, Tamil Nadu Housing Board and their subordinate offices in enabling smooth conduct of the Performance Audit.

5 East, West, North and South.

6 Ariyalur, Chennai, Coimbatore, Cuddalore, Dharmapuri, Dindigul, Kancheepuram, Kanyakumari and Madurai

7 Includes additional six projects as six sampled projects were dropped.

CHAPTER II
PLANNING

CHAPTER II - PLANNING

During the audit period 2015-21, the Board had achieved only 24.71 per cent of housing demand as of March 2021. There was delay in formation of Tamil Nadu Affordable Urban Housing and Habitat Policy. The delay in framing of Policy also led to delay in arriving at solutions for key housing schemes. Due to delay in preparation of HFAPoA, the Board could not assess the demand and further for the years 2019-21, the proposal for AHP projects sent to CSMC for sanction was only 19.81 per cent of the Annual Plan. Implementation of the scheme through private partnership also could not be explored in the absence of a State Policy. The Board had not conducted slum survey after 2014. Spatial data analysis using Google Earth Pro revealed exponential growth of slums and encroachments.

Government issued order (June 2022) allocating ₹ 50 crore for retrieving valuable Government lands by way of eviction of encroachments and subsequent fencing for protection of the lands for State's future projects.

2.1 Salient Features of PMAY (U) Scheme

The Government of India had announced (June 2015) the "Housing for All Mission" with basic civic infrastructure for urban areas. The Mission is to be implemented during the period 2015-2022. Salient features of the mission are:

- States/UTs and Cities will undertake a demand assessment for assessing the actual demand of housing. On the basis of assessment survey and other available data, GoTN will prepare a Housing for All Plan of Action (HFAPoA).

- State Government would have flexibility in deploying this slum rehabilitation grant to any of the slum rehabilitation projects taken up for development using land as a resource for providing houses to the slum dwellers. Any land belonging to Central Government/State Government/Urban Local Bodies (ULB) land/private land may be taken up for "in-situ" redevelopment of houses to all eligible slum dwellers. Central assistance of ₹ 1.5 lakh per house for EWS category will be provided under the Affordable Housing in Partnership and Beneficiary-led individual house construction or enhancement.

- An Inter-Ministerial Committee, viz. Central Sanctioning and Monitoring Committee (CSMC) has been constituted under the Chairpersonship of Secretary (HUPA) for overall implementation, approval, review and monitoring of the Mission.

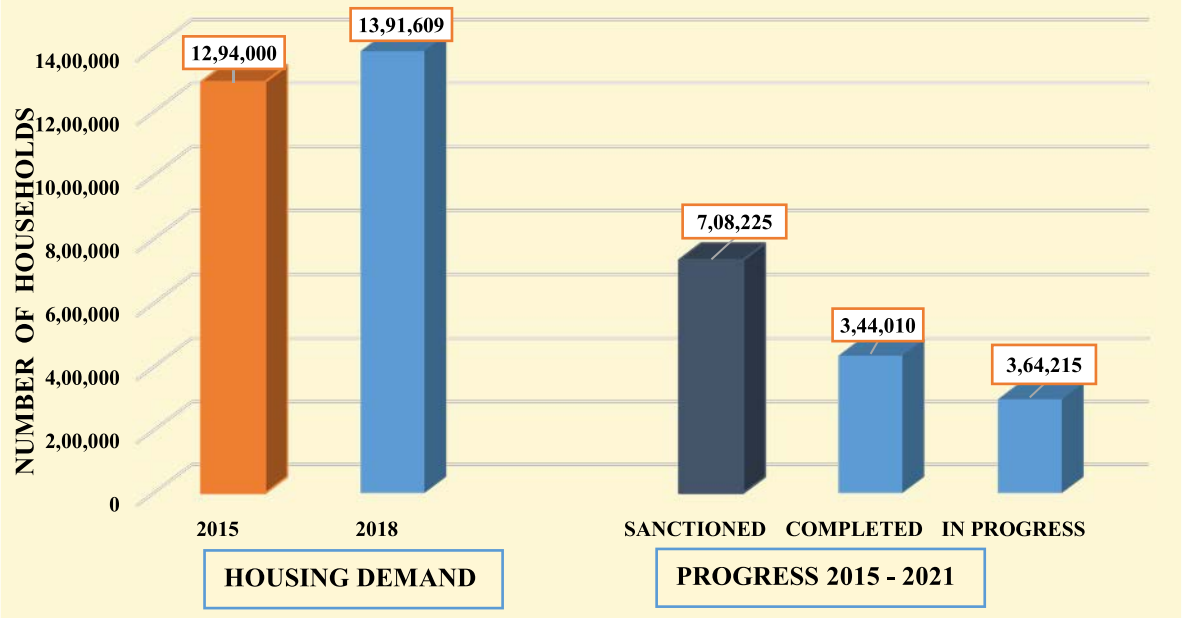
2.2 Housing demand and achievement

As per the clause 4.8.1 read with 8.3 of PMAY scheme guidelines, all the States are required to prepare Housing for All Plan of Action (HFAPoA) wherein the States are required to prepare the housing demand as per the verticals of PMAY. As per the mission guidelines (Para 8.3), the Board assessed (September 2015) the housing

requirement in Tamil Nadu as 12.94[1] lakh households in all the 666 statutory[2] towns. However, GoTN re-assessed (March 2018) the requirement as 13.92[3] lakh households under all the four verticals.

The present status of coverage of housing demand as of March 2021 is depicted in the **Chart 2** below:

Chart 2: Housing Demand and Achievement in Tamil Nadu



Source: HFAPoA report of 2015 and 2018 and CSMC Minutes.

In this regard Audit observed that:

- Prior to introduction of HFAPoA, the Government had assessed the demand of 12.94 lakh houses in the year 2015 itself. Had the Government covered this demand in a phased manner, it could have sanctioned 12.94 lakh houses during the mission period upto March 2022. However, the Government had sanctioned only 7.08 lakh households which was equivalent to 55 *per cent* of the original demand. Further, as against the fresh demand (2018) of 13.92 lakh houses, the Board's proposals during the entire period of 2015 to 2021 was only 7.08 lakh households instead of 13.92 lakh houses i.e., 50.89 *per cent* of the total housing requirement. Thus, the shortfall in meeting the demand was to the extent of 49.11 per *cent*.
- Against the demand of 13.92 lakh houses, only 3.44 lakh houses representing 24.71 *per cent* of housing demand was achieved as of March 2021. The shortfall in achievement was 75.29 *per cent* at the final year of the mission period had an impact on growth of slums as discussed in detail vide **Para No.2.6**.

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1 Requirement of Housing for tenable slums 7.79 lakh, untenable slums 2.45 lakh, pavement dwellers 0.35 lakh, reconstruction of dilapidated tenements 0.33 lakh and non-slum urban poor 2.02 lakh.

2 Corporations -12; Municipalities -124, Town Panchayats-528, Cantonment Boards-2.

3 ISSR – 0.47 lakh; CLSS – 4.84 lakh; AHP – 3.42 lakh and BLC – 5.19 lakh

- As per clause 5.1 of the Consolidated Guidelines for the Implementation of Housing for All Mission (Urban) (January 2022), demand survey should be conducted to assess the housing needs of the area. It also mentions that project specific enumeration can also be made for getting updated needs. It was however seen despite the pressing requirement, no demand survey was conducted after March 2018 thus leading to non-realisation of objectives of providing affordable housing to the poor.

It is pertinent to mention that Audit could not verify the procedure followed by ULBs for identification of beneficiaries for the purpose of assessing the demand.

The Government replied (October 2022) that out of the demand for 13.92 lakh, 4.84 lakh pertains to housing under CLSS which is not being implemented by the Board. Out of the remaining demand of 9.08 lakh, sanction has been accorded for 5.60 lakh tenements. Out of 5.60 lakh tenements, 2.94 lakh has been completed.

The reply indicates that even after the completion of the targeted period of the mission i.e. upto March 2022, the Government has not sought approval for the balance 3.48 lakh tenements. Further, it has also not completed the construction of 2.66 lakh tenements which were sanctioned during the mission period. Thus, the objective of the mission remains unachieved as state could not achieve the target as a result of which the urban poor continue to live in unhygienic environment.

2.3 Delay in framing of State Housing Policy

The National Urban Housing and Habitat Policy, 2007 (NUHHP) laid special emphasis on provision of social housing for the Economically Weaker Section/Low Income Group categories.

Towards this, a Housing Policy Committee was constituted (December 2019) by GoTN and a State Policy named the "Tamil Nadu Affordable Urban Housing and Habitat Policy" (TNAUHHP) was formulated and approved in March 2020.

Thus, there was a delay of more than 12 years by GoTN to initiate action for formulating a State Policy for urban housing. In the approved TNAUHHP, it was stated that the adoption of the Policy required updation and modernisation of the existing Parastatals (TNHB and TNUHDB). It was further added that updating of the institutional framework, mandate, roles and responsibilities, programmes for key housing solutions were also to be looked into for realising the Housing Policy objectives. However, consolidated guidelines on the implementation of the scheme was issued only in January 2022 with only two months before the proposed completion date of the mission i.e., March 2022. It is pertinent to note that neighbouring states of Kerala and Karnataka framed the Policy in 2011 and 2016 respectively.

The Government replied (October 2022) that after forming the State Policy in March 2020, the amendment to the Tamil Nadu Slum Areas (Improvement & Clearance) Act 1971 is still under process which would look into the institutional framework, mandate, roles and responsibilities, programmes for realising the housing policy objectives.

The reply is not acceptable as the policy and the amendment to the said Act should have been implemented at the commencement stage of the mission. Failure to do so has

resulted in delay in arriving at solutions for key housing schemes such as private partnership and financing.

2.4 Delay in preparation of Plan of Action under PMAY(U)

As per Para 8.3 of PMAY scheme guidelines, all the States are required to prepare Housing for All Plan of Action (HFAPoA) containing the demand for housing. The Central Sanctioning and Monitoring Committee[4] (CSMC) stated (April 2016) that the demand assessment for housing requirement for Urban poor and HFAPoA must be completed within June 2016.

Audit noted that,

(i) the HFAPoA and Annual Implementation Plan (AIP) for 666 statutory towns under PMAY(U) was approved by GoTN and submitted to GoI (March 2018) after a delay of 20 months.

(ii) the CSMC made observations in respect of 78 towns and directed (February 2021) the GoTN to submit the modified HFAPoA immediately. However, the observations were not attended and modified HFAPoA was yet (March 2021) to be resubmitted.

The year-wise tenements planned under AIP, proposed and sanctioned by CSMC are detailed in **Table 2.1** below:

Table 2.1 - Annual Implementation Plan and Year wise sanction of tenements

Year	AHP (include both ISSR and AHP)		BLC	
	Total Tenements as per plan	Total Number of Tenements Proposed and Sanctioned	Total Tenements as per plan	Total Number of Tenements Proposed and Sanctioned
2015-16	NA	10,228	NA	23,785
2016-17	NA	9,888	NA	1,77,791
2017-18	NA	38,605	NA	1,64,589
Sub-Total	**58,721***	**58,721**	**3,66,165***	**3,66,165**
2018-19	61,050	70,552	75,198	1,01,587
2019-20	1,48,000	19,998	77,000	1,08,046
2020-21	1,21,370	33,366	0	37,576
Total	**3,89,141**	**1,82,637****	**5,18,363**	**6,13,374****
Curtailment		16,347		2,52,938
Net Total	**3,89,141**	**1,66,290**	**5,18,363**	**3,60,436**

Source: Figures furnished by the Board and CSMC Meetings
* This figure is the proposed and sanctioned tenements before preparation of HFAPoA
**The figures include surrendering/curtailment/cancellation
NA – Not Available

[4] A Committee constituted by Ministry of Housing Urban Affairs, GOI with Representatives of GOI and State Governments as Members.

It could be seen from above that out of the plan of providing 3,89,141 tenements under AHP, only 1,66,290 were sanctioned. Whereas for BLC, out of 5,18,363, only 3,60,436 tenements were sanctioned. From the period 2015-16 to 2017-18, the Board got approval for 58,721 tenements under AHP and 3,66,165 tenements under BLC from CSMC without any action plan.

CSMC had directed (June 2018) that all the States/UTs should saturate their total demand for sanction in the year 2018-19 itself which would enable them to complete all the houses by 2021-22 alongwith utilisation certificates and completion certificates. However, as the HFAPoA was submitted only in March 2018 and only 19.81 *per cent* of the tenements was proposed for sanction (53,364 tenements) as against the AIP of 2,69,370 during the period 2019-21, GoTN could not achieve the desired objective.

Thus, it is evident that the GoTN had not proposed projects pertaining to AHP commensurate with the plan leading to accumulation of demand due to efflux of time. It may also be mentioned that the scheme has been extended (August 2022) upto December 2024 with the condition that the tenements sanctioned upto March 2022 should be completed during the extended period and no additional sanction beyond March 2022 will be allowed. Therefore, the absence of updated demand survey has deprived large number of urban poor from being benefitted. Further, though the Tamil Nadu Affordable Urban Housing and Habitat Policy of 2020 underscores the necessity of in-situ upgradation of slums to ensure social equity, however, the action plan to move ahead with this policy objective is lacking.

The Government replied (October 2022) that the delay in finalisation of HFAPoA was due to resistance from the urban poor families during survey. Further the HFAPoA prepared for 666 towns was sent to GoI on 26 March 2018 and CSMC approved initially for 588 towns and subsequently it was approved for the remaining towns in February 2022. It was further replied that the approval of plan of action of Chennai city is under process with the GoI.

Thus, it is evident that the plan of action in respect of all the ULBs which should have been completed in June 2016 was actually completed only in February 2022 after a delay of more than five years with the target date for completion of the mission being March 2022.

Recommendations:

1. ***Government should ensure that responsibility is fixed for the inordinate delay in framing the "Tamil Nadu Affordable Urban Housing and Habitat Policy" and preparing the "Housing for All Plan of Action" that ultimately led to the construction of only 3.44 lakh houses, which defeated the purpose of the scheme.***
2. ***Since the GoI did not allow additional sanction of houses beyond March 2022, 6.84 lakh out of 13.92 lakh identified households were deprived of intended benefits as the Government failed to get houses sanctioned for them during the Mission period. Government should ensure that responsibility is fixed for this lapse.***

2.5 Absence of private sector initiative leading to additional financial burden

The ISSR vertical was not taken up by the State Government due to the fact that private entrepreneurs did not approach for development of slums under this vertical. In view of this, GoTN shifted (January 2019) 47,309 units from ISSR vertical to AHP vertical.

The financial assistance under ISSR and AHP verticals was ₹1.00 lakh and ₹1.50 lakh by GoI respectively. The impact on this account was an additional financial burden to the tune of ₹ 0.50 lakh per tenement amounted to ₹ 236.55 crore to GoI. For GoTN also there is an additional financial burden as the committed amount ranged between ₹ 1.50 lakh to ₹ 14.82 lakh per tenement.

The Government replied (October 2022) that 47,309 families applied for housing under ISSR are not actually residing in urban poor habitations. They are residing in rental houses and applied through online or through computer service centres. In view of the above, the provision of housing for these families cannot be implemented under ISSR vertical. Therefore, these families have been transferred to AHP (Vertical-III). As these families are not residing in urban poor habitations and do not qualify for development under ISSR Vertical, there is no loss to Government as reported by the Audit.

The acceptance of these applications indicates that there was no proper validation controls for correct classification of these applicants which had resulted in incorrect preparation of HFAPoA.

2.6 Growth of slums

Section 3 of Tamil Nadu Slums (Improvement and Clearance) Act mentions as follows: '*any area which may be a source of danger to the health, safety or convenience of the public; or the buildings in any area, used or intended to be used for human habitation are not fit for human habitation may be declared as a Slum Area*'. Slums are categorized into two as Tenable and Untenable slums[5]. As per the Census 2011, the slum population in Tamil Nadu was 0.58 crore. Untenable slums require priority in terms of housing demands as even the basic civic facilities are absent there.

Rajiv Awas Yojana which was introduced in 2013 (subsequently subsumed under PMAY) focused on creating Slum free cities. The scheme mandated preparation of Slum Free City Plan of Action (SFCPoA) in order to provide necessary housing requirements to the slum dwellers. Accordingly, the Board undertook (2014) the survey of slums in 10[6] cities in Tamil Nadu and categorised the slums into tenable and untenable. For the remaining cities, no survey of slums was conducted thereafter.

In order to assess the growth of slums, Audit undertook two analyses viz., comparative analysis of the plan of actions and spatial data analysis. The findings are detailed below:

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[5] Tenable slums are the slums located on lands earmarked for residential land use and environmentally safe area and untenable slums are slums located in unhealthy and environmentally risk areas

[6] Chennai, Coimbatore, Erode, Madurai, Salem, Thoothukudi, Tirunelveli, Tiruppur, Trichy and Vellore

2.6.1 Comparative analysis of Plan of Action

Audit findings based on a comparative study of untenable slum households in three cities of Tamil Nadu viz., Chennai, Coimbatore and Madurai by analysing the untenable slum projections in SFCPoA and HFAPoA are given in the **Table 2.2** below:

Table 2.2 – Growth of Slums

Sl No.	Name of the City	SFCPoA (2014)		HFAPoA (2018)		Percentage of increase	
		No. of Untenable slums	Untenable Household	No. of Untenable slums	Untenable Household	No. of Untenable slums	Untenable Household
1	Chennai	235	61,830	451	1,07,395	91.91	73.69
2	Coimbatore	99	10,586	122	15,910	23.23	50.29
3	Madurai	44	5,255	43	5,588	2.27	6.34
Total		**378**	**77,671**	**616**	**1,28,893**	**62.96**	**65.95**

(Source: Data furnished by the Board)

It was seen that:

- Untenable slums in the three cities increased from 378 to 616 with an overall increase percent of 62.96 *per cent*. The households also showed increasing growth of 65.95 *per cent*.
- Within four years, the number of untenable slums increased in Chennai and Coimbatore. The increase was rapid in Chennai with 91.91 *per cent* increase in the number of untenable slums and 73.69 *per cent* increase in the number of households in those untenable slums in Chennai.
- Despite marginal increase in number of untenable slums in Madurai, the number of households showed an increase of six *per cent.*
- The achievement was only 24.71 *per cent* i.e., 3.44 lakh tenements/dwelling units against the total demand of 13.92 lakh tenements. This gap in meeting the demand during the period between 2015-16 and 2020-21 contributed to not only continued existence of slums but also to the increase of slums despite clearance of portion/pockets of the slums.

The above analysis clearly indicates that there is a growing demand for housing scheme to be implemented on fast track by the GoTN. This also reflects on the lack of State Policy which was formulated only in 2020.

The Government in its reply stated (October 2022) that the figures requires scrutiny after field verification process. It further stated that 44 slums were cleared during 2016-2022 and the boundaries were safeguarded by way of fencing to prevent any encroachment in future.

2.6.2 Spatial data analysis of Growth of Slums and Encroachment

In order to analyse the trend of slum growth over a defined time period (2002-2021), Audit obtained spatial data from the Board for locations in three cities viz., Chennai, Coimbatore and Madurai wherein the slum boundaries, habitations and other details

were available. By using Google Earth Pro, Audit conducted the spatial data analysis and assessed the growth of existing slums and creation of new slums/encroachments. The results are as follows:

CHENNAI

Growth of existing slum in Velachery Marsh land

(Latitude -12.967167° - longitude - 80.228109°)

Fig 1: Water body (Marsh land) seen in Feb 2005



Feb -2005



May -2021

Fig 2: Marsh land encroached by slum dwellers in May 2021

From the above two figures (2005 and 2021), it is noticed that the untenable slum (boundary marked in red) located in the Velachery Marshlands had grown in size with visible increase in households encroaching into the adjoining water body.

Creation of new slum by encroaching a Water Body (Kovilambakkam village)

(Latitude -12.942924°- longitude 80.196727°)

Fig 3: Water body (Lake) as of April 2002



April 2002



May 2021

Fig 4: Houses were seen in May 2021

From the above two Figures (2002 and 2021), it is noticed that the addition of households led to shrinkage of water spread area besides polluting the water body.

The Government replied that the land parcels pointed above belong to various line departments namely Public Works, Revenue, Hindu Religious and Charitable Endowments, Highways, etc. These departments are already taking efforts to safeguard their vacant lands and to cause action to prevent encroachments. As per the orders of the Hon'ble Supreme Court, all the slums encroached along the water bodies are being removed and resettled.

COIMBATORE

Growth of existing slum in Pudhu Colony, Coimbatore

(Latitude -11.081611 - longitude 77.040377)

Fig 5: Vacant land



March 2011



March 2021

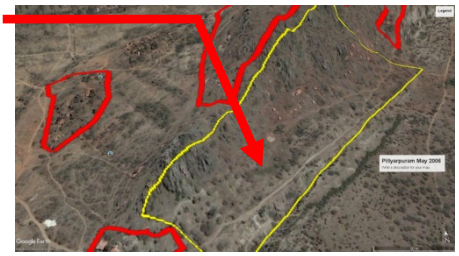
Fig 6: Slum developed

The analysis of the figures from 2011 and 2021 revealed growth of slums and increase in slum households.

New encroachment in Pillayarpuram hills, Coimbatore

(Latitude -10.930560 - longitude 76.963402)

Fig 7: Vacant land in Pillayarpuram hills



May 2006



December 2021

Fig 8: New encroachment (Slum) developed

From the two figures (2006 and 2021), it is noticed that the hill area was encroached which also resulted in creation of households polluting the environment.

The Government replied that as the area is a tenable urban poor habitation (Pudhu Colony) and the habitants have land rights (Pillaiyarpuram Hill), patta were issued to the households residing there and grants were also given for construction of houses.

MADURAI

Growth of existing slum in PookaraThoppu, Madurai

(Latitude -9.915793° - longitude 78.107147°)

Fig 9: Vacant land



July 2011



June 2021

Fig 10: Slum developed

The analysis of the figures from 2011 and 2021 revealed growth of slums and increase in slum households. It is to be noted that for the entire slum household of Pookara Thoppu, Madurai, the Board has allotted (2011-12) houses at Rajakkur, Madurai. Despite allotment, the slum shows increase in growth.

Thus, based on comparative analysis of the surveys and the spatial data, it is evident in the locations identified above, that there was an exponential growth in the slums.

The Government replied (October 2022) that efforts are being taken by the land administering department to resettle these families living in the urban poor habitation in the tenements earmarked. Efforts are also being taken through District Habitat Development Committee by involving Madurai Corporation to safeguard the area against future encroachments.

Recommendation:

State Government should ensure that demand survey including comprehensive Slum Survey is conducted afresh as per the Mission Guidelines and a plan of action is drawn up to provide houses to all identified beneficiaries in a timely manner.

CHAPTER III
IMPLEMENTATION

CHAPTER III – IMPLEMENTATION

Audit noticed issues such as deficiencies in detailed project report (DPR), non-identification of beneficiaries even after completion of the projects leading to non-occupancy of tenements. Partial collection of beneficiary share and improper collection were also noticed. There was non-revision of grant to beneficiaries in BLC. Audit also noticed payments were made to ineligible beneficiaries, beneficiaries across multiple verticals and incorrect procedure of payment. Audit noticed in the test checked projects that 24.45 per cent of the BLC beneficiaries could not complete their dwelling units due to their financial constraints, etc and 5.72 per cent of the beneficiaries could not even commence the construction. Technical guidance was not offered by officials concerned during construction stage to ensure quality of houses.

Delay in finalisation of tender/execution of agreement and commencement of construction of tenements without obtaining planning permission and mandatory clearances were also noticed. The Board had collected beneficiary share incorrectly from both the Corporation and the beneficiaries to the tune of ₹ 4.51 crore.

Audit concluded that only 58.04 per cent of the housing demand was sanctioned and 28.90 per cent of the demand was completed under AHP and BLC verticals which was very minimal.

Government revised (December 2021) the norms for collection of beneficiary contribution and also reduced the amount of beneficiary share. Consolidated guidelines (January 2022) for implementation of AHP vertical which included demand survey, identification of beneficiaries, utilise maximum possible FSI, distance from nearest town to the project. Infrastructure facility was provided in one project and the same was fully occupied. The Government needs to issue suitable instructions to ULB to refund unspent amount of JnNURM.

3.1 PMAY (U) Scheme

As mentioned in Chapter 1, ISSR (Vertical I) was not implemented in Tamil Nadu and in respect of CLSS (Vertical II), the implementing agencies are Housing and Urban Development Corporation and National Housing Bank which does not come under the purview of GoTN.

During the period of Performance Audit, the GoTN implemented third and fourth vertical of PMAY (U) viz., Affordable Housing in Partnership and Beneficiary Led Individual House Construction. Besides the above two verticals, the providing of housing under Jawaharlal Nehru National Urban Renewal Mission (JnNURM) scheme, extended up to 2017 (originally to be completed by 2015), was also covered.

Affordable Housing in Partnership (AHP) is the third Vertical of PMAY. As per this vertical, the GoI would provide financial assistance to Economically Weaker Sections (EWS) for construction of houses by GoTN. The central assistance to the beneficiaries under AHP for EWS house is ₹ 1.50 lakh per tenement. The state assistance to the

beneficiaries ranged between ₹ 1.50 lakh to ₹ 14.82 lakh during 2015-21. The beneficiary's share was between ₹ 1,000 to ₹ 9.35 lakh.

The Projects under AHP basically follow the top down approach i.e. the projects selection is decided by the Board based on the availability of funds and location of project sites. After deciding the projects, the area from which the beneficiaries are to be shifted is identified. With the above details, a DPR is prepared for each project. After the preparation of DPR, the Projects proposed by the Board are approved by CSMC. A transparent procedure, as approved by State Level Sanctioning and Monitoring Committee (SLSMC), is to be followed for allotment of houses to eligible beneficiaries in AHP projects. The selected beneficiaries should be part of HFAPoA.

Under AHP, tenements having a plinth area of about 400 sq. ft were constructed in Tamil Nadu. The types of tenements constructed under AHP are

- In-situ tenements for tenable slums
- Reconstruction of dilapidated tenements
- Resettlement at alternate locations to provide tenements for families living in objectionable locations and untenable slums

Beneficiary Led Individual House Construction (BLC) is the fourth vertical of the PMAY scheme. Under BLC, beneficiaries who are unable to take advantage of other verticals of the PMAY are given assistance to individual eligible families belonging to EWS categories to construct new houses or enhance existing houses on their own. Such beneficiary can avail assistance of ₹ 2.10 lakh for construction of new house under PMAY. The share of Government of India and Government of Tamil Nadu is ₹ 1.50 lakh and ₹ 0.60 lakh respectively.

Any beneficiary desirous of availing this assistance shall approach the District Collector/ the Board/Town Panchayat /through PMAY portal with adequate documentation regarding availability of land owned by them. The beneficiaries may be residing either in slums or outside the slums. Beneficiaries living in slums, which are not being redeveloped, can also be covered under this vertical, if beneficiaries have kutcha house.

The Board or the Town Panchayats shall validate the information provided by the applicant after checking with census data (2011) to ensure eligibility of new house, title deed for the land in which the dwelling units was to be constructed, their economic status and eligibility.

3.1.1 Status of selected projects

Out of the total of 404 AHP projects, Audit selected 43[1] projects involving 42,045 tenements and out of 3,60,436 dwelling units in BLC, 4,376 units were taken up for detailed study. Besides this, spill over projects of JnNURM were also taken up.

The status of selected projects as of March 2021 is given in the **Table 3.1** below and also detailed in **Annexure 4**:

[1] Out of the sampled 37 Projects for detailed study, six projects were dropped. An additional six projects were selected in lieu of dropped projects.

Table 3.1: Status of selected projects

Sl. No	Status of the Projects	AHP			BLC	
		No. of Projects	No. of tenements	Remarks	No. of dwelling units	Remarks
1	Projects completed	8	4,536	-	30,558	
2	Projects in progress	21	23,145	-	10,700	
3	Projects not commenced	8	6,410	Unwillingness of beneficiaries, Court Case and site not fully handed over	2,503	Modification of gender and category. Unwillingness of beneficiaries to commence the work due to insufficient grant.
4	Projects dropped	6	7,954	-	--	
	Total	**43**	**42,045**		**43,761***	

- **Out of 43,761 dwelling units, detailed study in respect 4,376 dwelling units was undertaken by Audit.**

(Source: Details furnished by the Board)

Audit noticed that out of 42,045 sampled AHP tenements, only 4,536 tenements were completed (10.79 *per cent*) and 23,145 tenements (55.05 *per cent*) were under progress. The balance 14,364 tenements (34.16 *per cent)* were not taken up or dropped or work not commenced.

In respect of BLC as against 43,761 dwelling units sanctioned, 30,558 units have been completed (69.83 *per cent*) and 10,700 units (24.45 *per cent*) were under progress. The balance 2,503 units were not constructed due to insufficient grant, economic conditions etc. Though the scheme was extended (August 2022) upto December 2024 with the condition that the tenements sanctioned upto March 2022 should be completed during the extended period and no additional sanction beyond March 2022 will be allowed, the intended objective of the scheme remains unachieved.

The observations noticed on the test checked projects sampled are detailed below in the subsequent paragraphs:

- Paragraphs 3.2–AHP Projects
- Paragraph 3.3 –BLC Projects
- Paragraphs 3.4 – JnNURM Projects

3.2 Affordable Housing in Partnership Projects

Pre-construction deficiencies

3.2.1 Detailed Project Report of AHP Projects

In respect of AHP vertical, Government undertakes construction of tenements after acquisition/takeover of the land. Therefore, it is imperative for the Government to prepare a Detailed Project Report (DPR) which would *inter alia* contain the details of the land in possession/ownership status and the land to be acquired. It is pertinent to mention that the PMAY (U) guidelines (read with Para 100 of Chapter II PWD Manual) stipulated to prepare the DPR covering information in terms of beneficiary covered and their socio–

economic profile, provision of housing and layout plan, funding pattern, technical details such as drawing and estimate and duration for implementation.

Audit scrutiny of the DPRs of 43 projects revealed the following:

- In 23[2] projects involving 27,269 tenements, the DPR did not contain the list of beneficiaries.
- In 10 projects involving 10,486 beneficiaries, the availability of land was not firmed up. As a result, Audit observed that six projects[3] had to be dropped for the reasons that project site could not be taken over due to unwillingness of existing beneficiaries and a court case. In the remaining four projects[4] work could not commence due to non-availability of land in view of objections by the existing beneficiaries and finalisation of land cost.
- In respect of one project at Valparai, even though the DPR stated that sufficient land was available for construction of 112 tenements, subsequently, the same could not be achieved due to the fact that the site in Valparai was steep **(Figure 11)** and could accommodate only 80 tenements. This, therefore, shows that there was no linkage between the availability of land and the soil test conducted in those areas which consequently resulted in non-achievement of the desired objective.

Figure 11 - Valparai Project



- In another project at Periyanaickkenpalayam, Coimbatore, though an extent of 18.74 acres was proposed initially by Tamil Nadu Housing Board, only an extent of 10.81 acres was actually utilised for the project resulting in curtailment of tenements from 2,960 to 1,800.

Thus, in spite of the mission period nearing completion, the Board is yet to formulate any project for the remaining 1,192 beneficiaries proposed in Valparai and Periyanaickenpalayam projects after curtailment which resulted in continuance of slum dwellings.

It is pertinent to mention that while the mission period is upto March 2022, GoTN had issued a GO only in January 2022 wherein consolidated guidelines were issued for implementation of AHP vertical which *interalia* included the guidelines for preparation

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[2] Amutham Nagar, Annai Anjugam Nagar, Chellankuppam, Ernavoor, Karadikal, Kilkathirpur, Kolimukkanur, Kovaipudur, KP Park Phase II, Kurumbanchavadi, Manali Phase II, Moolakothalam Phase II, Moorthingar Street Phase II, Murugamangalam, Odukkam, Parinkinkalvilai, Periyanaickenpalayam Phase I and II, Perumbakkam Phase III, Puliyadi, Thailavaram Phase I and II and TT Block.

[3] Chellankuppam, Kotturpuram Phase II, M.K. Radha Nagar, Srinivasapuram Phase II, Visalakshi Amman Estate and Vyasarpadi Old block.

[4] Gandhi Nagar Loop Road, Kuil Thottam, PM Dharga and Odukkam.

of DPR. Thus, in the absence of detailed guidelines during the scheme period (2015 to 2022), deficiencies were noticed during the execution of the scheme.

The Government replied (October 2022) that (i) at the time of preparation of DPR, beneficiaries list was not mandatory and is only required at the time of release of 2nd instalment of GoI grants. (ii) In respect of Valparai, the land is situated in sloped terrain and prone to possible landslide and other dangerous hazards during heavy rains which do not possess any natural support, the construction of retaining wall was not possible due to huge level variations. (iii) In respect of Periyanaickkenpalayam, Coimbatore, based on the current demand assessment, it was proposed to reduce the number of tenements to 1,800 and the same was approved by the Government in June 2020.

The reply is not tenable since (i) as per PMAY(U) guidelines, details of beneficiaries are mandatory at the time of preparation of DPR itself and as per CSMC (June 2018) the second instalment of central assistance shall be released only after Aadhaar seeding of all beneficiaries is captured in the project, (ii) In respect of Valparai, the number of tenements should have been fixed taking into account the site location during the preparation of DPR itself. Further, the reply did not mention about the resettlement of remaining 32 beneficiaries and (iii) in respect of Periyanaickkenpalayam, the demand of 2,960 which was arrived at initially was not met and alternative arrangement were also not made for resettlement of the balance 1,160 beneficiaries.

Recommendation:

The Government should (i) ensure preparation of DPR incorporating all the information as envisaged in the mission guidelines and (ii) issue suitable instructions to the Board to identify the site after proper inspection for the viability of projects.

3.2.2 Identification of beneficiaries

As per Para 8.4 of PMAY guidelines, the identification of the intended beneficiaries shall be validated by the Board and ULBs thereby ensuring their eligibility at the time of preparation and approval of projects.

Audit noticed that out of the 43 selected AHP projects, 21 projects were ongoing projects and were in different stages of construction. Out of the 21 projects, the beneficiaries were identified and validated only in five[5] projects involving 1,244 tenements, but the same was not done in case of 14[6] ongoing projects involving 20,673 tenements. In the remaining two ongoing projects involving 1,008 tenements, 860 beneficiaries were identified and the remaining 148 beneficiaries were yet to be identified. The reasons for shortfall in identification of beneficiaries was due to:

[5] Kailasapuram, Thiruvathigai, Fisherman Colony, Valparai and R3 Police Station

[6] Annai Anjugam Nagar, Ernavoor, KP Park Phase II, Manali Phase II, Moolakothalam, Moorthingar Street Phase II, Murugamangalam, Periyanaickenpalayam Phase I and II, Perumbakkam Phase III, Karadikal, Thailavaram Phase II, TT Block, and R3 Nagar Police station.

- rejection of identified beneficiaries (59) as ineligible by District Revenue Officer in Kolimukkanur project, Dharmapuri.
- change in decision of the Board to allot the surplus tenements (168) to urban poor beneficiaries which was originally proposed for sale in NVN Nagar project, Chennai. Out of this only 79 tenements was identified for beneficiaries residing in river side and the remaining 89 beneficiaries are yet to be identified.

Thus, non-identification of the beneficiaries by the Board at the time of preparation of DPR or before commencement of projects or even at the time of execution stage was a major reason for non-occupation of the completed tenements as discussed in Para 3.2.8 of this Chapter.

The Government replied (October 2022) that regarding identification of beneficiaries, consolidated guidelines were issued[7] (January 2022) and for all the projects the guidelines are being followed. However, the fact remained that the guidelines was not followed prior to January 2022 in the implementation of the housing schemes test checked under PMAY(U).

3.2.3 Non-adherence to timelines for acceptance, finalisation of tender and execution of agreement

As per G.O.No.873 dated 04 May 1982 of Public Works Department read with G.O. No.490 dated 11 September 1998 of Finance Department, the tenders floated by GoTN is to be finalised within 52 days of receipt of tender. Similarly, after finalisation of tender and issue of work order to the selected tenderer, agreement should be entered into with the contractor within 15 days from the date of acceptance of work order.

Audit noticed that tenders were accepted and finalised beyond the prescribed timeline in six (nine instances) out of the 43 selected projects. Delay in execution of agreement after finalisation of tender in sampled projects were also noticed as detailed below:

- In Perumbakkam Phase III project, Chennai, the response time given was only 16 days from the date of publication of tender as against 30 days.
- In three[8] projects, there was delay in finalisation of tender between 20 and 68 days.
- In Murugamangalam, Kancheepuram, the Board did not finalise the tender within the bid validity period (i.e., before 9 November 2019 which is 90 days from the date of opening of the tender) and the lowest bidder did not extend his concurrence for the offered value in the bid. Hence, the Board resorted to re-tendering for the project. Meanwhile, the Schedule of Rates was revised which resulted in increase in project cost from ₹ 89.59 crore to ₹ 114.12 crore.
- In four[9] projects, agreement was executed after a delay of six to 21 days without any recorded reasons.

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7 G.O. (Ms) No.10, Housing and Urban Development [UHD-3] Department, dated 25.01.2022
8 Thailavaram Phase I, Phase II and Valparai.
9 Kolimukkanur, Thailavaram Phase I, Phase II and Valparai.

The Board did not record any reasons for the delay in finalisation of tender and in execution of agreement. This also had a cascading effect such as delay in commencement of the project, cost escalation and consequential increase in State Government share and also in the beneficiary's share.

The Government replied (October 2022) that in respect of Perumbakkam, removal of a high tension electricity line passing through this land had caused delay of 28 days to execute the agreement. In respect of Murugamangalam, it was replied that due to unwillingness of the contractor for negotiation, re-tender was called for. The reply however did not mention the reasons for delay in three projects and delay in execution of agreements in four projects.

Recommendation: Government should review all cases of delay in execution of construction agreements in housing projects and fix responsibility for violation of the same.

3.2.4 Non-utilisation of eligible Floor Space Index

As per Rules 35 and 39 read with Rule 49 of Tamil Nadu Combined Development and Building Rules (TNCDBR), 2019, Planning parameters for non-high-rise buildings and Special rules for High Rise Buildings, the eligible Floor Space Index (FSI) based on the site abutting road width is given in **Table 3.2** below:

Table No 3.2 –– Floor Space Index

Sl. No	Road width for normal FSI (In metres)	Eligible FSI
1	Up to 12 m	2
2	12 m to 15 m	2.5
3	15 m to 18 m	3.25

(Source: Tamil Nadu Combined Development and Building Rules)

Audit test check in nine projects revealed that the Board did not submit the proposal to achieve the eligible FSI as per the Rules. As against the total eligible FSI of 9.17 lakh sq.m. (23,490 tenements) the proposal was made only for 6.15 lakh sq.m (15,585 tenements) (**Annexure 5)**.

As per Rule 39(23)(b) of TNCDBR, 2019, Premium FSI charges shall not be collected for the excess FSI area over and above normally permissible FSI area for affordable housing projects. Para 11.6 of PMAY (U) guidelines states that the States/UTs shall provide additional FAR/FSI/TDR and relaxed density norms for slum redevelopment and low cost housing, if required. Also, as per clause 5.2.2 of the Consolidated Guidelines for the Implementation of Housing for All Mission (Urban) (January 2022) efforts should be made to utilize the maximum possible FSI so that people residing in nearby objectionable land and EWS beneficiaries may be allotted in the excess units constructed.

Since land is a scarce resource in all the urban areas including Chennai, the Board could have also considered the Premium FSI in the nine projects mentioned above. However, even the eligible basic FSI was not achieved by the Board in the said projects resulting in construction of reduced tenements.

The details of the nine projects, abutting road width, eligible and utilised FSI and less achievement of FSI are listed in the **Annexure 5**.

The Government replied (October 2022) that (i) optimum FSI is achieved presently considering the maintenance of the lifts and fire safety measures are being taken care in the High Rise Buildings as per the conditions of Department of Fire and Rescue Services (DF&RS). Further it was replied that in many of the projects the space reserved for Green belt, OSR, Roads & Public utilities constitute nearly 50 to 60 *per cent* of the land area and only the balance land is utilised for residential use.

The reply is not tenable since the land required for OSR should be included for calculation of FSI as provided for under Rule 39 of the Rules cited above.

3.2.5 Commencement of construction prior to obtaining Planning Permission

As per Section 58 of the Tamil Nadu Town and Country Planning Act, 1971 and as per Rule 4 of TNCDBR, 2019, no person shall carry out any development without written permission of the Authority to whom this power was delegated. Further, all the Government Agencies also have to get plan approval before commencement of construction. The Hon'ble High Court[10] had also held that construction should be without violations.

Audit noticed that in respect of 18[11] AHP projects, the Board had commenced construction prior to the date of issue of planning permission **(Annexure 6).** This tantamount to non-compliance with statutory provision.

The Government replied (October 2022) that efforts are being taken to obtain the EIA & CRZ clearance for these projects. After obtaining CRZ & EIA, Planning permission will also be obtained thereafter.

3.2.6 Construction of tenements in water body

The GoTN allotted[12] (July 2005) 74.57 acres of land in Moorthingar street, Chennai for construction of tenements. The Board constructed (2018) 960 tenements under Phase I in an extent of 8.96 acres. Further, projects in Moorthingar Street, Chennai (Phase II and Phase III) were sanctioned (May 2018) for construction of 1,080 tenements in an area of 11.17 acres and the work is in progress.

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10 WP.No.25818 of 2017 and WMPs 27252 and 27253 of 2017

11 Moorthingar street Phase II, KP Park Phase II, NVN Nagar, Ernavoor, R3 Police Station, Manali Phase I and II, Moolkothalam Phase II, Kailasapuram TT Block (Chennai), Kilkathirpur (Kancheepuram), Kurumbanchavadi (Ariyalur), Thailavaram Phase I and II (Chengalpattu), Thiruvathigai (Cuddalore), Dobikana, Kovaipudur (Coimbatore), and Parakinkalvilai (Kanyakumari).

12 GO No.397 (Revenue Department) dated 7 July 2005

In the total area of 74.57 acres of land allotted, an extent of 4.24 acre was classified as 'Water Body' (**Figure 12)**.

Audit performed spatial data analysis of the site and observed that the construction of Phase II and Phase III was done on the water body of 4.24 acres area. Audit observed that despite sufficient availability of land the Board constructed tenements in the water body posing danger to the lives of inhabitants. The comparative satellite imageries of the waterbody (**Figure 12**) and the present area of construction (**Figure 13**) are shown below.

Latitude 13.115485° longitude 80.260662° - As of February 2015

Figure 12



Latitude 13.115485° longitude 80.260662° - As of March 2021

Figure 13



On further scrutiny of the plan approval documents, it was noticed that the CMDA had issued orders in October 2020 for reclassification of Water Body into 'Residential Use'. The action of conversion of a water body to residential use is not permissible and is in violation of Hon'ble High Court judgement[13] on the subject besides causing environmental damage. As per Second Master Plan of Chennai (2008), water body land should not be converted for any other use. Though this was highlighted in Para 2.4.2 on "Conversion of water bodies as residential areas" in the Performance Audit of "Flood management and response in Chennai and its suburban areas" in the Report of the C & A.G. of India for the year ended 31 March 2016, Government of Tamil Nadu, the violation continues.

Incidentally, Audit noticed that though the work was commenced by the contractor for four blocks as of March 2021, payment of ₹ 24.55 crore[14] was made to contractor for the completion of the project up to plinth level. As evident from the satellite imagery **(Figure 13)**, the project was only at earthen level and has not reached the plinth level in two blocks, but the contractor was paid amount for completion up to plinth level for all blocks in a phased manner which resulted in undue benefit to the contractor.

The Government replied (October 2022) that CMDA had notified certain areas as water body during the preparation of Master Plan. As the competent authority CMDA has reclassified thereafter following proper procedures and due diligence, the work was taken

[13] High Court judgment dated November 2015 cited various Judgments for eviction of encroachers in the waterbodies in the larger interest of society and also concluded that encroachment in river poramboke was not legally sustainable.

[14] Total Project cost - ₹ 132.04 crore.

up. The layout approval was delayed due to re-classification of land use from water body to residential zone. As regards the undue payment for the construction of four blocks upto March 2021, it was replied that payment was made as per the actual works carried out in the site.

The reply is not tenable since both CMDA and the Board are under administrative jurisdiction of the same Department and work should have commenced only after obtaining of statutory clearances. Further the Revenue Department is the competent authority for classification/reclassification of land as residential zone and the reply did not mention about obtaining of approval from the Revenue Department in this regard. With regard to payment, the spatial data clearly indicates the level of construction which does not commensurate with payment made upto that date.

Recommendation:

Government should ensure that construction of projects is initiated only after obtaining planning permission from the concerned authorities and responsibility needs to be fixed for violation of the same.

3.2.7 Delay in completion of projects

As per the agreements entered into for the construction of tenements, the scheduled period for construction of tenements varied from 12 to 24 months from the date of handing over of site to the contractor.

Audit noticed that in five[15] projects which had been completed, the delay in completion ranged between seven and 24 months as of March 2021. Further there were 6 projects[16] which are in progress beyond the schedule date of completion due to non-eviction of encroachments, delay in execution, etc. The delay ranged between four and 22 months as of March 2021. The delay in respect of all the 11 projects are detailed in **Annexure 7**.

This resulted in postponement of housing benefit to the urban poor living in unhygienic condition and resettlement of families living in the river side and waterways.

The Board in its reply (October 2022) stated that the reasons for the delay in completion of the projects was due to (i) Covid 19 pandemic, (ii) delay in obtaining planning permission from DTCP and EIA clearance and (iii) procurement of sand, building materials, etc. Further in respect of Manali Phase II, it was also replied that there was delay in vacating the court cases pending at the time of commencement of the project.

The reply is not tenable since while calculating the delay, an allowance of eight months has already been considered and the period of delay calculated was over and above the period of Covid 19 pandemic. Further obtaining mandatory clearances and availability of building materials should have been ensured before entering into agreement.

3.2.8 Non-allotment/non-occupancy of tenements in completed projects

Out of the 43 selected projects, eight projects were completed. Out of these eight projects, one project at Kurumbanchavadi, Ariyalur involving 288 tenements was fully occupied.

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15 Kurumbanchavadi, Kovaipudur, Parankilkalvilai, Thailavaram Phase-I and Manali Phase I

16 Annai Anjugam nagar, KP Park Phase II, Manali Phase II, Moolakathalam Phase II, NVN Nagar, and TT Block.

However, Audit noticed that in the remaining seven projects, involving 4,248 tenements, only 818 tenements were occupied and the balance 3,430 tenements remained unoccupied though these projects were completed during the period March 2019 and February 2021 as detailed in **Table 3.3** below:

Table 3.3 - Details of non- occupancy in completed projects

Sl. No	Name of the project	Month and year of completion	No. of tenements		
			Constructed	Occupied	Unoccupied
1	Kilkathirpudur, Kancheepuram	September /2020	2,112	0	2,112
2	Kovaipudur, Coimbatore	March/2019	672	418	254
3	Paraikinkalvilai, Kanyakumari	June/2020	480	255	225
4	Puliyadi, Kanyakumari	August/2020	120	28	92
5	Thailavaram Phase I, Chengalpattu	September /2020	480	19	461
6	Manali Phase I, Chennai	December /2020	288	98	190
7	Dhobikana, Coimbatore	February /2021	96	0	96
	Sub- Total		**4,248**	**818**	**3,430**
8	Kurumbanchavadi, Ariyalur	December /2019	288	288	0
	Total		**4,536**	**1,106**	**3,430**

(Source: Details furnished by the Board)

From the table, it could be seen that the occupancy was 24.38 *per cent* only and the balance 75.62 *per cent* remained unoccupied. Further, Audit observed that in Kurumbanchavadi project though 100 *per cent* allotment was made, the same was given to beneficiaries other than the intended beneficiaries for the reasons because the intended beneficiaries were not willing to vacate the slum area and also due to a pending Court case.

Audit scrutiny revealed that the reasons for non-occupancy by the beneficiaries in the completed projects were due to one or more factors such as non-identification of beneficiaries, unaffordable beneficiary share, distance of the location of the project and non- provision of infrastructure. As the AHP project is a top down approach wherein the location and the funding vis-à-vis the beneficiary share is decided by the Board, the beneficiaries has very little role in deciding the above factors. For example, in Puliyadi, there was non-identification of beneficiaries, unaffordable beneficiary share and also non-provision of infrastructure facility. Further in Kilkadirpur project also there was non-identification of beneficiaries, unaffordable beneficiary share and distance from the existing location. The above projects are discussed in detail in the succeeding paragraphs.

The Government replied (October 2022) that out of 4,536 tenements, 2,463 were occupied and concerted efforts and tangible action are being taken to allot the balance tenements. Thus, 2,073 tenements constructed at a cost of ₹ 167.58 crore remained vacant for more than two years from the date of completion leading to idling of investment.

a) Non occupancy due to non-identification of beneficiaries

Audit observed in six[17] out of eight completed projects, 4,152 tenements were constructed and the Board had not identified 2,953 beneficiaries as of March 2021 for the tenements completed. Due to non-identification of beneficiaries, the tenements though completed remained unoccupied to an extent of 71.12 *per cent.* In the remaining two completed projects, the beneficiary identification was 100 *per cent*.

b) Non occupancy due to unaffordable beneficiary contribution

Para 9.3(iii) of CSMC minutes[18] contemplated that, since financing of these projects also depends on contribution from beneficiary, the AHP projects should be commenced, only after minimum number of beneficiaries have accorded their willingness to avail of houses in these projects along with financial commitment for the same. While the GoI's share is fixed, the GoTN share and the beneficiary contribution is based on the cost of the project.

The pattern of funding in respect of AHP projects per tenement is as follows:

- GoI - ₹1.50 lakh
- GoTN share - ₹1.50 lakh to ₹14.82 lakh

Audit analysed the funding pattern for AHP Projects and observed that the beneficiary share ranged between ₹ 0.01 lakh and ₹ 9.35 lakh. The year wise details of beneficiary share are given in **Table 3.4** below:

Table 3.4 - Beneficiary Contribution

(₹ in lakh)

Year	Beneficiary Contribution fixed	
	For all the projects	For the selected projects
2015-16	0.66 - 2.04	0.82 - 1.89
2016-17	0.82 - 9.35	0.82 - 3.30
2017-18	0.18 - 7.23	0.33 - 7.23
2018-19	0.01 - 7.02	0.20 – 6.08
2019-20	0.10 - 4.16	0.49 - 3.77
2020-21	1.00 - 7.25	Projects not selected

(Source: Details furnished by the Board)

The Project wise details of the beneficiary share in respect of selected projects are given in **Annexure 8**.

As observed from the table, though the lowest beneficiary contribution in the selected projects was ₹ 0.20 lakh, the highest share was ₹ 7.23 lakh. It is pertinent to mention that though the per capita income of the State of Tamil Nadu was ₹ 2.13 lakh (2019-20),

[17] Kilkathirpudur (2112), Kovaipudur(145), Paraikinkalvilai (225), Manali Phase I(14), Puliyadi(92), Thailavaram Phase-1 (365),

[18] 3rd CSMC dated 28 November 2015

Audit observed that in 24[19] of the 43 selected projects, the beneficiary contribution was higher than the per capita income of the State. The beneficiary's share exceeded the per capita income limit in 140 projects **(Annexure 9)** sanctioned overall under AHP vertical. Incidentally, the CSMC in its meetings[20], also observed that the beneficiary contribution was on higher side. The Government in December 2021 issued orders[21] thereby reducing the beneficiary share in six[22] projects between ₹ 1.20 lakh and ₹ 1.50 lakh per beneficiary.

Illustration

- In Puliyadi, Kanyakumari district, though the project was completed in August 2020, out of the 120 tenements, allotment orders were issued to 68 beneficiaries (July 2021) and allotment was yet to be made for 52 beneficiaries. The beneficiary contribution was ₹ 2.89 lakh/per tenement for the project. Audit noticed that even out of 68 beneficiaries, only 28 beneficiaries had paid their contribution of ₹ 2.89 lakh and occupied. The remaining 40 tenements (59 *per cent*) was not occupied as of December 2021 due to the fact that the beneficiaries' contribution was unaffordable.
- In Manali Phase I, Chennai project 288 tenements were reconstructed for existing beneficiaries and the project was completed in October 2020. The Board issued allotment orders for 274 tenements out of the 288 tenements. The beneficiary contribution was ₹ 3.30 lakh for the project. Audit noticed that though allotment orders were issued for 274 tenements, only 98 tenements were occupied as they had remitted their beneficiary contribution. The remaining 176 beneficiaries (64 *per cent*) could not occupy the tenements as they could not afford to pay their share of ₹ 3.30 lakh as beneficiary contribution.

The Scheme of affordable housing is for slum families and EWS category. As such the GoTN should determine its share every year to be distributed equally to number of tenements proposed to be constructed every year irrespective of the location of such projects. Failure to do so has resulted in fixing of different GoTN share for projects which ultimately resulted in fixing of increased beneficiary share non-commensurate with the location viz., city, town, etc.

The Government replied (October 2022) that the tenements in Chennai are constructed with higher floors which requires additional infrastructures like lift with power back up (Genset), firefighting equipments etc. As a result, the beneficiaries' contribution per tenement is higher when compared to other districts. In respect of AHP Projects GoTN is giving a subsidy of ₹ 7.00 lakh towards their share whereas GoI is giving a subsidy of ₹ 1.50 lakh. The share of subsidy component of GoI has to be increased, so that the beneficiary contribution will come down. Considering the need of the beneficiaries, arrangements are being made to facilitate the loan camps for the beneficiaries of Puliyady with bankers.

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19 Annai Anjugam Nagar, KP Park Phase II, Manali Phase I, Moolakothalam Phase II, Moorthingar Street Phase II, Puliyadi, TT Block, NVN Nagar, R3 Police Station, Fisherman Colony, Kailasapuram, Gandhi Nagar Loop Road, Subedar Garden, Pallakkumaniyam, Appavoo Nagar and Subbu Pillai Thotam, Kuil Thotam, PM Dharga, Srinivasapuram Phase II, Kotturpuram Phase II, Visalakshi Amman Estate, Perumbakkam Phase III, M.K. Radha Nagar, Manjalmedu and Vysarpadi Old Block.

20 35th, 40th, 46th, 47th and 50th between June 2018 and December 2019.

21 GO (4D) No.54 dated 17 December 2021 H & UD Department

22 TT Block, NVN Nagar, Fisherman Colony, Manali Phase I, R3 Police Station and Manjalmedu

The reply is not tenable since the cost of the project and the resultant contribution from the beneficiaries is an issue which should have been addressed before taking up the execution of the project. It is also pertinent to mention that the Board had failed to increase the number of tenements in a limited parcel of land based on the approved FSI of each area which would have considerably reduced the per capita cost.

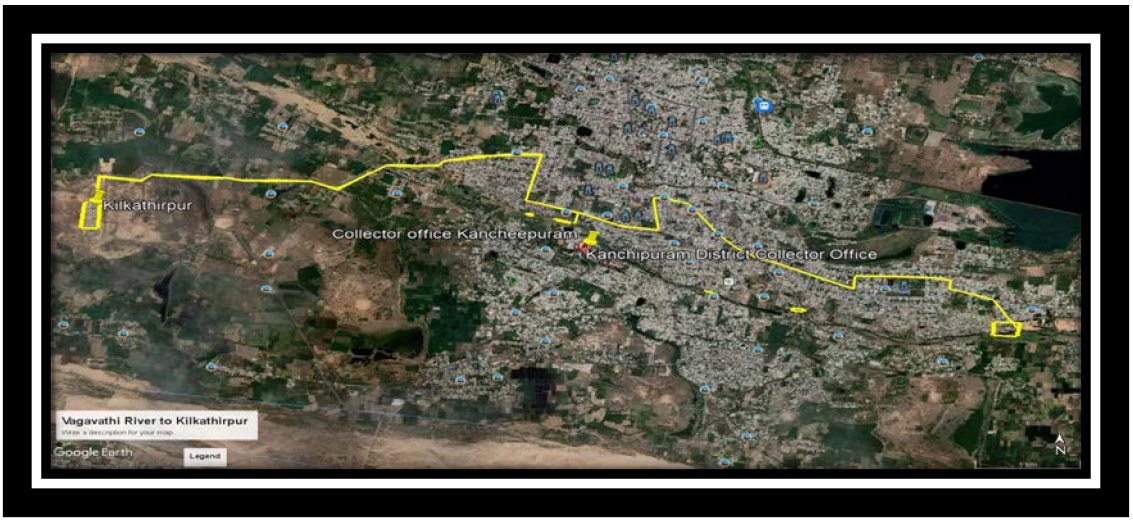
c) Non occupancy due to distance of the site

In case of relocation of the urban poor, the site of the new project selected for relocation should be in proximity to the existing area in order to sustain their livelihood.

Illustration

Audit observed in Kilkadirpur, Kancheepuram district, construction of 2,112 tenements was completed in September 2020. It was decided by the Board to allot the tenements to 931 beneficiaries who had encroached the Vegavathi river and the balance 1,181 tenements to houseless non slum EWS beneficiaries. However, the project was constructed at a distance of 11 kms (approximately) from the existing settlement and hence the beneficiaries were reluctant to move to the new location. This was also evident from the spatial analysis (**Figure 14**) of the project.

Figure 14 - Kilkadirpur project, Kancheepuram
(Slum tenements from Vegavathi river passing through Kancheepuram city to Kilkadirpur – 11 kms.)



This resulted in non-occupation of the tenements and postponement of housing benefit to the urban poor living in unhygienic condition besides causing pollution to the river.

Audit further noticed that the beneficiary share per tenement in respect of this project was reduced from ₹ 2.50 lakh to ₹ 1.50 lakh in August 2022. Further in the consolidated guidelines issued in January 2022, GoTN has stated that while selecting the land, the distance from the nearest town or source of employment should be considered and the travelling time should not be more than half an hour to reach the nearest urban areas.

The Government replied (October 2022) that 240 Vegavathi river encroachment families and 262 beneficiaries under EWS category have paid the full contribution amount so far and action is being taken to get the beneficiaries contribution from the remaining beneficiaries.

Thus, 1,610 tenements constructed at a cost of ₹ 138.72 crore remained vacant for more than two years from the date of completion leading to idling of investment.

d) Non occupancy due to non-provision of infrastructure in Projects

Provision of roads, drinking water, sewerage system and electricity are the basic infrastructure facilities essential for any housing project. Audit noticed in three completed projects involving 696 tenements, lack of infrastructure facilities resulted in non-allotment/occupancy due to the reasons stated below.

- In Thailavaram (Phase-I) project involving 480 tenements, only 115 tenements were allotted out of which only 96 were not occupied due to non-availability of proper road connectivity and streetlights. It is pertinent to mention that eventhough the project was converted into cross-subsidy viz., sale of tenements to outsiders, no sale could be effected since there were no applicants for the reasons stated above.

- In Puliyadi, Kanyakumari involving 120 tenements, only 28 paid their beneficiary share due to non-provision of drinking water facility.

- In Dhobikana, Coimbatore involving 96 tenements which were also fully allotted, no beneficiary has occupied due to non-provision of essential facilities for the intended beneficiaries viz., washing tanks and washing stones till date (December 2021) for the beneficiaries.

Thus, the prime objective of providing housing for urban poor, was not fulfilled even though the tenements were completed in eight projects out of the 43 selected projects.

The Government replied (October 2022) that in Thailavaram scheme all the infrastructure facilities including roads and streetlights have been provided and 235 tenements have been occupied as against 480. The reply did not mention about the non-allotment/occupation of the remaining 245 tenements in Thailavaram. In Dhobikana, Coimbatore, it was replied that all the 96 tenements have been allotted and occupied by the families. However, as the infrastructure facility such as washing tanks and washing stones was eventually provided by the Government based on Audit observation, all the 96 beneficiaries of Dhobikana have occupied the tenements.

Recommendation:

Government should review all the cases of non-occupancy by the beneficiaries, refix beneficiary contribution and ensure that suitable facilities are provided in the newly constructed houses to avoid idling of assets.

3.3 Beneficiary Led Individual House Construction Projects

3.3.1 Non revision of grant for beneficiaries

For construction of a dwelling unit under BLC, a grant of ₹ 2.10 lakh is sanctioned by the Board and released to the beneficiary. The amount of grant to be given to the beneficiary was fixed in the year 2015-16 when PMAY (U) was introduced and is in vogue till date.

Audit noticed that the cost of construction of a BLC dwelling unit which was at ₹ 3.10 lakh in 2015-16 had increased to ₹ 4.62 lakh in 2020-21 as per PWD Schedule of Rates. However, the amount of grant released to the beneficiaries remained constant at ₹ 2.10 lakh throughout the period 2015-21.

Audit observed from the monthly progress report of BLC dwelling units (August 2021) that out of 43,761 dwelling units, 10,700 units were in progress at different levels[23]. It was also observed that 2,503 beneficiaries did not commence construction.

During field visit, Audit surveyed 351 beneficiaries **(Annexure 10)** in the selected projects who had constructed houses under BLC. Among them, 137 beneficiaries have requested for increase in subsidy.

It is pertinent to mention that the Government had reduced[24] (December 2021) the beneficiary contribution in AHP projects considering the economic status of the beneficiaries and the Covid 19 situation. But the amount of grant to the land owning beneficiaries under BLC was not revised to match with the increase in cost of construction over the years. This hampered the completion of houses by the beneficiaries.

Recommendation:

Government should review the grant under Beneficiary Led Individual House Construction vertical in view of the periodic increase in Schedule of Rates so that the beneficiaries are compensated for the increased construction cost.

3.3.2 Ineligible payment to beneficiaries

Para 1.3 of PMAY (U) guidelines provide that any beneficiary under BLC should not own a pucca house (an all-weather dwelling unit) in his /her name in any part of India. In the case of a married couple, either of the spouse or both together in joint ownership will be eligible for a single house, subject to income eligibility of the household under the Scheme. The payments are made by the Board depending upon the area in which the dwelling unit is constructed.

Audit cross verified the list of beneficiaries and the ownership of the house to ensure the genuineness of the beneficiaries. The verification revealed that in nine districts, a sum of ₹ 1.71 crore was paid to 89 ineligible beneficiaries **(Annexure 11)** by the Board and the details of ineligibility are listed in **Table 3.5** below:

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[23] Basement level-2367, lintel level-2329, roof level -6004

[24] G.O.(4D) No.54 dated 17-12-2021, Housing and Urban Development Department

Table 3.5 - Ineligible payment made to BLC beneficiaries

Sl No.	Reasons for ineligibility	No. of beneficiaries	Amount paid ₹ in lakh
1	Applicant already owns a house	11	20.72
2	Unregistered land documents/ land document certified by Notary Public/ Not in possession of land/ Temple Land/ Possession of land of high value	15	29.70
3	Title deed not in favour of the applicant/ land in favour of family members	11	17.50
4	Two different beneficiaries by recording the same Aadhaar number	50	98.80
5	Applicant working in Government/ retired from Government	2	4.20
	Total	**89**	**170.92**

The Government replied (October 2022) that consolidated instructions was issued (October 2021) for implementation of BLC and the payments were made accordingly to eligible beneficiaries. Further it was replied that the beneficiary grant was given based on the documents furnished by the beneficiary in the instant cases.

The reply is not tenable since it is evident that the procedure is being followed only from October 2021. Further, the documents furnished by the beneficiaries were not validated by the Board/TPs in respect of cases pointed out by Audit.

3.3.3 Incorrect extension of grant under multiple verticals

As per Para 5.12 read with 8.12 of the PMAY (U) guidelines, a beneficiary will be eligible for availing benefit under any one of the verticals under PMAY. It would be the responsibility of State to ensure that the beneficiary is not given benefit under more than one vertical of the Mission. National Housing Bank (NHB) is the nodal agency for sanctioning and releasing assistance to beneficiaries under CLSS.

In order to verify the checks exercised by the Board to avoid extending multiple benefits across verticals by them, Audit collected the list of beneficiaries from the Board who were identified to have been availing multiple benefits and enquired the same with the NHB. The data furnished by the NHB (November 2021) revealed that the beneficiaries had availed benefits under multiple verticals i.e., both BLC and CLSS and AHP and CLSS as discussed below:

- 643 beneficiaries obtained multiple benefits (633 cases –benefits in BLC and CLSS and 10 cases - benefits in AHP and CLSS).
- NHB had sanctioned assistance to 528 beneficiaries without verification, though the Board had already sanctioned benefits under AHP/BLC.
- Similarly, the Board also had sanctioned assistance to 108 cases who had availed the benefits under CLSS.
- In the remaining seven cases, the date of sanction of CLSS by NHB was not available and hence could not be categorised.

Audit observed that the NHB had shared regularly, the CLSS data till October 2019 with the Board to avoid duplicity in sanctioning benefits, but the same was discontinued thereafter.

Thus, neither the Board nor the NHB ensured sanctioning of benefit through MIS Portal and the benefits were extended across verticals to the same beneficiaries in cases pointed out above.

The Government replied (October 2022) that the concerned Banks have been addressed to recover the grant given to the beneficiaries under CLSS in the cases of benefit under two verticals. Further, it was replied that the allotment of tenements under AHP is presently done after receiving the Aadhaar Number of both husband and wife.

3.3.4 Incorrect payment of assistance to two beneficiaries for the same house

As per National Remote Sensing Centre's advisory, BLC dwelling units are to be geo-tagged[25]. Joint Field Visit of a land in survey no.97/12 measuring 2,304 sq.ft. in Killai , Cuddalore District revealed that there was only one house. However, Audit scrutiny of the application documents revealed that benefits of ₹ 2.10 lakh each under BLC was extended to two individuals for the same house which is irregular.

On this being pointed out, the Town Panchayat replied that two separate work orders were issued and it was inspected by Junior Engineer and the same were geotagged. The houses geotagged by the Town Panchayat in this case are given in **Figures 18 and 19** below:

Figure 18	**Figure 19**
	
21.4.2020. Geotag photo of the house site	Picture of the house site taken during Joint field visit.

However, it was evident from pictures that the geotagged house as shown in Figure 18 belong to a different beneficiary. Thus, in the instant case, it is evident that the inspection by the Engineers of Town Panchayat and the geotagging of the completed house was erroneous.

The Government replied (October 2022) that the two individuals were added as beneficiaries in two different years and for different places. It further stated that the Executive Officer has been instructed to remove the wrongly taken geo tagging photos from the portal and upload the correct one.

The reply is not tenable since there was only one house at the said survey number and both the application documents had the same survey number.

[25] Geotagging is the process of appending geographic coordinates to media based on the location of a mobile device.

3.3.5 Incorrect procedure adopted for payment to beneficiaries

As per para 14.9 of the PMAY guidelines on BLC, the assistance of ₹ 2.10 lakh should be transferred electronically to the beneficiary`s designated bank account.

Audit noticed in a project in Pappireddipatti Town Panchayat, Dharmapuri district, that in (total 81 beneficiaries) respect of 10 beneficiaries, the Executive Officer, Pappireddipatti Town Panchayat had transferred an amount of ₹ 7.50 lakh[26] to a contractor's bank account who was engaged in the construction of house for these 10 beneficiaries. The procedure adopted in the instant case is in violation of the PMAY guidelines.

The Government replied (October 2022) that as the beneficiaries were unable to construct the house on their own and a contractor was engaged. It was also replied that instruction has been issued to Commissioner of Town Panchayats to take necessary action.

3.3.6 Incorrect deduction from assistance to beneficiaries

PMAY guidelines do not stipulate withholding of assistance due to non-installation of solar panels. The Commissioner, Town Panchayat, Chennai, issued (September 2020) instruction to release payments as per the progress of house without insisting of installation of solar panel.

Audit noticed that a sum of ₹ 15.58 lakh was withheld (ranging from ₹ 14,000 to ₹ 60,000 each) from the assistance released to 71 beneficiaries in five[27] Town Panchayats towards non-installation of solar panel. The amount was not released to the beneficiaries in spite of the above instructions of the Commissioner, Town Panchayat thereby denying the full financial assistance to the beneficiaries.

The Government replied (October 2022) that Commissioner of Town Panchayat was instructed to take necessary action for the deduction of grants towards Solar Panel.

3.3.7 Diversion of funds

PMAY guidelines do not specify diversion of funds among verticals. The CSMC (December 2019) has observed that a proposal has to be submitted to the Ministry of Housing for diversion of unutilised portion of Central assistance funds from AHP to BLC in respect of projects which are yet to be commenced under AHP vertical.

Audit noticed that an amount of ₹ 10.05 crore was due to be paid to 1,861 beneficiaries of BLC Vertical in Coimbatore Division. However, Coimbatore and Division IX (Perumbakkam), Chennai, diverted a sum of ₹ 3.00 crore and ₹ 2.59 crore respectively from BLC to AHP projects which is irregular thereby causing hardship to the BLC beneficiaries.

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[26] The 10 houses were in different stage of construction.

[27] A-Vallalapatti (Madurai), Varadarajanpettai (Ariyalur), Anjugramam, Karungal, Killiyur (Kanyakumari).

The Government replied (October 2022) that to accelerate the pace of progress under AHP and to complete the scheme as scheduled, the funds from BLC component were diverted initially and subsequently made good as and when the funds are received from Government. The diversion of funds from one vertical to other for a smaller duration is permitted by GoI vide its guidelines Clause 14.7. The instalment dues to the beneficiaries were made without affecting the progress of works under BLC.

The reply is not tenable since as per clause 14.7, the State Government is empowered to release funds as per the progress of the projects. However, the diversion of funds to other verticals is not envisaged. Further, the funds were diverted from BLC to AHP projects even though the amount was due to be paid to the BLC beneficiaries as per their progress of completion which was not paid to them in time.

Recommendation:

Government should ensure that the responsibility is fixed for non-screening/validation leading to payment of ineligible assistance, incorrect extension of grant and diversion of funds in the housing projects.

3.3.8 Conversion of BLC project to AHP - reduction in number of beneficiaries

The Government announced (September 2015) that TNHB would hand over 4,449 EWS plots to the Board in Uchapatti Thoppur Satellite township, Madurai district for relocation under BLC for the poor slum dwellers living in objectionable areas of Madurai City. The Board planned 3,882 houses in three Phases under BLC. The TNHB handed over only 1,958 plots (July 2020) and was yet to transfer (March 2021) the remaining plots.

As only four beneficiaries had constructed the house, the Board reported (December 2016) to the Government that beneficiaries had expressed their reluctance to construct the houses in the identified location efficiently and economically due to lack of basic infrastructure such as electricity, water supply, road facilities and non-availability of men and materials.

Further, the Board citing the unwillingness of the beneficiaries proposed for deletion of beneficiaries from BLC and decided to construct 672 tenements under AHP. Thus, in Uchapatti Thoppur project in Madurai though there were eligible beneficiaries for construction of individual 3,882 dwelling units, due to lack of infrastructure facilities, the project was not materialised. This also led to shift from BLC to AHP and denial of housing benefits to 3,206 beneficiaries and they continue to live objectionable areas.

In the Exit Conference, it was stated (September 2022) by the Principal Secretary that the land was given free of cost to the beneficiaries and the non-availability of infrastructure cannot be a reason because it would come to place only when people occupy the site.

3.3.9 Improper/Partial collection of beneficiary share

a) In respect of four projects, beneficiary contribution for the tenements constructed under AHP vertical and JnNURM scheme amounting to ₹ 15.30 crore was paid by Highways Department, Coimbatore and Coimbatore Corporation to the Board. However, it was seen that the Board had also collected ₹ 4.51 crore from the beneficiaries during 2016-21 for these projects which is incorrect as detailed in **Table 3.7** below:

Table No 3.7- Beneficiary contribution received

Sl. No	Name of the Project	No. of tenements constructed	Beneficiary contribution (₹ in lakh)	
			Received from Highways Department/ Coimbatore Corporation	Received from beneficiaries by the Board
	AHP			
1	Dhobikhana	96	96.00	6.15
	JnNURM			
1	Ukkadam	1,840	455.00	122.11
2	Keeranatham, Gandhi Nagar	1,280	460.80	274.01
3	Malumichampatti	1,440	518.40	49.11
	Total		**1,530.20**	**451.38**

Source: Details furnished by Board

The Government replied (October 2022) that in respect of Dhobikhana, beneficiary share of ₹ 96 lakh has been received from Highways Department and no other amount collected from beneficiary. The reply is not tenable since an amount of ₹ 6.15 lakh was also received from the beneficiaries as stated by the Coimbatore Division of the Board in October 2021. The reply did not mention about the three projects pertaining to JnNURM.

b) Audit scrutiny of the collection of beneficiary's share in eight completed projects revealed that the collection was 100 *per cent* in four[28] projects and in one project (Kilkathirpudur, Kancheepuram) beneficiary's share has been agreed to be paid by the Collector on its behalf. In the remaining three projects, the Board had not collected ₹ 9.52 crore (since from the period between June 2017 and April 2018) as against ₹ 16.88 crore as detailed in **Table 3.8** below:

Table 3.8 – Collection of beneficiary share

(₹ in lakh)

Sl No	Name of the Project	No. of tenements constructed	No.of tenements allotted	Amount per bene-ficiary	Amount due to be collected (based on allotment)	Amount collected	Pending Collection	Pending collection (*in per cent*)
1	Manali Phase I, Chennai	288	274	1.50	411.00	352.80	58.20	14.16
2	Parankin-kalvilai Kanyakumari	480	255	1.29	328.32	180.88	147.44	44.90
3	Thailavaram Phase I Chengalpattu	480	115	8.25	948.75	202.00	746.75	78.71
	Total	**1248**	**644**		**1,688.07**	**735.68**	**952.39**	**56.42**

Source: Details furnished by the Board

The above table indicates that 56.42 *per cent* of the beneficiary's share remained uncollected.

The Government replied (October 2022) that an amount of ₹ 11.33 crore has since been collected. However, an amount of ₹ 5.55 crore is yet to be collected from the beneficiaries.

[28] Dhobikhana, Kovaipudur, Kurumbanchavadi and Puliyadi.

3.3.10 Non-provision of technical guidance resulted in construction of dwelling units with inferior quality

Para 12.10 of the PMAY guidelines stipulates that on the basis of the quality assurance report of their own technical staff, States and ULBs should take both preventive and curative measures to ensure that standard quality houses are constructed and infrastructure created under the mission.

Audit conducted Joint field visit (August 2021) of 56 houses constructed under BLC in Madurai along with Board officials of Madurai Division. Of these, it was noticed that 11 houses constructed at Thaai Nagar, Anuppanadi, Madurai district were affected by dampness/leakages. The Board accepted (August 2021) that the building was constructed on a clay soil which resulted in a different pattern of expansion and contraction due to ground moisture content. Had necessary guidance on construction been offered at the initial stage of construction, the defects could have been rectified.

The Government replied (October 2022) that the beneficiaries were given technical guidance which was not followed and they have constructed houses on their own. It was also replied that the audit observation will be enforced in future.

The fact however remained that there was no available records to indicate that such advice was actually given.

Recommendation: Government should ensure that timely guidance is provided to the beneficiaries so as to ensure quality in construction work in housing projects.

3.4 Execution of JnNURM Projects

There were 15 projects **(Annexure 12)** under JnNURM which were in progress as of April 2015. Out of this, 14 projects involving 14,990 tenements were completed and one project involving 2,496 tenements is yet to be completed.

3.4.1 Non completion of JnNURM project

The 50th CSMC of PMAY had observed (December 2019) that the mission period for JnNURM was already over by March 2017 and hence, it was the responsibility of the State to ensure that the remaining houses were completed at the earliest.

The Board took up the construction of 2,496 tenements at Perumbakkam in Kancheepuram district under resettlement programme for the families living in objectionable locations such as water ways, road margin, etc., in Chennai city under JnNURM.

The work for construction with allied infrastructure was awarded (December 2012) to Engineering Projects India Ltd., New Delhi for a contract value of ₹131.35 crore under Phase II. The project was scheduled to be completed in June 2014 (21 Blocks) and January 2016 (five Blocks). The contractor had completed 864 tenements as of June 2021. The remaining 1,632 tenements were in progress at various stages. The extension of time was given up to December 2021.

The reasons attributed by the contractor for the delay was due to heavy rains, Varda cyclone, closure of sand quarries and Covid 19. However, the Board attributed the delay to the contractor due to the poor planning in arranging the materials and labour for the

work and consequent delay in execution of the project. As such the project was not completed even after five years.

In this connection, Audit observed that the Board granted extension of time as a matter of routine. Though the Board levied penalty for delay as per the terms of the agreement at ₹ 10 per day of delay, the same was very meagre and not commensurate with the project cost. It is pertinent to mention that the CSMC had also observed on this abnormal delay. Thus, even after spending ₹ 102.59 crore (78.10 *per cent*) upto March 2021 for partial completion, the beneficiaries continue to live in untenable area.

The Government replied (October 2022) that extension of time was given upto 31 December 2022 to complete the works. The reply is not tenable since after a lapse of six years, the project is yet to be completed.

Recommendation*: *Government should ensure that the remaining Jawaharlal Nehru National Urban Renewal Mission projects are completed as early as possible and responsibility is fixed for the delay.

3.4.2 Tenements not allotted/ allotted but unoccupied for more than five years

Audit noticed that out of 14 projects completed under JnNURM, the allotment was 100 *per cent* in four projects[29] involving 1,664 tenements with full occupancy only in two projects (Gudapakkam and All India Radio).

In the remaining 10 projects[30] involving 13,326 tenements, though the projects were completed in 2017, allotment of 1,105 tenements to beneficiaries was not effected for more than five years. Further, of the 12,221 tenements allotted, 1,082 tenements remained unoccupied. The reasons for non-occupancy of tenements by beneficiaries is discussed below in illustrative cases:

Keeranatham North, Coimbatore

Out of 640 tenements completed in November 2017, though 415 tenements were allotted, they remained unoccupied due to non-completion of Sewage Treatment Plant (STP) even after four years from the date of completion (December 2021).

Rajakkur project, Madurai

Out of 1,566 tenements constructed (2012) to rehabilitate the slum dwellers living in objectionable government lands (14 slums), 1,004 tenements were allotted to the beneficiaries. Out of the allotment, 442 tenements remained unoccupied. Thus the slums in Madurai continue to exist and the objective of the project to rehabilitate the slum dwellers living in the objectionable government lands was not achieved even after the passage of nine years.

Audit conducted a joint field visit and observed that even out of 562 tenements occupied, 347 was occupied by the beneficiaries themselves and the balance 215 tenements were let out for rent, leased or sold out to the general public against the conditions laid down in the tenement allotment orders. The existing beneficiaries attributed distance of project site **(Figure 20)**, non-availability of frequent bus facilities, hospitals, schools, etc which

[29] Chennai- All India Radio, Tiruvallur -Gudapakkam, Coimbatore- Kurunji Nagar and Sugunapuram.

[30] Coimbatore - Malainagar, Keeranatham Gandhi Nagar, Vellalur, Madukkarai-Annanagar, Malumichampatti, MGR Nagar, Ukkadam, Keeranatham (North),
Madurai - Rajakur and
Kancheepuram - Navalur.

ultimately affected their livelihood as the reasons for non-occupation by allotted beneficiaries.

Audit noticed that the Board has not cancelled the allotment made to the beneficiaries who did not occupy and has also not monitored the occupancy status of the allotted tenements.

Figure 20
Distance from existing location to project site at Rajakkur (10 to 17 kms)



The Government replied (October 2022) that in respect of Rajakkur, identification of 313 families was in progress in co-ordination with the District Administration and for Keeranatham North, 630 tenements have been allotted and the allotment of remaining 10 tenements is under process. However, the reply is silent about the action taken against those beneficiaries who have sold/leased out/rented the tenements in Rajakkur. In respect of Keeranatham North, the reply is silent about the occupancy of tenements and completion of Sewerage Treatment Plant.

Recommendation: The Government should implement suitable validation checks to ensure that only those beneficiaries who were identified and allotted have occupied the tenements. It should also take immediate action against those beneficiaries who have violated the allotment conditions and also to include stringent provisions in the rules to stop such violations.

3.4.3 Retention of unspent balance under JnNURM

The GoI had instructed[31] (September 2019) that funds lying with the GoTN requires urgent attention and have also prescribed the mode of refund with account details.

The JnNURM scheme funds were utilised for construction of tenements and development of infrastructure. An unspent balance of ₹ 72.15 crore was available with the implementing agencies as given in **Table 3.6** below:

[31] Ministry of Housing and Urban Affairs letter No.D.O.No.O-11011-85-2018-HFA-3(9053608) dated 9 September 2018

Table No 3.6 - Unspent balances under JnNURM

Sl No	Implementing Agency	Amount (₹ in crore)
1	Madurai Corporation	49.85
2	Coimbatore Corporation	17.82
3	Palani Municipality	4.48
	Total	**72.15**

(Source: Data obtained from ULBs)

As the scheme was completed in 2017, retention of ₹ 72.15 crore with the ULBs (outside the Government Account) for more than four years is unwarranted.

The Government replied (October 2022) that an amount of ₹ 44.37 crore (Madurai), ₹ 17.52 crore (Coimbatore) and ₹ 4.48 crore (Palani) have since been remitted. However, remittance details of the remaining ₹ 5.48 crore and ₹ 0.30 crore is awaited.

3.5 Non exploring of possibilities for the sale/transfer of Special Transferable Development Rights

Regulation 9-A of Development Regulations, 2008 for CMDA readwith Annexure XXVII of the Regulation, stipulate that the slum dwellers residing at land owned by Government departments or agencies (non-objectionable areas), who are to be resettled to bring the encroached land to its original status or to make the land available for any public use, are eligible for award of Special Transferable Development Rights (STDR) in the form of FSI. For the alternate accommodation provided directly by the Board also, the STDR is awardable to the Board and the Board may utilise the FSI credit in their development sites or transfer it to others for revenue generation.

FSI credit in the form of STDR Certificate per slum beneficiary household shall be equal to 30 square meters of floor area multiplied by a factor 1.5 multiplied further by a factor[32].

It was seen that CMDA had issued (October 2015) seven STDRs to the Board. The Board had sold two STDR for a value of ₹ 1.82 crore[33] and kept balance five STDRs unutilised/unsold. When the reasons for non-utilisation of STDR was called for, the Board stated (November 2021) that the Government was requested for the constitution of Committee for examining the procurement of e-services of a corporation[34] for e-auctioning of TDR's.

[32] Arrived at by dividing the guideline value of the land at the emanating site with the GLV of the land at the STDR receiving site.
[33] one each for TNHB and private builder.
[34] M/s. Metal Scrap Trading Corporation Limited.

Thus, due to non-utilisation of the STDR's and delay in taking action for sale of STDR by more than six years, the Board was deprived of much needed revenue.

The Government replied (October 2022) that after issuing the G.O for e–auctioning, the sale of TDR will be commenced.

Recommendation: Government should expedite the sale of Special Transferable Development Rights in order to effectively utilise the sale proceeds.

CHAPTER IV
MONITORING AND CAPACITY BUILDING

CHAPTER IV – MONITORING AND CAPACITY BUILDING

Audit noticed deficiency in conduct of Third Party Quality Monitoring inspection in AHP Projects and lack of co-ordination between Board and Town Panchayats led to ineffective monitoring in BLC dwelling units.

The Government had issued orders (December 2021) facilitating formation of Resident Welfare Associations to maintain tenements and to provide matching grant for maintenance charges collected.

Consolidated guidelines issued (January 2022) inter alia included for periodical monitoring by TPQMA.

4.1 Introduction

The GoI monitors the progress of the project implementation periodically through Central Sanctioning and Monitoring Committee (CSMC). The remarks of the CSMC with regard to the delay in completion of project under JnNURM has been mentioned in Para 3.4.1 and with regard to timely assessment of demand has been stated in Para 2.4.

Para 12.10 of the PMAY guidelines envisages that the State should engage Third Party Quality Monitoring Agencies (TPQMA) to ensure quality of construction. Effective monitoring of the progress of any project and quality of output is key to successful completion of the project. The role of TPQMA is as follows:

- Review and monitoring of quality of all PMAY projects implemented by ULBs or any implementing agencies and provide a structured report on the quality of projects under PMAY
- Schedule of visits of TPQMA across different projects.
- Ensure that TPQMA have access to the required documents/project sites

The States/ULBs should examine the reports of the TPQMA and take corrective measures.

4.2 Deficiencies in Third Party Quality Monitoring

Audit observed deficiencies in TPQMA in both AHP and BLC Projects during the audit period as discussed below:

4.2.1 Deficiency in conduct of TPQMA inspection in AHP Projects

Para 'C' of the Reference guide for Third Party Quality Monitoring under PMAY stipulates that the TPQMA will undertake field visit for ascertaining the quality of construction at the first instance preferably at the beginning 10-15 *per cent* progress of the project.

However, in 11[1] out of 43 selected projects, Audit noticed that the first inspection of the projects was done by the TPQMA belatedly when the stage of completion ranged between 18 and 49 *per cent* **(Annexure 13)**. For example, in respect of Manali Phase I, Chennai and R3 Police Station, Chennai, the work was completed to the extent of 49 and 35 *per cent* respectively before the first visit by the TPQMA. Further, except in Puliady wherein the first visit of the TPQMA was conducted within two months, in the remaining 10 projects the first visit was conducted after a period of four to 15 months from the date of handing over of site to the contractor. It is pertinent to mention that the period of execution of these 10 projects ranged between 12 to 24 months.

Thus, the important check to be conducted on the quality of basement and its stability which is one of the vital checks in the monitoring process was not ensured as the inspection was beyond the completion of that stage. Thus the quality of construction at each stage was not ensured which may lead to quality issues in future.

The Government replied (October 2022) that in some of the projects, payment was made towards the supply of materials, mobilisation advance at the initial stage of construction and hence, percentage of work completed at the time of first visit by TPQMA had variation. Even though, the appointment of TPQMA and field visits got delayed, subsequently more visits had been conducted by the TPQMA agency to ensure the quality of the construction.

4.2.2 Lack of coordination between Board and TPs led to ineffective monitoring in BLC dwelling units

Para 'B' of the Reference guide for TPQMA under PMAY stipulates that the City level Technical Cell will play the key role of coordination and overseeing of the TPQMA on behalf of the ULB. The City Level Technical Cell is available in the EE's Offices. The dwelling units constructed in the Town Panchayats under BLC were monitored by the JE/AE and AEE of the concerned Town Panchayats. The TPQMA for monitoring the quality of construction in the Town Panchayats areas is appointed by the Executive Engineer of the Board of the concerned Region. Based on the report of the TPQMA, the action taken report is to be submitted by the Town Panchayats to the Board.

Inputs like process of construction, types of materials used, preventive measures taken, etc. were required to be collected from the beneficiary and examinations such as soil, quality of construction, quality of materials utilised, preventive measures adopted have to be done by the TPQMA and also suggestions have to be given to the beneficiaries for maintaining quality construction.

[1] Fishermen colony, Kailasapuram, Kilkathirpur, KP Park Phase II, Manali Phase I and II, Moorthingar street Phase II, Murugamangalam, Puliyadi, R3 Police station and Thiruvathigai.

Audit scrutiny of TPQMA[2] reports in respect of BLC projects pertaining to Madurai, Cuddalore and Kancheepuram revealed that as many as 400, 100 and 434 houses respectively were stated to have been inspected in a single day.

Considering the higher number of houses inspected on a particular day, it is doubtful whether the important checks to be exercised was done effectively.

The Government (October 2022) replied that the TPQMA has been insisted to carry out the inspection works periodically with required number of teams and manpower. Board and Commissioner of Town Panchayats are presently ensuring the routine inspection of TPQMA. The Audit observation has been noted for follow up and future guidance.

Recommendation: ***Government should enforce the Third Party Quality Monitoring Agencies guidelines scrupulously and prescribe the periodicity of inspection with adherence to the timelines so as to ensure quality of construction.***

4.3 Non-attachment of Aadhaar number of beneficiaries in Management Information System Portal

Para 5.7. of PMAY(U) guidelines stipulates that State /ULBs/PLIs shall link beneficiary identification to Aadhaar, Voter card, any other unique identification or a certificate of house ownership from revenue authority of beneficiary's native district to avoid duplication. Further, the CSMC in June 2018[3] had stipulated that the Aadhaar details of beneficiaries with regard to their number and name should be accurate while updating in management information system (MIS).

Audit test checked uploaded Aadhaar number of beneficiaries and their family members in respect of 689 cases in three selected projects. The verification revealed the following as given in **Table 4.1** below:

Table 4.1 – Aadhaar details in MIS

(in numbers)

Sl. No	Name of the Project/ District	No of tenements		Availability of Aadhaar number of beneficiary and beneficiary family in MIS		No details available of either beneficiary/ family
		Constructed	Allotted	Beneficiary and family	Beneficiary only	
1	Fishermen Colony, Chennai	520	338	31	283	24
2.	Kailasapuram, Chennai	288	283	34	200	49
3.	Puliyadi, Kanyakumari	120	68	0	47	21
Total			**689**	**65**	**530**	**94**

(Source: Details furnished by the Board)

[2] For Madurai, Cuddalore and Kancheepuram – M/s. SGS India Private Limited, M/s Sonne Infrastructure Private Ltd., M/s. CS Associates respectively

[3] 35th CSMC Meeting

Out of the 689 allotments made in test checked three projects, the mandatory Aadhaar details of the beneficiary and the family members were not available for 94 beneficiaries in the MIS (Portal). In addition, the Aadhaar number of family members of 530 beneficiaries were not uploaded. The absence of the mandatory details of the beneficiaries as well as family members could lead to availing of subsidy under other verticals.

It is pertinent to mention that in Athipattu project under RAY scheme, 1,472 beneficiaries were allotted tenements. However, in four cases the beneficiaries or their family members had availed assistance under PMAY(U) also. The Aadhaar number of the beneficiary and family members of the beneficiary was not cross verified by the Board though the same was available with it.

Recommendation*: *Government should include vital identification details of the beneficiaries and their family members in the MIS portal to avoid extension of dual benefits.

4.4 Non-formation of Resident Welfare Association

Para 2.6 of PMAY(U)guidelines stipulates that GoTN and implementing agencies should encourage formation of associations of beneficiaries under the scheme like Resident Welfare Association (RWA) to take care of maintenance of houses built under the scheme. The monthly rate of maintenance charges has been fixed at ₹ 750 and ₹ 250 in respect of tenements with lifts and tenements without lifts respectively.

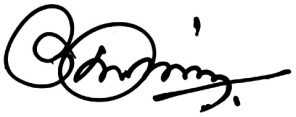
It is pertinent to mention that the Government in December 2021[4] has stated that Government would undertake maintenance work of tenements with the participation of RWA by providing matching grant to the Board equivalent to the maintenance charges collected.

Audit noticed that the RWA was not formed in any of the completed projects under PMAY covered in this Performance Audit so as to promote harmony among the beneficiaries and to develop and implement an asset maintenance framework to increase the sustainability of the housing assets constructed out of housing schemes. In the absence of RWA, the beneficiaries are totally dependent on the Board even for minor maintenance issues in the tenements.

The Government replied (October 2022) that order was issued[5] (December 2021) for formation of Residents Welfare Associations to undertake maintenance work of tenements with the participation of RWAs and to facilitate the registration of Resident Welfare Associations, the Government have also ordered[6] (July 2022) to reimburse the cost of registration of 694 RWAs.

[4] G.O.(4D) No.55 dated 17.12.2021 of Housing and Urban Development Department
[5] G.O.(4D) No.55 Hg & UD [UHD-1(2)] Department dated 17.12.2021
[6] G.O.(4D) No.30 Hg & UD [UHD-1(2)] Department dated 01.07.2022

Recommendation*: *Government should enforce the instructions given to the Board to co-ordinate with the beneficiaries to form the Residents Welfare Associations in all the projects to develop and implement an asset maintenance framework.



Chennai
The 05 April 2023

(K.P. ANAND)
Principal Accountant General (Audit-II)
Tamil Nadu and Puducherry

Countersigned



New Delhi
The 24 April 2023

(GIRISH CHANDRA MURMU)
Comptroller and Auditor General of India

ANNEXURES

ANNEXURE- 1

(Refer Paragraph 1.8)

List of Selected Districts and Town Panchayats

Sl.No.	DISTRICT		TOWNPANCHAYAT
1	Chennai		No Town Panchayats
2	Ariyalur	1	Udayarpalayam
		2	Vardarajanpettati
3	Coimbatore	3	Annur
		4	Karumathampatti
		5	Kinathukadavu
		6	Periyanaickenpalayam
		7	Thirumalayampalayam
4	Cuddalore	8	Bhuvanagiri
		9	Killai
		10	Thorapadi
5	Dharmapuri	11	B.Mallapuram
		12	Pappireddipatti
6	Dindigul	13	Ammainaickanur
		14	Chinnalapatti
		15	Sithayankottai
7	Kancheepuram	16	Chitlapakkam
		17	Thiruporur
8	Kanniyakumari	18	Anjugrammam
		19	Kanniyakumari
		20	Karungal
		21	Killiyoor
		22	Neyyoor
		23	Palugal
		24	Thazhakudy
		25	Therur
9	Madurai	26	A.Vellalapatti
		27	T.Kallupatti

ANNEXURE- 2

(Refer Paragraph 1.8)

List of AHP Schemes Selected

Sl.No	District	Name of the scheme	Number of housing units
1	Ariyalur	Kurumbanchavadi	288
2	Chennai	Ernavoor	6,877
3		Kotturpuram	2,772
4		Manali new Town Phase II	2,992
5		Perumbakkam	2,080
6		Srinivasapuram Phase II	2,016
7		Pallakumaniyam	1,680
8		Visalakshi Ammal Estate	1,120
9		Appavoo Nagar & Subbupillai Thottam	1,116
10		Vyasarpadi Old Block	1,126
11		KP Park Phase II	1,056
12		Moorthingar Street Phase-II	972
13		NVN Nagar	840
14		Gandhi Nagar(Marina Loop Road)	756
15		MK Radha nagar	760
16		Fisherman Colony	600
17		TT Block	468
18		Kuilthottam	432
19		Moolakothalam Phase II	396
20		P.M Dharga	120
21		R3 Police Station	100
22		Subedar garden Phase II	90
23	Coimbatore	Periyanaikkanpalayam Phase II	2,440
24		Amutham Nagar	992
25		Periyanaikkanpalayam Phase I	520
26		Valparai	112
27		Dhobikana	96
28	Cuddalore	Chellankuppam	160
29		Thiruvathigai	144
30	Dharmapuri	Kolymukkanour	168
31	Dindigul	Oddukkam	1,224
32	Kancheepuram	Kilkathirpur	2,112
33		Murungamangalam	1,260
34		Annai Anjugam Nagar	192
35	Kanyakumari	Puliyadi in Vadaseri West	120
36	Madurai	Karadikal	840
37		Manjalmedu	320
Additional Projects			
38	Chengelput	Thailvaram Phase I	480
39	Chengelput	Thailavaram Phase II	480
40	Chennai	Manali Phase I	288
41	Chennai	Kailasapuram	288
42	Coimbatore	Kovaipudur	672
43	Kanniyakumari	Paraikinkalvilai	480

ANNEXURE- 3

(Refer Paragraph 1.8)

List of BLC Scheme Selected (Board)

Sl.No.	District	City	Scheme	Number of Dwelling units
1	Ariyalur	Jayamkondam	Jayamkondam Phase II	148
2		Ariyalur	Ariyalur	135
3		Ariyalur	Ariyalur Phase II	243
4	Chennai	Chennai	Neelankarai Rajendra Nagar+ 7 slums	580
5		Chennai	Non slum urban poor families in Zone III	597
6		Chennai	Ponneri Taluk Phase VII and Puzhal	1,500
7		Chennai	Tiruttani Taluk	1,305
8		Chennai	Pazhaverkadu & Ponneri Taluk Phase IX	974
9		Chennai	Periyakuppam & 11 other slums	839
10		Chennai	Pallikaranai Mylai Balaji Nagar	1
11		Chennai	Sathyavani Muthu Nagar + 2 Slums	628
12		Chennai	Urban poor families in Zone1	370
13		Chennai	Telugu &Tamil Harijan Colony	342
14		Chennai	Kamarajar Colony & 8 other schemes	176
15		Chennai	Non slum urban poor families in Zone I - Phase II	325
16		Chennai	Oragadam & 2 other slums	128
17		Chennai	Gummidipoondi Taluk Phase II	84
18		Chennai	Urban poor families in Zone X in Chennai Corporation	94
19		Chennai	Thiru Vi ka street & 2 other schemes	61
20		Chennai	Udayarthottam & Burma Colony	64
21		Chennai	Melanallathur&3 other Schemes	180
22		Chennai	Perumal Koil street & 5 other slums	99
23		Chennai	Kannabiran Koil Street	80
24		Chennai	Sivagangaipuram	20
25	Coimbatore	Coimbatore	Coimbatore LPA	659
26		Coimbatore	Coimbatore Corporation & LPA phase II	879
27		Coimbatore	Coimbatore Corporation LPA	935
28		Coimbatore	Coimbatore Phase II	725
29		Coimbatore	Anna Nagar Jawahar Nagarand 17 Other schemes	601
30		Coimbatore	Ammankulam south Extension and Other 7 schemes	319
31		Coimbatore	Coimbatore Phase IV	441
32		Coimbatore	SM Palayam &21 other slums	340
33		Coimbatore	Coimbatore Corporation & LPA phase III	401
34		Pollachi	Pollachi	316
35		Mettupalayam	Mettupalayam Phase V	138
36		Coimbatore	Pillaiyarpuram	114
37		Coimbatore	Pillaiyarpuram	100
38		Valparai	Valparai PhaseII	30
39		SirumugaiTP	Sirumugai TP	10
40	Cuddalore	Cuddalore	Cuddalore Municipality	578
41		Nellikuppam	Nellikuppam	141
42		Cuddalore	Cuddalore Phase II	300

Sl.No.	District	City	Scheme	Number of Dwelling units
43		Panruti	Panruti Phase II	103
44		Virudhachalam	Virudhachalam	255
45		Chidambaram	Chidambaram	68
46		Cuddalore	Cuddalore LPA	250
47		Cuddalore	Cuddalore Phase II	146
48		Virudhachalam	Virudhachalam Phase III	98
49		Mangalapettai	Mangalapettai	15
50		Dharmapuri	Dharmapuri Municipality	1,138
51	Dharmapuri	Dharmapuri	Dharmapuri LPA	234
52		PalacodeTP	Palacode Phase IV	90
53		Oddanchatram	Oddanchatram Municipality	230
54		Dindigul	Non Slum urban poor	562
55		Dindigul	West Mariyanathapuram	383
56	Dindigul	Dindigul	Dindigul	195
57		Kodaikanal	Kodaikanal Phase III	132
58		Ayyampalayam	Ayyampalayam	25
59		Vadamadurai	Vadamadurai	14
60		Chennai	Sriperumbuthur Taluk	520
61		Chennai	Cheyyur Taluk Phase III and Chengalpattu Taluk Phase II	325
62		Chennai	Thiruporur Taluk Phase II	235
63		Tambaram	Selaiyur&3otherschemes	189
64		Chennai	Thiruporur and Chengalpattu Taluk	330
65		Chennai	Thiruporur Taluk, Chengalpattu Taluk, Thirukalukundram Taluk and Cheyyur Taluk	433
66		Chennai	Thiruporur Taluk, Pallavaram Taluk, Maduranthakam Taluk & Thirukalukundram Taluk	450
67	Kancheepuram	Chennai	Thiruporur&3other Taluks	290
68		Chennai	Thirukalukundram Taluk	180
69		Chennai	Maduranthakam Taluk	335
70		Chennai	Uthiramerur Taluk	219
71		Chennai	Cheyyur Taluk Phase III	190
72		Kancheepuram	Kancheepuram Phase VI	110
73		Maraimalainagar	Maraimalai Nagar Phase-III	60
74		Chengalpattu	Chengalpattu Ph IV	60
75		Pammal	Urban poor families in Pammal Municipality	4
76		Nagercoil	Nagercoil PhaseII	1,535
77		Nagercoil	Slum and Non Slum urban poor Families in Nagercoil Municipality	554
78	Kanniyakumari	Nagercoil	Nagercoil Phase III	377
79		Thengampudur	Thengampudur	209
80		Kuzhithurai	Kuzhithurai Municipality Phase II	146
81		Suchindrum	Suchindram	22
82		Madurai	Madurai Corporation	6,604
83		Madurai	Madurai Corporation & LPA	4,485
84	Madurai	Madurai	Uchapatti-Thoppur Phase III	0
85		Madurai	Utchapatti-Thoppur	4
86		Madurai	Utchapatti-Thoppur phase II	0

Sl.No.	District	City	Scheme	Number of Dwelling units
87		Madurai	Madurai Corporation LPA	826
88		Madurai	Anaiyur	339
89		Madurai	Milagaranai & Ponmeni AD Colony	322
90		Madurai	Anuppanadi&3otherschemes	214
				39,505

List of BLC Schemes Selected (Town Panchayat)

Sl No.	Name of T P	Number of projects	Number of Dwelling Units
1	Udayarpalayam	3	170
2	Varadarajanpettai	4	193
3	Chinnalapatti	3	165
4	Ammayanaickanur	2	171
5	Sithayankottai	4	191
6	A.Vellalapatti	3	72
7	T.kallupatti	1	120
8	Anjugramam	3	271
9	Kanniyakumari	4	80
10	Karungal	3	248
11	Killiyoor	4	196
12	Neyyoor	5	137
13	Palukal	4	518
14	Thazhakudi	4	109
15	Theroor	3	222
16	Bhuvanagiri	4	341
17	Thorapadi	3	141
18	Killai	4	335
19	Chitlapakkam	1	59
20	Thiruporur	1	21
21	Kinathukadavu	1	28
22	Thirumalayampalayam	1	109
23	Annur	1	123
24	Karumattampatti	2	112
25	Periyanayakenpalayam	1	14
26	Pappireddipatti	1	81
27	B Mallapuram	1	29
	Total	**71**	**4,256**
	Grand Total (Board + Town Panchayat)		**43,761**

Annexure - 4

(Refer Paragraph 3.1.1)

Details in respect of Selected AHP Projects

Sl No.	District	Name of the Project	Number of Tenements	Status of the project
1	Ariyalur	Kurumbanchavadi	288	Completed
2.	Chengelput	Thailvaram Phase I	480	
3.	Chennai	Manali Phase I	288	
4.	Coimbatore	Dhobikhana	96	
5.	Coimbatore	Kovaipudur	672	
6.	Kancheepuram	Kilkathirpur	2,112	
7.	Kannyakumari	Puliady	120	
8	Kannyakumari	Parankikalvilai	480	
9	Chennai	Ernavoor	6,877	In progress
10	Chennai	Perumbakkam	2,080	
11	Chennai	KP Park Phase II	1,056	
12	Chennai	Moorthingar Street II	972	
13	Chennai	NVN Nagar	840	
14	Chennai	Fishermen Colony	600	
15	Chennai	TT Block	468	
16	Chennai	Moolakothalam	396	
17	Chennai	Kailasapuram	288	
18	Chennai	Manali Phase II	2,992	
19	Chennai	Annai Anjugam Nagar	192	
20.	Chennai	R 3 Police Station	100	
21.	Chengelput	Thailavaram Phase II	480	
22.	Coimbatore	Perianaciken Palayam I	2,960	
23.	Coimbatore	Perianaicken Palayam II	112	
24.	Coimbatore	Valparai		
25.	Cuddalore	Thiruvathigai	144	
26.	Dharmapuri	Kolimukanur	168	
27.	Kancheepuram	Murugamangalam	1,260	
28.	Madurai	Karadikal	840	
29.	Madurai	Manjalmedu	320	
30.	Chennai	Pallakumaniyam	1,680	Yet to commence
31.	Chennai	Appavoo Nagar & Subbupillai thottam	1,116	
32.	Chennai	Subedar Garden	90	
33.	Coimbatore	Amutham Nagar	992	

Sl No.	District	Name of the Project	Number of Tenements	Status of the project
34	Dindigul	Odukkam	1, 224	
35	Chennai	Gandhi Nagar Loop Road	756	Agreement entered - Work not commenced
36	Chennai	Kuil Thottam	432	
37	Chennai	P M Dharga	120	
38	Chennai	Kotturpuram Phase II	2,772	Dropped
39	Chennai	Srinivasapuram Phase II	2,016	
40	Chennai	Vysarpadi Old Block	1,126	
41	Chennai	Visalakshi Amman Estate	1,120	
42	Chennai	M.K.Radha Nagar	760	
43	Cuddalore	Chellankuppam	160	

Details in respect of Selected BLC Projects

Sl. No.	Implementing agency	Total dwelling units	Curtailed/ Dropped	Revised	Completed	Work in progress	Yet to commence
1	Board	77,699	38,194	39,505	27,608	9,453	2,444
2	Town Panchayat	7,013	2,757	4,256	2,950	1,247	59
	Total	**84,712**	**40,951**	**43,761**	**30,558**	**10,700**	**2,503**

Annexure - 5

(Refer Paragraph 3.2.4)

Non utilisation of eligible Floor Space Index

Sl. No.	Name of the Project and District	Abutting road width (in metre)	Eligible FSI	Area of the project and Total FSI eligible in Sq.m.	FSI achieved in Sq.m.	Less achievement of FSI in sq.m. (col. 5 – 6)	Number of tenements less constructed
1	2	3	4	5	6	7	8
1.	Construction of 144 Nos. of tenements at Thiruvathigai in Panruti Taluk, Cuddalore	9	2	6,400 X 2 = 12,800	0.83 X 6,400 = 5,316	7,484	7,484 Sq.m/37 Sq.m.(per tenement) = 202 tenements
2.	Construction of 1260 EWS tenements at Murugamangalam in Kancheepuram	12	2	32,749 X 2 = 65,498	32,749 X 1.43 = 46,831	18,667	18,667 Sq.m./38 Sq.m.(per tenement) = 491 tenements
3.	Construction of 2112 EWS tenements at Kilkathirpur in Kancheepuram	15.2	2	69,900 X 2 = 1,39,800	71,087	68,713	68,713 Sq.m/33.04 Sq.m.(per tenement) = 2,079 tenements
4.	Construction of 6877 tenements at Ernavoor (TNHB)	18	3.25	1,10,469.26 X 3.25 = 3,59,026	2,93,397	65,629	65,629 Sq.m /42.11 sq.m (per tenement) =1,558 tenements
5.	Construction of 392 tenements at Kailasapuram in Greater Chennai Corporation	18	3.25	4,986X3.25 = 16,204	15,776	428	428 Sq.m/39.83 Sq.m. per tenement =10 tenements
6.	Construction of 3360 tenements at Manali Phase II and III in Greater Chennai Corporation	18	3.25	75,433.02X 3.25 = 2,45,157	1,28,181	1,16,976	1,16,976 Sq.m/ 38.99 Sq.m.per tenement = 3,000 tenements
7 & 8.	Construction of 960 tenements in Thailavaram I & II in Chengelpet district.	9	2.00	25,770.81X 2= 51,542	36,295	15,247	15,247 Sq.m /49.22 Sq.m. = 309 Tenements
9.	Construction of 480 tenements in new Paraikinkkalvilai in Kannyakumari district	9	2.00	13,686.94 X 2=27,374	17,834	9,540	9,540 Sq.m/37.16 Sq.m.= 256 tenements
	Total			**9,17,401**	**6,14,717**	**3,02,684**	**7,905 tenements**

Annexure - 6

(Refer Paragraph 3.2.5)

Commencement of construction prior to obtaining Planning Permission

Sl. No.	Name of the Project and District	Month of submission of application for Planning Permission	Month of approval of Planning Permission by CMDA/DTCP	Month of approval of Building Permit by Local Body	Month of Running Account Bill
1.	Construction of 2992 tenements at Manali (Phase-II) in Chennai	August 2018	July 2019	September 2019	October 2018
2.	Construction of 288 tenements at Kurumbanchavadi in Ariyalur	December 2018	January 2020	February 2020	March 2018
3.	Construction of 672 tenements at Kovaipudur in Coimbatore	Details not available	January 2020	June 2020	March 2016
4.	Construction of 192 tenements at Parakinkalvilai in Kanniyakumari District	December 2019	January 2020	February 2020	May 2018
5.	Construction of 1056 tenements at KP Park Phase-II in Chennai	July 2019	February 2020	June 2020	November 2018
6.	Construction of 2112 tenements at Kilkathirpur in Kancheepuram	August 2019	February 2020	March 2020	January 2019
7.	Construction of 96 tenements at Dhobi-khana, Coimbatore	August 2019	March 2020	June 2020	September 2019
8.& 9.	Construction of 960 tenements at Thailavaram Phase I and II in Chengelput District	Details not available	March 2020	June 2020	August 2020 June 2019
10.	Construction of 468 EWS tenements at TT Block in Chennai	October 2018	June 2020	June 2020	November 2018
11.	Construction of 288 tenements at Manali Phase I Chennai	March 2018	June 2020	July 2020	January 2018
12.	Construction of 100 tenements at R3 Police Staion at Chennai	October 2019	July 2020	August 2020	February 2020
13.	Construction of 144 tenements at Thiruvathigai in Cuddalore	January 2020	August 2020	November 2020	August 2020 (Site handed over in June 2020)
14.	Construction of 396 EWS tenements at Moolakothalam Phase-II in Chennai	June 2018	Government allowed in December 2020	--	July 2019
15.	Construction of 840 tenements at NVN Nagar in Chennai	November 2019	March 2021	July 2021	November 2018

Sl. No.	Name of the Project and District	Month of submission of application for Planning Permission	Month of approval of Planning Permission by CMDA/DTCP	Month of approval of Building Permit by Local Body	Month of Running Account Bill
16.	Construction of 6877 tenements at Ernavoor by TNHB (six groups)	June 2020	March 2021	July 2021	November 2020
17.	Construction of high rise residential Development (S+14) with 392 tenements at Kailasapuram in Chennai	September 2020	April 2021	June 2021	February 2020
18.	Construction of 2040 tenements at Moorthingar Street (Phase-II & III) in Chennai	May 2020	May 2021	September 2021	March 2020

Annexure - 7

(Refer Paragraph 3.2.7)

Delay in Completed/Ongoing projects of construction in AHP Projects

Sl No.	Name of the Project/ District	Month of commencement	Schedule period (Months)	Schedule date of completion	Actual date of completion	Delay in completion (Number of months)
a) Completed Projects						
1	Kurumbanchanvadi, Ariyalur	January 2018	15	April 2019	December 2019	7
2	Kovaipudur Coimbatore	February 2016	12	February 2017	March 2019	24
3	Parankilkalvilai Kanyakumari	May 2018	15	August 2019	June 2020	10
4	Thailavaram Phase I Chengelput	January 2018	12	January 2019	September 2020	20
5	Manali Phase I Chennai	December 2017	15	March 2019	December 2020	21
b) Ongoing Projects						
1	Manali New Town Phase II, Chennai	July 2018	18	February 2020	The construction of projects which are under progress, the delay in completion was calculated taking the scheduled period of completion	13
2	KP Park Phase II, Chennai	August 2018	18	April 2020		5
3	NVN Nagar, Chennai	May 2018	18	May 2020		4
4	TT Block, Chennai	April 2018	18	May 2020		4
5	Moolakothalam Phase II, Chennai	July 2018	18	January 2020		14
6	Annai Anjugam Nagar, Kancheepuram	April 2018	15	July 2019		22

Annexure - 8

(Refer Paragraph 3.2.8(b))

Project-wise beneficiary share (selected projects)

Sl No.	District	Name of the Project	Number of Tenements	Beneficiary share (₹ in lakh)	Year of sanction
2015-16					
1.	Chengelput	Thailavaram Phase I	480	0.82	January 2016
2.	Coimbatore	Kovaipudur	672	1.89	December 2015
2016-17					
3.	Ariyalur	Kurumbanchavadi	288	0.82	November 2016
4.	Chennai	Manali Phase I	288	3.30	September 2016
5.	Chennai	Manali New Town Phase II	2992	(*)9.35	January 2017
6.	Kancheepuram	Kilkathirpur	2,112	2.50	November 2016
2017-18					
7.	Chennai	Ernavoor	6,877	2.07	October 2017
8.	Chennai	Annai Anjugam Nagar	192	2.81	October 2017
9.	Chennai	NVN Nagar	840	4.89	October 2017
10.	Chennai	TT Block	468	5.45	October 2017
11.	Chennai	R3 Police Station	80	5.55	February 2018
12.	Chennai	K.P.Park Phase II	1,056	5.68	February 2018
13.	Chennai	Fishermen Colony	520	6.13	February 2018
14.	Chennai	Moolakothalam	396	6.15	February 2018
15.	Chennai	Kailasapuram	392	6.31	February 2018
16.	Chennai	Gandhi Nagar Loop Road	756	**7.23**	February 2018
17.	Coimbatore	Amutham Nagar	992	0.60	February 2018
18.	Cuddalore	Chellankuppam	160	1.89	February 2018
19.	Cuddalore	Thiruvathigai	144	1.92	February 2018
20.	Dharmapuri	Kolimukanur	168	**0.33**	January 2018
21.	Dindigul	Odukkam	1,224	1.84	October 2017
22.	Kannyakumari	Parankikalvilai	480	0.76	April 2017
23.	Kannyakumari	Puliady	120	2.89	February 2018
2018-19					
24.	Chennai	Moorthingar Street II	972	**6.08**	April 2018
25.	Chennai	Subedar Garden	90	3.70	January 2019
26.	Chennai	Pallakumaniyam	1,680	4.50	January 2019
27.	Chennai	Appavoo Nagar & Subupillai Thottam	1,116	4.50	January 2019

Sl No.	District	Name of the Project	Number of Tenements	Beneficiary share (₹ in lakh)	Year of sanction
28.	Chennai	PM Dharga	120	4.50	January 2019
29.	Chennai	Kuil Thottam	432	4.50	January 2019
30.	Chennai	Srinivasapuram Phase II	2,016	4.50	January 2019
31.	Chennai	Kotturpuram Phase II	2,772	4.50	January 2019
32.	Chennai	Visalakshi Amman Estate	1,120	4.50	January 2019
33.	Chennai	Perumbakkam	1,560	4.98	January 2019
34.	Chennai	M.K.Radha Nagar	760	4.98	January 2019
35	Chengelput	Thailavaram Phase II	480	4.20	April 2018
36.	Coimbatore	Dhobikhana	96	**0.20**	January 2019
37.	Coimbatore	Valparai	80	0.36	January 2019
38.	Kancheepuram	Murugamangalam	1,260	3.50	January 2019
39.	Madurai	Karadikal	840	0.77	November 2018
40.	Madurai	Manjalmedu	320	0.77	November 2018
2019-20					
41.	Chennai	Vysarpadi Old Block	1,126	**3.77**	December 2019
42.	Coimbatore	Periyanaicken Palayam I	1,800	**0.49**	June 2019
43.	Coimbatore	Periyanaicken Palayam II			June 2019
(*) GoTN grant not received.					

Annexure - 9

(Refer Paragraph 3.2.8(b))

Project wise beneficiary Share (For All Projects)

(₹ in lakh)

Sl. No	Name of the Scheme	No. of units	Unit cost	Project cost	GoI Grant	GoTN Grant	Benefi-ciaries share	Beneficiary per unit cost
1	Manali New Town	288	11.00	3168.00	432.00	1706.40	950.40	3.30
2	Kilkathirpur	2112	9.00	19008.00	3168.00	10563.34	5276.66	2.50
3	Jailpettai Phase II	64	9.69	620.19	96.00	320.00	204.19	3.19
4	Moolakuthalam	648	13.00	8424.00	972.00	3888.00	1620.00	2.50
5	Gowthamapuram	840	13.31	11180.00	1260.00	5040.00	4880.00	5.81
6	TT Block	468	12.95	6060.00	702.00	2808.00	2550.00	5.45
7	NVN Nagar	840	12.39	10410.00	1260.00	5040.00	4110.00	4.89
8	Alaiamman Koil Phase I	324	12.72	4120.00	486.00	1944.00	1690.00	5.22
9	Annai Anjugam Nagar	192	10.31	1980.00	288.00	1152.00	540.00	2.81
10	Nalla Thaneer odai Kuppam	480	12.25	5880.00	720.00	2880.00	2280.00	4.75
11	Foreshore Estate	1188	12.79	15200.00	1782.00	7128.00	6290.00	5.29
12	Thirichinan kuppam	352	9.90	3485.00	528.00	2112.00	845.00	2.40
13	Fisherman Colony	600	13.63	8178.00	900.00	3600.00	3678.00	6.13
14	Kargil Nagar	1200	13.93	16715.00	1800.00	7200.00	7715.00	6.43
15	Gandhi Nagar (Marina Loop Road)	756	14.73	11136.00	1134.00	4536.00	5466.00	7.23
16	Kailasapuram	288	13.81	3977.00	432.00	1728.00	1817.00	6.31
17	Kotturpuram Zone XIII & Sivalingapuram Zone X	160	11.92	1907.00	240.00	960.00	707.00	4.42
18	Dhobikhana	272	10.00	2720.00	408.00	1632.00	680.00	2.50
19	KP Park Phase II	1056	13.18	13913.00	1584.00	6336.00	5993.00	5.68
20	Moolakothalam Phase II	396	13.65	5405.00	594.00	2376.00	2435.00	6.15
21	Poochi Athipedu	1152	13.55	15614.00	1728.00	6912.00	6974.00	6.05
22	R3 Police Station	100	13.05	1305.00	150.00	600.00	555.00	5.55
23	Allanchi	180	10.95	1971.00	270.00	1080.00	621.00	3.45
24	Puliyadi in Vadaseri West	120	10.39	1247.00	180.00	720.00	347.00	2.89
25	VOC Nagar Phase I	1008	13.04	13148.35	1512.00	6048.00	5588.35	5.54
26	Moorthingar Street Phase - II	972	13.58	13204.40	1458.00	5832.00	5914.40	6.08
27	Athipattu Phase III	540	13.00	7020.00	810.00	3240.00	2970.00	5.50
28	Santhosh Nagar	410	13.00	5330.00	615.00	2460.00	2255.00	5.50

Sl. No	Name of the Scheme	No. of units	Unit cost	Project cost	GoI Grant	GoTN Grant	Benefi-ciaries share	Beneficiary per unit cost
29	Alaiamman Koil Street Phase II	324	13.00	4212.00	486.00	1944.00	1782.00	5.50
30	Valeeswaran Koil Thottam	580	13.00	7540.00	870.00	3480.00	3190.00	5.50
31	Srinivasapuram Phase I	480	13.00	6240.00	720.00	2880.00	2640.00	5.50
32	Thailavaram Phase II	480	11.70	5616.00	720.00	2880.00	2016.00	4.20
33	Periyar Nagar, Gandhi Nagar, Allukiuttai Eri & Nehru Nagar	972	10.00	9720.00	1458.00	5832.00	2430.00	2.50
34	Kailasapuram Phase II	104	13.81	1436.01	156.00	624.00	656.01	6.31
35	Jogithottam	416	13.36	5556.77	624.00	2496.00	2436.77	5.86
36	Kalyanapuram	396	14.52	5750.54	594.00	2376.00	2780.54	7.02
37	Meenambal Shivaraj Nagar	360	13.98	5031.14	540.00	2160.00	2331.14	6.48
38	Dhobikana Phase II	32	10.32	330.34	48.00	192.00	90.34	2.82
39	Noombal	576	12.99	7483.00	864.00	3456.00	3163.00	5.49
40	Thappukundu	431	9.98	4301.80	646.50	2586.00	1069.30	2.48
41	Vadaveeranayakanpatti	312	9.99	3117.20	468.00	1872.00	777.20	2.49
42	Appiyapatti	432	9.99	4313.70	648.00	2592.00	1073.70	2.49
43	Sikachi Amman Koil Medu	480	10.00	4799.10	720.00	2880.00	1199.10	2.50
44	Paliyangudi Tribal Colony	35	9.99	349.69	52.50	210.00	87.19	2.49
45	Paramasivan Koil Street	168	9.98	1676.64	252.00	1008.00	416.64	2.48
46	Thamanampatti	240	9.99	2398.20	360.00	1440.00	598.20	2.49
47	Megamalai	60	10.00	599.88	90.00	360.00	149.88	2.50
48	Meenatchipuram	240	9.99	2398.54	360.00	1440.00	598.54	2.49
49	EPMP	195	13.61	2653.00	292.50	1170.00	1190.50	6.11
50	Kuppaimedu	500	13.00	6500.00	750.00	3000.00	2750.00	5.50
51	Manali New Town Phase III	368	13.15	4839.20	552.00	2208.00	2079.20	5.65
52	Santhosh Nagar	150	13.00	1950.00	225.00	1050.00	675.00	4.50
53	Murungamangalam	1260	12.00	15120.00	1890.00	8820.00	4410.00	3.50
54	Salamangalam	420	12.00	5040.00	630.00	2940.00	1470.00	3.50
55	Anadhaikuppam	65	13.23	860.11	97.50	455.00	307.61	4.73
56	Kotturpuram	2772	13.00	36036.00	4158.00	19404.00	12474.00	4.50
57	Moongal Eri	112	12.81	1434.63	168.00	784.00	482.63	4.31
58	Appavoo Nagar & Subbu pillai Thottam	1116	13.00	14508.00	1674.00	7812.00	5022.00	4.50
59	Vazhathopu	500	13.00	6500.00	750.00	3500.00	2250.00	4.50

Sl. No	Name of the Scheme	No. of units	Unit cost	Project cost	GoI Grant	GoTN Grant	Benefi-ciaries share	Beneficiary per unit cost
60	Radhakrishnapuram	168	13.49	2266.32	252.00	1176.00	838.32	4.99
61	Parvathi Kakkan Colony	600	13.49	8094.00	900.00	4200.00	2994.00	4.99
62	Jamalia	130	13.49	1753.70	195.00	910.00	648.70	4.99
63	Grey Nagar Pallam	448	13.49	6043.52	672.00	3136.00	2235.52	4.99
64	Chandrayogi Samathi	160	13.50	2160.00	240.00	1120.00	800.00	5.00
65	Sathyavani Muthu Nagar	480	13.49	6475.20	720.00	3360.00	2395.20	4.99
66	Old Block	192	13.49	2590.08	288.00	1344.00	958.08	4.99
67	Shenoy Nagar Old Bus Stand	448	12.30	5510.00	672.00	3136.00	1702.00	3.80
68	Shenoy Nagar Swimming Pool	280	13.00	3640.00	420.00	1960.00	1260.00	4.50
69	Subedar Garden	210	13.48	2830.84	315.00	1470.00	1045.84	4.98
70	Vanniapuram	280	13.50	3780.00	420.00	1960.00	1400.00	5.00
71	Kamarajar Colony	504	13.50	6804.00	756.00	3528.00	2520.00	5.00
72	Alaiamman Koil Phase III	540	13.50	7290.00	810.00	3780.00	2700.00	5.00
73	M K Radhanagar	760	13.48	10244.80	1140.00	5320.00	3784.80	4.98
74	North Giriappa old	180	13.49	2428.20	270.00	1260.00	898.20	4.99
75	Ramakamathpuram	70	13.48	943.60	105.00	490.00	348.60	4.98
76	Ramakrishnapuram	96	13.40	1286.40	144.00	672.00	470.40	4.90
77	Periyar Nagar	480	13.00	6240.00	720.00	3360.00	2160.00	4.50
78	Pallakumaniyam	1680	13.00	21840.00	2520.00	11760.00	7560.00	4.50
79	Visalakshi Ammal Estate	1120	13.00	14560.00	1680.00	7840.00	5040.00	4.50
80	Andimanyam Thottam	840	13.00	10920.00	1260.00	5880.00	3780.00	4.50
81	Nattan Thottam	280	13.00	3640.00	420.00	1960.00	1260.00	4.50
82	Rajamuthiapuram	490	13.00	6370.00	735.00	3430.00	2205.00	4.50
83	Noombal Phase II	280	13.12	3673.00	420.00	1960.00	1293.00	4.62
84	Kuilthottam	432	13.00	5616.00	648.00	3024.00	1944.00	4.50
85	Srinivasapuram Phase II	2016	13.00	26208.00	3024.00	14112.00	9072.00	4.50
86	P.M Dharga	120	13.00	1560.00	180.00	840.00	540.00	4.50
87	Perumbakkam	2080	13.48	28038.40	3120.00	14560.00	10358.40	4.98
88	Pakkam A	704	13.49	9498.15	1056.00	4928.00	3514.15	4.99
89	Pakkam B	920	13.48	12398.00	1380.00	6440.00	4578.00	4.98
90	Mappedu	1400	13.25	18553.00	2100.00	9800.00	6653.00	4.75

Sl. No	Name of the Scheme	No. of units	Unit cost	Project cost	GoI Grant	GoTN Grant	Benefi-ciaries share	Beneficiary per unit cost
91	Perumbakkam Phase II	480	10.90	5232.00	720.00	3360.00	1152.00	2.40
92	MGR Nagar	288	12.29	3540.70	432.00	2016.00	1092.70	3.79
93	Gandhi Nagar	512	12.19	6240.39	768.00	3584.00	1888.39	3.69
94	Vyasarpadi Old Block	1126	12.27	13811.89	1689.00	7882.00	4240.89	3.77
95	Vazhathoppu	4	12.00	48.00	6.00	28.00	14.00	3.50
96	Subedar garden Phase II	90	12.20	1098.00	135.00	630.00	333.00	3.70
97	Thomas Road	384	12.15	4665.60	576.00	2688.00	1401.60	3.65
98	Valeeswaran Koil Thottam Phase h II	50	11.20	560.00	75.00	350.00	135.00	2.70
99	Sathyavani Muthu Nagar	168	12.00	2016.00	252.00	1176.00	588.00	3.50
100	Perumbakkam Phase IV	384	12.14	4662.51	576.00	2688.00	1398.51	3.64
101	Perumbakkam Phase V	256	12.27	3142.30	384.00	1792.00	966.30	3.77
102	Perumbakkam Phase VI	256	12.66	3241.11	384.00	1792.00	1065.11	4.16
103	Perumbakkam Phase VII	384	11.98	4599.73	576.00	2688.00	1335.73	3.48
104	Perumbakkam Phase VIII	144	12.26	1764.77	216.00	1008.00	540.77	3.76
105	Perumbakkam Phase IX	156	12.06	1881.94	234.00	1092.00	555.94	3.56
106	Semmancherry	144	12.20	1756.52	216.00	1008.00	532.52	3.70
107	Salamangalam Phase II	332	12.50	4150.00	498.00	2324.00	1328.00	4.00
108	Kayarembedu	64	11.00	704.00	96.00	448.00.	160.00	2.50
109	Thorapadi	160	10.89	1741.91	240.00	1120.00	381.91	2.39
110	Punugandoddi	336	11.40	3830.00	504.00	2352.00	974.00	2.90
111	Vannivedu	352	10.90	3838.00	528.00	2464.00	846.00	2.40
112	Thappukundu Phase II	546	11.50	6279.00	819.00	3822.00	1638.00	3.00
113	Dr.Ambedkar Nagar in Velacherry Phase II	78	13.00	1014.00	117.00	546.00	351.00	4.50
114	Dr.Ambedkar Nagar in Velacherry	520	13.00	6760.00	780.00	3640.00	2340.00	4.50
115	Pallikaranai in Sholinganallur	106	13.00	1378.00	159.00	742.00	477.00	4.50
116	Pallakumaniyam Phase III	300	15.75	4723.87	450.00	2100.00	2173.87	7.25
117	Kanagam	600	13.40	8040.00	900.00	4200.00	2940.00	4.90
118	Rajiv Gandhi Nagar	96	14.11	1355.00	144.00	672.00	539.00	5.61
119	Annai Anjugam Nagar Phase II	396	13.34	5284.00	594.00	2772.00	1918.00	4.84
120	Mappedu Phase II	328	11.30	3706.00	492.00	2296.00	918.00	2.80
121	Thalavedu	520	12.95	6734.00	780.00	3640.00	2314.00	4.45
122	Murugapattu	1040	13.00	13522.00	1560.00	7280.00	4682.00	4.50
123	Arungulam Phase I	460	13.35	6141.00	690.00	3220.00	2231.00	4.85
124	Arungulam Phase II	944	13.15	12418.00	1416.00	6608.00	4394.00	4.65

Sl. No	Name of the Scheme	No. of units	Unit cost	Project cost	GoI Grant	GoTN Grant	Benefi-ciaries share	Beneficiary per unit cost
125	Arungulam Phase III	780	13.00	10141.00	1170.00	5460.00	3511.00	4.50
126	Perumbakkam Phase X	72	13.66	983.57	108.00	504.00	371.57	5.16
127	Aarukaduthurai	528	14.98	7909.34	792.00	3696.00	3421.34	6.48
128	Pallipalayam	520	11.73	6099.43	780.00	3640.00	1679.43	3.23
129	TAMIN - Ernavoor	1824	12.46	22727.04	2736.00	12768.00	7223.04	3.96
130	Manali New Town Phase IV	620	13.46	8347.47	930.00	4340.00	3077.47	4.96
131	Manali New Town Phase V	200	13.35	2669.31	300.00	1400.00	969.31	4.85
132	Pallakumaniyam	40	15.75	630.00	60.00	280.00	290.00	7.25
133	Avaniapuram	64	11.00	704.00	96.00	448.00	160.00	2.50
134	Kalanivasal Phase II	228	13.00	2964.00	342.00	1596.00	1026.00	4.50
135	Valasathurai	252	10.80	2721.60	378.00	1764.00	579.60	2.30
136	Meikilarpatti	406	10.80	4384.80	609.00	2842.00	933.80	2.30
137	Chatrapatti / Koduvilarpatti Phase I	504	10.80	5443.20	756.00	3528.00	1159.20	2.30
138	Koyyathoppu	512	11.00	5632.00	768.00	3584.00	1280.00	2.50
139	Pottalkalam Phase I	504	10.80	5443.20	756.00	3528.00	1159.20	2.30
140	Uthamapuram	384	10.80	4147.20	576.00	2688.00	883.20	2.30
For Manali New Town Phase I (Sl.No.1) and Moolakothalam (sl.No.4), Institutional share/cross subsidy/TDR amounts to ₹ 79.20 lakh and ₹ 1944.00 lakh should also be considered.								

Annexure - 10

(Refer Paragraph 3.3.1)

Non revision of grant for beneficiaries

District	Number of Dwelling units in which Joint field visit was conducted	Dwelling Units Completed	Beneficiary with remarks as "Funds to be increased"
Chennai	21	16	15
Cuddalore	33	13	27
Kancheepuram	49	31	31
Madurai	40	31	20
Kanniyakumari	40	20	10
Dindigul	24	16	18
Ariyalur	18	6	13
Dharmapuri	126	126	3
Total	**351**	**259**	**137**

Annexure - 11

(Refer Paragraph 3.3.2)

Ineligible Beneficiaries

Sl. No.	Name of the Beneficiary	Name of Division (D)/Town Panchayat (TP)	Sl. No.	Name of the Beneficiary	Name of Division (D)/Town Panchayat (TP)
Applicant already own a house					
1	Raja	Madurai (D)	7	Kamala	Chitlapakkam (TP), Kancheepuram
2	John Britto	Dindigul (D)	8	R.Sundari	
3	S Thangaraju	T.Kallupatti (TP)	9	S.Poongodi	
4	Pushpam	Kanniyakuamari (TP)	10	K.John Raja	
5	R. Senthil	Thorapadi (TP) Cuddalore	11	M.Jothi Beevi	A.Vellalapatti (TP), Madurai
6	D.Krishnamoorthi				
Unregistered land documents/ land document certified by Notary Public/ Not in possession of land/ Temple Land/ Possession of land of high value					
1	Johnson	Chennai III (D)	9	A.Poopathy	Cuddalore (D)
2	Yuvaraj S	Chennai IV (D)	10	Muthulakshmi	Dindigul (D)
3	John Paul Savarimuthu		11	Poongodi	Nagercoil(D)
4	Vimal Kumar	Reconstruction North Division	12	Gomathi	
5	Nizhama	Cuddalore (D)	13	Bama	
6	Nazira Begam		14	Prema	
7	A.Selvaraj		15	Hariharan	
8	R.Sellaperumal				
Title deed not in favour of the applicant/ land in favour of family members					
1	Vinoth N	Tiruthani, Chennai (D)	7	K Vennila	Cuddalore (D)
2	Chtra	Cuddalore (D)	8	Sukumaran	Killai TP
3	Kalyani		9	Parimalagandhi	
4	Kasinathan		10	Abinaya	
5	Nambiyar		11	Malathi	
6	Sureshkumar				
Two different beneficiaries by recording the same Aadhaar number and with different date for stages of payment					
1	Santhosh K	Coimbatore (D)	26	Mrs. Premalatha S	Coimbatore (D)
2	Santhosh Kumar K M		27	Chitra	
3	Murugavel		28	Shanmugasundaram	
4	Ramanujam		29	Manikandan	
5	Mr. Subramaniam T. M.		30	Kalpana	
6	Mr. Subramaniam M		31	Jilani	
7	Nandhakumar R		32	Balasubramaniyam	
8	D Samundeeswari		33	Duraisamy M	
9	Anthonisamy		34	Duraisamy M	
10	Mumthaj Begam		35	Chellammal	
11	Kanthasamy (Late) Thangamani		36	Chellathal	
12	Poongothai		37	Yousaf C M	

Sl. No.	Name of the Beneficiary	Name of Division (D)/Town Panchayat (TP)	Sl. No.	Name of the Beneficiary	Name of Division (D)/Town Panchayat (TP)
13	Rajalakshmi P		38	S M Yusuf	
14	Mrs. Rajalakshmi S		39	Mr. Sbaul Hameed S	
15	Karthikeyan R	Coimbatore (D)	40	Mrs. Janaki M	Coimbatore (D)
16	Karthikeyan R		41	Selvaraj	
17	Suresh K (yagapriya)		42	Selvaraj	
18	Mr. Balasubramanian A		43	Bhuvaneshwari S .	
19	Saraswathy		44	Bhuvaneshwari S	
20	Ramaswamy K (Saraswathi)		45	Gunasekaran	
21	Vicent		46	Gunasekaran	
22	Vincent		47	Mr. Veerakumar M.	
23	Deivasamy R		48	Peter M	
24	Sevam M		49	M.Mohammed Ibrahim	
25	S Makeswari		50	Mohammed Ibrahim S	
Applicant working in Government/ retired from Government					
1	A. Mayavan	Cuddalore (D)	2	Isakki	Therur TP, Kanyakumari

Annexure - 12

(Refer Paragraph 3.4)

List of spill over JnNURM schemes

Sl. No	Project Name	Number of					Year of completion
		Tenements	Tenements Allotted	Tenements Unallotted	Tenements Occupied	Unoccupied	
1	Thiruvottriyur-AIR Land	416	416	0	416	0	2016
2	Tiruvallur - Gudapakkam	1024	1024	0	1024	0	2017
3	Kancheepuram-Navalur	2048	1932	116	1932	0	2016
4	Coimbatore-Anna Nagar	960	940	20	940	0	2016
5	Keeranatham-Gandhi Nagar	1280	1272	8	1272	0	2018
6	Keeranatham North	640	415	225	0	640	2017
7	Kurunji Nagar	160	160	0	0	160	2017
8	MGR Nagar	512	508	4	508	0	2019
9	Malai Nagar	224	218	6	218	0	2016
10	Malumichampatti	1440	1402	38	1402	0	2016
11	Sugunapuram	64	64	0	0	64	2017
12	Ukkadam	1840	1808	32	1808	0	2017
13	Vellalore	2816	2722	94	2722	0	2017
14	Madurai-Rajakkur	1566	1004	562	562	442	2019
	Total	**14990**	**13885**	**1105**	**12804**	**1306**	
15	Kancheepuram-Perumbakkam	**2496**	Ongoing Project				

Annexure - 13

(Refer Paragraph 4.2.1)

Belated inspection by TPQMA

Sl. No.	Name of the Project	Date of first visit by TPQMA	Value of work done at the time of first visit by TPQMA (₹ in crore)	Percentage of work completed at the time of first TPQMA inspection
1	Construction of 144(G+2) tenements at Thiruvathigai in Panruti Taluk in Cuddalore District	01 December 2020	4.09	37
2	Construction of 392 EWS tenements (S+14) floors at Kailasapuram, Tondiarpet Village in Corporation Zone-IV	08 September 2020	11.84	27
3	Construction of 520 tenements (G+4) storied with development works at Fisherman Colony in Greater Chennai Corporation	17 June 2021	12.92	22
4	Construction of 1260 (G+4) tenements with development works at Murugamangalam in Kancheepuram District	09 November 2020	24.41	21
5	Construction of 972 tenements (S+9) with development works at Moorthingar Street (Phase-II) in Greater Chennai Corporation	13 May 2021	24.55	23
6.	Construction of 1056 EWS tenements at KP Park Phase-II (S+11) in Greater Chennai Corporation	24 January 2019	29.59	28
7.	Construction of 288 tenements at Manali Phase I in Greater Chennai Corporation	12 July 2018	13.08	49
8.	Construction of 1792 +1568 tenements at Manali Phase II & III in Greater Chennai Corporation	19 June 2019	37.64 + 34.99	22 21
9.	Construction of 2112 tenements at Kilkathirpur in Kancheepuram District	03 May 2018	31.65	18
10.	Constrution of 128 tenements at Puliady in Kanniyakumari District	08 March 2019	1.80	18
11.	Construction of 100 tenements at R3 Police Station in Greater Chennai Corporation	February 2020	3.00	35

Glossary of abbreviations

Abbreviation	Full Form
AHP	Affordable Housing in Partnership
AIP	Annual Implementation Plan
BLC	Beneficiary-led individual house construction
CBO	Community Based Organisations
CLSS	Credit Linked Subsidy Scheme
CMA	Chennai Metropolitan Area
CMDA	Chennai Metropolitan Development Authority
CSMC	Central Sanctioning and Monitoring Committee
CTP	Commissionerate of Town Panchayats
DMA	Directorate of Municipal Administration
DPR	Detailed Project Report
DTCP	Directorate of Town and Country Planning
EE	Executive Engineer
EWS	Economically Weaker Sections
FSI	Floor Space Index
GLV	Guideline Value
GoI	Government of India
GoTN	Government of Tamil Nadu
HFAPoA	Housing for All Plan of Action
HUDD	Housing and Urban Development Department
HUPA	Housing and Urban Poverty Alleviation
ISSR	In-situ Slum Redevelopment
JFV	Joint Field Visit
JnNURM	Jawaharlal Nehru National Urban Renewal Mission
MD	Managing Director
MIS	Management Information System
NHB	National Housing Bank
NUHHP	National Urban Housing and Habitat Policy 2007
OSR	Open Space Reservation
PLI	Primary Lending Institutions
PMAY(U)	Pradhan Mantri Awas Yojana (Urban)
RAY	Rajiv Awas Yojana
RWA	Resident Welfare Association
SDG	Sustainable Development Goals
SFCPoA	Slum Free City Plan of Action
SLNA	State Level Nodal Agency
SLSMC	State Level Sanctioning and Monitoring Committee
STDR	Special Transferable Development Rights
SQC	Structural and Quality Control Wing
TNAUHHP	Tamil Nadu Affordable Urban Housing and Habitat Policy, 2020
TNCDBR	Tamil Nadu Combined Development and Building Rules, 2019
TNHB	Tamil Nadu Housing Board
TP	Town Panchayat
TPQMA	Third Party Quality Monitoring Agency
TNSCB	Tamil Nadu Slum Clearance Board
TNTIT	Tamil Nadu Transparency in Tender Rules, 2000
TNUHDB	Tamil Nadu Urban Habitat Development Board
ULB	Urban Local Body

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